APPENDIX A

SCOPE OF EVALUATION

TIME PERIOD REVIEWED	HMDA-Reportable Loans: Jul	y 1, 2019 – December 31, 2021
	CRA-Reportable (SB/SF) Loans 2021	s: July 1, 2019 – December 31,
	Community Development Loa January 1, 2020 – December 31	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
Peoples Bank / Marietta, Ohio		HMDA and Small Business
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
Peoples Investment Company	Bancorp subsidiary	LIHTCs
Peoples Bank Foundation, Inc.	Bank subsidiary	Grants and charitable donations
Peoples has no non-bank subsidia	I ries which provide mortgage len	ding activities on its behalf.

LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION

ASSESSMENT AREA	TYPE OF REVIEW	BRANCHES	OTHER
		VISITED	INFORMATION
MULTISTATES			
Cincinnati OH-KY-IN MSA	• Full-scope	None	None
Huntington-Ashland WV-KY-OH MSA	• Full-scope		
STATE OF OHIO			
Nonmetropolitan Ohio	• Full-scope	None	None
Akron MSA	Limited-scope		
Cleveland-Elyria MSA	Limited-scope		
Columbus MSA	Limited-scope		
STATE OF WEST VIRGINIA			
 Nonmetropolitan West Virginia 	• Full-scope	None	None
 Charleston MSA 	Limited-scope		
Parkersburg-Vienna MSA	Limited-scope		
COMMONWEALTH OF KENTUCKY			
Nonmetropolitan Kentucky	• Full-scope	None	None

•	Lexington-Fayette MSA	•	Limited-scope	
•	Louisville/Jefferson County MSA	•	Limited-scope	

Performance test ratings could not be assigned (Washington D.C., Maryland, Virginia) due to extremely limited volumes of lending and CD activities and the short timeframe between the acquisition and start date of this evaluation. Type of Review = N/A

1	J 1		
WASHINGTON D.C.Washington-Arlington-Alexandrea MD	• N/A	None	Maintains two branches with cash-only ATMs in upper-income tracts
STATE OF MARYLAND ● Frederick-Gaithersburg-Rockville MD	• N/A	None	Maintains one branch with cash-only ATM in upper-income tract
 Richmond MSA Nonmetropolitan Virginia Virginia Beach-Norfolk-Newport News MSA 	• N/A • N/A • N/A	None	 Maintains one drive-thru branch with a cash-only ATM in moderate-income tract in Richmond MSA Maintains one drive-thru only branch with a cash-only ATM in a middle-income tract in Nonmetropolitan Virginia July 13, 2022 – Exited this AA with closure of branch without ATM in unknown-income tract in Virginia Beach MSA

APPENDIX B

SUMMARY OF INSTITUTION AND MULTISTATE METROPOLITAN AREA AND STATE RATINGS

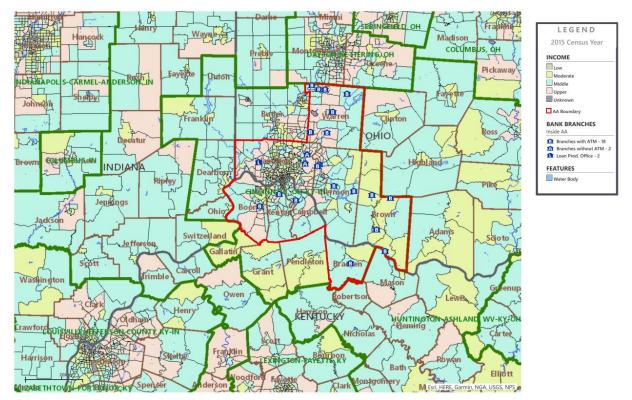
Ratings	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Ratings
Institution	Outstanding	Outstanding	High Satisfactory	Satisfactory*
Cincinnati OH-KY-IN	High	Low	High	Satisfactory
MSA	Satisfactory	Satisfactory	Satisfactory	
Huntington-Ashland	Outstanding	Outstanding	High	Outstanding
WV-KY-OH MSA	_	_	Satisfactory	_
Ohio	Outstanding	Outstanding	High	Outstanding
			Satisfactory	
West Virginia	Low	Needs to	Low Satisfactory	Needs to
	Satisfactory	Improve		Improve
Kentucky	Low	High	Low Satisfactory	Satisfactory
	Satisfactory	Satisfactory	-	
District of Columbia	N/A	N/A	N/A	N/A
Maryland	N/A	N/A	N/A	N/A
Virginia	N/A	N/A	N/A	N/A

^{*}Substantive violations of Section 5(a) of the Federal Trade Commission (FTC) Act involving unfair and deceptive acts or practices were identified in the concurrent consumer compliance examination. The violations caused Peoples' CRA rating to be adjusted downward from "Outstanding" to "Satisfactory."

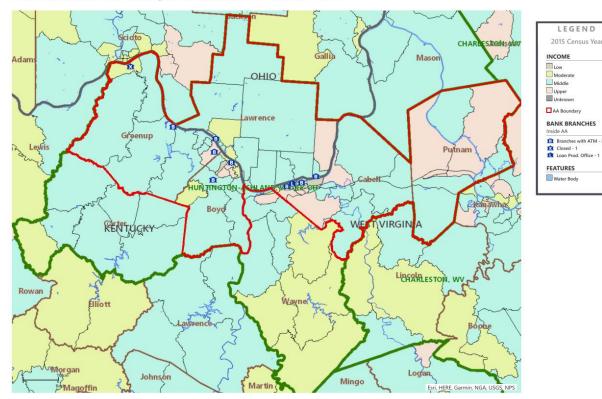
APPENDIX C

ASSESSMENT AREA MAPS - FULL SCOPE AAs

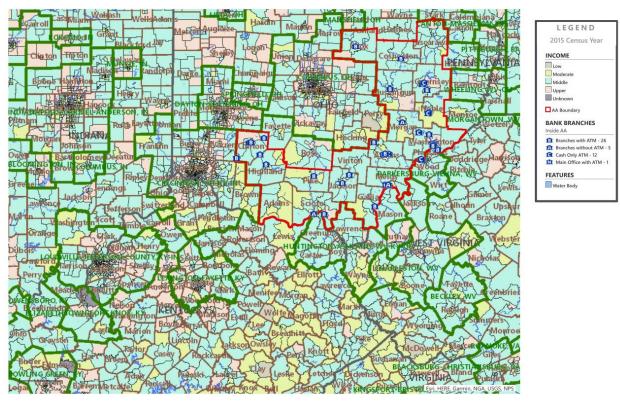
Assessment Area: 2021 Cincinnati, OH-KY-IN MSA #17140



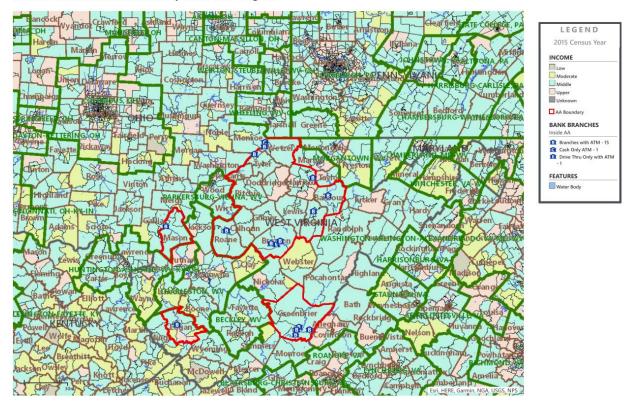
Assessment Area: 2021 Huntington-Ashland, WV-KY-OH MSA #26580



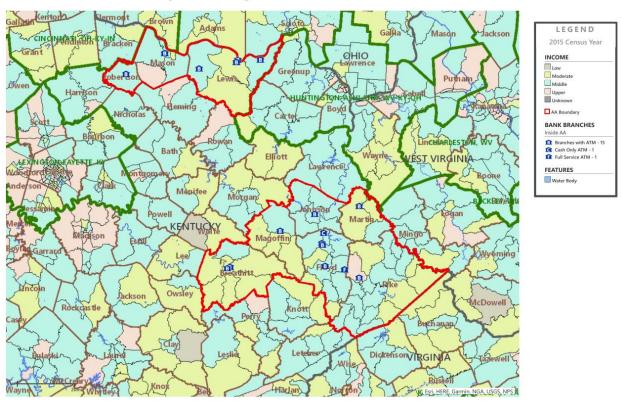
Assessment Area: 2021 Nonmetropolitan Ohio



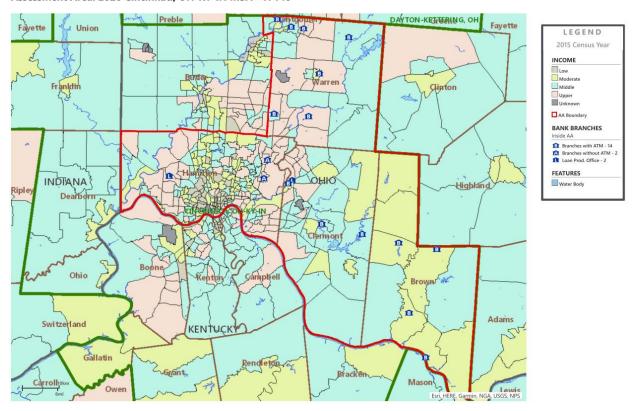
Assessment Area: 2021 Nonmetropolitan West Virginia



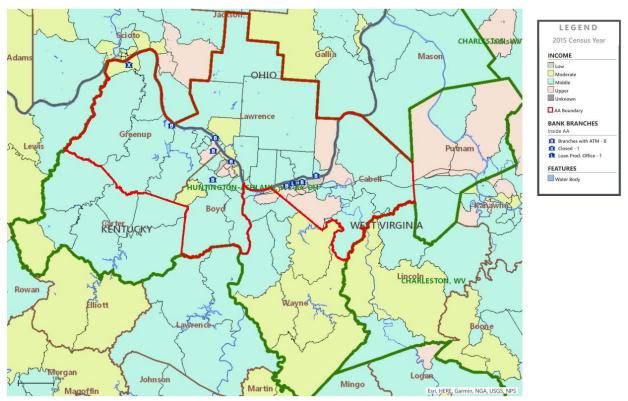
Assessment Area: 2021 Nonmetropolitan Kentucky



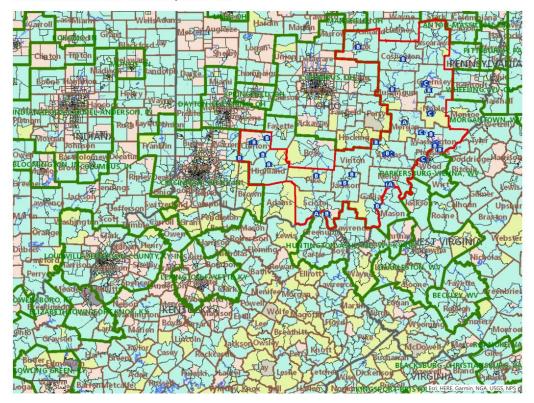
Assessment Area: 2020 Cincinnati, OH-KY-IN MSA #17140



Assessment Area: 2020 Huntington-Ashland, WV-KY-OH MSA #26580

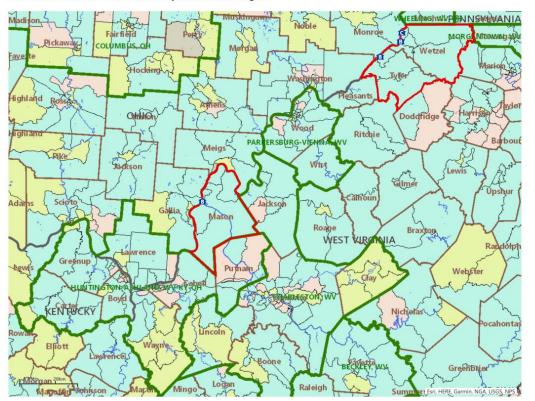


Assessment Area: 2020 Nonmetropolitan Ohio



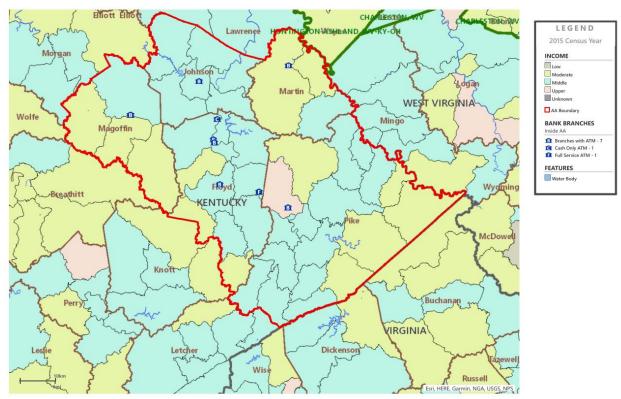


Assessment Area: 2020 Nonmetropolitan West Virginia

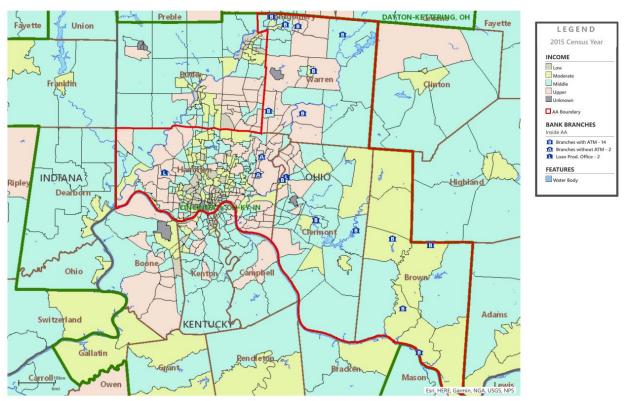




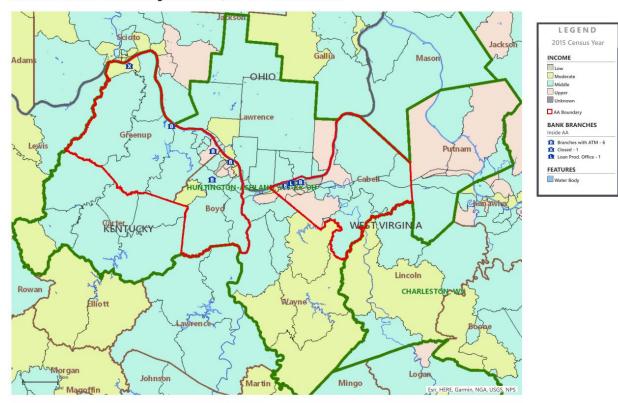
Assessment Area: 2020 Nonmetropolitan Kentucky



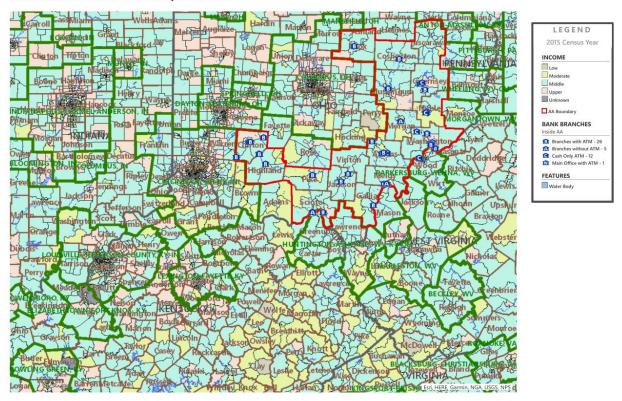
Assessment Area: 2019 Cincinnati, OH-KY-IN MSA #17140



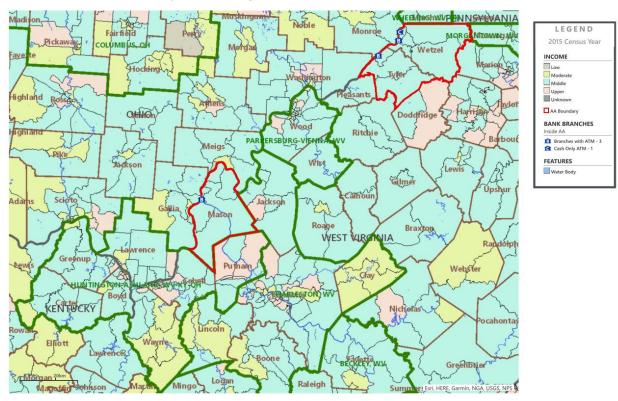
Assessment Area: 2019 Huntington-Ashland, WV-KY-OH MSA #26580



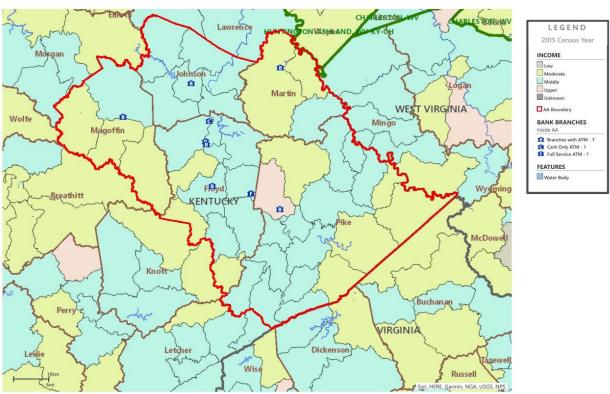
Assessment Area: 2019 Nonmetropolitan Ohio



Assessment Area: 2019 Nonmetropolitan West Virginia

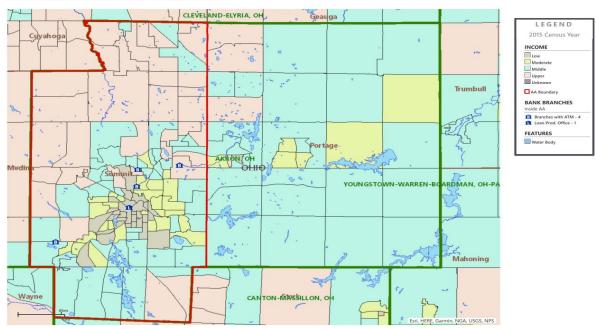


Assessment Area: 2019 Nonmetropolitan Kentucky

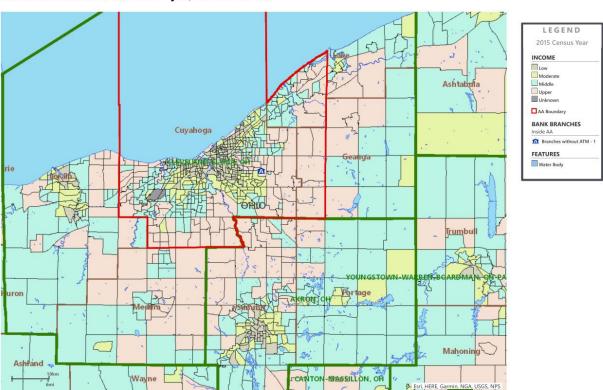


ASSESSMENT AREA MAPS - LIMITED SCOPE AAs

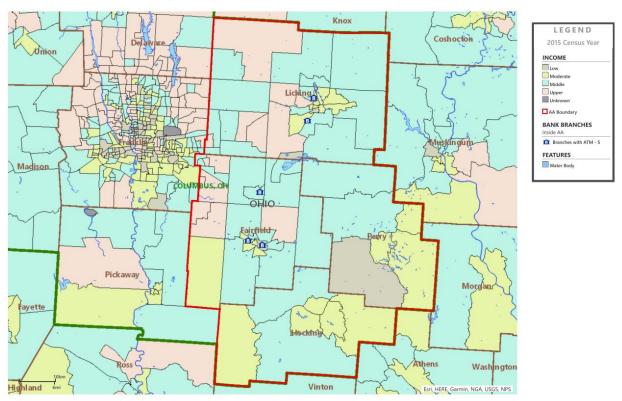
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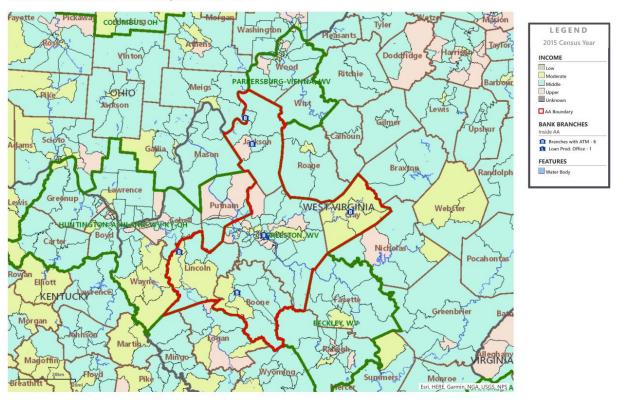
Assessment Area: 2021 Cleveland-Elyria, OH MSA #17460



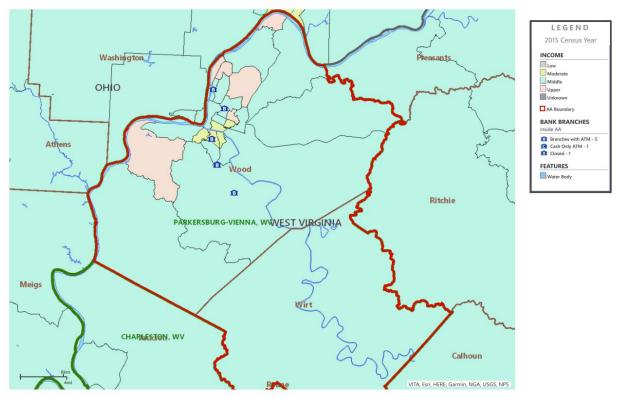
Assessment Area: 2021 Columbus, OH MSA #18140



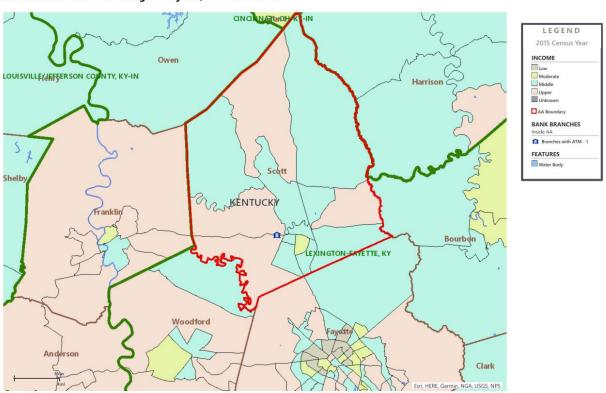
Assessment Area: 2021 Charleston, WV MSA #16620



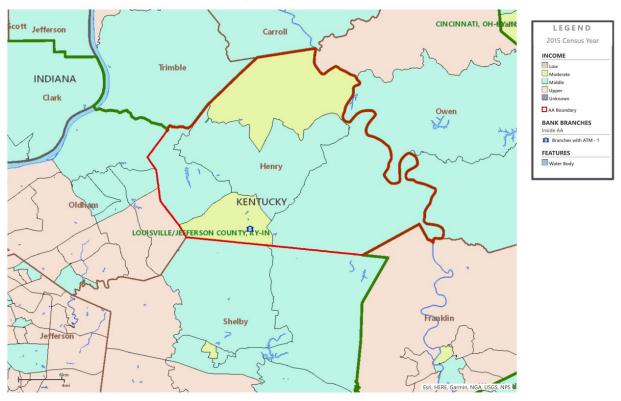
Assessment Area: 2021 Parkersburg-Vienna, WV MSA #37620



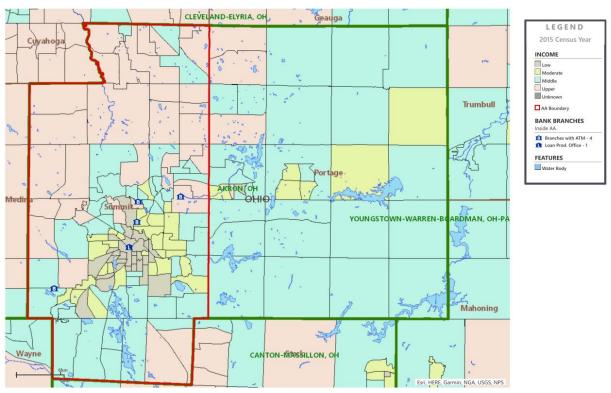
Assessment Area: 2021 Lexington-Fayette, KY MSA #30460



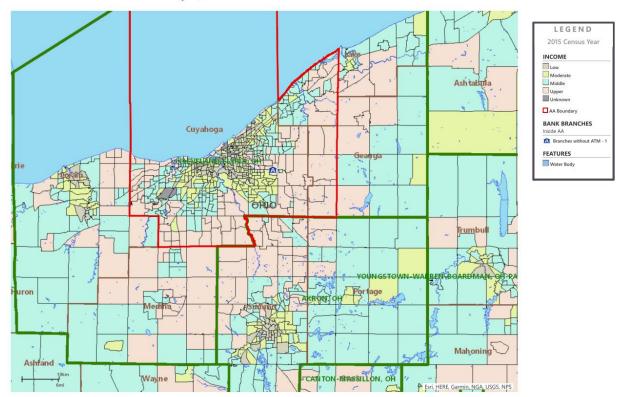
Assessment Area: 2021 Louisville/Jefferson County, KY-IN MSA #31140



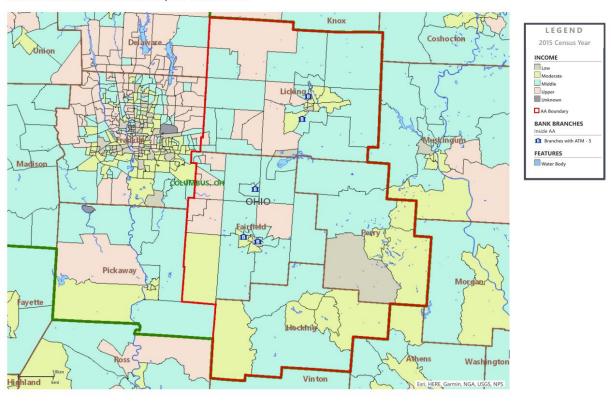
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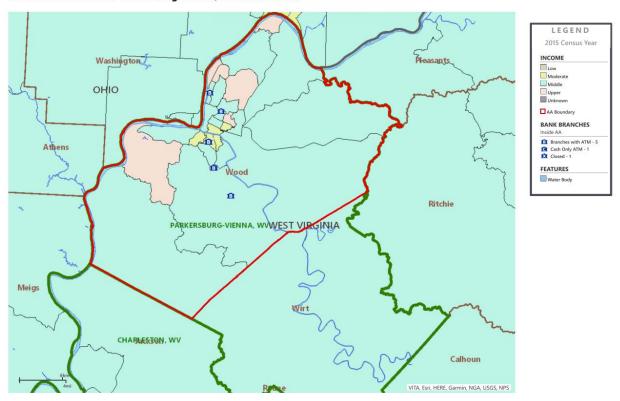
Assessment Area: 2020 Cleveland-Elyria, OH MSA #17460



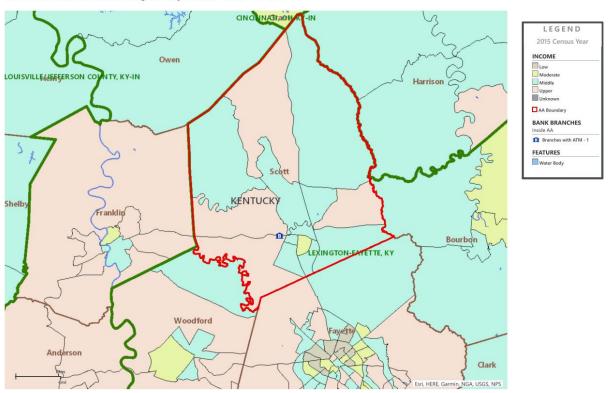
Assessment Area: 2020 Columbus, OH MSA #18140



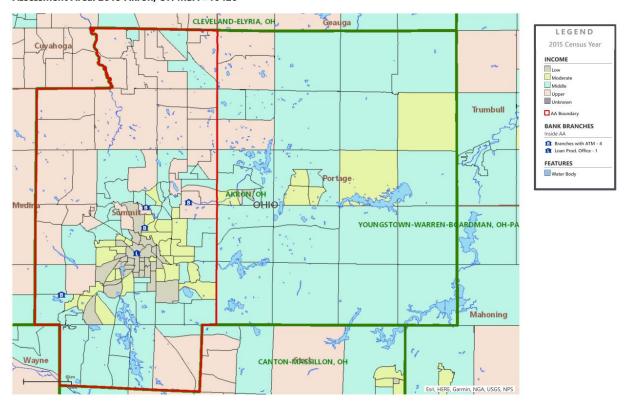
Assessment Area: 2020 Parkersburg-Vienna, WV MSA #37620



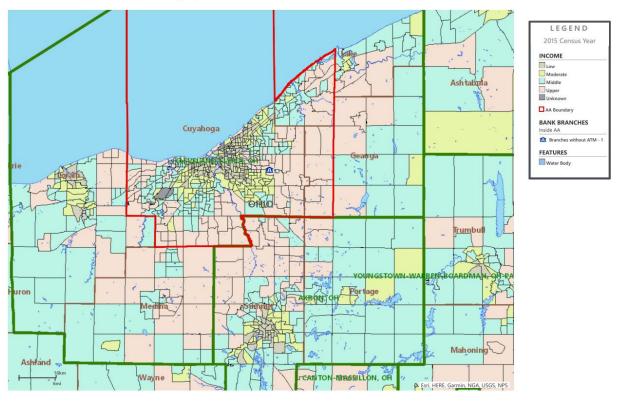
Assessment Area: 2020 Lexington-Fayette, KY MSA #30460



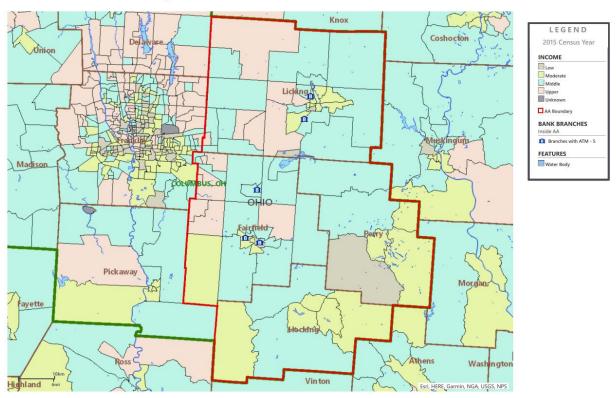
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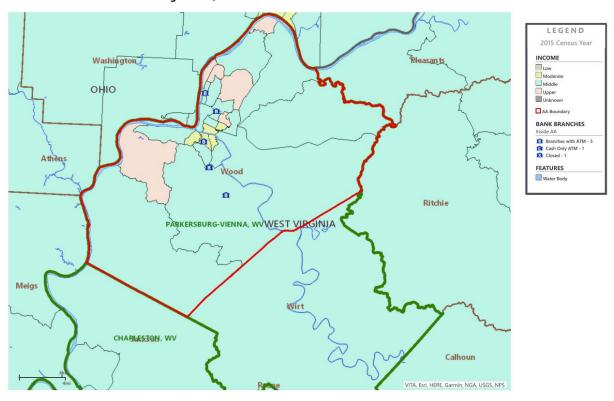
Assessment Area: 2019 Cleveland-Elyria, OH MSA #17460



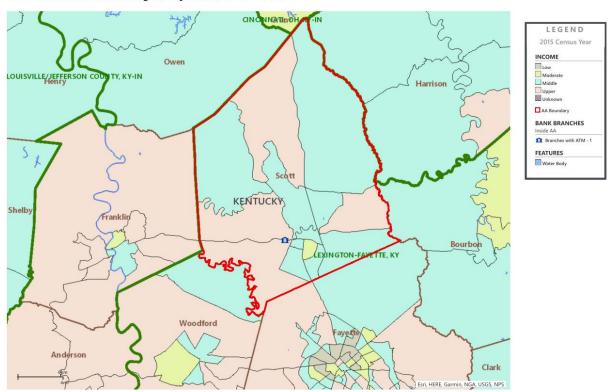
Assessment Area: 2019 Columbus, OH MSA #18140



Assessment Area: 2019 Parkersburg-Vienna, WV MSA #37620

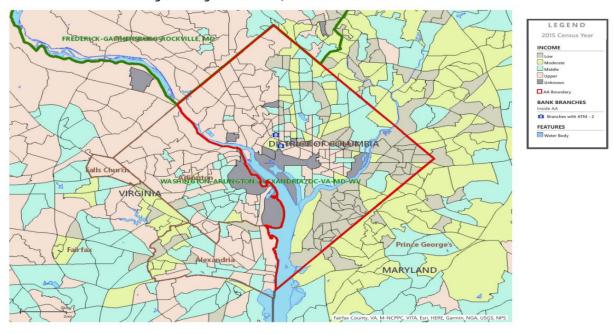


Assessment Area: 2019 Lexington-Fayette, KY MSA #30460

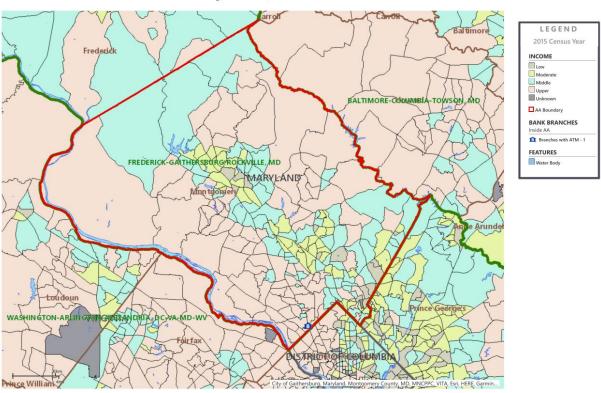


ASSESSMENT AREA MAPS - LIMITED VOLUME AAs

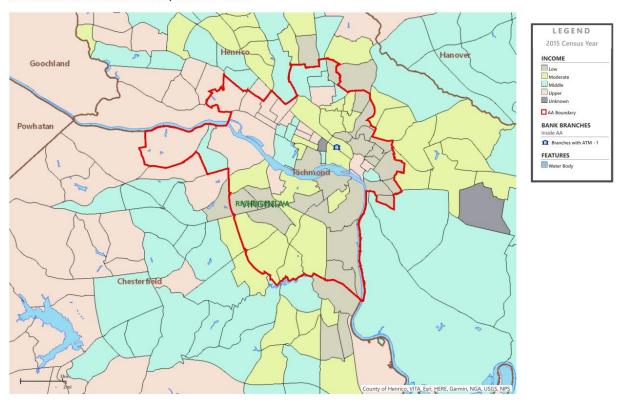
Assessment Area: 2021 Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894



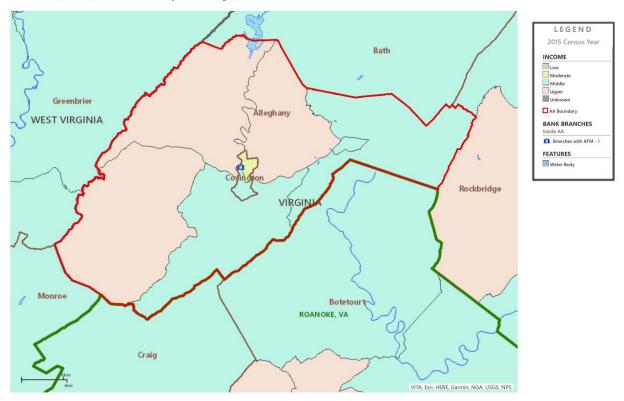
Assessment Area: 2021 Frederick-Gaithersburg-Rockville, MD #23324 MD



Assessment Area: 2021 Richmond, VA MSA #40060



Assessment Area: 2021 Nonmetropolitan Virginia



Assessment Area: 2021 Virginia Beach-Norfolk-Newport News, VA-NC MSA #47260



APPENDIX D

DEMOGRAPHIC INFORMATION – FULL SCOPE AAs

	2021 CI	NCINNATI,	OH-KY-IN	MSA #17140	AA DEMO	GRAPHICS	5		
Income Categories	Tra Distrib		Famili Tract Is		Level	Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%	
Low	52	13.2	30,301	7.3	13,110	43.3	92,477	22.2	
Moderate	88	22.3	71,982	17.3	12,107	16.8	67,167	16.1	
Middle	146	37.0	169,495	40.7	13,767	8.1	82,299	19.7	
Upper	103	26.1	144,434	34.7	4,788	3.3	174,802	41.9	
Unknown	6	1.5	533	0.1	271	50.8	0	0.0	
Total AA	395	100.0	416,745	100.0	44,043	10.6	416,745	100.0	
	Housing			Housi	ng Type by	Tract			
	Units by	O	wner-occupi	ed	Ren	ntal	Vac	ant	
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	75,386	16,267	3.9	21.6	41,944	55.6	17,175	22.8	
Moderate	145,059	66,010	15.6	45.5	60,663	41.8	18,386	12.7	
Middle	286,733	179,625	42.6	62.6	81,531	28.4	25,577	8.9	
Upper	212,545	159,827	37.9	75.2	40,078	18.9	12,640	5.9	
Unknown	1,758	305	0.1	17.3	945	53.8	508	28.9	
Total AA	721,481	422,034	100.0	58.5	225,161	31.2	74,286	10.3	
101111111	7-1,101	122,001	100.0	5015	,	0212	7 1,200	2010	
				Busine	sses by Tra	ct & Revenu	e Size		
	Total Bu		Less Th	n		ct & Revenu	1	ue Not	
	Total Bu by T		Less Th	an or =		ct & Revenu Million	Reven	ue Not orted	
				an or =			Reven		
Low	by T	ract	\$1 Mi	an or = llion	Over \$1	Million	Reven Repo	orted	
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %	
	by T # 4,428	% 6.2	\$1 Mi # 3,927	an or = illion % 6.1	Over \$1 # 474	Million % 7.5	Reven Repo	% 3.5	
Moderate	# 4,428 13,758	% 6.2 19.3	\$1 Mi # 3,927 12,107	an or = illion % 6.1 18.9	Over \$1 # 474 1,520	Million % 7.5 24.1	Reven Repo # 27 131	3.5 16.9	
Moderate Middle	# 4,428 13,758 25,762	% 6.2 19.3 36.2	\$1 Mi # 3,927 12,107 23,420	an or = illion % 6.1 18.9 36.6	Over \$1 # 474 1,520 2,050	% 7.5 24.1 32.5	# 27 131 292	3.5 16.9 37.7	
Moderate Middle Upper	# 4,428 13,758 25,762 26,630	% 6.2 19.3 36.2 37.4	\$1 Mi # 3,927 12,107 23,420 24,172	% 6.1 18.9 36.6 37.8	# 474 1,520 2,050 2,139	% 7.5 24.1 32.5 33.9	# 27 131 292 319	3.5 16.9 37.7 41.2	
Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544	% 6.2 19.3 36.2 37.4 0.8 100.0	\$1 Mi # 3,927 12,107 23,420 24,172 404	8 an or = 111100 % 6.1 18.9 36.6 37.8 0.6	# 474 1,520 2,050 2,139 134	Million % 7.5 24.1 32.5 33.9 2.1	# 27 131 292 319 6	3.5 16.9 37.7 41.2 0.8	
Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses:	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0	# 474 1,520 2,050 2,139 134 6,317	Million % 7.5 24.1 32.5 33.9 2.1 100.0	Reven Repo # 27 131 292 319 6 775	3.5 16.9 37.7 41.2 0.8 100.0	
Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544 71,122	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses:	\$1 Mi # 3,927 12,107 23,420 24,172 404	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm	# 474 1,520 2,050 2,139 134 6,317 s by Tract &	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9	Reven Repo # 27 131 292 319 6 775	3.5 16.9 37.7 41.2 0.8 100.0 1.1	
Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses:	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm	# 474 1,520 2,050 2,139 134 6,317 s by Tract &	7.5 24.1 32.5 33.9 2.1 100.0 8.9 k Revenue S	Reven Repo # 27 131 292 319 6 775	3.5 16.9 37.7 41.2 0.8 100.0 1.1	
Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E by Tr	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses:	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm an or = lion	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1	7.5 24.1 32.5 33.9 2.1 100.0 8.9 Revenue S	Reven Repo # 27 131 292 319 6 775 ize Revenu	3.5 16.9 37.7 41.2 0.8 100.0 1.1	
Moderate Middle Upper Unknown Total AA Percenta	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E by Tr	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses: arms	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil #	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm an or = lion %	# 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 Revenue S Million %	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo	3.5 16.9 37.7 41.2 0.8 100.0 1.1 se Not	
Moderate Middle Upper Unknown Total AA Percenta	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total F by Tr # 16	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses: arms eact % 1.8	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil #	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm or = lion % 1.9	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1 #	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 k Revenue S Million % 0.0	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo #	3.5 16.9 37.7 41.2 0.8 100.0 1.1 se Not rted %	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total F by Tr # 16 169	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses: arms eact % 1.8 19.4	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil # 16 168	an or = illion 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm an or = lion % 1.9 19.7	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1 # 0 0	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 Revenue S Million % 0.0 0.0	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo # 0 1	3.5 16.9 37.7 41.2 0.8 100.0 1.1 e Not rted % 0.0 25.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E Total F by Tr # 16 169 430	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses: arms eact % 1.8 19.4 49.5	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil # 16 168 423	an or = illion	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1 # 0 0 4	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 x Revenue S Million 0.0 0.0 30.8	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo # 0 1 3	3.5 16.9 37.7 41.2 0.8 100.0 1.1 e Not rted % 0.0 25.0 75.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E Total F by Tr # 16 169 430 253	% 6.2 19.3 36.2 37.4 0.8 100.0 Businesses: arms sact % 1.8 19.4 49.5 29.1	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less Tha \$1 Mil # 16 168 423 244	an or = illion 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm or = lion 9. 1.9 19.7 49.6 28.6	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1 # 0 0 4 9	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 x Revenue S Million 0.0 0.0 30.8 69.2	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo # 0 1 3 0	3.5 16.9 37.7 41.2 0.8 100.0 1.1 Le Not reted % 0.0 25.0 75.0 0.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 4,428 13,758 25,762 26,630 544 71,122 ge of Total E Total F by Tr # 16 169 430 253	% 6.2 19.3 36.2 37.4 0.8 100.0 Susinesses: arms act % 1.8 19.4 49.5 29.1 0.1 100.0	\$1 Mi # 3,927 12,107 23,420 24,172 404 64,030 Less The \$1 Mil # 16 168 423 244 1	an or = illion % 6.1 18.9 36.6 37.8 0.6 100.0 90.0 Farm or = lion % 1.9 19.7 49.6 28.6 0.1	Over \$1 # 474 1,520 2,050 2,139 134 6,317 s by Tract & Over \$1 # 0 0 4 9 0	Million 7.5 24.1 32.5 33.9 2.1 100.0 8.9 Revenue S Million 0.0 0.0 30.8 69.2 0.0	Reven Repo # 27 131 292 319 6 775 ize Revenu Repo # 0 1 3 0 0	3.5 16.9 37.7 41.2 0.8 100.0 1.1 se Not reted % 0.0 25.0 75.0 0.0 0.0	

Source: 2021 FFIEC Census Data

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

202	1 HUNTING	GTON-ASH	LAND, WV-	KY-OH MS	A #26580 AA	DEMOGR	APHICS		
Income Categories		Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%	
Low	6	7.8	3,310	4.2	1,462	44.2	16,606	21.2	
Moderate	13	16.9	6,508	8.3	1,630	25.0	12,354	15.8	
Middle	39	50.6	47,535	60.7	5,710	12.0	15,513	19.8	
Upper	18	23.4	20,903	26.7	1,379	6.6	33,858	43.2	
Unknown	1	1.3	75	0.1	44	58.7	0	0.0	
Total AA	77	100.0	78,331	100.0	10,225	13.1	78,331	100.0	
	Housing			Housi	ng Type by	Tract			
	Units by	0	wner-occupi	ed	Res	ntal	Vac	ant	
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	8,784	2,455	2.9	27.9	4,603	52.4	1,726	19.6	
Moderate	13,703	6,327	7.5	46.2	5,120	37.4	2,256	16.5	
Middle	78,537	51,344	60.8	65.4	17,605	22.4	9,588	12.2	
Upper	33,915	24,336	28.8	71.8	6,512	19.2	3,067	9.0	
Unknown	586	17	0.0	2.9	492	84.0	77	13.1	
Total AA	135,525	84,479	100.0	62.3	34,332	25.3	16,714	12.3	
TOTAL AA	100,020	01,177	100.0			ct & Revenu		12.0	
	Total Bu		Less Th					ue Not	
	by T	ract	\$1 Mi		Over \$1	Million		orted	
	#	%	#	%	#	%	#	%	
Low	922	9.9	790	9.5	121	14.0	11	6.6	
Moderate	1,263	13.5	1,088	13.1	163	18.8	12	7.2	
Middle	4,652	49.8	4,169	50.2	386	44.5	97	58.1	
Upper	2,470	26.4	2,234	26.9	190	21.9	46	27.5	
Unknown	37	0.4	29	0.3	7	0.8	1	0.6	
Total AA	9,344	100.0	8,310	100.0	867	100.0	167	100.0	
Percenta	ge of Total I	Businesses:		88.9		9.3		1.8	
	Total F	arms			s by Tract &	Revenue S			
	by Tı		Less Tha		Over \$1	Million	Revenu		
			\$1 Mil				Repo		
•	# 0	%	#	%	# 0	%	#	%	
Low	0 8	0.0	0	0.0	0	0.0	0	0.0	
Moderate	٥	4.5	8 127	4.5 72.2	1	0.0	0	0.0	
M2 4 31 -	100			/2.2	1	100.0	U	0.0	
Middle	128	72.3				0.0	0		
Upper	41	23.2	41	23.3	0	0.0	0	0.0	
Upper Unknown	41 0	23.2 0.0	41 0	23.3 0.0	0	0.0	0	0.0	
Upper Unknown Total AA	41	23.2 0.0 100.0	41	23.3	0			0.0	

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2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Note:

	202	1 NONMET	ROPOLITA	N OHIO AA	DEMOGR	APHICS			
Income Categories	Tra Distrib		Famili Tract I		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	4	2.2	1,933	1.0	694	35.9	48,843	24.1	
Moderate	47	25.7	43,255	21.3	10,143	23.4	36,908	18.2	
Middle	115	62.8	140,071	69.1	17,650	12.6	42,311	20.9	
Upper	15	8.2	17,114	8.4	1,334	7.8	74,588	36.8	
Unknown	2	1.1	277	0.1	143	51.6	0	0.0	
Total AA	183	100.0	202,650	100.0	29,964	14.8	202,650	100.0	
	Housing		Hous			Tract			
	Units by	Or	vner-occupi	ed	Ren	ntal	Vac	ant	
	Tract	ø	% by	% by unit	#	% by unit	#	% by unit	
Low	5,224	1,575	tract 0.7	30.1	2,655	50.8	994	19.0	
Moderate	81,953	41,991	19.7	51.2	28,353	34.6	11,609	14.2	
Middle	232,369	150,879	70.7	64.9	52,615	22.6	28,875	12.4	
	27,629	18,848	8.8	68.2	6,413	23.2	2,368	8.6	
Upper Unknown	2,299	151	0.1	6.6	1,854	80.6	2,366	12.8	
Total AA	349,474	213,444	100.0	61.1	91,890	26.3	44,140	12.6	
Total AA	347,474	213,444	100.0			ct & Revenu		12.0	
		sinesses	Loss Th		bbeb by IIa	et de Meveni		ua Not	
	Total Bu by T		Less Th	ian or =		Million	Reven	ue Not orted	
				ian or =			Reven		
Low	by T	ract	\$1 Mi	ian or = illion	Over \$1	Million	Reven Repo	orted	
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %	
	by T # 534	% 2.1	\$1 Mi # 461	an or = illion % 2.0	Over \$1 #	Million % 3.0	Reven Repo	% 2.0	
Moderate	by T # 534 6,319	% 2.1 24.4	\$1 Mi # 461 5,579	an or = illion % 2.0 24.0	Over \$1 # 61 599	Million % 3.0 29.2	Reven Repo # 12 141	% 2.0 23.9	
Moderate Middle	# 534 6,319 16,327	% 2.1 24.4 63.1	\$1 Mi # 461 5,579 14,720	an or = illion % 2.0 24.0 63.4	Over \$1 # 61 599 1,215	Million % 3.0 29.2 59.2	Reven Repo # 12 141 392	% 2.0 23.9 66.3	
Moderate Middle Upper	by T # 534 6,319 16,327 2,424	% 2.1 24.4 63.1 9.4	\$1 Mi # 461 5,579 14,720 2,226	an or = illion	Over \$1 # 61 599 1,215 156	Million % 3.0 29.2 59.2 7.6	Reven Repo # 12 141 392 42	% 2.0 23.9 66.3 7.1	
Moderate Middle Upper Unknown Total AA	# 534 6,319 16,327 2,424 272	% 2.1 24.4 63.1 9.4 1.1	\$1 Mi # 461 5,579 14,720 2,226 246	an or = illion	Over \$1 # 61 599 1,215 156 22	Million % 3.0 29.2 59.2 7.6 1.1	Reven Repo # 12 141 392 42	2.0 23.9 66.3 7.1 0.7	
Moderate Middle Upper Unknown Total AA	# 534 6,319 16,327 2,424 272 25,876 ge of Total E	2.1 24.4 63.1 9.4 1.1 100.0 Businesses:	\$1 Mi # 461 5,579 14,720 2,226 246	an or = illion % 2.0 24.0 63.4 9.6 1.1 100.0 89.8	61 599 1,215 156 22 2,053	Million 3.0 29.2 59.2 7.6 1.1 100.0	Reven Repo # 12 141 392 42 4 591	2.0 23.9 66.3 7.1 0.7 100.0	
Moderate Middle Upper Unknown Total AA	# 534 6,319 16,327 2,424 272 25,876	2.1 24.4 63.1 9.4 1.1 100.0 Susinesses:	\$1 Mi # 461 5,579 14,720 2,226 246	an or = illion % 2.0 24.0 63.4 9.6 1.1 100.0 89.8 Farm	61 599 1,215 156 22 2,053 s by Tract &	% 3.0 29.2 59.2 7.6 1.1 100.0 7.9	Reven Repo # 12 141 392 42 4 591	2.0 23.9 66.3 7.1 0.7 100.0 2.3	
Moderate Middle Upper Unknown Total AA	# 534 6,319 16,327 2,424 272 25,876 ge of Total E	2.1 24.4 63.1 9.4 1.1 100.0 Susinesses:	\$1 Mi # 461 5,579 14,720 2,226 246 23,232	an or = illion % 2.0 24.0 63.4 9.6 1.1 100.0 89.8 Farm	61 599 1,215 156 22 2,053 s by Tract &	% 3.0 29.2 59.2 7.6 1.1 100.0 7.9 k Revenue S	Reven Repo # 12 141 392 42 4 591 ize Revenu	2.0 23.9 66.3 7.1 0.7 100.0 2.3	
Moderate Middle Upper Unknown Total AA	# 534 6,319 16,327 2,424 272 25,876 ge of Total F by Tr	2.1 24.4 63.1 9.4 1.1 100.0 Businesses: arms	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil	an or = illion % 2.0 24.0 63.4 9.6 1.1 100.0 89.8 Farm an or = lion %	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1	3.0 29.2 59.2 7.6 1.1 100.0 7.9 Revenue S Million	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo #	2.0 23.9 66.3 7.1 0.7 100.0 2.3 re Not	
Moderate Middle Upper Unknown Total AA Percenta	# 534 6,319 16,327 2,424 272 25,876 ge of Total F by Tr	2.1 24.4 63.1 9.4 1.1 100.0 Businesses:	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil	an or = illion % 2.0 24.0 63.4 9.6 1.1 100.0 89.8 Farm	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1	3.0 29.2 59.2 7.6 1.1 100.0 7.9 Revenue S	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo #	2.0 23.9 66.3 7.1 0.7 100.0 2.3	
Moderate Middle Upper Unknown Total AA Percenta	# 534 6,319 16,327 2,424 272 25,876 ge of Total E Total F by Tr	2.1 24.4 63.1 9.4 1.1 100.0 Susinesses: arms	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil # 3	an or = illion 2.0 24.0 63.4 9.6 1.1 100.0 89.8 Farm an or = lion %	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1 #	Million 3.0 29.2 59.2 7.6 1.1 100.0 7.9 Revenue S Million % 0.0	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo # 0	2.0 23.9 66.3 7.1 0.7 100.0 2.3 se Not rted %	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 534 6,319 16,327 2,424 272 25,876 ge of Total F by Tr # 3 216	% 2.1 24.4 63.1 9.4 1.1 100.0 Businesses: arms eact % 0.2 12.6	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil # 3 216	an or = illion	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1 # 0 0	3.0 29.2 59.2 7.6 1.1 100.0 7.9 x Revenue S Million 0.0 0.0	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo # 0 0	2.0 23.9 66.3 7.1 0.7 100.0 2.3 te Not rted % 0.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 534 6,319 16,327 2,424 272 25,876 ge of Total F by Tr # 3 216 1,336	% 2.1 24.4 63.1 9.4 1.1 100.0 Susinesses: arms ract % 0.2 12.6 78.2	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil # 3 216 1,327	an or = illion	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1 # 0 0 7	3.0 29.2 59.2 7.6 1.1 100.0 7.9 x Revenue S Million 0.0 0.0 77.8	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo # 0 0 2	2.0 23.9 66.3 7.1 0.7 100.0 2.3 te Not rted % 0.0 0.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	by T # 534 6,319 16,327 2,424 272 25,876 ge of Total E Total F by Tr # 3 216 1,336 151	% 2.1 24.4 63.1 9.4 1.1 100.0 Businesses: arms act % 0.2 12.6 78.2 8.8	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil # 3 216 1,327 149	an or = illion	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1 # 0 0 7 2	Million 3.0 29.2 59.2 7.6 1.1 100.0 7.9 Revenue S Million 0.0 0.0 77.8 22.2	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo # 0 0 2 0	2.0 23.9 66.3 7.1 0.7 100.0 2.3 e Not rted % 0.0 100.0 0.0	
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	by T # 534 6,319 16,327 2,424 272 25,876 ge of Total F by Tr # 3 216 1,336 151 2	% 2.1 24.4 63.1 9.4 1.1 100.0 Susinesses: arms act % 0.2 12.6 78.2 8.8 0.1 100.0	\$1 Mi # 461 5,579 14,720 2,226 246 23,232 Less Tha \$1 Mil # 3 216 1,327 149 2	an or = illion	Over \$1 # 61 599 1,215 156 22 2,053 s by Tract & Over \$1 # 0 0 7 2 0	Million 3.0 29.2 59.2 7.6 1.1 100.0 7.9 Revenue S Million 0.0 0.0 77.8 22.2 0.0	Reven Repo # 12 141 392 42 4 591 ize Revenu Repo # 0 0 2 0 0	2.0 23.9 66.3 7.1 0.7 100.0 2.3 te Not rted % 0.0 0.0 100.0 0.0	

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2021 NON	NMETROPO	DLITAN WES	ST VIRGINI	A AA DEM	IOGRAPHI	CS		
Income Categories	Tra Distril			Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	17,797	21.1	
Moderate	8	9.4	6,279	7.5	1,418	22.6	14,140	16.8	
Middle	63	74.1	64,374	76.5	9,554	14.8	16,730	19.9	
Upper	14	16.5	13,497	16.0	1,159	8.6	35,483	42.2	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	85	100.0	84,150	100.0	12,131	14.4	84,150	100.0	
	Housing			Housi	ng Type by	Tract			
	Units by	0	wner-occupi	ed	Ren	ntal	Vac	ant	
	Tract	ø	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate	11,661	6,371	6.7	54.6	3,480	29.8	1,810	15.5	
Middle	120,493	73,957	77.2	61.4	21,998	18.3	24,538	20.4	
Upper	23,515	15,425	16.1	65.6	5,114	21.7	2,976	12.7	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	155,669	95,753	100.0	61.5	30,592	19.7	29,324	18.8	
				Busine		ct & Revenu			
	Total Bu		Less Th					ue Not	
	by T	ract	\$1 Mi	llion	Over \$1	Million	Repo	orted	
	#	%	#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate	793	8.9	682	8.6	89	11.5	22	9.7	
Middle	6,308	70.5	5,619	70.7	512	65.9	177	78.0	
Upper	1,849	20.7	1,645	20.7	176	22.7	28	12.3	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	8,950	100.0	7,946	100.0	777	100.0	227	100.0	
Percenta	ge of Total E	dusinesses:		88.8		8.7		2.5	
	Total F			Farm	s by Tract &	Revenue S	ize		
	by Tr		Less Tha		Over \$1	Million	Revenu		
			\$1 Mil		Overpr		Repo		
	#	%	#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate	11	2.7	10	2.5	0	0.0	1	33.3	
Middle	366	90.6	361	90.9	3	75.0	2	66.7	
Upper	27	6.7	26	6.5	1	25.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	404	100.0	397	100.0	4	100.0	3	100.0	
Perc	centage of To	otal Farms:		98.3		1.0		0.7	

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	2021 N	ONMETRO	POLITAN K	ENTUCKY .	AA DEMO	GRAPHICS		
Income Categories	Tra Distril		Famili Tract I	- 11	Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	15,007	27.6
Moderate	22	37.3	17,465	32.1	4,811	27.5	9,868	18.1
Middle	35	59.3	34,854	64.0	6,712	19.3	9,679	17.8
Upper	2	3.4	2,122	3.9	212	10.0	19,887	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	54,441	100.0	11,735	21.6	54,441	100.0
	U!			Housi	ng Type by	Tract		
	Housing Units by	Ot	vner-occupi	ed	Ren	ntal	Vac	ant
	Tract	ŧ	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	29,852	18,231	32.1	61.1	6,987	23.4	4,634	15.5
Middle	58,609	36,235	63.9	61.8	13,874	23.7	8,500	14.5
Upper	3,550	2,242	4.0	63.2	857	24.1	451	12.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	92,011	56,708	100.0	61.6	21,718	23.6	13,585	14.8
						ct & Revenu		
	Total Bu by T		Less Th	an or =		Million		ue Not orted
	#	%	#	%	#	%	#	%
Low	# 0		# 0	% 0.0	# 0	% 0.0	# 0	% 0.0
Low Moderate	0	0.0		0.0		0.0		0.0
		0.0 20.2	0		0		0	
Moderate Middle	0 1,101	0.0	0 979	0.0 20.0	0 87	0.0 21.4	0 35	0.0 26.9 68.5
Moderate	0 1,101 3,872	0.0 20.2 71.1	0 979 3,496	0.0 20.0 71.2	0 87 287	0.0 21.4 70.5	0 35 89	0.0 26.9
Moderate Middle Upper	0 1,101 3,872 471	0.0 20.2 71.1 8.7	979 3,496 432	0.0 20.0 71.2 8.8	0 87 287 33	0.0 21.4 70.5 8.1	0 35 89 6	0.0 26.9 68.5 4.6
Moderate Middle Upper Unknown Total AA	0 1,101 3,872 471 0 5,444	0.0 20.2 71.1 8.7 0.0 100.0	0 979 3,496 432 0	0.0 20.0 71.2 8.8 0.0	0 87 287 33 0	0.0 21.4 70.5 8.1 0.0	0 35 89 6	0.0 26.9 68.5 4.6 0.0
Moderate Middle Upper Unknown Total AA	0 1,101 3,872 471 0 5,444 ge of Total I	0.0 20.2 71.1 8.7 0.0 100.0 Businesses:	0 979 3,496 432 0	0.0 20.0 71.2 8.8 0.0 100.0 90.1	0 87 287 33 0 407	0.0 21.4 70.5 8.1 0.0 100.0	0 35 89 6 0 130	0.0 26.9 68.5 4.6 0.0 100.0
Moderate Middle Upper Unknown Total AA	0 1,101 3,872 471 0 5,444	0.0 20.2 71.1 8.7 0.0 100.0 Businesses:	0 979 3,496 432 0	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farm	0 87 287 33 0 407	0.0 21.4 70.5 8.1 0.0 100.0 7.5	0 35 89 6 0 130 ize	0.0 26.9 68.5 4.6 0.0 100.0 2.4
Moderate Middle Upper Unknown Total AA	0 1,101 3,872 471 0 5,444 ge of Total F	0.0 20.2 71.1 8.7 0.0 100.0 Businesses:	0 979 3,496 432 0 4,907	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farm	0 87 287 33 0 407	0.0 21.4 70.5 8.1 0.0 100.0 7.5 Revenue S	0 35 89 6 0 130	0.0 26.9 68.5 4.6 0.0 100.0 2.4 te Not
Moderate Middle Upper Unknown Total AA	0 1,101 3,872 471 0 5,444 ge of Total F by Tr	0.0 20.2 71.1 8.7 0.0 100.0 Susinesses: arms	0 979 3,496 432 0 4,907 Less Tha \$1 Mil	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farmen or =	0 87 287 33 0 407 s by Tract & Over \$1	0.0 21.4 70.5 8.1 0.0 100.0 7.5 r Revenue S Million	0 35 89 6 0 130 ize Revenu Repor	0.0 26.9 68.5 4.6 0.0 100.0 2.4 te Not rted
Moderate Middle Upper Unknown Total AA Percenta	0 1,101 3,872 471 0 5,444 ge of Total I Total F	0.0 20.2 71.1 8.7 0.0 100.0 Businesses:	0 979 3,496 432 0 4,907 Less Tha \$1 Mil	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farm	0 87 287 33 0 407 s by Tract &	0.0 21.4 70.5 8.1 0.0 100.0 7.5 Revenue S	0 35 89 6 0 130 ize Revenu	0.0 26.9 68.5 4.6 0.0 100.0 2.4 te Not
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	0 1,101 3,872 471 0 5,444 ge of Total F by Tr	0.0 20.2 71.1 8.7 0.0 100.0 Businesses: arms eact % 0.0 22.1	0 979 3,496 432 0 4,907 Less Tha \$1 Mil # 0 30	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farm an or = lion % 0.0 22.1	0 87 287 33 0 407 s by Tract & Over \$1	0.0 21.4 70.5 8.1 0.0 100.0 7.5 r Revenue S Million % 0.0 0.0	0 35 89 6 0 130 ize Revenu Repor	0.0 26.9 68.5 4.6 0.0 100.0 2.4 te Not rted 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	0 1,101 3,872 471 0 5,444 ge of Total F by Tr # 0 30	0.0 20.2 71.1 8.7 0.0 100.0 Susinesses: arms	0 979 3,496 432 0 4,907 Less Tha \$1 Mil # 0 30	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farmen or = lion %	0 87 287 33 0 407 s by Tract & Over \$1 # 0 0	0.0 21.4 70.5 8.1 0.0 100.0 7.5 x Revenue S Million %	0 35 89 6 0 130 ize Revenu Report	0.0 26.9 68.5 4.6 0.0 100.0 2.4 se Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	0 1,101 3,872 471 0 5,444 ge of Total F by Tr # 0 30 89	0.0 20.2 71.1 8.7 0.0 100.0 Susinesses: arms eact % 0.0 22.1 65.4	0 979 3,496 432 0 4,907 Less Tha \$1 Mil # 0 30 89	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farman or = lion 0.0 22.1 65.4 12.5	0 87 287 33 0 407 s by Tract & Over \$1 # 0 0	0.0 21.4 70.5 8.1 0.0 100.0 7.5 Revenue S Million % 0.0 0.0 0.0	0 35 89 6 0 130 ize Revenu Report	0.0 26.9 68.5 4.6 0.0 100.0 2.4 e Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	0 1,101 3,872 471 0 5,444 ge of Total F by Tr # 0 30	0.0 20.2 71.1 8.7 0.0 100.0 Businesses: arms act % 0.0 22.1 65.4 12.5	0 979 3,496 432 0 4,907 Less Tha \$1 Mil # 0 30	0.0 20.0 71.2 8.8 0.0 100.0 90.1 Farm an or = lion % 0.0 22.1 65.4	0 87 287 33 0 407 s by Tract & Over \$1 # 0 0	0.0 21.4 70.5 8.1 0.0 100.0 7.5 Revenue S Million % 0.0 0.0	0 35 89 6 0 130 ize Revenu Report	0.0 26.9 68.5 4.6 0.0 100.0 2.4 se Not rted % 0.0 0.0

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding. Note:

	2020 CI	NCINNATI,	OH-KY-IN	MSA #17140	AA DEMO	GRAPHICS	6	
Income Categories	Tra Distril		oution Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	41	13.5	23,863	7.5	10,551	44.2	72,468	22.8
Moderate	73	24.0	59,664	18.7	10,291	17.2	50,319	15.8
Middle	101	33.2	116,765	36.7	9,406	8.1	61,372	19.3
Upper	84	27.6	117,430	36.9	3,882	3.3	134,096	42.1
Unknown	5	1.6	533	0.2	271	50.8	0	0.0
Total AA	304	100.0	318,255	100.0	34,401	10.8	318,255	100.0
	U!			Housi	ng Type by	Tract		
	Housing Units by	0	wner-occupi	ed	Ren	ntal	Vac	ant
	Tract	ģ	% by tract	% by unit	#	% by unit	#	% by unit
Low	61,695	11,829	3.7	19.2	34,988	56.7	14,878	24.1
Moderate	121,637	54,646	17.0	44.9	51,684	42.5	15,307	12.6
Middle	199,380	123,732	38.5	62.1	57,739	29.0	17,909	9.0
Upper	176,595	130,896	40.7	74.1	34,717	19.7	10,982	6.2
Unknown	1,758	305	0.1	17.3	945	53.8	508	28.9
Total AA	561,065	321,408	100.0	57.3	180,073	32.1	59,584	10.6
	T-1-1 P-			Busine	sses by Tra	ct & Revenu	e Size	
	Total Bu by T		Less Th	nan or=	O \$1	Million	Reven	ue Not
	by I		\$1 M	illion	Over 51	Willion	Repo	orted
	#	%	#	%	#	%	#	%
Low	3,439	6.0	3,047	6.0	372	7.0	20	3.6
Moderate	10,982	19.3	9,670	19.0	1,228	23.1	84	15.1
Middle	18,324	32.2	16,611	32.6	1,540	29.0	173	31.1
Upper	23,565	41.5	21,248	41.7	2,043	38.5	274	49.2
Unknown	534	0.9	398	0.8	130	2.4	6	1.1
Total AA	56,844	100.0	50,974	100.0	5,313	100.0	557	100.0
Percenta	ge of Total I	Businesses:		89.7		9.3		1.0
	Total F	arms			s by Tract &	Revenue S		
	by Tı	ract	Less The		Over \$1	Million	Revenu	
	#	%	# # NII	mon %	#	%	Repo	rtea %
	-	/0		2.2	# 0	0.0	# 0	70.0
Low		2.2	1.4			0.0		0.0
Low	14	2.2	14			83	1	33.3
Moderate	14 136	21.0	134	21.2	1	8.3 41.7	1	33.3 66.7
Moderate Middle	14 136 295	21.0 45.6	134 288	21.2 45.6	1 5	41.7	2	66.7
Moderate Middle Upper	14 136 295 201	21.0 45.6 31.1	134 288 195	21.2 45.6 30.9	1 5 6	41.7 50.0	2	66.7 0.0
Moderate Middle Upper Unknown	14 136 295 201 1	21.0 45.6 31.1 0.2	134 288 195	21.2 45.6 30.9 0.2	1 5 6	41.7 50.0 0.0	2 0 0	66.7 0.0 0.0
Moderate Middle Upper Unknown Total AA	14 136 295 201	21.0 45.6 31.1 0.2 100.0	134 288 195	21.2 45.6 30.9	1 5 6	41.7 50.0	2	66.7 0.0

Note:

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Distribution	Famili Family I # 4,362 9,946 2,526 15,618 0 12,452 Vaca # 1,726 2,256 8,563 2,100 77 4,722	% 23.0 15.9 20.1 41.0 0.0 100.0	
Low	4,362 9,946 2,526 5,618 0 62,452 * * 1,726 2,256 8,563 2,100 77	23.0 15.9 20.1 41.0 0.0 100.0 ant % by unit 19.6 16.5 12.5	
Moderate	9,946 2,526 15,618 0 12,452 * * * 1,726 2,256 8,563 2,100 77	15.9 20.1 41.0 0.0 100.0 ant % by unit 19.6 16.5 12.5 10.3	
Middle	2,526 5,618 0 12,452 * * 1,726 2,256 8,563 2,100 77	20.1 41.0 0.0 100.0 ant % by unit 19.6 16.5 12.5	
Upper	Vac: # 1,726 8,563 2,100 77	41.0 0.0 100.0 ant % by unit 19.6 16.5 12.5	
Unknown	Vac: # 1,726 2,256 8,563 2,100 77	0.0 100.0 ant % by unit 19.6 16.5 12.5	
Total AA 67 100.0 62,452 100.0 9,088 14.6 62 Housing Units by Tract	* 1,726 2,256 8,563 2,100 77	100.0 ant % by unit 19.6 16.5 12.5 10.3	
Housing Units by Tract Tract Property Tract Property P	Vaca # 1,726 2,256 8,563 2,100	ant % by unit 19.6 16.5 12.5 10.3	
Note	# 1,726 2,256 8,563 2,100 77	% by unit 19.6 16.5 12.5 10.3	
Units by Tract Owner-occupied Rental Low 8,784 2,455 3.7 27.9 4,603 52.4 1 Moderate 13,703 6,327 9.5 46.2 5,120 37.4 2 Middle 68,371 43,901 66.0 64.2 15,907 23.3 8 Upper 20,382 13,780 20.7 67.6 4,502 22.1 2 Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Russinesses	# 1,726 2,256 8,563 2,100 77	% by unit 19.6 16.5 12.5 10.3	
Tract	1,726 2,256 8,563 2,100 77	unit 19.6 16.5 12.5 10.3	
Low 8,784 2,455 3.7 27.9 4,603 52.4 1 Moderate 13,703 6,327 9.5 46.2 5,120 37.4 2 Middle 68,371 43,901 66.0 64.2 15,907 23.3 8 Upper 20,382 13,780 20.7 67.6 4,502 22.1 2 Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Rusinesses	2,256 8,563 2,100 77	19.6 16.5 12.5 10.3	
Moderate 13,703 6,327 9.5 46.2 5,120 37.4 2 Middle 68,371 43,901 66.0 64.2 15,907 23.3 8 Upper 20,382 13,780 20.7 67.6 4,502 22.1 2 Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Rusinesses Businesses by Tract & Revenue Size	2,256 8,563 2,100 77	16.5 12.5 10.3	
Middle 68,371 43,901 66.0 64.2 15,907 23.3 8 Upper 20,382 13,780 20.7 67.6 4,502 22.1 2 Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Russinesses Businesses by Tract & Revenue Size	8,563 2,100 77	12.5 10.3	
Upper 20,382 13,780 20.7 67.6 4,502 22.1 2 Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Rusinesses Businesses by Tract & Revenue Size	2,100 77	10.3	
Unknown 586 17 0.0 2.9 492 84.0 Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Rusinesses Businesses by Tract & Revenue Size	77		
Total AA 111,826 66,480 100.0 59.4 30,624 27.4 14 Total Rusinesses Businesses by Tract & Revenue Size		10.1	
Total Businesses Businesses by Tract & Revenue Size		13.2	
I of all fine in peeces		13.2	
hy Tract Over \$1 Million	Revenue Not Reported		
\$1 Million			
	# 0	% 7.7	
Low 950 12.2 817 11.8 124 17.6	9 13	7.7	
Moderate 1,300 16.7 1,114 16.0 173 24.6		11.1	
Middle 4,196 54.1 3,806 54.8 314 44.6	76 18	65.0	
Upper 1,277 16.4 1,173 16.9 86 12.2 Unknown 40 0.5 32 0.5 7 1.0	18	15.4	
	117		
	117	100.0 1.5	
Percentage of Total Businesses: 89.4 9.1 Farms by Tract & Revenue Size		1.5	
by Tract Less Than or = Over \$1 Million Re	Revenue		
\$1 Million	Repor		
	# 0	%	
Low 2 1.5 2 1.5 0 0.0	0	0.0	
Moderate 9 6.6 9 6.6 0 0.0	0	0.0	
	0	0.0	
	_	0.0	
Unknown 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0	0	0.0	
Total AA 136 100.0 136 100.0 0 0.0	0	0.0	
Percentage of Total Farms: 100.0 0.0 Source: 2020 FFIEC Census Data		0.0	

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding. Note:

	202	0 NONMET	ROPOLITA	N OHIO AA	DEMOGR.	APHICS				
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	4	2.3	1,933	1.0	694	35.9	46,522	23.8		
Moderate	43	24.3	39,130	20.0	9,309	23.8	35,343	18.1		
Middle	113	63.8	136,755	70.1	17,086	12.5	40,955	21.0		
Upper	15	8.5	17,114	8.8	1,334	7.8	72,389	37.1		
Unknown	2	1.1	277	0.1	143	51.6	0	0.0		
Total AA	177	100.0	195,209	100.0	28,566	14.6	195,209	100.0		
	Housing			Housi	ng Type by	Tract				
	Units by	O	vner-occupi	ed	Ren	ntal	Vac	ant		
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0		
Moderate	74,144	37,616	18.3	50.7	26,070	35.2	10,458	14.1		
Middle	227,330	147,759	71.7	65.0	51,535	22.7	28,036	12.3		
Upper	27,629	18,848	9.2	68.2	6,413	23.2	2,368	8.6		
Unknown	2,299	151	0.1	6.6	1,854	80.6	294	12.8		
Total AA	336,626	205,949	100.0	61.2	88,527	26.3	42,150	12.5		
			Businesses by Tract & Revenue Size							
	Total Bu by T		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	552	2.1	476	2.1	63	3.1	13	2.4		
Moderate	5,985	23.2	5,285	22.8				20.0		
Middle	16,495				586	28.5	114	20.8		
	10,420	64.0	14,902	64.3	1,217	28.5 59.2	114 376	20.8 68.6		
Upper	2,467	64.0 9.6	14,902 2,255							
Upper Unknown				64.3	1,217	59.2	376	68.6		
	2,467	9.6	2,255	64.3 9.7	1,217 171	59.2 8.3	376 41	68.6 7.5		
Unknown Total AA	2,467 287	9.6 1.1 100.0	2,255 263	64.3 9.7 1.1	1,217 171 20	59.2 8.3 1.0	376 41 4	68.6 7.5 0.7		
Unknown Total AA	2,467 287 25,786 ge of Total I	9.6 1.1 100.0 Susinesses:	2,255 263	64.3 9.7 1.1 100.0 89.9	1,217 171 20 2,057	59.2 8.3 1.0 100.0	376 41 4 548	68.6 7.5 0.7 100.0		
Unknown Total AA	2,467 287 25,786 ge of Total I	9.6 1.1 100.0 Businesses:	2,255 263 23,181 Less Tha	64.3 9.7 1.1 100.0 89.9 Farm	1,217 171 20 2,057 s by Tract &	59.2 8.3 1.0 100.0 8.0	376 41 4 548 ize Revenu	68.6 7.5 0.7 100.0 2.1		
Unknown Total AA	2,467 287 25,786 ge of Total F Total F by Tr	9.6 1.1 100.0 Businesses: arms	2,255 263 23,181 Less Tha \$1 Mil	64.3 9.7 1.1 100.0 89.9 Farm an or =	1,217 171 20 2,057 s by Tract & Over \$1	59.2 8.3 1.0 100.0 8.0 r Revenue S	376 41 4 548 ize Revenu Repo	68.6 7.5 0.7 100.0 2.1 se Not		
Unknown Total AA Percenta	2,467 287 25,786 ge of Total F by Tr	9.6 1.1 100.0 Businesses: arms	2,255 263 23,181 Less Tha \$1 Mil	64.3 9.7 1.1 100.0 89.9 Farm an or = lion	1,217 171 20 2,057 s by Tract & Over \$1	59.2 8.3 1.0 100.0 8.0 r Revenue S Million %	376 41 4 548 ize Revenu Repo	68.6 7.5 0.7 100.0 2.1 se Not rted		
Unknown Total AA Percenta	2,467 287 25,786 ge of Total I Total I by Tr	9.6 1.1 100.0 Businesses: arms eact %	2,255 263 23,181 Less Tha \$1 Mil #	64.3 9.7 1.1 100.0 89.9 Farm an or = lion %	1,217 171 20 2,057 s by Tract & Over \$1	59.2 8.3 1.0 100.0 8.0 r Revenue S Million % 0.0	376 41 4 548 ize Revenu Report	68.6 7.5 0.7 100.0 2.1 se Not rted % 0.0		
Unknown Total AA Percenta Low Moderate	2,467 287 25,786 ge of Total F by Tr # 4 186	9.6 1.1 100.0 Businesses: arms eact % 0.2 10.9	2,255 263 23,181 Less Tha \$1 Mil # 4 186	64.3 9.7 1.1 100.0 89.9 Farm an or = lion % 0.2 11.0	1,217 171 20 2,057 s by Tract & Over \$1 #	59.2 8.3 1.0 100.0 8.0 r Revenue S Million % 0.0 0.0	376 41 4 548 ize Revenu Report	68.6 7.5 0.7 100.0 2.1 se Not rted % 0.0 0.0		
Unknown Total AA Percenta Low Moderate Middle	2,467 287 25,786 ge of Total F Total F by Tr # 4 186 1,354	9.6 1.1 100.0 Businesses: arms eact % 0.2 10.9 79.5	2,255 263 23,181 Less Tha \$1 Mil # 4 186 1,344	64.3 9.7 1.1 100.0 89.9 Farm an or = lion % 0.2 11.0 79.5	1,217 171 20 2,057 s by Tract & Over \$1 # 0 0	59.2 8.3 1.0 100.0 8.0 t Revenue S Million % 0.0 0.0 77.8	376 41 4 548 ize Revenu Repo # 0 0 3	68.6 7.5 0.7 100.0 2.1 se Not rted % 0.0 0.0 100.0		
Unknown Total AA Percenta Low Moderate Middle Upper	2,467 287 25,786 ge of Total F by Tr # 4 186 1,354 157	9.6 1.1 100.0 Businesses: arms act % 0.2 10.9 79.5 9.2	2,255 263 23,181 Less Tha \$1 Mil # 4 186 1,344 155	64.3 9.7 1.1 100.0 89.9 Farman or = lion % 0.2 11.0 79.5 9.2	1,217 171 20 2,057 s by Tract & Over \$1 # 0 0 7	59.2 8.3 1.0 100.0 8.0 t Revenue S Million % 0.0 0.0 77.8 22.2	376 41 4 548 ize Revenu Repo # 0 0 3 0	68.6 7.5 0.7 100.0 2.1 se Not rted % 0.0 0.0 100.0 0.0		
Unknown Total AA Percenta Low Moderate Middle Upper Unknown	2,467 287 25,786 ge of Total F by Tr # 4 186 1,354 157	9.6 1.1 100.0 Businesses: arms act % 0.2 10.9 79.5 9.2 0.1	2,255 263 23,181 Less Tha \$1 Mil # 4 186 1,344 155	64.3 9.7 1.1 100.0 89.9 Farm an or = lion % 0.2 11.0 79.5 9.2 0.1	1,217 171 20 2,057 s by Tract & Over \$1 # 0 0 7 2	59.2 8.3 1.0 100.0 8.0 r Revenue S Million % 0.0 0.0 77.8 22.2 0.0	376 41 4 548 ize Revenue Report # 0 0 3 0 0 0	68.6 7.5 0.7 100.0 2.1 se Not rted % 0.0 0.0 100.0 0.0		
Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	2,467 287 25,786 ge of Total F by Tr # 4 186 1,354 157	9.6 1.1 100.0 Businesses: arms eact % 0.2 10.9 79.5 9.2 0.1 100.0	2,255 263 23,181 Less Tha \$1 Mil # 4 186 1,344 155	64.3 9.7 1.1 100.0 89.9 Farman or = lion % 0.2 11.0 79.5 9.2	1,217 171 20 2,057 s by Tract & Over \$1 # 0 0 7	59.2 8.3 1.0 100.0 8.0 t Revenue S Million % 0.0 0.0 77.8 22.2	376 41 4 548 ize Revenu Repo # 0 0 3 0	68.6 7.5 0.7 100.0 2.1 se Not reed % 0.0 0.0 100.0 0.0		

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Note:

	2020 NO	NMETROPO	LITAN WE	ST VIRGINI	A AA DEM	IOGRAPHI	CS			
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	3,033	21.8		
Moderate	0	0.0	0	0.0	0	0.0	2,451	17.6		
Middle	14	100.0	13,925	100.0	2,085	15.0	2,900	20.8		
Upper	0	0.0	0	0.0	0	0.0	5,541	39.8		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	14	100.0	13,925	100.0	2,085	15.0	13,925	100.0		
				Housi	ng Type by	Tract				
	Housing Units by	O	wner-occupi	ed	Ren	ntal	Vac	eant		
	Tract	ø	% by tract	% by unit	#	% by unit	#	% by unit		
Low	0	0	0.0	0.0	0	0.0	0	0.0		
Moderate	0	0	0.0	0.0	0	0.0	0	0.0		
Middle	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6		
Upper	0	0	0.0	0.0	0	0.0	0	0.0		
Unknown	0	0	0.0	0.0	0	0.0	0	0.0		
Total AA	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6		
	T . 1 P		Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		DDED Dy IIa					
				nan or =		Million	Reven	ue Not orted		
				nan or =			Reven			
Low	by T	ract	\$1 M	illion	Over \$1	Million	Reven Repo	orted		
Low Moderate	by T	ract %	\$1 M	nan or = illion %	Over \$1	Million %	Reven Repo	orted %		
	by Т #	% 0.0	\$1 M	nan or = illion % 0.0	Over \$1 #	Million % 0.0	Reven Repo	% 0.0		
Moderate	# 0 0	% 0.0 0.0	\$1 M	nan or = illion % 0.0 0.0	Over \$1 # 0 0	Million % 0.0 0.0	Reven Repo # 0	0.0 0.0		
Moderate Middle	# 0 0 0 1,102	% 0.0 0.0 100.0	\$1 M: # 0 0 989	nan or = illion % 0.0 0.0 100.0	Over \$1 # 0 0 72	% 0.0 0.0 100.0	# 0 0 41	0.0 0.0 100.0		
Moderate Middle Upper	# 0 0 1,102 0	% 0.0 0.0 100.0 0.0	\$1 M # 0 0 0 989 0	nan or = illion	Over \$1 # 0 0 72 0	Million % 0.0 0.0 100.0 0.0	# 0 0 41 0	0.0 0.0 0.0 100.0 0.0		
Moderate Middle Upper Unknown Total AA	# 0 0 1,102 0 0	% 0.0 0.0 100.0 0.0 0.0 100.0	\$1 M # 0 0 989 0	nan or = illion	# 0 0 72 0 0	% 0.0 0.0 100.0 0.0 0.0	# 0 0 41 0 0 0	0.0 0.0 0.0 100.0 0.0		
Moderate Middle Upper Unknown Total AA	# 0 0 1,102 0 1,102 ge of Total F	0.0 0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 M # 0 0 989 0	0.0 0.0 0.0 100.0 0.0 100.0 0.0 100.0	# 0 0 72 0 0 72 72	Million % 0.0 0.0 100.0 0.0 0.0 100.0 100.0	Reven Repo # 0 0 41 0 41 ize	0.0 0.0 100.0 0.0 0.0 100.0 3.7		
Moderate Middle Upper Unknown Total AA	# 0 0 1,102 0 0 1,102 1,102	% 0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 M # 0 0 989 0	nan or = illion % 0.0 100.0 0.0 100.0 0.0 100.0 89.7 Farm an or =	# 0 0 72 0 0 72 s by Tract &	% 0.0 0.0 100.0 0.0 0.0 100.0 6.5	# 0 0 41 0 0 41	0.0 0.0 100.0 0.0 0.0 100.0 3.7		
Moderate Middle Upper Unknown Total AA	# 0 0 1,102 0 1,102 ge of Total F	% 0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 M: # 0 0 989 0 0 989	nan or = illion % 0.0 100.0 0.0 100.0 0.0 100.0 89.7 Farm an or =	# 0 0 72 0 0 72 s by Tract &	% 0.0 0.0 100.0 0.0 0.0 100.0 6.5 c Revenue S	Revense Report # 0 0 0 41 0 0 41 1 1 1 1 1 1 1 1 1 1 1 1	0.0 0.0 100.0 0.0 0.0 100.0 3.7		
Moderate Middle Upper Unknown Total AA	# 0 0 1,102 0 1,102 ge of Total F by Tr	0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 M: # 0 0 989 0 0 989 Less Tha	nan or = illion 0.0 0.0 100.0 0.0 100.0 100.0 89.7 Farm an or =	# 0 0 72 0 0 72 s by Tract & Over \$1	Million 0.0 0.0 100.0 0.0 100.0 6.5 x Revenue S Million	Reven Repo # 0 0 41 0 41 1 ize Revenu Repo	0.0 0.0 100.0 0.0 0.0 100.0 3.7		
Moderate Middle Upper Unknown Total AA Percenta	# 0 0 1,102 0 1,102 ge of Total F by Tr	0.0 0.0 100.0 0.0 100.0 0.0 100.0 3usinesses:	\$1 M: # 0 0 989 0 0 989 Less That \$1 Mil	an or = illion 0.0 0.0 100.0 0.0 100.0 0.0 100.0 89.7 Farm an or = llion %	# 0 0 72 0 72 5 by Tract & Over \$1 #	Million 0.0 0.0 100.0 0.0 0.0 100.0 6.5 Exercise S Million %	Reven Repo # 0 0 41 0 41 1 ize Revenu Repo #	0.0 0.0 100.0 0.0 0.0 100.0 3.7 ue Not reted		
Moderate Middle Upper Unknown Total AA Percenta	# 0 0 1,102 0 1,102 ge of Total F by Tr	% 0.0 0.0 100.0 0.0 100.0 0.0 3usinesses: arms act % 0.0	\$1 M: # 0 0 989 0 0 989 1 Less The \$1 Mil	an or = illion 0.0 0.0 100.0 0.0 100.0 0.0 100.0 89.7 Farm an or = llion % 0.0	# 0 0 72 0 0 72 S by Tract & Over \$1 # 0	Million 0.0 0.0 100.0 0.0 100.0 6.5 x Revenue S Million % 0.0	Reven Repo # 0 0 41 0 41 1 ize Revenu Repo # 0	0.0 0.0 100.0 0.0 0.0 100.0 3.7 e Not rted %		
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 0 1,102 0 1,102 ge of Total F by Tr	0.0 0.0 100.0 0.0 100.0 0.0 3usinesses: arms act % 0.0 0.0	\$1 M: # 0 0 989 0 0 989 Less Th. \$1 Mil #	nan or = illion	# 0 0 72 0 0 72 s by Tract & Over \$1 # 0 0 0	Million 0.0 0.0 100.0 0.0 100.0 6.5 Exercise S Million 0.0 0.0 0.0	Reven Repo # 0 0 41 0 41 1 ize Revenu Repo # 0 0 0 0	0.0 0.0 100.0 0.0 100.0 100.0 3.7 10 Not reed 0.0 0.0		
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 0 1,102 0 1,102 ge of Total F by Tr # 0 0 79	0.0 0.0 0.0 100.0 0.0 100.0 3usinesses: arms act 0.0 0.0 100.0	\$1 M: # 0 0 989 0 0 989 Less The \$1 Mii # 0 0 77	an or = illion	Over \$1 # 0 0 72 0 72 0 0 72 S by Tract & Over \$1 # 0 0 1	Million 0.0 0.0 100.0 0.0 100.0 6.5 Revenue S Million 0.0 0.0 100.0	Reven Repo	0.0 0.0 100.0 0.0 100.0 3.7 0.0 0.0 0.0 100.0 0.0 100.0 0.0 0.0 0.0		
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 0 0 1,102 0 1,102 ge of Total F by Tr # 0 0 79 0	0.0 0.0 0.0 100.0 0.0 100.0 3usinesses: arms act 0.0 0.0 100.0 0.0	\$1 M: # 0 0 989 0 0 989 Less The \$1 Mil # 0 0 77 0	nan or = illion	# 0 0 72 0 0 72 s by Tract & Over \$1 0 0 1 0 0 1 0 0	Million % 0.0 0.0 100.0 0.0 100.0 6.5 x Revenue S Million % 0.0 0.0 100.0 0.0 0.0	Reven Report	0.0 0.0 100.0 0.0 100.0 0.0 100.0 3.7 0.0 0.0 0.0 0.0 100.0 0.0 0.0		

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	2020 N	ONMETRO	POLITAN K	ENTUCKY .	AA DEMO	GRAPHICS		
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	11,530	27.8
Moderate	13	31.0	11,551	27.8	3,336	28.9	7,475	18.0
Middle	28	66.7	28,312	68.2	5,643	19.9	7,406	17.8
Upper	1	2.4	1,639	3.9	174	10.6	15,091	36.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	41,502	100.0	9,153	22.1	41,502	100.0
				Housi	ng Type by	Tract		
	Housing Units by	Or	vner-occupi	ed	Rei	ntal	Vac	ant
	Tract	#	% by	% by	#	% by	#	% by
Low	0	0	tract 0.0	unit 0.0	0	<u>unit</u> 0.0	0	unit
Moderate	19,572	12,209	28.2	62.4	4,079	20.8	3,284	0.0 16.8
Middle	-		67.8	61.5	11,771	24.7	6,595	13.8
	47,703	29,337						
Upper	2,828	1,751	4.0	61.9	746 0	26.4	331 0	11.7
Unknown	———		0.0	0.0	ŭ	0.0		0.0
Total AA	70,103	43,297	100.0	61.8	16,596	23.7	10,210	14.6
		ll l		D	1T	. c. D	C'	
	Total Bu	sinesses	T T		sses by Tra	ct & Revenu		NT-1
	Total Bu by T		Less Th	an or =		ct & Revenu Million	Reven	ue Not orted
				an or =			Reven	
Low	by T	ract	\$1 Mi	an or = illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %
	by T #	% 0.0	\$1 M i # 0	an or = illion %	Over \$1 #	Million % 0.0	Reven Repo	% 0.0
Moderate	# 0 669	% 0.0 15.1	\$1 Mi # 0 602	an or = illion % 0.0 15.1	Over \$1 # 0 49	Million % 0.0 14.7	Reven Repo # 0 18	0.0 18.8
Moderate Middle	# 0 669 3,288	% 0.0 15.1 74.3	\$1 Mi # 0 602 2,968	an or = illion % 0.0 15.1 74.3	Over \$1 # 0 49 248	Million % 0.0 14.7 74.5	# 0 18 72	0.0 18.8 75.0
Moderate Middle Upper	# 0 669 3,288 468	% 0.0 15.1 74.3 10.6	\$1 Mi # 0 602 2,968 426	an or = illion % 0.0 15.1 74.3 10.7	Over \$1 # 0 49 248 36	Million % 0.0 14.7 74.5 10.8	# 0 18 72 6	% 0.0 18.8 75.0 6.3
Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0	90.0 15.1 74.3 10.6 0.0 100.0	\$1 Mi # 0 602 2,968 426 0	an or = illion % 0.0 15.1 74.3 10.7 0.0	Over \$1 # 0 49 248 36 0	Million % 0.0 14.7 74.5 10.8 0.0	Reven Repo # 0 18 72 6	0.0 18.8 75.0 6.3
Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0 4,425 ge of Total E	0.0 15.1 74.3 10.6 0.0 100.0 Susinesses:	\$1 Mi # 0 602 2,968 426 0	an or = illion	0 49 248 36 0 333	Million % 0.0 14.7 74.5 10.8 0.0 100.0	Reven Repo # 0 18 72 6 0 96	0.0 18.8 75.0 6.3 0.0 100.0 2.2
Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0 4,425	90.0 15.1 74.3 10.6 0.0 100.0 Susinesses:	\$1 Mi # 0 602 2,968 426 0	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farman or =	Over \$1 # 0 49 248 36 0 333 s by Tract &	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5	Reven Repo # 0 18 72 6 0 96	0.0 18.8 75.0 6.3 0.0 100.0 2.2
Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0 4,425 ge of Total F	90.0 15.1 74.3 10.6 0.0 100.0 Susinesses:	\$1 Mi # 0 602 2,968 426 0 3,996	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farman or =	Over \$1 # 0 49 248 36 0 333 s by Tract &	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S	Revense Report # 0 18 72 6 0 96 ize Revenue	0.0 18.8 75.0 6.3 0.0 100.0 2.2
Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0 4,425 ge of Total F by Tr	0.0 15.1 74.3 10.6 0.0 100.0 Susinesses:	\$1 Mi	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farm an or = lion	Over \$1 # 0 49 248 36 0 333 s by Tract &	Million % 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million	Revense Report # 0 18 72 6 0 96 12e Revenue Report	0.0 18.8 75.0 6.3 0.0 100.0 2.2
Moderate Middle Upper Unknown Total AA Percenta	# 0 669 3,288 468 0 4,425 ge of Total F by Tr	0.0 15.1 74.3 10.6 0.0 100.0 Susinesses: arms	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farm an or = lion %	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million %	Revense Report # 0 18 72 6 0 96 12e Revenue Report #	0.0 18.8 75.0 6.3 0.0 100.0 2.2 se Not
Moderate Middle Upper Unknown Total AA Percenta	# 0 669 3,288 468 0 4,425 ge of Total F by Tr	0.0 15.1 74.3 10.6 0.0 100.0 Susinesses: arms	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil #	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farm an or = lion % 0.0	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1 #	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million % 0.0	Reven:	0.0 18.8 75.0 6.3 0.0 100.0 2.2 se Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 669 3,288 468 0 4,425 ge of Total F by Tr	0.0 15.1 74.3 10.6 0.0 100.0 Businesses: arms eact	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil # 0 12	an or = illion % 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farman or = lion % 0.0 18.8	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1 # 0 0	Million % 0.0 14.7 74.5 10.8 0.0 100.0 7.5 x Revenue S Million % 0.0 0.0	Revenue Report # 0 18 72 6 0 96 12e Revenue Report # 0 0 0	0.0 18.8 75.0 6.3 0.0 100.0 2.2 Re Not reed % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 669 3,288 468 0 4,425 ge of Total F by Tr # 0 12 48	% 0.0 15.1 74.3 10.6 0.0 100.0 Susinesses: arms sact % 0.0 18.8 75.0	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil # 0 12 48	an or = illion	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1 # 0 0 0	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million 0.0 0.0 0.0	Reven Repo # 0 18 72 6 0 96 ize Revenu Repo # 0 0 0	0.0 18.8 75.0 6.3 0.0 100.0 2.2 e Not red % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 0 669 3,288 468 0 4,425 ge of Total F by Tr # 0 12 48 4	% 0.0 15.1 74.3 10.6 0.0 100.0 Susinesses: arms ract % 0.0 18.8 75.0 6.3	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil # 0 12 48 4	an or = illion 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farm or = lion 0.0 18.8 75.0 6.3	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1 # 0 0 0 0	Million 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million 0.0 0.0 0.0 0.0	Revenue Report # 0 18 72 6 0 96 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.0 18.8 75.0 6.3 0.0 100.0 2.2 Be Not reted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 0 669 3,288 468 0 4,425 ge of Total F by Tr # 0 12 48 4 0 0	% 0.0 15.1 74.3 10.6 0.0 100.0 3usinesses: arms act % 0.0 18.8 75.0 6.3 0.0 100.0	\$1 Mi # 0 602 2,968 426 0 3,996 Less Tha \$1 Mil # 0 12 48 4 0	an or = illion 0.0 15.1 74.3 10.7 0.0 100.0 90.3 Farm or = lion 0.0 18.8 75.0 6.3 0.0	Over \$1 # 0 49 248 36 0 333 s by Tract & Over \$1 # 0 0 0 0 0	Million % 0.0 14.7 74.5 10.8 0.0 100.0 7.5 Revenue S Million % 0.0 0.0 0.0 0.0 0.0	Revenue Report # 0 18 72 6 0 96 12e Revenue Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 18.8 75.0 6.3 0.0 100.0 2.2 se Not red % 0.0 0.0 0.0 0.0 0.0

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2019 CI	NCINNATI,	OH-KY-IN	MSA #17140	AA DEMO	GRAPHICS	5	
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	41	13.5	23,863	7.5	10,551	44.2	72,468	22.8
Moderate	73	24.0	59,664	18.7	10,291	17.2	50,319	15.8
Middle	101	33.2	116,765	36.7	9,406	8.1	61,372	19.3
Upper	84	27.6	117,430	36.9	3,882	3.3	134,096	42.1
Unknown	5	1.6	533	0.2	271	50.8	0	0.0
Total AA	304	100.0	318,255	100.0	34,401	10.8	318,255	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	0	wner-occupi	ed	Ren	ntal	Vac	cant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	61,695	11,829	3.7	19.2	34,988	56.7	14,878	24.1
Moderate	121,637	54,646	17.0	44.9	51,684	42.5	15,307	12.6
Middle	199,380	123,732	38.5	62.1	57,739	29.0	17,909	9.0
Upper	176,595	130.896	40.7	74.1	34,717	19.7	10,982	6.2
Unknown	1,758	305	0.1	17.3	945	53.8	508	28.9
Total AA	561,065	321,408	100.0	57.3	180,073	32.1	59,584	10.6
Total AA	301,003	321,400	100.0					10.0
	Total Businesses			Busine	sees by Tra	ct & Revenu	le Size	
			Less Th		sses by Tra			ue Not
		sinesses ract	Less Th	ian or =		ct & Revenu Million	Reven	ue Not orted
				ian or =			Reven	ue Not orted %
Low	by T	ract	\$1 M	illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi	illion %	Over \$1 # 370	Million %	Reven Repo	orted %
	by T # 3,306	% 5.9	\$1 Mi # 2,912	nan or = illion % 5.8	Over \$1	Million % 6.8	Reven Repo	orted % 4.2
Moderate	# 3,306 10,908	% 5.9 19.3	\$1 Mi # 2,912 9,580	nan or = illion % 5.8 19.0	Over \$1 # 370 1,247	Million % 6.8 22.9	# 24 81	% 4.2 14.3
Moderate Middle	# 3,306 10,908 18,113	% 5.9 19.3 32.1	\$1 Mi # 2,912 9,580 16,353	nan or = illion % 5.8 19.0 32.4	Over \$1 # 370 1,247 1,584	Million % 6.8 22.9 29.1	Reven Repo # 24 81 176	% 4.2 14.3 31.0
Moderate Middle Upper	# 3,306 10,908 18,113 23,646	5.9 19.3 32.1 41.9	\$1 Mi # 2,912 9,580 16,353 21,263	nan or = illion	# 370 1,247 1,584 2,100	Million % 6.8 22.9 29.1 38.6	Reven Repo # 24 81 176 283	% 4.2 14.3 31.0 49.9
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488	5.9 19.3 32.1 41.9 0.9	\$1 Mi # 2,912 9,580 16,353 21,263 378	san or = illion	# 370 1,247 1,584 2,100	% 6.8 22.9 29.1 38.6 2.5	# 24 81 176 283 3	94.2 14.3 31.0 49.9 0.5
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378	nan or = illion	# 370 1,247 1,584 2,100 134 5,435	Million % 6.8 22.9 29.1 38.6 2.5 100.0	# 24 81 176 283 3 567	% 4.2 14.3 31.0 49.9 0.5 100.0
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378	nan or = illion	9 370 1,247 1,584 2,100 134 5,435 s by Tract &	% 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S	# 24 81 176 283 3 567	94.2 14.3 31.0 49.9 0.5 100.0 1.0
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486	nan or = illion	9 370 1,247 1,584 2,100 134 5,435 s by Tract &	% 6.8 22.9 29.1 38.6 2.5 100.0 9.6	Reven Repo # 24 81 176 283 3 567	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486	nan or = illion	9 370 1,247 1,584 2,100 134 5,435 s by Tract &	% 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S	Reven Rep # 24 81 176 283 3 567	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0
Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mil	nan or = illion	970 1,247 1,584 2,100 134 5,435 s by Tract &	% 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million	Reven Repo # 24 81 176 283 3 567 ize Revenu	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0 ne Not
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr	5.9 19.3 32.1 41.9 0.9 100.0 Businesses:	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mil	18 an or = 18 illion	9 370 1,247 1,584 2,100 134 5,435 S by Tract & Over \$1 1 1	Million 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million 9.1 9.1	Reven Rep # 24 81 176 283 3 567 ize Revenu Repo # 0 1	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0 se Not reted %
Moderate Middle Upper Unknown Total AA Percenta	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr	5.9 19.3 32.1 41.9 0.9 100.0 Susinesses: arms eact % 1.8	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mil #	1000 5.8 19.0 32.4 42.1 0.7 100.0 89.4 Farman or =	9 370 1,247 1,584 2,100 134 5,435 S by Tract & Over \$1 4 4	Million % 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million % 9.1 9.1 36.4	Reven Rep # 24 81 176 283 3 567 ize Revenu Repo # 0 1 2	94.2 14.3 31.0 49.9 0.5 100.0 1.0 1.0 1.0 1.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr # 12 148	5.9 19.3 32.1 41.9 0.9 100.0 Businesses: arms eact % 1.8 22.0	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mil # 11	1000 5.8 19.0 32.4 42.1 0.7 100.0 89.4 Farman or = 1000 81.7 22.2	9 370 1,247 1,584 2,100 134 5,435 S by Tract & Over \$1 1 1	Million 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million 9.1 9.1	Reven Rep # 24 81 176 283 3 567 ize Revenu Repo # 0 1	94.2 14.3 31.0 49.9 0.5 100.0 1.0 1.0 1.0 1.0 33.3
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr # 12 148 300	5.9 19.3 32.1 41.9 0.9 100.0 Susinesses: arms eact % 1.8 22.0 44.6	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mil # 11 146 294	man or = illion	9 370 1,247 1,584 2,100 134 5,435 S by Tract & Over \$1 4 4	Million % 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million % 9.1 9.1 36.4	Reven Rep # 24 81 176 283 3 567 ize Revenu Repo # 0 1 2 0 0	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0 1.0 1.0 1.0 33.3 66.7
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 3,306 10,908 18,113 23,646 515 56,488 ge of Total F by Tr # 12 148 300 210	5.9 19.3 32.1 41.9 0.9 100.0 Businesses: arms act \$\frac{1.8}{22.0} 44.6 31.3 0.3 100.0	\$1 Mi # 2,912 9,580 16,353 21,263 378 50,486 Less Tha \$1 Mi # 11 146 294 205	1000 S9.4 Farm an or = 1.7 22.2 44.7 31.2	# 370 1,247 1,584 2,100 134 5,435 s by Tract & Over \$1 # 1 4 5	Million 6.8 22.9 29.1 38.6 2.5 100.0 9.6 Revenue S Million 9.1 9.1 36.4 45.5	Reven Rep # 24 81 176 283 3 567 ize Revenu Repo # 0 1 2 0	% 4.2 14.3 31.0 49.9 0.5 100.0 1.0 1.0 1.0 1.0 1.0 1.0

2019 FFIEC Census Data Source:

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Note:

201	9 HUNTING	GTON-ASH	LAND, WV-	KY-OH MS	A #26580 AA	A DEMOGR	APHICS	
Income Categories	Tract Distribution		Families by Tract Income		Level a	< Poverty as % of by Tract	Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	11.8	3,310	7.1	1,462	44.2	10,756	23.1
Moderate	11	21.6	4,882	10.5	1,262	25.9	7,480	16.1
Middle	22	43.1	27,636	59.4	3,375	12.2	9,229	19.9
Upper	11	21.6	10,586	22.8	749	7.1	19,024	40.9
Unknown	1	2.0	75	0.2	44	58.7	0	0.0
Total AA	51	100.0	46,489	100.0	6,892	14.8	46,489	100.0
				Housi	ng Type by	Tract		
	Housing Units by	0	wner-occupi	ed	Rei	ntal	Vac	ant
	Tract	ŧ	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	5.0	27.9	4.603	52.4	1,726	19.6
Moderate	11,005	4,467	9.1	40.6	4,642	42.2	1,896	17.2
Middle	45.243	29,487	60.2	65.2	10.423	23.0	5,333	11.8
Upper	18,790	12,582	25.7	67.0	4,388	23.4	1,820	9.7
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	84,408	49,008	100.0	58.1	24,548	29.1	10,852	12.9
			200.0			ct & Revenu		
	Total Bu		Less Than or =				Revenue Not	
	by T	ract		illion	Over \$1 Million		Reported	
	#	%	#	%	#	%	#	%
Low	933	15.0	802	14.5	121	19.5	10	11.9
Moderate	1,175	18.9	998	18.1	169	27.3	8	9.5
Middle	2,899	46.5	2,619	47.4	233	37.6	47	56.0
Upper	1,185	19.0	1,077	19.5	90	14.5	18	21.4
Unknown	41	0.7	33	0.6	7	1.1	1	1.2
Total AA	6,233	100.0	5,529	100.0	620	100.0	84	100.0
Percenta	ge of Total I	Businesses:		88.7		9.9		1.3
	Total F	22000		Farm	s by Tract &	Revenue S	ize	
	by Ti		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	3.3	3	3.3	0	0.0	0	0.0
Moderate	4	4.3	4	4.4	0	0.0	0	0.0
Middle	70	76.1	69	75.8	1	100.0	0	0.0
Upper	15	16.3	15	16.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	92	100.0	91	100.0	1	100.0	0	0.0

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2019	9 NONMET	ROPOLITA	N OHIO AA	DEMOGR	APHICS		
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	2.3	1,933	1.0	694	35.9	46,522	23.8
Moderate	43	24.3	39,130	20.0	9,309	23.8	35,343	18.1
Middle	113	63.8	136,755	70.1	17,086	12.5	40,955	21.0
Upper	15	8.5	17,114	8.8	1,334	7.8	72,389	37.1
Unknown	2	1.1	277	0.1	143	51.6	0	0.0
Total AA	177	100.0	195,209	100.0	28,566	14.6	195,209	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	Ot	wner-occupi	ed	Ren	ntal	Vac	cant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0
Moderate	74,144	37,616	18.3	50.7	26,070	35.2	10,458	14.1
Middle	227,330	147,759	71.7	65.0	51,535	22.7	28,036	12.3
Upper	27,629	18,848	9.2	68.2	6,413	23.2	2,368	8.6
Unknown	2,299	151	0.1	6.6	1,854	80.6	294	12.8
Total AA	336,626	205,949	100.0	61.2	88,527	26.3	42,150	12.5
		. 1		Busine		ct & Revenu	o Sizo	
	Total Businesses				soco by IIa	er or receive	ie bibe	
			Less Th					ue Not
	by T		Less Th \$1 Mi	an or =		Million	Reven	ue Not orted
				an or =			Reven	
Low	by T	ract	\$1 Mi	an or = illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %
	by T # 563	% 2.2	\$1 Mi # 489	an or = illion % 2.1	Over \$1 #	Million % 2.9	Reven Repo	% 2.4
Moderate	# 563 6,038	% 2.2 23.2	\$1 Mi # 489 5,322	an or = illion % 2.1 22.8	Over \$1 # 61 602	Million % 2.9 28.5	Reven Repo # 13 114	% 2.4 20.7 69.0 7.2
Moderate Middle	# 563 6,038 16,625	% 2.2 23.2 63.9	\$1 Mi # 489 5,322 14,990	an or = illion % 2.1 22.8 64.2	# 61 602 1,254 172 20	Million % 2.9 28.5 59.5	# 13 114 381	% 2.4 20.7 69.0
Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299 26,026	2.2 23.2 63.9 9.6 1.1 100.0	\$1 Mi # 489 5,322 14,990 2,289	an or = illion	# 61 602 1,254 172	Million % 2.9 28.5 59.5 8.2	# 13 114 381 40	% 2.4 20.7 69.0 7.2
Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299	2.2 23.2 63.9 9.6 1.1 100.0	\$1 Mi # 489 5,322 14,990 2,289 275	% 2.1 22.8 64.2 9.8 1.2 100.0 89.8	# 61 602 1,254 172 20 2,109	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1	Reven Rep # 13 114 381 40 4 552	2.4 20.7 69.0 7.2 0.7
Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299 26,026 ge of Total E	2.2 23.2 63.9 9.6 1.1 100.0 Businesses:	\$1 Mi # 489 5,322 14,990 2,289 275 23,365	an or = illion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm	# 61 602 1,254 172 20 2,109	% 2.9 28.5 59.5 8.2 0.9 100.0	Reven Rep # 13 114 381 40 4 552	2.4 20.7 69.0 7.2 0.7 100.0
Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299 26,026 ge of Total F	2.2 23.2 63.9 9.6 1.1 100.0 Susinesses:	\$1 Mi # 489 5,322 14,990 2,289 275 23,365	an or = illion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm	# 61 602 1,254 172 20 2,109 s by Tract &	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S	Reven Repo # 13 114 381 40 4 552 ize Revenu	% 2.4 20.7 69.0 7.2 0.7 100.0 2.1
Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr	2.2 23.2 63.9 9.6 1.1 100.0 Susinesses:	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil	an or = illion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm	61 602 1,254 172 20 2,109 s by Tract &	Million 2.9 28.5 59.5 8.2 0.9 100.0 8.1 Revenue S Million	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo	2.4 20.7 69.0 7.2 0.7 100.0 2.1 ne Not
Moderate Middle Upper Unknown Total AA Percenta	# 563 6,038 16,625 2,501 299 26,026 ge of Total F Total F by Tr	% 2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil	an or = illion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = lion %	# 61 602 1,254 172 20 2,109 s by Tract & Over \$1	Million 2.9 28.5 59.5 8.2 0.9 100.0 8.1 t Revenue S Million %	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo #	2.4 20.7 69.0 7.2 0.7 100.0 2.1 se Not
Moderate Middle Upper Unknown Total AA Percenta	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr	2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil #	an or = illion	Over \$1 # 61 602 1,254 172 20 2,109 s by Tract & Over \$1	Million 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo #	2.4 20.7 69.0 7.2 0.7 100.0 2.1 se Not reted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr # 4 186	2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms eact % 0.2 10.5	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil # 4	an or = allion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = allion % 0.2 10.6	Over \$1 # 61 602 1,254 172 20 2,109 s by Tract & Over \$1 # 0 0	Million 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0 0.0	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo # 0 0	2.4 20.7 69.0 7.2 0.7 100.0 2.1 e Not rted % 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr # 4 186 1,418	% 2.2 23.2 63.9 9.6 1.1 100.0 Susinesses: arms ract % 0.2 10.5 79.8	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil # 4 186 1,406	an or = allion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = allion % 0.2 10.6 79.8	# 61 602 1,254 172 20 2,109 s by Tract & Over \$1 # 0 0 9	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0 0.0 81.8	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo # 0 0 3	2.4 20.7 69.0 7.2 0.7 100.0 2.1 e Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr # 4 186 1,418 168	% 2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms ract % 0.2 10.5 79.8 9.5	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil # 4 186 1,406 166	an or = allion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = allion % 0.2 10.6 79.8 9.4	# 61 602 1,254 172 20 2,109 s by Tract & Over \$1 # 0 0 9 2	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0 0.0 81.8 18.2	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo # 0 0 3 0	2.4 20.7 69.0 7.2 0.7 100.0 2.1 ne Not rted % 0.0 100.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr # 4 186 1,418 168	2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms sact % 0.2 10.5 79.8 9.5 0.1	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil # 4 186 1,406 166 1	an or = illion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = lion % 0.2 10.6 79.8 9.4 0.1	# 61 602 1,254 172 20 2,109 s by Tract & Over \$1 # 0 0 9 2 0	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0 0.0 81.8 18.2 0.0	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo # 0 0 3 0 0	2.4 20.7 69.0 7.2 0.7 100.0 2.1 10 Not red % 0.0 100.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 563 6,038 16,625 2,501 299 26,026 ge of Total F by Tr # 4 186 1,418 168	2.2 23.2 63.9 9.6 1.1 100.0 Businesses: arms act % 0.2 10.5 79.8 9.5 0.1	\$1 Mi # 489 5,322 14,990 2,289 275 23,365 Less Tha \$1 Mil # 4 186 1,406 166	an or = allion % 2.1 22.8 64.2 9.8 1.2 100.0 89.8 Farm an or = allion % 0.2 10.6 79.8 9.4	# 61 602 1,254 172 20 2,109 s by Tract & Over \$1 # 0 0 9 2	Million % 2.9 28.5 59.5 8.2 0.9 100.0 8.1 x Revenue S Million % 0.0 0.0 81.8 18.2	Reven Repo # 13 114 381 40 4 552 ize Revenu Repo # 0 0 3 0	2.4 20.7 69.0 7.2 0.7 100.0 2.1 e Not rted % 0.0 0.0 100.0

Note:

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	2019 NO	NMETROPO	LITAN WES	ST VIRGINI	A AA DEM	OGRAPHI	cs	
Income Categories	Tra Distril		Famili Tract Is	- 11	Level a	< Poverty as % of by Tract	Famil Family	ies by Income
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,033	21.8
Moderate	0	0.0	0	0.0	0	0.0	2,451	17.6
Middle	14	100.0	13,925	100.0	2,085	15.0	2,900	20.8
Upper	0	0.0	0	0.0	0	0.0	5,541	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	13,925	100.0	2,085	15.0	13,925	100.0
	W!			Housi	ng Type by	Tract		
	Housing Units by	0	wner-occupi	ed	Rei	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Upper	0	0	0.0	0.0	0	0.0	0,227	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Total III			100.0			ct & Revenu		15.0
	Total Bu	- ·	Less Than or =					
			Less Th					ne Not
	by T		Less Th \$1 Mi	an or =		Million	Reven	ue Not orted
				an or =				
Low	by T	ract	\$1 Mi	an or = llion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %
	by T #	% 0.0	\$1 M i # 0	an or = illion %	Over \$1 #	Million % 0.0	Reven Repo #	% 0.0
Moderate Middle	# 0 0	% 0.0 0.0	\$1 Mi # 0 0	an or = illion % 0.0 0.0	Over \$1 # 0 0	Million % 0.0 0.0	Reven Repo # 0	0.0 0.0
Moderate	# 0 0 0 1,087	% 0.0 0.0 100.0	\$1 Mi # 0 0 971	### an or = ###	Over \$1 # 0 0 76	Million % 0.0 0.0 100.0	# 0 0 40	0.0 0.0 0.0 100.0
Moderate Middle Upper	# 0 0 0 1,087	% 0.0 0.0 100.0 0.0	\$1 Mi # 0 0 971 0	an or = illion % 0.0 0.0 100.0 0.0	Over \$1 # 0 0 0 76 0	Million % 0.0 0.0 100.0 0.0	# 0 0 40 0	0.0 0.0 0.0 100.0 0.0
Moderate Middle Upper Unknown Total AA	# 0 0 1,087 0 0 1,087	% 0.0 0.0 100.0 0.0 0.0 0.0	\$1 Mi # 0 0 971 0	an or = Illion % 0.0 0.0 100.0 0.0	Over \$1 # 0 0 76 0 0	Million % 0.0 0.0 100.0 0.0 0.0	# 0 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 100.0 0.0
Moderate Middle Upper Unknown Total AA	# 0 0 1,087 0 1,087 ge of Total F	% 0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 Mi # 0 0 971 0	an or = illion % 0.0 0.0 100.0 0.0 100.0 89.3	# 0 0 76 0 76	Million % 0.0 0.0 100.0 0.0 0.0 100.0	Reven Repo # 0 0 0 40 0 0 40 0 40	0.0 0.0 0.0 100.0 0.0 0.0
Moderate Middle Upper Unknown Total AA	# 0 0 1,087 0 0 1,087	% 0.0 0.0 100.0 0.0 100.0 0.0 3usinesses:	\$1 Mi # 0 0 971 0 0 971 Less Tha	an or =	Over \$1 # 0 0 76 0 76 0 76 s by Tract &	Million % 0.0 0.0 100.0 0.0 0.0 100.0 7.0	Revenu Report # 0 0 0 40 0 0 40 0 40 0 40 0 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 100.0 0.0 0.0 100.0 3.7
Moderate Middle Upper Unknown Total AA	# 0 0 1,087 0 1,087 ge of Total F by Tr	0.0 0.0 100.0 0.0 0.0 100.0 3usinesses:	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil	an or = Illion % 0.0 0.0 100.0 0.0 100.0 100.0 89.3 Farm	Over \$1 # 0 0 76 0 76 0 76 S by Tract &	Million % 0.0 0.0 100.0 0.0 100.0 7.0 Revenue S Million	Revenu Report # 0 0 0 40 0 0 40 0 0 40 0 0 0 40 0 0 0	0.0 0.0 100.0 0.0 0.0 100.0 3.7
Moderate Middle Upper Unknown Total AA Percenta	by T # 0 0 1,087 0 1,087 ge of Total F by Tr #	0.0 0.0 100.0 0.0 100.0 0.0 100.0 Businesses:	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil #	an or = Illion 0.0 0.0 100.0 0.0 100.0 0.0 100.0 89.3 Farm in or = lion %	Over \$1 # 0 0 76 0 76 0 76 S by Tract & Over \$1	Million % 0.0 0.0 100.0 0.0 100.0 7.0 Revenue S Million %	Revenue Report # 0 0 0 40 0 0 40 0 0 0 40 0 0 0 0 0 0	0.0 0.0 100.0 0.0 0.0 0.0 100.0 3.7
Moderate Middle Upper Unknown Total AA Percenta	# 0 0 1,087 0 1,087 ge of Total F by Tr	0.0 0.0 100.0 0.0 100.0 0.0 100.0 Susinesses: arms eact	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil	an or = Illion 0.0 0.0 100.0 0.0 100.0 100.0 89.3 Farm or = Ilion % 0.0	Over \$1 # 0 0 76 0 76 0 76 S by Tract & Over \$1 # 0	Million 0.0 0.0 100.0 0.0 100.0 7.0 t Revenue S Million % 0.0	Revenu Report # 0 0 0 40 0 0 40 0 0 40 0 0 0 40 0 0 0	0.0 0.0 100.0 0.0 0.0 100.0 3.7 e Not
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 0 1,087 0 1,087 ge of Total F by Tr	% 0.0 0.0 100.0 0.0 100.0 0.0 3usinesses: arms act % 0.0 0.0	\$1 Mi # 0 0 971 0 971 1 Uess Tha \$1 Mil # 0 0	an or =	Over \$1 # 0 0 76 0 76 0 76 Substitute & Over \$1 # 0 0	Million 0.0 0.0 100.0 0.0 100.0 7.0 t Revenue S Million 0.0 0.0	Revenu (Report	0.0 0.0 100.0 0.0 100.0 0.0 100.0 3.7 0.0 Not eted 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 0 1,087 0 1,087 ge of Total F by Tr	0.0 0.0 100.0 0.0 100.0 0.0 100.0 Susinesses: arms eact	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil #	an or = Illion 0.0 0.0 100.0 0.0 100.0 100.0 89.3 Farm or = Ilion % 0.0	Over \$1 # 0 0 76 0 76 0 76 S by Tract & Over \$1 # 0	Million 0.0 0.0 100.0 0.0 100.0 7.0 t Revenue S Million % 0.0	Revenu Report # 0 0 0 40 0 0 40 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 100.0 0.0 100.0 3.7 e Not eted % 0.0 100.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	by T # 0 1,087 0 1,087 ge of Total F by Tr # 0 0 75	0.0 0.0 100.0 0.0 100.0 0.0 100.0 3usinesses: arms act 0.0 0.0 100.0 0.0	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil # 0 0 72 0	an or =	Over \$1 # 0 0 76 0 76 S by Tract & Over \$1 # 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Million 0.0 0.0 100.0 0.0 100.0 7.0 Revenue S Million 0.0 0.0 100.0 0.0 0.0	Revenue Report # 0 0 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 100.0 0.0 100.0 3.7 0.0 Not eted % 0.0 100.0 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 0 0 1,087 0 1,087 ge of Total F by Tr # 0 0 75 0 0	% 0.0 0.0 100.0 0.0 100.0 3usinesses: arms act % 0.0 0.0 100.0 0.0 0.0 0.0	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil # 0 0 72 0 0	an or = Illion	Over \$1 # 0 0 76 0 76 s by Tract & Over \$1 # 0 0 0 0 0 0 0 0 0 0 0 0	Million % 0.0 100.0 0.0 100.0 7.0 Revenue S Million % 0.0 0.0 100.0 0.0 100.0 0.0 100.0	Revenu (Report	0.0 0.0 100.0 0.0 100.0 3.7 0 Not reted % 0.0 100.0 0.0 0.0 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	by T # 0 1,087 0 1,087 ge of Total F by Tr # 0 0 75	% 0.0 0.0 100.0 0.0 100.0 3usinesses: arms act % 0.0 0.0 100.0 0.0 100.0 0.0 100.0	\$1 Mi # 0 0 971 0 971 Less Tha \$1 Mil # 0 0 72 0	an or =	Over \$1 # 0 0 76 0 76 S by Tract & Over \$1 # 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Million 0.0 0.0 100.0 0.0 100.0 7.0 Revenue S Million 0.0 0.0 100.0 0.0 0.0	Revenue Report # 0 0 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 100.0 0.0 100.0 3.7 0.0 Not eted % 0.0 100.0 0.0 0.0 0.0 0.0

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2019 N	ONMETRO	POLITAN K	ENTUCKY .	AA DEMO	GRAPHICS		
Income Categories	Tra Distrib		Families by Tract Income		Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	11,530	27.8
Moderate	13	31.0	11,551	27.8	3,336	28.9	7,475	18.0
Middle	28	66.7	28,312	68.2	5,643	19.9	7,406	17.8
Upper	1	2.4	1,639	3.9	174	10.6	15,091	36.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	41,502	100.0	9,153	22.1	41,502	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	O	wner-occupi	ed	Ren	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	19,572	12,209	28.2	62.4	4,079	20.8	3,284	16.8
Middle	47,703	29,337	67.8	61.5	11,771	24.7	6,595	13.8
Upper	2,828	1,751	4.0	61.9	746	26.4	331	11.7
Unknown	2,020	1,731	0.0	0.0	740	0.0	0	0.0
Total AA	70,103	43,297	100.0	61.8	16,596	23.7	10,210	14.6
Total AA			100.0					14.0
	Total Bu	sinesses	Businesses by Tract & Revenue Size Less Than or = Revenue No					
			Less Th	an or =			Reven	ne Not
	by T		Less Th \$1 Mi		Over \$1	Million		
					Over \$1	Million %		ue Not orted %
Low	by T	ract	\$1 Mi	llion			Repo	orted
Low Moderate	by T	ract %	\$1 Mi	llion %	#	%	Repo	orted %
	by T #	% 0.0	\$1 Mi #	1lion % 0.0	# 0	% 0.0	# 0	% 0.0
Moderate	# 0 692	% 0.0 15.4	\$1 Mi # 0 621	0.0 15.3	# 0 50	% 0.0 14.3	# 0 21	% 0.0 20.2
Moderate Middle	# 0 692 3,331	% 0.0 15.4 74.0	\$1 Mi # 0 621 2,996	0.0 15.3 74.0	# 0 50 259	% 0.0 14.3 74.2	# 0 21 76	0.0 20.2 73.1
Moderate Middle Upper	# 0 692 3,331 478	% 0.0 15.4 74.0 10.6	\$1 Mi # 0 621 2,996 431	0.0 15.3 74.0 10.6	# 0 50 259 40	% 0.0 14.3 74.2 11.5	# 0 21 76 7	0.0 20.2 73.1 6.7
Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0	% 0.0 15.4 74.0 10.6 0.0	\$1 Mi # 0 621 2,996 431 0	0.0 15.3 74.0 10.6 0.0	# 0 50 259 40	% 0.0 14.3 74.2 11.5 0.0	# 0 21 76 7 0	0.0 20.2 73.1 6.7 0.0
Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0 4,501 ge of Total E	% 0.0 15.4 74.0 10.6 0.0 100.0 Businesses:	\$1 Mi # 0 621 2,996 431 0	0.0 15.3 74.0 10.6 0.0 100.0 89.9	# 0 50 259 40 0 349	% 0.0 14.3 74.2 11.5 0.0	# 0 21 76 7 0 104	70.0 20.2 73.1 6.7 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0 4,501	% 0.0 15.4 74.0 10.6 0.0 100.0 Businesses:	\$1 Mi # 0 621 2,996 431 0	0.0 15.3 74.0 10.6 0.0 100.0 89.9 Farm	# 0 50 259 40 0 349 s by Tract &	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8	# 0 21 76 7 0 104	0.0 20.2 73.1 6.7 0.0 100.0 2.3
Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0 4,501 ge of Total F	% 0.0 15.4 74.0 10.6 0.0 100.0 Businesses:	\$1 Mi # 0 621 2,996 431 0 4,048	0.0 15.3 74.0 10.6 0.0 100.0 89.9 Farm	# 0 50 259 40 0 349 s by Tract &	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 r Revenue S	# 0 21 76 7 0 104 ize Revenu	0.0 20.2 73.1 6.7 0.0 100.0 2.3
Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0 4,501 ge of Total E by Tr	% 0.0 15.4 74.0 10.6 0.0 100.0 Susinesses:	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil	0.0 15.3 74.0 10.6 0.0 100.0 89.9 Farm	# 0 50 259 40 0 349 s by Tract &	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 r Revenue S	Repo # 0 21 76 7 0 104 ize Revenu	0.0 20.2 73.1 6.7 0.0 100.0 2.3
Moderate Middle Upper Unknown Total AA Percenta	# 0 692 3,331 478 0 4,501 ge of Total F by Tr	0.0 15.4 74.0 10.6 0.0 100.0 Businesses: arms	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil	1lion	# 0 50 259 40 0 349 s by Tract & Over \$1	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 r Revenue S Million %	Repo # 0 21 76 7 0 104 ize Revenu Repo #	0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not
Moderate Middle Upper Unknown Total AA Percenta	# 0 692 3,331 478 0 4,501 ge of Total E by Tr	0.0 15.4 74.0 10.6 0.0 100.0 Businesses: arms	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil #	1lion	# 0 50 259 40 0 349 s by Tract & Over \$1 # 0	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 t Revenue S Million % 0.0	Report # 0 21 76 7 0 104 ize Revenue Report # 0	0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 692 3,331 478 0 4,501 ge of Total F by Tr	% 0.0 15.4 74.0 10.6 0.0 100.0 Businesses: eact % 0.0 16.9	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil # 0 11	1lion	# 0 50 259 40 0 349 s by Tract & Over \$1 # 0 0	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 r Revenue S Million % 0.0 0.0	Repo # 0 21 76 7 0 104 ize Revenu Repo # 0 0	0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 692 3,331 478 0 4,501 ge of Total F by Tr	% 0.0 15.4 74.0 10.6 0.0 100.0 Susinesses: arms ract % 0.0 16.9 76.9	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil # 0 11 50	1lion	# 0 50 259 40 0 349 s by Tract & Over \$1 # 0 0 0	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 Revenue S Million % 0.0 0.0 0.0	Repo # 0 21 76 7 0 104 ize Revenu Repo # 0 0 0	0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 0 692 3,331 478 0 4,501 ge of Total F by Tr # 0 11 50 4	% 0.0 15.4 74.0 10.6 0.0 100.0 Susinesses: arms cact % 0.0 16.9 76.9 6.2	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil # 0 11 50 4	1lion	# 0 50 259 40 0 349 s by Tract & Over \$1 0 0 0 0 0	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 Revenue S Million % 0.0 0.0 0.0 0.0	# 0 21 76 7 0 104 ize Revenu Report	% 0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 0 692 3,331 478 0 4,501 ge of Total F by Tr # 0 11 50 4 0	0.0 15.4 74.0 10.6 0.0 100.0 3usinesses: arms act % 0.0 16.9 76.9 6.2 0.0 100.0	\$1 Mi # 0 621 2,996 431 0 4,048 Less Tha \$1 Mil # 0 11 50 4 0	1lion	# 0 50 259 40 0 349 S by Tract & Over \$1 0 0 0 0 0 0	% 0.0 14.3 74.2 11.5 0.0 100.0 7.8 Revenue S Million % 0.0 0.0 0.0 0.0 0.0	# 0 21 76 7 0 104 ize Revenu Report # 0 0 0 0 0 0 0 0 0 0	% 0.0 20.2 73.1 6.7 0.0 100.0 2.3 e Not reed % 0.0 0.0 0.0 0.0 0.0

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

APPENDIX E

LENDING TABLES - FULL SCOPE AAs

HMDA LENDING TABLES

	Distrib	ution of 2021 l	HMDA Report	able Loans By	Borrower Inco	ome Level	
		Assessmen	t Area: Cincini	nati, OH-KY-II	N MSA #17140		
Borrower			Bank And Ag	gregate Loans			Families by
Income	Baı	nk	Agg	Ba	ık Agg		Family
Level	#	#%	#%	\$(000)	\$%	\$%	Income %
			Home Pu	rchase Loans			
Low	11	17.2	8.7	1,290	9.3	4.6	22.2
Moderate	22	34.4	21.8	3,434	24.7	15.6	16.1
Middle	19	29.7	20.2	3,218	23.1	18.8	19.7
Upper	11	17.2	32.8	5,716	41.1	45.7	41.9
Unknown	1	1.6	16.5	253	1.8	15.2	0.0
Total	64	100.0	100.0	13,911	100.0	100.0	100.0
			Refina	nce Loans			
Low	21	16.3	6.5	1,668	7.7	3.4	22.2
Moderate	25	19.4	17.3	2,421	11.2	11.5	16.1
Middle	28	21.7	21.6	4,343	20.1	18.1	19.7
Upper	51	39.5	40.0	12,464	57.6	52.3	41.9
Unknown	4	3.1	14.6	747	3.5	14.7	0.0
Total	129	100.0	100.0	21,643	100.0	100.0	100.0
			Home Impr	ovement Loans	6		
Low	8	11.0	12.8	219	4.3	4.1	22.2
Moderate	15	20.5	17.2	657	12.9	10.9	16.1
Middle	18	24.7	19.9	978	19.2	16.6	19.7
Upper	31	42.5	45.2	3,164	62.1	62.1	41.9
Unknown	1	1.4	4.9	81	1.6	6.4	0.0
Total	73	100.0	100.0	5,099	100.0	100.0	100.0
		1	Total HMDA	Reportable Loa	nns		
Low	45	15.5	7.5	3,332	7.8	3.9	22.2
Moderate	71	24.4	18.8	7,198	16.9	13.2	16.1
Middle	71	24.4	20.8	8,797	20.7	18.2	19.7
Upper	98	33.7	37.7	22,096	52.0	49.6	41.9
Unknown	6	2.1	15.2	1,081	2.5	15.0	0.0
Total	291	100.0	100.0	42,504	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

Distr	Distribution of 2021 HMDA Reportable Loans By Borrower Income Level										
Assessment Area: Cincinnati, OH-KY-IN MSA #17140											
Borrower Income			Bank And	Aggregate Lo	ans		Families by				
Level	Ba	nk	Agg	Ва	ınk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Home Purchase Loans											
Low	11	17.2	8.7	1,290	9.3	4.6	22.2				
Moderate	22	34.4	21.8	3,434	24.7	15.6	16.1				
Middle	19	29.7	20.2	3,218	23.1	18.8	19.7				
Upper	11	17.2	32.8	5,716	41.1	45.7	41.9				
Unknown	1	1.6	16.5	253	1.8	15.2	0.0				
Total	64	100.0	100.0	13,911	100.0	100.0	100.0				
			Refinan	ce Loans							
Low	21	16.3	6.5	1,668	7.7	3.4	22.2				
Moderate	25	19.4	17.3	2,421	11.2	11.5	16.1				
Middle	28	21.7	21.6	4,343	20.1	18.1	19.7				
Upper	51	39.5	40.0	12,464	57.6	52.3	41.9				
Unknown	4	3.1	14.6	747	3.5	14.7	0.0				
Total	129	100.0	100.0	21,643	100.0	100.0	100.0				
			Home Impro	vement Loans	6						
Low	8	11.0	12.8	219	4.3	4.1	22.2				
Moderate	15	20.5	17.2	657	12.9	10.9	16.1				
Middle	18	24.7	19.9	978	19.2	16.6	19.7				
Upper	31	42.5	45.2	3,164	62.1	62.1	41.9				
Unknown	1	1.4	4.9	81	1.6	6.4	0.0				
Total	73	100.0	100.0	5,099	100.0	100.0	100.0				
			Total HMDA R	eportable Loa	ins						
Low	45	15.5	7.5	3,332	7.8	3.9	22.2				
Moderate	71	24.4	18.8	7,198	16.9	13.2	16.1				
Middle	71	24.4	20.8	8,797	20.7	18.2	19.7				
Upper	98	33.7	37.7	22,096	52.0	49.6	41.9				
Unknown	6	2.1	15.2	1,081	2.5	15.0	0.0				
Total	291	100.0	100.0	42,504	100.0	100.0	100.0				

Note:

2011-2015 U.S. Census Bureau: American Community Survey
Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

		on of 2021 H	_		-						
Borrower			Bank And Ag	gregate Loans			Families by				
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	5	22.7	6.0	155	9.8	3.6	22.2				
Moderate	6	27.3	14.1	413	26.2	9.6	16.1				
Middle	6	27.3	19.8	258	16.3	15.8	19.7				
Upper	5	22.7	55.5	752	47.7	67.4	41.9				
Unknown	0	0.0	4.6	0	0.0	3.6	0.0				
Total	22	100.0	100.0	1,578	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	11.7	0	0.0	6.2	22.2				
Moderate	3	100.0	19.4	273	100.0	12.4	16.1				
Middle	0	0.0	18.8	0	0.0	12.3	19.7				
Upper	0	0.0	42.6	0	0.0	58.2	41.9				
Unknown	0	0.0	7.4	0	0.0	10.9	0.0				
Total	3	100.0	100.0	273	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.8	0	0.0	0.5	22.2				
Moderate	0	0.0	0.7	0	0.0	0.5	16.1				
Middle	0	0.0	0.3	0	0.0	0.3	19.7				
Upper	0	0.0	0.0	0	0.0	0.0	41.9				
Unknown	0	0.0	98.2	0	0.0	98.7	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

6 1:			Bank And Agg	regate Loans			0
Geographic	Bank		Agg Bank			Agg	Owner Occupied Units
Level	#	#%	#%	\$(000)	\$%	\$%	%
			L.	chase Loans	,	1	
Low	0	0.0	4.5	0	0.0	3.1	3.9
Moderate	16	25.0	16.0	2,539	18.3	11.5	15.6
Middle	34	53.1	42.6	7,290	52.4	38.0	42.6
Upper	14	21.9	36.7	4,082	29.3	47.2	37.9
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	64	100.0	100.0	13,911	100.0	100.0	100.0
<u> </u>	L	<u> </u>	Refinan	ce Loans	l .		
Low	0	0.0	2.3	0	0.0	1.7	3.9
Moderate	31	24.0	11.3	3,099	14.3	7.8	15.6
Middle	64	49.6	41.1	10,147	46.9	35.4	42.6
Upper	34	26.4	45.2	8,397	38.8	55.1	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	129	100.0	100.0	21,643	100.0	100.0	100.0
			Home Impro	vement Loans			
Low	0	0.0	7.0	0	0.0	4.4	3.9
Moderate	18	24.7	16.0	1,019	20.0	8.2	15.6
Middle	29	39.7	35.3	1,478	29.0	31.9	42.6
Upper	26	35.6	41.5	2,602	51.0	55.2	37.9
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	73	100.0	100.0	5,099	100.0	100.0	100.0
			Multifami	ly Loans			Multi-family Units %
Low	0	0.0	16.2	0	0.0	7.4	20.0
Moderate	1	100.0	32.4	3,426	100.0	33.9	21.8
Middle	0	0.0	35.4	0	0.0	36.5	37.1
Upper	0	0.0	14.7	0	0.0	21.6	20.6
Unknown	0	0.0	1.2	0	0.0	0.6	0.5
Total	1	100.0	100.0	3,426	100.0	100.0	100.0
		T	otal HMDA Rej	portable Loans	_		Owner Occupied Units %
Low	0	0.0	3.4	0	0.0	2.6	3.9
Moderate	74	25.3	13.3	10,415	22.7	10.6	15.6
Middle	141	48.3	41.4	19,896	43.3	36.4	42.6
Upper	77	26.4	41.9	15,619	34.0	50.3	37.9
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	292	100.0	100.0	45,930	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140										
		Assessment A			IN MSA #171	140					
Geographic			Bank And Ag				Owner				
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	1.8	0	0.0	1.5	3.9				
Moderate	7	31.8	7.2	297	18.8	5.0	15.6				
Middle	12	54.5	38.0	743	47.1	31.8	42.6				
Upper	3	13.6	52.9	538	34.1	61.8	37.9				
Unknown	0	0.0	0.0	0	0.0	0.0	0.1				
Total	22	100.0	100.0	1,578	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	2.6	0	0.0	2.1	3.9				
Moderate	1	33.3	12.2	35	12.8	6.5	15.6				
Middle	2	66.7	39.5	238	87.2	27.1	42.6				
Upper	0	0.0	45.8	0	0.0	64.4	37.9				
Unknown	0	0.0	0.0	0	0.0	0.0	0.1				
Total	3	100.0	100.0	273	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	4.4	0	0.0	3.4	3.9				
Moderate	0	0.0	25.2	0	0.0	23.4	15.6				
Middle	0	0.0	50.0	0	0.0	38.7	42.6				
Upper	0	0.0	20.4	0	0.0	34.5	37.9				
Unknown	0	0.0	0.0	0	0.0	0.0	0.1				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
Borrower			Bank And Ag				Families by				
Income	Ва	Bank		Bank		Agg	Family Income				
Level	vel # #% #% \$(000) \$% \$%										
			Home Pu	rchase Loans							
Low	9	15.3	6.8	697	9.3	3.5	21.2				
Moderate	11	18.6	19.4	1,163	15.5	13.7	15.8				
Middle	10	16.9	22.2	891	11.9	20.5	19.8				
Upper	22	37.3	35.9	3,898	52.1	48.5	43.2				
Unknown	7	11.9	15.7	838	11.2	13.8	0.0				
Total	59	100.0	100.0	7,487	100.0	100.0	100.0				
			Refina	nce Loans							
Low	5	7.0	4.9	355	4.2	2.5	21.2				
Moderate	12	16.9	11.0	912	10.7	7.0	15.8				
Middle	10	14.1	19.4	965	11.4	15.3	19.8				
Upper	42	59.2	45.3	6,109	71.9	54.3	43.2				
Unknown	2	2.8	19.4	150	1.8	20.8	0.0				
Total	71	100.0	100.0	8,491	100.0	100.0	100.0				
			Home Impr	ovement Loans							
Low	1	3.8	3.9	30	2.9	2.3	21.2				
Moderate	6	23.1	14.5	201	19.7	11.5	15.8				
Middle	8	30.8	17.6	295	28.9	14.6	19.8				
Upper	6	23.1	60.3	235	23.0	67.9	43.2				
Unknown	5	19.2	3.7	261	25.5	3.6	0.0				
Total	26	100.0	100.0	1,022	100.0	100.0	100.0				
			Total HMDA	Reportable Loar	ıs						
Low	17	10.4	5.7	1,164	6.6	2.9	21.2				
Moderate	29	17.7	14.9	2,276	12.8	10.3	15.8				
Middle	32	19.5	20.4	2,299	12.9	17.7	19.8				
Upper	72	43.9	41.4	10,776	60.7	51.7	43.2				
Unknown	14	8.5	17.6	1,249	7.0	17.4	0.0				
Total	164	100.0	100.0	17,764	100.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
Borrower		Families by									
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	1	16.7	3.6	20	3.1	2.1	21.2				
Moderate	0	0.0	10.8	0	0.0	7.7	15.8				
Middle	3	50.0	20.5	90	14.0	16.3	19.8				
Upper	2	33.3	60.8	534	82.9	71.2	43.2				
Unknown	0	0.0	4.2	0	0.0	2.7	0.0				
Total	6	100.0	100.0	644	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	1	50.0	10.9	62	51.7	4.9	21.2				
Moderate	0	0.0	15.8	0	0.0	11.0	15.8				
Middle	1	50.0	17.8	58	48.3	12.3	19.8				
Upper	0	0.0	48.5	0	0.0	62.9	43.2				
Unknown	0	0.0	6.9	0	0.0	8.9	0.0				
Total	2	100.0	100.0	120	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.9	0	0.0	0.5	21.2				
Moderate	0	0.0	1.8	0	0.0	1.4	15.8				
Middle	0	0.0	0.9	0	0.0	0.5	19.8				
Upper	0	0.0	1.8	0	0.0	2.3	43.2				
Unknown	0	0.0	94.6	0	0.0	95.2	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner
Income	Bank	(Agg Bank		(Agg	Occupied Units
Level	#	#%	#%	\$(000)	\$%	\$%	%
4	<u> </u>		Home Puro	chase Loans	l		L
Low	2	3.4	2.4	135	1.8	1.6	2.9
Moderate	4	6.8	6.5	439	5.9	4.2	7.5
Middle	40	67.8	57.2	5,194	69.4	54.6	60.8
Upper	13	22.0	33.9	1,719	23.0	39.5	28.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	59	100.0	100.0	7,487	100.0	100.0	100.0
1	,	<u>'</u>	Refinan	ce Loans	<u> </u>		
Low	0	0.0	1.5	0	0.0	0.9	2.9
Moderate	2	2.8	4.0	176	2.1	3.0	7.5
Middle	54	76.1	56.2	6,077	71.6	52.1	60.8
Upper	15	21.1	38.2	2,238	26.4	43.9	28.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	71	100.0	100.0	8,491	100.0	100.0	100.0
	•	•	Home Impro	vement Loans	•		
Low	3	11.5	4.5	100	9.8	2.4	2.9
Moderate	2	7.7	4.2	169	16.5	3.4	7.5
Middle	14	53.8	51.6	553	54.1	49.9	60.8
Upper	7	26.9	39.7	200	19.6	44.2	28.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	26	100.0	100.0	1,022	100.0	100.0	100.0
•	•	•	Multifami	ly Loans	•		Multi-family Units %
Low	0	0.0	13.7	0	0.0	6.5	25.3
Moderate	1	33.3	15.1	283	25.0	8.0	16.9
Middle	0	0.0	42.5	0	0.0	46.2	34.9
Upper	2	66.7	23.3	851	75.0	34.2	20.2
Unknown	0	0.0	5.5	0	0.0	5.1	2.7
Total	3	100.0	100.0	1,134	100.0	100.0	100.0
-	1	Т	otal HMDA Rej	portable Loans	.		Owner Occupied Units %
Low	5	3.0	2.1	235	1.2	1.6	2.9
Moderate	9	5.4	5.3	1,067	5.6	3.8	7.5
Middle	114	68.3	56.5	12,492	66.1	53.0	60.8
Upper	39	23.4	36.0	5,104	27.0	41.4	28.8
Unknown	0	0.0	0.1	0	0.0	0.3	0.0
Total	167	100.0	100.0	18,898	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580											
	Asses	sment Area: l			Y-KY-OH MS	A #26580						
Geographic			Bank And Ag	gregate Loans			Owner					
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
	Other Purpose LOC											
Low	0	0.0	0.6	0	0.0	2.7	2.9					
Moderate	0	0.0	4.2	0	0.0	1.7	7.5					
Middle	5	83.3	58.4	610	94.7	55.8	60.8					
Upper	1	16.7	36.7	34	5.3	39.8	28.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	6	100.0	100.0	644	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	ot							
Low	0	0.0	3.0	0	0.0	1.6	2.9					
Moderate	0	0.0	5.0	0	0.0	4.3	7.5					
Middle	1	50.0	59.4	58	48.3	51.2	60.8					
Upper	1	50.0	32.7	62	51.7	42.9	28.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	2	100.0	100.0	120	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	3.6	0	0.0	2.3	2.9					
Moderate	0	0.0	7.2	0	0.0	4.4	7.5					
Middle	0	0.0	61.3	0	0.0	62.7	60.8					
Upper	0	0.0	27.9	0	0.0	30.6	28.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi		-		y Borrower I	ncome Level	
		Assess		lonmetropoli	itan Ohio		
Borrower	Baı	1.	Bank And Ag	gregate Loans Ba	1.	A ==	Families by
Income Level	#	#%	Agg #%	\$(000)	\$%	Agg \$%	Family Income %
	π	# /0		rchase Loans	φ/0	φ/0	
Low	32	12.4	8.1	2,682	7.4	4.5	24.1
Moderate	77	29.7	21.9	8,057	22.2	16.7	18.2
Middle	64	24.7	21.9	9,852	27.1	21.4	20.9
Upper	75	29.0	28.3	14,355	39.6	39.0	36.8
Unknown	11	4.2	19.9	1,345	3.7	18.3	0.0
Total	259	100.0	100.0	36,291	100.0	100.0	100.0
1			Refina	nce Loans			
Low	40	8.0	5.7	2,044	3.4	3.1	24.1
Moderate	83	16.5	15.9	6,770	11.2	11.2	18.2
Middle	142	28.2	23.6	14,816	24.6	20.9	20.9
Upper	225	44.7	37.9	35,294	58.6	46.0	36.8
Unknown	13	2.6	17.0	1,353	2.2	18.8	0.0
Total	503	100.0	100.0	60,277	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	18	8.1	7.2	494	4.6	4.7	24.1
Moderate	35	15.7	17.6	1,344	12.5	14.3	18.2
Middle	68	30.5	25.0	3,203	29.9	22.3	20.9
Upper	95	42.6	46.9	5,420	50.5	55.0	36.8
Unknown	7	3.1	3.3	267	2.5	3.6	0.0
Total	223	100.0	100.0	10,728	100.0	100.0	100.0
			Total HMDA	Reportable Loar	ıs		
Low	103	9.5	6.9	5,671	5.0	3.9	24.1
Moderate	206	18.9	18.5	16,861	14.8	14.0	18.2
Middle	298	27.4	22.7	29,219	25.6	21.1	20.9
Upper	444	40.8	33.9	58,672	51.5	42.6	36.8
Unknown	37	3.4	18.1	3,508	3.1	18.5	0.0
Total	1,088	100.0	100.0	113,931	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level													
		Assess	ment Area: N	Nonmetropoli	itan Ohio								
D		F 11 1											
Borrower Income Level	Bar	nk	Agg	Ba	nk	Agg	Families by Family Income %						
	#	#%	#%	\$(000)	\$%	\$%	Ĵ						
Other Purpose LOC													
Low	12	12.8	8.6	398	6.8	5.8	24.1						
Moderate	9	9.6	17.4	645	11.0	15.9	18.2						
Middle	21	22.3	24.7	1,162	19.8	23.3	20.9						
Upper	46	48.9	46.0	3,121	53.2	52.3	36.8						
Unknown	6	6.4	3.4	543	9.3	2.8	0.0						
Total	94	100.0	100.0	5,869	100.0	100.0	100.0						
			Other Purpos	e Closed/Exemp	t								
Low	1	11.1	9.6	53	6.9	6.1	24.1						
Moderate	2	22.2	17.2	45	5.9	12.5	18.2						
Middle	3	33.3	24.5	186	24.3	20.7	20.9						
Upper	3	33.3	39.5	482	62.9	49.0	36.8						
Unknown	0	0.0	9.2	0	0.0	11.8	0.0						
Total	9	100.0	100.0	766	100.0	100.0	100.0						
			Purpose N	ot Applicable									
Low	0	0.0	0.0	0	0.0	0.0	24.1						
Moderate	0	0.0	0.4	0	0.0	0.4	18.2						
Middle	0	0.0	0.9	0	0.0	1.5	20.9						
Upper	0	0.0	0.4	0	0.0	0.5	36.8						
Unknown	0	0.0	98.3	0	0.0	97.6	0.0						
Total	0	0.0	100.0	0	0.0	100.0	100.0						

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution		-	ole Loans By I	Income Level	of Geograpl	hy		
			Bank And Ag	-					
Geographic	Ba	nk	Agg	Ba	nk	Agg	Owner Occupied		
Income Level	#	#%	#%	\$(000)	\$%	\$%	Units %		
			Home Pu	rchase Loans	l				
Low	1	0.4	0.5	36	0.1	0.3	0.7		
Moderate	57	22.0	21.1	8,073	22.2	17.2	19.7		
Middle	178	68.7	68.2	24,488	67.5	70.0	70.7		
Upper	23	8.9	10.0	3,694	10.2	12.2	8.8		
Unknown	0	0.0	0.3	0	0.0	0.4	0.1		
Total	259	100.0	100.0	36,291	100.0	100.0	100.0		
			Refina	nce Loans	l.				
Low	0	0.0	0.4	0	0.0	0.2	0.7		
Moderate	82	16.3	15.6	7,895	13.1	13.0	19.7		
Middle	359	71.4	71.3	43,514	72.2	72.3	70.7		
Upper	62	12.3	12.7	8,868	14.7	14.4	8.8		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	503	100.0	100.0	60,277	100.0	100.0	100.0		
			Home Impr	ovement Loans	•		u.		
Low	2	0.9	0.5	66	0.6	0.2	0.7		
Moderate	41	18.4	13.6	2,026	18.9	11.6	19.7		
Middle	161	72.2	71.8	7,926	73.9	72.0	70.7		
Upper	19	8.5	14.1	710	6.6	16.1	8.8		
Unknown	0	0.0	0.1	0	0.0	0.0	0.1		
Total	223	100.0	100.0	10,728	100.0	100.0	100.0		
			Multifam	ily Loans			Multi-family Units		
Low	0	0.0	1.1	0	0.0	0.2	% 6.6		
Moderate	1	33.3	25.8	469	37.6	28.9	35.0		
Middle	1	33.3	57.3		47.4	50.6			
Upper	1	33.3	12.4		15.1	16.8			
Unknown	0		3.4		0.0	3.4			
Total	3		100.0	1,248	100.0	100.0			
Total HMDA Reportable Loans									
Low	3	0.3	0.4	102	0.1	0.2	Units % 0.7		
Moderate	193	17.7	18.1	19,503	16.9	15.4	19.7		
Middle	776	71.1	69.7	81,379	70.7	70.6	70.7		
Upper	119	10.9	11.6	14,195	12.3	13.4	8.8		
Unknown	0	0.0	0.2	0	0.0	0.3	0.1		
Total	1,091	100.0	100.0	115,179	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution	of 2021 HMI	DA Reportab	le Loans By l	Income Level	of Geograpl	hy					
		Assess	ment Area: N	Vonmetropoli	tan Ohio							
Geographic Income Level	Ba	nk	Agg	Bar	nk	Agg	Owner Occupied Units %					
medic 2000	#	#%	#%	\$(000)	\$%	\$%	Cints 70					
Other Purpose LOC												
Low	0	0.0	0.2	0	0.0	0.0	0.7					
Moderate	12	12.8	12.9	1,040	17.7	12.3	19.7					
Middle	70	74.5	70.7	4,159	70.9	69.0	70.7					
Upper	12	12.8	16.3	670	11.4	18.6	8.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	94	100.0	100.0	5,869	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	0.0	0	0.0	0.0	0.7					
Moderate	0	0.0	18.8	0	0.0	13.7	19.7					
Middle	7	77.8	69.7	701	91.5	71.8	70.7					
Upper	2	22.2	10.3	65	8.5	12.3	8.8					
Unknown	0	0.0	1.1	0	0.0	2.1	0.1					
Total	9	100.0	100.0	766	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.4	0	0.0	0.2	0.7					
Moderate	0	0.0	30.2	0	0.0	25.2	19.7					
Middle	0	0.0	60.8	0	0.0	65.6	70.7					
Upper	0	0.0	8.6	0	0.0	9.0	8.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi	on of 2021 Hl Assessmen	-		y Borrower I West Virginia		
Borrower			Bank And Ag	gregate Loans			Families by
Income	Ва	nk	Agg	Ba	nk	Agg	Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pu	rchase Loans			
Low	3	5.3	5.4	195	2.5	2.4	21.1
Moderate	9	15.8	16.9	659	8.4	10.5	16.8
Middle	10	17.5	23.0	1,003	12.8	18.6	19.9
Upper	30	52.6	39.4	5,459	69.9	53.3	42.2
Unknown	5	8.8	15.4	495	6.3	15.1	0.0
Total	57	100.0	100.0	7,811	100.0	100.0	100.0
·			Refina	nce Loans			
Low	9	10.8	3.8	412	4.6	1.7	21.1
Moderate	10	12.0	9.6	532	5.9	5.5	16.8
Middle	18	21.7	18.2	1,354	15.1	13.5	19.9
Upper	42	50.6	51.3	6,401	71.2	59.1	42.2
Unknown	4	4.8	17.1	291	3.2	20.2	0.0
Total	83	100.0	100.0	8,990	100.0	100.0	100.0
			Home Impre	ovement Loans			
Low	0	0.0	4.9	0	0.0	2.9	21.1
Moderate	5	27.8	12.9	255	26.2	9.5	16.8
Middle	3	16.7	20.5	132	13.5	17.8	19.9
Upper	9	50.0	58.0	575	59.0	66.8	42.2
Unknown	1	5.6	3.6	13	1.3	3.1	0.0
Total	18	100.0	100.0	975	100.0	100.0	100.0
			Total HMDA	Reportable Loar	15		
Low	12	7.2	4.6	607	3.3	2.1	21.1
Moderate	24	14.4	13.2	1,446	7.9	8.1	16.8
Middle	35	21.0	20.4	2,716	14.9	16.0	19.9
Upper	85	50.9	45.7	12,647	69.3	56.4	42.2
Unknown	11	6.6	16.1	829	4.5	17.4	0.0
Total	167	100.0	100.0	18,245	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia										
Borrower		Families by									
Income	Ba	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	3.4	0	0.0	1.2	21.1				
Moderate	0	0.0	11.0	0	0.0	6.1	16.8				
Middle	0	0.0	14.4	0	0.0	9.1	19.9				
Upper	2	66.7	67.8	106	77.9	81.3	42.2				
Unknown	1	33.3	3.4	30	22.1	2.4	0.0				
Total	3	100.0	100.0	136	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	0	0.0	6.5	0	0.0	3.1	21.1				
Moderate	0	0.0	11.7	0	0.0	5.7	16.8				
Middle	4	66.7	19.5	227	68.2	7.6	19.9				
Upper	2	33.3	58.4	106	31.8	80.9	42.2				
Unknown	0	0.0	3.9	0	0.0	2.7	0.0				
Total	6	100.0	100.0	333	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	1.6	0	0.0	1.1	21.1				
Moderate	0	0.0	0.0	0	0.0	0.0	16.8				
Middle	0	0.0	1.6	0	0.0	1.1	19.9				
Upper	0	0.0	4.9	0	0.0	5.1	42.2				
Unknown	0	0.0	91.8	0	0.0	92.8	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner	
Income	Bank		Agg Bank		(Agg	Occupied Units	
Level	#	#%	#%	\$(000)	\$%	\$%	%	
4		l	Home Puro	chase Loans			L	
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	3	5.3	7.0	337	4.3	4.4	6.7	
Middle	44	77.2	69.7	3,642	46.6	67.3	77.2	
Upper	10	17.5	23.4	3,832	49.1	28.3	16.1	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	57	100.0	100.0	7,811	100.0	100.0	100.0	
1	•	1	Refinan	ce Loans	<u>'</u>			
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	4	4.8	3.6	293	3.3	2.2	6.7	
Middle	76	91.6	68.6	8,069	89.8	63.2	77.2	
Upper	3	3.6	27.8	628	7.0	34.5	16.1	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	83	100.0	100.0	8,990	100.0	100.0	100.0	
	•	<u>'</u>	Home Impro	vement Loans	<u>'</u>			
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	2.7	0	0.0	2.8	6.7	
Middle	18	100.0	62.1	975	100.0	55.9	77.2	
Upper	0	0.0	35.3	0	0.0	41.3	16.1	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	18	100.0	100.0	975	100.0	100.0	100.0	
<u>.</u>			Multifami	ly Loans			Multi-family Units %	
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	12.9	
Middle	2	50.0	77.8	1,076	31.8	60.4	62.8	
Upper	2	50.0	22.2	2,312	68.2	39.6	24.3	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	4	100.0	100.0	3,388	100.0	100.0	100.0	
Total HMDA Reportable Loans								
Low	0	0.0	0.0	0	0.0	0.0	Units % 0.0	
Moderate	7	4.1	5.3	630	2.9	3.3	6.7	
Middle	149	87.1	69.0	14,231	65.8	64.9	77.2	
Upper	15	8.8	25.7	6,772	31.3	31.7	16.1	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	171	100.0	100.0	21,633	100.0	100.0	100.0	

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2021 HMDA Reportable Loans By Income Level of Geography										
		Assessmen	t Area: Nonn	netropolitan	West Virgini	a					
Geographic		Bank And Aggregate Loans									
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	0	0.0	5.1	0	0.0	4.4	6.7				
Middle	3	100.0	65.3	136	100.0	61.8	77.2				
Upper	0	0.0	29.7	0	0.0	33.8	16.1				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	3	100.0	100.0	136	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	0	0.0	3.9	0	0.0	1.9	6.7				
Middle	6	100.0	75.3	333	100.0	44.7	77.2				
Upper	0	0.0	20.8	0	0.0	53.5	16.1				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	6	100.0	100.0	333	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	0	0.0	6.6	0	0.0	3.1	6.7				
Middle	0	0.0	78.7	0	0.0	66.2	77.2				
Upper	0	0.0	14.8	0	0.0	30.7	16.1				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi	on of 2021 H	_		~	ncome Level	
		Assessmo		nmetropolita	n Kentucky		
Borrower		•	Bank And Ag		,		Families by
Income Level	Ba		Agg	Ba		Agg	Family Income %
	#	#%	#%	\$(000)	\$%	\$%	
T	4	9.1	5.8	rchase Loans 191	4.9	3.2	27.6
Low	5						
Moderate		11.4	18.4	408	10.5	12.3	18.1
Middle	13	29.5	24.6	931	24.0	20.6	17.8
Upper	21	47.7	39.2	2,245	57.9	52.1	36.5
Unknown	1	2.3	11.9	102	2.6	11.9	0.0
Total	44	100.0	100.0	3,877	100.0	100.0	100.0
——————————————————————————————————————				nce Loans			<u> </u>
Low	4	6.8	3.8	142	2.3	1.7	27.6
Moderate	10	16.9	10.6	660	10.8	6.4	18.1
Middle	10	16.9	16.2	844	13.8	12.6	17.8
Upper	32	54.2	54.0	3,848	63.0	63.1	36.5
Unknown	3	5.1	15.5	615	10.1	16.2	0.0
Total	59	100.0	100.0	6,109	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	4	23.5	7.1	129	15.0	5.6	27.6
Moderate	0	0.0	8.0	0	0.0	7.4	18.1
Middle	4	23.5	13.4	197	22.9	15.4	17.8
Upper	6	35.3	64.3	295	34.3	62.5	36.5
Unknown	3	17.6	7.1	239	27.8	9.2	0.0
Total	17	100.0	100.0	860	100.0	100.0	100.0
			Total HMDA	Reportable Loar	ns		
Low	12	8.9	4.7	462	3.9	2.5	27.6
Moderate	17	12.6	14.4	1,243	10.4	9.3	18.1
Middle	31	23.0	19.9	2,246	18.8	16.4	17.8
Upper	67	49.6	46.9	6,956	58.4	57.5	36.5
Unknown	8	5.9	14.1	1,012	8.5	14.4	0.0
Total	135	100.0	100.0	11,919	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky										
Borrower		Families by									
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	3.6	0	0.0	1.6	27.6				
Moderate	1	11.1	16.4	25	6.3	13.6	18.1				
Middle	2	22.2	12.7	109	27.5	10.6	17.8				
Upper	5	55.6	60.0	206	52.0	67.0	36.5				
Unknown	1	11.1	7.3	56	14.1	7.1	0.0				
Total	9	100.0	100.0	396	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	0.0	0	0.0	0.0	27.6				
Moderate	1	16.7	24.5	150	22.2	15.9	18.1				
Middle	2	33.3	22.4	165	24.4	21.2	17.8				
Upper	3	50.0	42.9	362	53.5	50.5	36.5				
Unknown	0	0.0	10.2	0	0.0	12.4	0.0				
Total	6	100.0	100.0	677	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	27.6				
Moderate	0	0.0	3.1	0	0.0	2.8	18.1				
Middle	0	0.0	0.0	0	0.0	0.0	17.8				
Upper	0	0.0	0.0	0	0.0	0.0	36.5				
Unknown	0	0.0	96.9	0	0.0	97.2	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

		Assessmen	nt Area: Non	metropolitan	Kentucky	of Geograpl	,
Geographic			Bank And Agg	regate Loans			Owner
Income	Bank		Agg Bank		c	Agg	Occupied Units
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Purc	chase Loans			
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	29.5	21.2	1,145	29.5	16.7	32.1
Middle	31	70.5	71.7	2,732	70.5	73.1	63.9
Upper	0	0.0	7.1	0	0.0	10.2	4.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	44	100.0	100.0	3,877	100.0	100.0	100.0
	•	•	Refinan	ce Loans			
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	16.9	18.0	1,065	17.4	14.8	32.1
Middle	46	78.0	72.5	4,519	74.0	71.7	63.9
Upper	3	5.1	9.5	525	8.6	13.4	4.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	59	100.0	100.0	6,109	100.0	100.0	100.0
1		<u>'</u>	Home Impro	vement Loans	•		
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	29.4	16.1	177	20.6	11.7	32.1
Middle	10	58.8	73.2	507	59.0	78.8	63.9
Upper	2	11.8	10.7	176	20.5	9.5	4.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	860	100.0	100.0	100.0
<u> </u>			Multifamil	ly Loans	l		Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	24.3
Middle	0	0.0	90.9	0	0.0	98.6	74.1
Upper	0	0.0	9.1	0	0.0	1.4	1.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
			otal HMDA Rej	-			Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	36	26.7	19.9	3,075	25.8	15.9	32.1
Middle	93	68.9	71.8	8,116	68.1	72.5	63.9
Upper	6	4.4	8.3	728	6.1	11.6	4.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	135	100.0	100.0	11,919	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2021 HMDA Loans By Income Level of Geography										
	Assessment Area: Nonmetropolitan Kentucky										
Geographic		Bank And Aggregate Loans									
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	5	55.6	32.7	290	73.2	29.6	32.1				
Middle	3	33.3	58.2	79	19.9	58.4	63.9				
Upper	1	11.1	9.1	27	6.8	12.0	4.0				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	9	100.0	100.0	396	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	3	50.0	32.7	398	58.8	35.8	32.1				
Middle	3	50.0	63.3	279	41.2	55.4	63.9				
Upper	0	0.0	4.1	0	0.0	8.8	4.0				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	6	100.0	100.0	677	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	0	0.0	21.9	0	0.0	19.5	32.1				
Middle	0	0.0	75.0	0	0.0	77.2	63.9				
Upper	0	0.0	3.1	0	0.0	3.3	4.0				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

			_		y Borrower Ir IN MSA #171		
Borrower		Families by					
Income	Bank		Agg	Bar	nk	Agg	Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pur	chase Loans			
Low	4	7.8	9.9	362	3.5	5.3	22.8
Moderate	9	17.6	21.1	1,019	9.8	15.2	15.8
Middle	9	17.6	20.7	1,388	13.3	19.0	19.3
Upper	16	31.4	34.9	5,318	51.0	48.8	42.1
Unknown	13	25.5	13.5	2,349	22.5	11.7	0.0
Total	51	100.0	100.0	10,436	100.0	100.0	100.0
			Refina	nce Loans			
Low	19	10.4	4.5	1,321	3.7	2.1	22.8
Moderate	18	9.9	12.9	1,984	5.5	7.8	15.8
Middle	36	19.8	18.9	5,102	14.2	14.7	19.3
Upper	90	49.5	49.2	24,229	67.6	61.2	42.1
Unknown	19	10.4	14.6	3,193	8.9	14.2	0.0
Total	182	100.0	100.0	35,829	100.0	100.0	100.0
		•	Home Impro	vement Loans	_		
Low	6	14.0	7.2	260	10.0	3.4	22.8
Moderate	7	16.3	14.3	241	9.2	10.4	15.8
Middle	11	25.6	20.3	632	24.2	15.6	19.3
Upper	17	39.5	52.5	1,384	53.0	62.2	42.1
Unknown	2	4.7	5.7	95	3.6	8.4	0.0
Total	43	100.0	100.0	2,612	100.0	100.0	100.0
			Total HMDA I	Reportable Loan	ıs		
Low	32	10.8	6.5	2,005	4.0	3.3	22.8
Moderate	38	12.9	15.7	3,582	7.1	10.6	15.8
Middle	60	20.3	19.1	7,471	14.7	16.1	19.3
Upper	131	44.4	43.1	31,994	63.1	55.7	42.1
Unknown	34	11.5	15.6	5,637	11.1	14.2	0.0
Total	295	100.0	100.0	50,689	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140											
Borrower		Families by									
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	3	17.6	6.2	62	3.6	3.8	22.8				
Moderate	3	17.6	14.1	260	15.3	8.5	15.8				
Middle	4	23.5	18.8	349	20.5	14.2	19.3				
Upper	7	41.2	56.8	1,033	60.6	68.4	42.1				
Unknown	0	0.0	4.2	0	0.0	5.1	0.0				
Total	17	100.0	100.0	1,704	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	0	0.0	8.7	0	0.0	3.0	22.8				
Moderate	1	50.0	18.7	78	72.2	10.2	15.8				
Middle	0	0.0	18.9	0	0.0	12.0	19.3				
Upper	1	50.0	46.8	30	27.8	58.9	42.1				
Unknown	0	0.0	6.9	0	0.0	15.9	0.0				
Total	2	100.0	100.0	108	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	1.2	0	0.0	0.9	22.8				
Moderate	0	0.0	0.8	0	0.0	0.8	15.8				
Middle	0	0.0	0.4	0	0.0	0.6	19.3				
Upper	0	0.0	0.1	0	0.0	0.3	42.1				
Unknown	0	0.0	97.5	0	0.0	97.5	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

			IMDA Repor		_	~			
Geographic			Bank And Agg			-	Owner		
Income	Banl	ĸ	Agg	Ban	ık	Agg	Occupied Units		
Level	#	#%	#%	\$(000)	\$%	\$%	%		
·		<u> </u>	Home Puro	chase Loans	<u> </u>				
Low	1	2.0	3.4	59	0.6	2.3	3.7		
Moderate	12	23.5	16.3	1,566	15.0	11.2	17.0		
Middle	21	41.2	39.2	4,147	39.7	34.6	38.5		
Upper	17	33.3	41.0	4,664	44.7	51.7	40.7		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	51	100.0	100.0	10,436	100.0	100.0	100.0		
<u> </u>	•	•	Refinan	ice Loans	•				
Low	1	0.5	1.5	76	0.2	1.1	3.7		
Moderate	30	16.5	9.5	3,633	10.1	6.2	17.0		
Middle	73	40.1	34.3	11,172	31.2	28.3	38.5		
Upper	78	42.9	54.7	20,948	58.5	64.2	40.7		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	182	100.0	100.0	35,829	100.0	100.0	100.0		
Home Improvement Loans									
Low	0	0.0	2.7	0	0.0	2.4	3.7		
Moderate	10	23.3	11.8	515	19.7	9.3	17.0		
Middle	17	39.5	33.3	797	30.5	25.3	38.5		
Upper	16	37.2	52.1	1,300	49.8	63.0	40.7		
Unknown	0	0.0	0.0	0	0.0	0.0	0.1		
Total	43	100.0	100.0	2,612	100.0	100.0	100.0		
			Multifami	ly Loans			Multi-family Units %		
Low	0	0.0	21.8	0	0.0	12.4	21.9		
Moderate	0	0.0	31.8	0	0.0	27.0	23.4		
Middle	0	0.0	29.8	0	0.0	28.3	31.0		
Upper	0	0.0	16.6	0	0.0	32.2	23.1		
Unknown	0	0.0	0.0	0	0.0	0.0	0.6		
Total	0	0.0	100.0	0	0.0	100.0	100.0		
Total HMDA Reportable Loans									
Low	2	0.7	2.4	135	0.3	2.3	Units % 3.7		
Moderate	55	18.6	12.5	6,009	11.9	9.5	17.0		
Middle	122	41.4	36.1	17,115	33.8	30.7	38.5		
Upper	116	39.3	48.9	27,430	54.1	57.5	40.7		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	295	100.0	100.0	50,689	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2020 HMDA Reportable Loans By Income Level of Geography											
	Assessment Area: Cincinnati, OH-KY-IN MSA #17140 Bank And Aggregate Loans Otumer											
Geographic		•			•		Owner					
Income Level	Bank		Agg		nk	Agg	Occupied Units %					
Zevei	#	#%	#%	\$(000)	\$%	\$%	70					
	Other Purpose LOC											
Low	0	0.0	1.2	0	0.0	0.8	3.7					
Moderate	3	17.6	8.0	295	17.3	5.2	17.0					
Middle	10	58.8	31.0	921	54.0	24.1	38.5					
Upper	4	23.5	59.7	488	28.6	69.9	40.7					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	17	100.0	100.0	1,704	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	1.5	0	0.0	0.8	3.7					
Moderate	0	0.0	13.7	0	0.0	7.5	17.0					
Middle	1	50.0	38.1	78	72.2	25.1	38.5					
Upper	1	50.0	46.7	30	27.8	66.6	40.7					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	2	100.0	100.0	108	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	5.7	0	0.0	4.0	3.7					
Moderate	0	0.0	26.9	0	0.0	21.6	17.0					
Middle	0	0.0	43.1	0	0.0	41.4	38.5					
Upper	0	0.0	24.1	0	0.0	32.9	40.7					
Unknown	0	0.0	0.1	0	0.0	0.1	0.1					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580									
Borrower			Bank And Ag				Families by			
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income			
Level	#	#%	#%	\$(000)	\$%	\$%	%			
			Home Pu	rchase Loans						
Low	4	11.8	7.7	344	6.9	4.3	23.0			
Moderate	10	29.4	21.8	1,116	22.4	16.1	15.9			
Middle	4	11.8	23.4	395	7.9	22.0	20.1			
Upper	15	44.1	34.5	3,065	61.6	46.1	41.0			
Unknown	1	2.9	12.5	56	1.1	11.5	0.0			
Total	34	100.0	100.0	4,976	100.0	100.0	100.0			
Refinance Loans										
Low	2	4.3	4.2	106	1.6	1.9	23.0			
Moderate	8	17.4	12.4	656	9.9	7.6	15.9			
Middle	10	21.7	17.7	923	13.9	13.3	20.1			
Upper	22	47.8	45.2	4,306	64.7	54.4	41.0			
Unknown	4	8.7	20.5	660	9.9	22.7	0.0			
Total	46	100.0	100.0	6,651	100.0	100.0	100.0			
			Home Impr	ovement Loans						
Low	2	12.5	4.1	39	6.6	2.4	23.0			
Moderate	3	18.8	16.1	64	10.8	11.7	15.9			
Middle	2	12.5	19.5	56	9.4	16.1	20.1			
Upper	6	37.5	56.6	299	50.4	66.7	41.0			
Unknown	3	18.8	3.7	135	22.8	3.1	0.0			
Total	16	100.0	100.0	593	100.0	100.0	100.0			
			Total HMDA	Reportable Loar	15					
Low	8	8.0	5.8	489	3.8	3.0	23.0			
Moderate	22	22.0	16.7	1,906	15.0	11.6	15.9			
Middle	17	17.0	20.2	1,409	11.1	17.4	20.1			
Upper	45	45.0	39.7	8,092	63.5	49.9	41.0			
Unknown	8	8.0	17.5	851	6.7	18.1	0.0			
Total	100	100.0	100.0	12,747	100.0	100.0	100.0			

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
Borrower		Families by									
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	4.0	0	0.0	1.9	23.0				
Moderate	1	33.3	10.4	70	23.2	8.1	15.9				
Middle	1	33.3	28.0	35	11.6	18.6	20.1				
Upper	1	33.3	57.6	197	65.2	71.4	41.0				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	3	100.0	100.0	302	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	0	0.0	9.3	0	0.0	4.2	23.0				
Moderate	0	0.0	16.5	0	0.0	9.4	15.9				
Middle	0	0.0	17.5	0	0.0	13.2	20.1				
Upper	1	100.0	53.6	225	100.0	69.4	41.0				
Unknown	0	0.0	3.1	0	0.0	3.8	0.0				
Total	1	100.0	100.0	225	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.0				
Moderate	0	0.0	2.1	0	0.0	1.5	15.9				
Middle	0	0.0	2.7	0	0.0	2.5	20.1				
Upper	0	0.0	1.1	0	0.0	0.5	41.0				
Unknown	0	0.0	94.1	0	0.0	95.5	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner	
Income	Bank	(Agg Bank		(Agg	Occupied Units	
Level	#	#%	#%	\$(000)	\$%	\$%	%	
"	l .	L	Home Puro	chase Loans				
Low	2	5.9	3.1	216	4.3	2.3	3.7	
Moderate	5	14.7	6.6	487	9.8	4.8	9.5	
Middle	21	61.8	64.9	3,350	67.3	66.6	66.0	
Upper	6	17.6	25.5	923	18.5	26.4	20.7	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	34	100.0	100.0	4,976	100.0	100.0	100.0	
	•	•	Refinan	ce Loans	•			
Low	0	0.0	1.8	0	0.0	1.7	3.7	
Moderate	1	2.2	4.9	289	4.3	4.0	9.5	
Middle	31	67.4	67.7	4,124	62.0	66.7	66.0	
Upper	13	28.3	25.6	2,088	31.4	27.5	20.7	
Unknown	1	2.2	0.0	150	2.3	0.0	0.0	
Total	46	100.0	100.0	6,651	100.0	100.0	100.0	
			Home Impro	vement Loans				
Low	0	0.0	3.7	0	0.0	3.6	3.7	
Moderate	3	18.8	8.2	58	9.8	6.1	9.5	
Middle	13	81.3	68.9	535	90.2	65.8	66.0	
Upper	0	0.0	19.1	0	0.0	24.5	20.7	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	16	100.0	100.0	593	100.0	100.0	100.0	
			Multifami	ly Loans			Multi-family Units %	
Low	2	66.7	20.0	270	1.3	15.7	28.9	
Moderate	0	0.0	16.7	0	0.0	4.5	19.2	
Middle	0	0.0	38.3	0	0.0	48.0	37.2	
Upper	1	33.3	18.3	20,738	98.7	27.6	11.6	
Unknown	0	0.0	6.7	0	0.0	4.2	3.0	
Total	3	100.0	100.0	21,008	100.0	100.0	100.0	
Total HMDA Reportable Loans								
Low	4	3.9	2.8	486	1.4	3.2	3.7	
Moderate	9	8.7	6.0	834	2.5	4.5	9.5	
Middle	67	65.0	66.1	8,114	24.0	65.2	66.0	
Upper	22	21.4	25.1	24,171	71.6	26.7	20.7	
Unknown	1	1.0	0.1	150	0.4	0.4	0.0	
Total	103	100.0	100.0	33,755	100.0	100.0	100.0	

 $Source: \ \ 2020 \ FFIEC \ Census \ Data$

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2020 HMDA Reportable Loans By Income Level of Geography										
	Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580 Bank And Aggregate Loans Owner										
Geographic		Owner									
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	3.2	0	0.0	1.7	3.7				
Moderate	0	0.0	6.4	0	0.0	6.0	9.5				
Middle	2	66.7	64.0	105	34.8	68.3	66.0				
Upper	1	33.3	26.4	197	65.2	24.0	20.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	3	100.0	100.0	302	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	6.2	0	0.0	3.5	3.7				
Moderate	0	0.0	6.2	0	0.0	10.8	9.5				
Middle	0	0.0	74.2	0	0.0	74.6	66.0				
Upper	1	100.0	13.4	225	100.0	11.1	20.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	1	100.0	100.0	225	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	4.8	0	0.0	3.2	3.7				
Moderate	0	0.0	8.0	0	0.0	5.2	9.5				
Middle	0	0.0	63.3	0	0.0	68.1	66.0				
Upper	0	0.0	23.9	0	0.0	23.6	20.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

	Distributio		-	able Loans B Ionmetropoli	y Borrower Ii tan Ohio	ncome Level	
_			Bank And Agg				
Borrower Income Level	Ban	k	Agg	Bar	nk	Agg	Families by Family Income %
meome Level	#	#%	#%	\$(000)	\$%	\$%	ranniy income 70
			Home Pu	rchase Loans			
Low	36	11.9	7.8	2,663	6.6	4.3	23.8
Moderate	84	27.7	23.0	8,168	20.1	17.4	18.1
Middle	68	22.4	24.7	9,738	24.0	24.1	21.0
Upper	97	32.0	29.5	17,656	43.5	40.1	37.1
Unknown	18	5.9	14.9	2,344	5.8	14.1	0.0
Total	303	100.0	100.0	40,569	100.0	100.0	100.0
			Refina	nce Loans	<u>.</u>		
Low	26	4.6	4.2	1,246	1.7	2.1	23.8
Moderate	81	14.4	13.5	6,820	9.2	9.2	18.1
Middle	140	25.0	22.6	16,213	21.9	19.3	21.0
Upper	287	51.2	41.7	45,848	61.8	48.8	37.1
Unknown	27	4.8	18.0	4,050	5.5	20.6	0.0
Total	561	100.0	100.0	74,177	100.0	100.0	100.0
·		<u>.</u>	Home Impr	ovement Loans			
Low	11	7.5	6.2	241	3.8	3.7	23.8
Moderate	26	17.7	16.7	804	12.7	11.5	18.1
Middle	27	18.4	24.5	960	15.2	23.4	21.0
Upper	74	50.3	48.3	3,980	62.9	53.7	37.1
Unknown	9	6.1	4.3	340	5.4	7.8	0.0
Total	147	100.0	100.0	6,325	100.0	100.0	100.0
•	'		Total HMDA	Reportable Loan	ıs		
Low	82	7.4	5.9	4,383	3.5	3.1	23.8
Moderate	207	18.8	17.5	16,489	13.0	12.9	18.1
Middle	253	23.0	23.1	27,859	22.0	21.3	21.0
Upper	501	45.5	36.1	70,643	55.9	44.4	37.1
Unknown	59	5.4	17.4	7,004	5.5	18.3	0.0
Total	1,102	100.0	100.0	126,378	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{lem:multifamily loans} \textit{are not included in the borrower distribution analysis}.$

	Distribution of 2020 HMDA Reportable Loans By Borrower Income Level											
		Assess	ment Area: N	Nonmetropoli	itan Ohio							
Borrower		Eamilias by										
Income Level	Ba	nk	Agg	Ва	nk	Agg	Families by Family Income %					
	#	#%	#%	\$(000)	\$%	\$%	Ĵ					
Other Purpose LOC												
Low	8	10.8	10.4	200	4.8	7.9	23.8					
Moderate	12	16.2	19.1	454	10.8	16.9	18.1					
Middle	15	20.3	21.3	760	18.1	21.5	21.0					
Upper	34	45.9	46.4	2,514	59.9	52.4	37.1					
Unknown	5	6.8	2.8	270	6.4	1.4	0.0					
Total	74	100.0	100.0	4,198	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	1	5.9	7.9	33	3.0	4.0	23.8					
Moderate	4	23.5	16.8	243	21.9	12.7	18.1					
Middle	3	17.6	24.4	188	17.0	21.4	21.0					
Upper	9	52.9	43.0	645	58.2	55.5	37.1					
Unknown	0	0.0	7.9	0	0.0	6.5	0.0					
Total	17	100.0	100.0	1,109	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.2	0	0.0	0.1	23.8					
Moderate	0	0.0	0.6	0	0.0	0.7	18.1					
Middle	0	0.0	1.5	0	0.0	1.7	21.0					
Upper	0	0.0	0.4	0	0.0	0.4	37.1					
Unknown	0	0.0	97.2	0	0.0	97.1	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

			Bank And Aggr	egate Loans				
Geographic	Bank		Agg Bank		k Agg		Owner Occupied	
Income Level	#	#%	#%	\$(000)	\$%	\$%	Units %	
			Home Purc	hase Loans				
Low	5	1.7	0.6	536	1.3	0.3	0.0	
Moderate	72	23.8	18.4	7,917	19.5	14.7	18.	
Middle	184	60.7	70.2	25,056	61.8	72.1	71.	
Upper	42	13.9	10.5	7,060	17.4	12.5	9.	
Unknown	0	0.0	0.2	0	0.0	0.3	0.	
Total	303	100.0	100.0	40,569	100.0	100.0	100.	
1	<u>'</u>	<u> </u>	Refinan	ce Loans	,			
Low	4	0.7	0.4	339	0.5	0.3	0.	
Moderate	69	12.3	12.8	9,759	13.2	10.7	18.	
Middle	410	73.1	72.6	53,892	72.7	73.1	71.	
Upper	78	13.9	14.1	10,187	13.7	15.7	9.	
Unknown	0	0.0	0.1	0	0.0	0.1	0.	
Total	561	100.0	100.0	74,177	100.0	100.0	100.	
	•	'	Home Improv	vement Loans	•			
Low	4	2.7	1.0	106	1.7	0.6	0.0	
Moderate	26	17.7	13.6	966	15.3	10.5	18.3	
Middle	104	70.7	73.2	4,604	72.8	76.8	71.	
Upper	13	8.8	12.1	649	10.3	12.1	9.	
Unknown	0	0.0	0.1	0	0.0	0.1	0.	
Total	147	100.0	100.0	6,325	100.0	100.0	100.0	
1	<u>'</u>	<u> </u>	Multifamil	y Loans	,		Multi-family Units	
Low	0	0.0	5.7	0	0.0	10.1	% 6'	
Moderate	2	28.6	32.2	1,860	42.2	35.7	34.	
Middle	4	57.1	49.4	1,951	44.2	36.5	46.0	
Upper	1	14.3	8.0	600	13.6	6.5		
Unknown	0	0.0	4.6	0	0.0	11.2	4.	
Total	7	100.0	100.0	4,411	100.0	100.0	100.	
Total HMDA Reportable Loans								
Low	14	1.3	0.6	1,011	0.8	0.5	Units %	
Moderate	190	17.1	15.5	21,279	16.3	13.0	18.3	
Middle	759	68.4	71.4	89,410	68.4	72.1	71.	
Upper	146	13.2	12.4	19,089	14.6	14.1	9.	
Unknown	0	0.0	0.2	0	0.0	0.4	0.	
Total	1,109	100.0	100.0	130,789	100.0	100.0	100.	

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution		-	•	Income Level	of Geograpl	hy					
		Assess	ment Area: N	Ionmetropoli	itan Ohio							
Canamanhia		Overnor Occupied										
Geographic Income Level	Ва	nk	Agg	Ba	nk	Agg	Owner Occupied Units %					
	#	#%	#%	\$(000)	\$%	\$%						
Other Purpose LOC												
Low	1	1.4	0.2	30	0.7	0.1	0.8					
Moderate	17	23.0	14.7	582	13.9	10.9	18.3					
Middle	47	63.5	69.9	3,120	74.3	70.5	71.7					
Upper	9	12.2	15.3	466	11.1	18.6	9.2					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	74	100.0	100.0	4,198	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	0.7	0	0.0	0.3	0.8					
Moderate	4	23.5	18.9	195	17.6	14.4	18.3					
Middle	10	58.8	68.0	787	71.0	67.0	71.7					
Upper	3	17.6	11.7	127	11.5	17.0	9.2					
Unknown	0	0.0	0.7	0	0.0	1.3	0.1					
Total	17	100.0	100.0	1,109	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	1.3	0	0.0	0.7	0.8					
Moderate	0	0.0	20.1	0	0.0	16.5	18.3					
Middle	0	0.0	70.1	0	0.0	72.0	71.7					
Upper	0	0.0	8.5	0	0.0	10.8	9.2					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi		-		y Borrower I		
		Assessmen		-	West Virginia	a	
Borrower	Ba	nk	Bank And Ag	gregate Loans Ba	m1. A a a		Families by
Income Level	#	#%	Agg #%	\$(000)	\$%	Agg \$%	Family Income %
	n	# 7 0		rchase Loans	Ψ / 0	Ψ / θ	
Low	0	0.0	5.2	0	0.0	2.8	21.8
Moderate	2	18.2	18.5	141	13.0	14.1	17.6
Middle	2	18.2	27.0	145	13.3	24.0	20.8
Upper	6	54.5	37.5	697	64.1	47.7	39.8
Unknown	1	9.1	11.8	105	9.7	11.5	0.0
Total	11	100.0	100.0	1,088	100.0	100.0	100.0
			Refina	nce Loans			
Low	3	12.0	5.7	107	4.1	2.4	21.8
Moderate	3	12.0	8.5	211	8.1	5.7	17.6
Middle	6	24.0	20.9	484	18.5	17.8	20.8
Upper	13	52.0	55.4	1,819	69.4	63.7	39.8
Unknown	0	0.0	9.5	0	0.0	10.3	0.0
Total	25	100.0	100.0	2,621	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	0	0.0	9.4	0	0.0	3.2	21.8
Moderate	1	12.5	9.4	20	6.5	7.4	17.6
Middle	3	37.5	31.3	100	32.7	29.5	20.8
Upper	4	50.0	43.8	186	60.8	50.1	39.8
Unknown	0	0.0	6.3	0	0.0	9.8	0.0
Total	8	100.0	100.0	306	100.0	100.0	100.0
_			Total HMDA	Reportable Loar	ıs		
Low	3	6.7	5.3	107	2.7	2.5	21.8
Moderate	7	15.6	13.3	387	9.6	9.7	17.6
Middle	11	24.4	23.9	729	18.1	21.0	20.8
Upper	23	51.1	44.8	2,702	67.0	54.5	39.8
Unknown	1	2.2	12.8	105	2.6	12.3	0.0
Total	45	100.0	100.0	4,030	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

	Distribution of 2020 HMDA Reportable Loans By Borrower Income Level												
		Assessmen	t Area: Nonn	netropolitan \	West Virgini	a							
n			Bank And Ag	gregate Loans			r - '1' - 1						
Borrower Income Level	Ва	ınk	Agg	Ba	nk	Agg	Families by Family Income %						
	#	#%	#%	\$(000)	\$%	\$%	,						
Other Purpose LOC													
Low	C	0.0	0.0	0	0.0	0.0	21.8						
Moderate	1	100.0	15.4	15	100.0	3.2	17.6						
Middle	C	0.0	46.2	0	0.0	60.7	20.8						
Upper	C	0.0	38.5	0	0.0	36.1	39.8						
Unknown	C	0.0	0.0	0	0.0	0.0	0.0						
Total	100.0												
			Other Purpos	e Closed/Exemp	t								
Low	C	0.0	0.0	0	0.0	0.0	21.8						
Moderate	C	0.0	0.0	0	0.0	0.0	17.6						
Middle	C	0.0	0.0	0	0.0	0.0	20.8						
Upper	C	0.0	87.5	0	0.0	78.4	39.8						
Unknown	C	0.0	12.5	0	0.0	21.6	0.0						
Total	C	0.0	100.0	0	0.0	100.0	100.0						
			Purpose N	ot Applicable									
Low	C	0.0	0.0	0	0.0	0.0	21.8						
Moderate	C	0.0	0.0	0	0.0	0.0	17.6						
Middle	0	0.0	0.0	0	0.0	0.0	20.8						
Upper	C	0.0	4.0	0	0.0	3.6	39.8						
Unknown	C	0.0	96.0	0	0.0	96.4	0.0						
Total	0	0.0	100.0	0	0.0	100.0	100.0						

2011-2015 U.S. Census Bureau: American Community Survey

			-	e Loans By Ir etropolitan W		0 1	,		
Geographic			Bank And Agg	regate Loans			Owner		
Income	Bank		Agg	Agg Bank		Agg	Occupied Units		
Level	#	#%	#%	\$(000)	\$%	\$%	%		
	,		Home Pure	chase Loans	•		1		
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	11	100.0	100.0	1,088	100.0	100.0	100.0		
Upper	0	0.0	0.0	0	0.0	0.0	0.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	11	100.0	100.0	1,088	100.0	100.0	100.0		
•	'		Refinan	ce Loans	<u> </u>		1		
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	25	100.0	100.0	2,621	100.0	100.0	100.0		
Upper	0	0.0	0.0	0	0.0	0.0	0.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	25	100.0	100.0	2,621	100.0	100.0	100.0		
Home Improvement Loans									
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	8	100.0	100.0	306	100.0	100.0	100.0		
Upper	0	0.0	0.0	0	0.0	0.0	0.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	8	100.0	100.0	306	100.0	100.0	100.0		
•	•		Multifami	ly Loans			Multi-family Units %		
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	0	0.0	0.0	0	0.0	0.0	100.0		
Upper	0	0.0	0.0	0	0.0	0.0	0.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	0	0.0	0.0	0	0.0	0.0	100.0		
Total HMDA Reportable Loans									
Low	0	0.0	0.0	0	0.0	0.0	Units % 0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	45	100.0	100.0	4,030	100.0	100.0	100.0		
Upper	0	0.0	0.0	0	0.0	0.0	0.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	45	100.0	100.0	4,030	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution	of 2020 HM	DA Reportab	ole Loans By	Income Level	l of Geograpl	hy					
		Assessmen	t Area: Nonn	netropolitan	West Virgini	a						
Geographic		Bank And Aggregate Loans										
Income Level	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	1	100.0	100.0	15	100.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	1	100.0	100.0	15	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	0	0.0	100.0	0	0.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	0	0.0	100.0	0	0.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi	on of 2020 H	_	able Loans B nmetropolita	=	ncome Level	
n l		ASSESSIII	Bank And Ag		ii Keiitucky		F 11: 1
Borrower Income	Ва	nk	Agg	Ва	nk	Agg	Families by Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pu	rchase Loans			
Low	3	18.8	5.8	116	6.9	2.6	27.8
Moderate	1	6.3	16.6	72	4.3	10.0	18.0
Middle	3	18.8	23.3	365	21.8	18.9	17.8
Upper	6	37.5	40.7	814	48.7	55.8	36.4
Unknown	3	18.8	13.6	306	18.3	12.7	0.0
Total	16	100.0	100.0	1,673	100.0	100.0	100.0
			Refina	nce Loans			
Low	3	7.5	2.0	100	1.9	1.1	27.8
Moderate	4	10.0	8.2	309	5.8	4.5	18.0
Middle	9	22.5	15.9	849	15.8	11.1	17.8
Upper	23	57.5	56.9	3,963	73.9	65.8	36.4
Unknown	1	2.5	16.9	143	2.7	17.5	0.0
Total	40	100.0	100.0	5,364	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	3	17.6	6.7	85	11.7	4.6	27.8
Moderate	2	11.8	8.6	41	5.7	6.2	18.0
Middle	2	11.8	18.1	125	17.3	12.0	17.8
Upper	9	52.9	58.1	427	59.0	67.9	36.4
Unknown	1	5.9	8.6	46	6.4	9.2	0.0
Total	17	100.0	100.0	724	100.0	100.0	100.0
			Total HMDA	Reportable Loar	15		
Low	9	11.1	3.8	301	3.7	1.7	27.8
Moderate	10	12.3	12.0	539	6.7	6.8	18.0
Middle	16	19.8	18.7	1,414	17.5	14.1	17.8
Upper	40	49.4	48.9	5,304	65.8	60.8	36.4
Unknown	6	7.4	16.6	501	6.2	16.6	0.0
Total	81	100.0	100.0	8,059	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky										
Borrower		Families by									
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
	Other Purpose LOC										
Low	0	0.0	4.5	0	0.0	1.5	27.8				
Moderate	3	37.5	15.2	117	39.3	10.4	18.0				
Middle	2	25.0	16.7	75	25.2	15.2	17.8				
Upper	2	25.0	57.6	100	33.6	66.3	36.4				
Unknown	1	12.5	6.1	6	2.0	6.6	0.0				
Total	8	100.0	100.0	298	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	t						
Low	0	0.0	2.8	0	0.0	1.3	27.8				
Moderate	0	0.0	22.2	0	0.0	13.8	18.0				
Middle	0	0.0	13.9	0	0.0	7.9	17.8				
Upper	0	0.0	58.3	0	0.0	71.0	36.4				
Unknown	0	0.0	2.8	0	0.0	5.9	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	27.8				
Moderate	0	0.0	4.6	0	0.0	2.8	18.0				
Middle	0	0.0	6.2	0	0.0	7.3	17.8				
Upper	0	0.0	4.6	0	0.0	4.9	36.4				
Unknown	0	0.0	84.6	0	0.0	85.0	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner	
Income	Bank	1	Agg	Agg Bank		Agg	Occupied Units	
Level	#	#%	#%	\$(000)	\$%	\$%	%	
4		l	Home Puro	chase Loans			L	
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	2	12.5	13.5	269	16.1	11.2	28.2	
Middle	13	81.3	78.6	1,332	79.6	76.2	67.8	
Upper	1	6.3	7.9	72	4.3	12.6	4.0	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	16	100.0	100.0	1,673	100.0	100.0	100.0	
1	•	1	Refinan	ce Loans	<u>'</u>			
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	6	15.0	13.4	587	10.9	10.6	28.2	
Middle	31	77.5	74.3	4,266	79.5	72.1	67.8	
Upper	3	7.5	12.3	511	9.5	17.3	4.0	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	40	100.0	100.0	5,364	100.0	100.0	100.0	
	•	<u>'</u>	Home Impro	vement Loans	<u>'</u>			
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	4	23.5	16.2	160	22.1	10.5	28.2	
Middle	13	76.5	71.4	564	77.9	73.3	67.8	
Upper	0	0.0	12.4	0	0.0	16.2	4.0	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	17	100.0	100.0	724	100.0	100.0	100.0	
	•	1	Multifami	ly Loans			Multi-family Units %	
Low	0	0.0	0.0	0	0.0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	13.7	
Middle	1	100.0	60.0	788	100.0	19.5	84.6	
Upper	0	0.0	40.0	0	0.0	80.5	1.7	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	1	100.0	100.0	788	100.0	100.0	100.0	
Total HMDA Reportable Loans								
Low	0	0.0	0.0	0	0.0	0.0	Units % 0.0	
Moderate	13	15.9	14.1	1,091	12.3	10.9	28.2	
Middle	64	78.0	75.9	7,113	80.4	72.6	67.8	
Upper	5	6.1	10.0	643	7.3	16.5	4.0	
Unknown	0	0.0	0.0	0	0.0	0.0	0.0	
Total	82	100.0	100.0	8,847	100.0	100.0	100.0	

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution	of 2020 HM	-	_		l of Geograpl	hy					
		Assessme	ent Area: No	nmetropolita	n Kentucky							
Geographic			Bank And Ag	gregate Loans			Owner					
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	1	12.5	18.2	75	25.2	10.7	28.2					
Middle	6	75.0	74.2	163	54.7	77.6	67.8					
Upper	1	12.5	7.6	60	20.1	11.7	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	8	100.0	100.0	298	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	ot							
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	16.7	0	0.0	11.8	28.2					
Middle	0	0.0	83.3	0	0.0	88.2	67.8					
Upper	0	0.0	0.0	0	0.0	0.0	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	26.2	0	0.0	24.4	28.2					
Middle	0	0.0	70.8	0	0.0	71.9	67.8					
Upper	0	0.0	3.1	0	0.0	3.7	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

		on of 2019 H	-		-		
Borrower		Families by					
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pu	rchase Loans			
Low	14	15.6	8.3	1,434	9.2	4.3	22.8
Moderate	22	24.4	20.3	3,096	19.9	13.8	15.8
Middle	22	24.4	20.3	3,126	20.1	17.9	19.3
Upper	30	33.3	36.5	7,703	49.6	51.9	42.1
Unknown	2	2.2	14.6	181	1.2	12.2	0.0
Total	90	100.0	100.0	15,540	100.0	100.0	100.0
	•		Refina	nce Loans	1		
Low	2	2.6	6.1	170	1.1	2.8	22.8
Moderate	10	13.0	14.5	1,092	7.2	8.5	15.8
Middle	17	22.1	20.1	2,887	19.0	15.6	19.3
Upper	42	54.5	45.7	9,706	63.8	58.5	42.1
Unknown	6	7.8	13.7	1,351	8.9	14.5	0.0
Total	77	100.0	100.0	15,206	100.0	100.0	100.0
	•		Home Impr	ovement Loans			
Low	4	13.3	7.0	146	11.3	4.3	22.8
Moderate	6	20.0	14.6	168	13.0	10.0	15.8
Middle	9	30.0	20.7	266	20.6	16.7	19.3
Upper	11	36.7	52.9	711	55.1	62.6	42.1
Unknown	0	0.0	4.7	0	0.0	6.5	0.0
Total	30	100.0	100.0	1,291	100.0	100.0	100.0
	•		Total HMDA	Reportable Loar	ıs		
Low	23	10.8	7.4	1,783	5.5	3.7	22.8
Moderate	45	21.1	17.4	4,659	14.3	11.6	15.8
Middle	49	23.0	20.1	6,328	19.4	16.9	19.3
Upper	88	41.3	40.8	18,357	56.2	54.4	42.1
Unknown	8	3.8	14.3	1,532	4.7	13.4	0.0
Total	213	100.0	100.0	32,659	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

			-		y Borrower I IN MSA #171							
Borrower		Families by										
Income	Baı	nk	Agg	Ва	nk	Agg	Family Income					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	3	33.3	7.9	33	10.7	5.1	22.8					
Moderate	3	33.3	16.3	98	31.9	10.5	15.8					
Middle	0	0.0	21.1	0	0.0	16.1	19.3					
Upper	3	33.3	51.3	176	57.3	64.8	14.1					
Unknown	0	0.0	3.3	0	0.0	3.3	0.0					
Total	9	100.0	100.0	307	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	9.5	0	0.0	5.0	22.8					
Moderate	4	57.1	16.4	205	65.1	9.6	15.8					
Middle	1	14.3	25.1	49	15.6	16.9	19.3					
Upper	2	28.6	43.8	61	19.4	58.4	14.1					
Unknown	0	0.0	5.2	0	0.0	10.2	0.0					
Total	7	100.0	100.0	315	100.0	100.0	100.0					
			Loan Purpose	e Not Applicable	e							
Low	0	0.0	2.1	0	0.0	10.	22.8					
Moderate	0	0.0	1.4	0	0.0	1.2	15.8					
Middle	0	0.0	0.8	0	0.0	1.0	19.3					
Upper	0	0.0	2.0	0	0.0	4.0	14.1					
Unknown	0	0.0	93.8	0	0.0	92.6	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner		
Income	Bank		Agg Bank		(Agg	Occupied Units		
Level	#	#%	#%	\$(000)	\$%	\$%	%		
<u> </u>	<u> </u>		Home Puro	hase Loans			L		
Low	2	2.2	3.0	209	1.3	2.1	3.7		
Moderate	13	14.4	15.9	1,644	10.6	10.7	17.0		
Middle	41	45.6	39.5	6,056	39.0	33.9	38.5		
Upper	34	37.8	41.5	7,631	49.1	53.1	40.7		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	90	100.0	100.0	15,540	100.0	100.0	100.0		
•	•	•	Refinan	ce Loans	'				
Low	1	1.3	2.1	235	1.5	1.6	3.7		
Moderate	15	19.5	11.0	1,758	11.6	7.2	17.0		
Middle	31	40.3	36.0	5,910	38.9	29.5	38.5		
Upper	30	39.0	50.7	7,303	48.0	61.6	40.7		
Unknown	0	0.0	0.1	0	0.0	0.1	0.1		
Total	77	100.0	100.0	15,206	100.0	100.0	100.0		
Home Improvement Loans									
Low	0	0.0	3.5	0	0.0	2.2	3.7		
Moderate	7	23.3	11.2	137	10.6	8.4	17.0		
Middle	13	43.3	35.6	595	46.1	28.9	38.5		
Upper	10	33.3	49.6	559	43.3	60.2	40.7		
Unknown	0	0.0	0.1	0	0.0	0.4	0.1		
Total	30	100.0	100.0	1,291	100.0	100.0	100.0		
•	•	1	Multifami	ly Loans	•		Multi-family Units %		
Low	0	0.0	18.7	0	0.0	5.5	21.9		
Moderate	0	0.0	34.0	0	0.0	27.3	23.4		
Middle	0	0.0	29.5	0	0.0	31.9	31.0		
Upper	0	0.0	17.5	0	0.0	30.2	23.1		
Unknown	0	0.0	0.4	0	0.0	5.0	0.6		
Total	0	0.0	100.0	0	0.0	100.0	100.0		
Total HMDA Reportable Loans									
Low	3	1.4	2.9	444	1.4	2.2	3.7		
Moderate	39	18.3	13.8	3,719	11.4	10.7	17.0		
Middle	93	43.7	37.9	12,832	39.3	32.1	38.5		
Upper	78	36.6	45.3	15,664	48.0	54.6	40.7		
Unknown	0	0.0	0.1	0	0.0	0.5	0.1		
Total	213	100.0	100.0	32,659	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution	of 2019 HM	DA Reportab	le Loans By	Income Leve	of Geograpl	hy					
		Assessment A	Area: Cincini	nati, OH-KY-	IN MSA #171	140						
Geographic		Owner										
Income Level	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
	#	#%	#%	\$(000)	\$%	\$ %	%					
Other Purpose LOC												
Low	0	0.0	2.0	0	0.0	1.4	3.7					
Moderate	2	22.2	8.8	33	10.7	5.6	17.0					
Middle	5	55.6	34.4	191	62.2	25.7	38.5					
Upper	2	22.2	54.7	83	27.0	67.1	40.7					
Unknown	0	0.0	0.1	0	0.0	0.2	0.1					
Total	9	100.0	100.0	307	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	0	0.0	2.7	0	0.0	2.5	3.7					
Moderate	2	28.6	14.0	147	46.7	9.3	17.0					
Middle	3	42.9	37.7	80	25.4	26.3	38.5					
Upper	2	28.6	45.7	88	27.9	62.0	40.7					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	7	100.0	100.0	315	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	7.9	0	0.0	5.3	3.7					
Moderate	0	0.0	27.2	0	0.0	22.3	17.0					
Middle	0	0.0	45.6	0	0.0	44.7	38.5					
Upper	0	0.0	19.0	0	0.0	27.3	40.7					
Unknown	0	0.0	0.3	0	0.0	0.3	0.1					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
Borrower			Bank And Ag				Families by				
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
			Home Pu	rchase Loans							
Low	3	25.0	7.2	203	17.8	3.8	23.1				
Moderate	2	16.7	17.7	187	16.4	12.7	16.1				
Middle	4	33.3	24.9	611	53.6	22.9	19.9				
Upper	3	25.0	36.7	139	12.2	49.1	40.9				
Unknown	0	0.0	13.5	0	0.0	11.6	0.0				
Total	12	100.0	100.0	1,140	100.0	100.0	100.0				
Refinance Loans											
Low	1	5.3	6.9	20	1.0	3.2	23.1				
Moderate	3	15.8	15.6	247	12.4	10.0	16.1				
Middle	5	26.3	18.2	422	21.1	13.7	19.9				
Upper	6	31.6	44.8	782	39.1	56.7	40.9				
Unknown	4	21.1	14.5	527	26.4	16.5	0.0				
Total	19	100.0	100.0	1,998	100.0	100.0	100.0				
			Home Impr	ovement Loans							
Low	3	60.0	8.9	53	44.9	6.3	23.1				
Moderate	0	0.0	10.9	0	0.0	7.5	16.1				
Middle	0	0.0	27.1	0	0.0	20.6	19.9				
Upper	2	40.0	50.0	65	55.1	62.7	40.9				
Unknown	0	0.0	3.1	0	0.0	2.8	0.0				
Total	5	100.0	100.0	118	100.0	100.0	100.0				
			Total HMDA	Reportable Loar	15						
Low	9	22.5	7.3	350	10.3	3.6	23.1				
Moderate	5	12.5	16.0	434	12.8	11.3	16.1				
Middle	9	22.5	22.2	1,033	30.5	19.1	19.9				
Upper	12	30.0	40.4	1,016	30.0	52.0	40.9				
Unknown	5	12.5	14.1	553	16.3	14.0	0.0				
Total	40	100.0	100.0	3,386	100.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
Borrower		Families by									
Income	Ba	nk	Agg	Ва	nk	Agg	Family Income				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	2	66.7	8.0	74	71.2	5.8	23.1				
Moderate	0	0.0	15.0	0	0.0	10.4	16.1				
Middle	0	0.0	15.0	0	0.0	14.1	19.9				
Upper	1	33.3	60.0	30	28.8	67.8	40.9				
Unknown	0	0.0	2.0	0	0.0	2.0	0.0				
Total	3	100.0	100.0	104	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	12.2	0	0.0	4.9	23.1				
Moderate	0	0.0	6.8	0	0.0	3.3	16.1				
Middle	0	0.0	21.6	0	0.0	15.8	19.9				
Upper	0	0.0	52.7	0	0.0	71.9	40.9				
Unknown	1	100.0	6.8	26	100.0	4.1	0.0				
Total	1	100.0	100.0	26	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	2.8	0	0.0	1.4	23.1				
Moderate	0	0.0	2.8	0	0.0	2.3	16.1				
Middle	0	0.0	2.8	0	0.0	2.8	19.9				
Upper	0	0.0	1.4	0	0.0	3.8	40.9				
Unknown	0	0.0	90.3	0	0.0	89.7	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner		
Income	Bank	(Agg	Agg Bank		Agg	Occupied Units		
Level	#	#%	#%	\$(000)	\$%	\$%	%		
 		L	Home Puro	chase Loans	l .				
Low	0	0.0	2.4	0	0.0	1.4	5.0		
Moderate	0	0.0	6.1	0	0.0	4.2	9.1		
Middle	8	66.7	60.9	886	77.7	62.5	60.2		
Upper	4	33.3	30.7	254	22.3	31.8	25.7		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	12	100.0	100.0	1,140	100.0	100.0	100.0		
1	'	<u>'</u>	Refinan	ce Loans	<u>'</u>				
Low	1	5.3	2.7	74	3.7	2.2	5.0		
Moderate	0	0.0	6.9	0	0.0	4.5	9.1		
Middle	12	63.2	59.7	1,030	51.6	61.6	60.2		
Upper	6	31.6	30.4	894	44.7	31.5	25.7		
Unknown	0	0.0	0.2	0	0.0	0.2	0.0		
Total	19	100.0	100.0	1,998	100.0	100.0	100.0		
•	'	•	Home Impro	vement Loans					
Low	0	0.0	2.3	0	0.0	0.8	5.0		
Moderate	0	0.0	7.8	0	0.0	4.8	9.1		
Middle	3	60.0	59.7	65	55.1	53.1	60.2		
Upper	2	40.0	30.2	53	44.9	41.4	25.7		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	5	100.0	100.0	118	100.0	100.0	100.0		
	•	•	Multifami	ly Loans			Multi-family Units %		
Low	1	100.0	24.1	930	100.0	7.6	31.1		
Moderate	0	0.0	10.3	0	0.0	3.2	20.2		
Middle	0	0.0	41.4	0	0.0	20.6	33.0		
Upper	0	0.0	17.2	0	0.0	64.1	12.5		
Unknown	0	0.0	6.9	0	0.0	4.5	3.3		
Total	1	100.0	100.0	930	100.0	100.0	100.0		
Total HMDA Reportable Loans									
Low	2	4.9	2.8	1,004	23.3	2.1	5.0		
Moderate	0	0.0	6.6	0	0.0	4.3	9.1		
Middle	26	63.4	60.0	2,085	48.3	58.9	60.2		
Upper	13	31.7	30.5	1,227	28.4	34.4	25.7		
Unknown	0	0.0	0.1	0	0.0	0.3	0.0		
Total	41	100.0	100.0	4,316	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2019 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580										
	Asses	sment Area: l		Ashland, WV gregate Loans	Y-KY-OH MS	A #26580					
Geographic		Owner									
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units				
Level	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	0	0.0	5.0	0	0.0	3.7	5.0				
Moderate	0	0.0	5.0	0	0.0	3.8	9.1				
Middle	3	100.0	62.0	104	100.0	57.5	60.2				
Upper	0	0.0	28.0	0	0.0	35.1	25.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	3	100.0	100.0	104	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	0	0.0	1.4	0	0.0	0.5	5.0				
Moderate	0	0.0	10.8	0	0.0	4.5	9.1				
Middle	0	0.0	58.1	0	0.0	40.9	60.2				
Upper	1	100.0	29.7	26	100.0	54.2	25.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	1	100.0	100.0	26	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	6.9	0	0.0	3.8	5.0				
Moderate	0	0.0	8.3	0	0.0	5.4	9.1				
Middle	0	0.0	48.6	0	0.0	50.0	60.2				
Upper	0	0.0	36.1	0	0.0	40.8	25.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

	Distributio		MDA Reporta nent Area: N	·	y Borrower I1 tan Ohio	ncome Level	
Borrower		Families by					
Income	Bank		Agg	Baı	nk	Agg	Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pur	chase Loans			
Low	14	8.5	7.0	944	4.6	3.8	23.8
Moderate	44	26.8	22.0	3,610	17.7	16.5	18.1
Middle	46	28.0	24.2	5,725	28.1	23.6	21.0
Upper	55	33.5	30.3	9,004	44.1	42.0	37.1
Unknown	5	3.0	16.6	1,116	5.5	14.1	0.0
Total	164	100.0	100.0	20,399	100.0	100.0	100.0
			Refinar	nce Loans			
Low	10	5.1	7.0	1,003	4.4	3.8	23.8
Moderate	40	20.4	17.3	3,023	13.2	12.1	18.1
Middle	50	25.5	22.6	4,207	18.3	19.3	21.0
Upper	89	45.4	38.2	13,695	59.6	45.8	37.1
Unknown	7	3.6	14.8	1,060	4.6	18.9	0.0
Total	196	100.0	100.0	22,988	100.0	100.0	100.0
			Home Impro	vement Loans	<u>.</u>		
Low	8	8.7	8.6	234	6.6	5.9	23.8
Moderate	14	15.2	16.7	604	16.9	15.1	18.1
Middle	24	26.1	26.7	686	19.2	23.9	21.0
Upper	43	46.7	45.5	1,936	54.2	52.2	37.1
Unknown	3	3.3	2.6	111	3.1	2.9	0.0
Total	92	100.0	100.0	3,571	100.0	100.0	100.0
			Total HMDA F	Reportable Loan	s		
Low	38	7.7	7.2	2,289	4.7	3.9	23.8
Moderate	108	21.8	19.7	7,585	15.6	14.8	18.1
Middle	130	26.3	23.5	11,044	22.7	21.9	21.0
Upper	204	41.2	34.2	25,531	52.4	43.4	37.1
Unknown	15	3.0	15.4	2,287	4.7	15.9	0.0
Total	495	100.0	100.0	48,736	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{prop:multipartial} \textit{Multifamily loans are not included in the borrower distribution analysis}.$

	Distributi	on of 2019 H	MDA Report	able Loans B	y Borrower I	ncome Level					
		Assess	ment Area: N	Nonmetropol	itan Ohio						
Borrower		Families by									
Income Level	Bai	nk	Agg	Ва	nk	Agg	Family Income				
	#	#%	#%	\$(000)	\$%	\$%	%				
Other Purpose LOC											
Low	5	17.2	10.7	68	5.4	7.5	23.8				
Moderate	6	20.7	19.1	221	17.7	15.7	18.1				
Middle	5	17.2	22.2	217	17.4	22.2	21.0				
Upper	13	44.8	46.5	744	59.5	53.0	37.1				
Unknown	0	0.0	1.5	0	0.0	1.6	0.0				
Total	29	100.0	100.0	1,250	100.0	100.0	100.0				
			Other Purpos	e Closed/Exemp	ot						
Low	1	7.1	9.9	40	7.6	6.2	23.8				
Moderate	4	28.6	18.8	127	24.1	15.2	18.1				
Middle	5	35.7	28.3	209	39.6	24.0	21.0				
Upper	4	28.6	38.2	152	28.8	49.6	37.1				
Unknown	0	0.0	4.7	0	0.0	5.1	0.0				
Total	14	100.0	100.0	528	100.0	100.0	100.0				
			Purpose N	ot Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.8				
Moderate	0	0.0	1.4	0	0.0	1.2	18.1				
Middle	0	0.0	0.5	0	0.0	0.6	21.0				
Upper	0	0.0	0.9	0	0.0	2.4	37.1				
Unknown	0	0.0	97.3	0	0.0	95.8	0.0				
Total	0	0.0	100.0	0	0.0	100.0	100.0				

2011-2015 U.S. Census Bureau: American Community Survey

Geographic			Bank And Agg	regate Loans			Owner		
Income	Bank	:	Agg	Bank	(Agg	Occupied Units		
Level	#	#%	#%	\$(000)	\$%	\$%	%		
			Home Puro	chase Loans					
Low	1	0.6	0.6	78	0.4	0.4	0.8		
Moderate	31	18.9	18.0	3,846	18.9	14.1	18.3		
Middle	112	68.3	71.3	13,737	67.3	72.9	71.7		
Upper	20	12.2	10.0	2,738	13.4	12.4	9.2		
Unknown	0	0.0	0.1	0	0.0	0.3	0.1		
Total	164	100.0	100.0	20,399	100.0	100.0	100.0		
<u> </u>	<u> </u>		Refinan	ce Loans			L		
Low	0	0.0	0.4	0	0.0	0.2	0.8		
Moderate	33	16.8	13.3	3,116	13.6	10.6	18.3		
Middle	135	68.9	72.7	16,447	71.5	73.9	71.7		
Upper	28	14.3	13.5	3,425	14.9	15.2	9.2		
Unknown	0	0.0	0.0	0	0.0	0.0	0.1		
Total	196	100.0	100.0	22,988	100.0	100.0	100.0		
Home Improvement Loans									
Low	0	0.0	0.6	0	0.0	0.5	0.8		
Moderate	17	18.5	15.2	861	24.1	14.3	18.3		
Middle	65	70.7	72.3	2,168	60.7	71.4	71.7		
Upper	10	10.9	12.0	542	15.2	13.8	9.2		
Unknown	0	0.0	0.0	0	0.0	0.0	0.1		
Total	92	100.0	100.0	3,571	100.0	100.0	100.0		
<u>.</u>		<u>.</u>	Multifami	ly Loans			Multi-family Units %		
Low	0	0.0	1.8	0	0.0	1.4	6.7		
Moderate	0	0.0	32.1	0	0.0	13.9	34.0		
Middle	0	0.0	57.1	0	0.0	26.7	46.0		
Upper	0	0.0	8.9	0	0.0	57.9	8.9		
Unknown	0	0.0	0.0	0	0.0	0.0	4.4		
Total	0	0.0	100.0	0	0.0	100.0	100.0		
Total HMDA Reportable Loans									
Low	2	0.4	0.5	118	0.2	0.4	0.8		
Moderate	90	18.2	16.3	8,263	17.0	13.0	18.3		
Middle	340	68.7	71.7	33,415	68.6	71.4	71.7		
Upper	63	12.7	11.4	6,940	14.2	15.1	9.2		
Unknown	0	0.0	0.1	0	0.0	0.2	0.1		
Total	495	100.0	100.0	48,736	100.0	100.0	100.0		

2011-2015 U.S. Census Bureau: American Community Survey

I	Distribution	of 2019 HMI	DA Reportab	le Loans By	Income Level	of Geograp	hy					
		Assess	ment Area: N	lonmetropol:	itan Ohio							
Geographic			Bank And Ag	gregate Loans			Owner					
Income	Ba	nk	Agg	Ba	nk	Agg	Occupied Units					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	0.0	0	0.0	0.0	0.8					
Moderate	6	20.7	14.1	318	25.4	12.4	18.3					
Middle	22	75.9	70.8	852	68.2	72.4	71.7					
Upper	1	3.4	14.9	80	6.4	15.0	9.2					
Unknown	0	0.0	0.2	0	0.0	0.3	0.1					
Total	29	100.0	100.0	1,250	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	t							
Low	1	7.1	0.8	40	7.6	0.5	0.8					
Moderate	3	21.4	20.2	122	23.1	18.4	18.3					
Middle	6	42.9	67.3	211	40.0	68.2	71.7					
Upper	4	28.6	11.8	155	29.4	12.8	9.2					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	14	100.0	100.0	528	100.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	0.8					
Moderate	0	0.0	22.5	0	0.0	19.5	18.3					
Middle	0	0.0	70.3	0	0.0	70.5	71.7					
Upper	0	0.0	7.2	0	0.0	10.0	9.2					
Unknown	0	0.0	0.0	0	0.0	0.0	0.1					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi	on of 2019 H	_		=		
		Assessmen			West Virgini	a	
Borrower		-	Bank And Ag				Families by
Income Level	Ва		Agg	Ва		Agg	Family Income %
Level	#	#%	#%	\$(000)	\$%	\$%	/0
				rchase Loans			
Low	0	0.0	4.9	0	0.0	2.6	21.8
Moderate	4	50.0	15.6	374	48.1	11.6	17.6
Middle	3	37.5	25.1	294	37.8	23.7	20.8
Upper	1	12.5	43.4	110	14.1	51.0	39.8
Unknown	0	0.0	11.0	0	0.0	11.1	0.0
Total	8	100.0	100.0	778	100.0	100.0	100.0
			Refina	nce Loans			
Low	1	12.5	4.1	39	6.5	2.1	21.8
Moderate	0	0.0	11.8	0	0.0	7.6	17.6
Middle	3	37.5	21.7	208	34.6	16.1	20.8
Upper	3	37.5	52.9	248	41.2	61.5	39.8
Unknown	1	12.5	9.5	107	17.8	12.6	0.0
Total	8	100.0	100.0	602	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	1	33.3	20.6	40	47.1	16.6	21.8
Moderate	1	33.3	5.9	25	29.4	4.4	17.6
Middle	0	0.0	20.6	0	0.0	21.6	20.8
Upper	1	33.3	50.0	20	23.5	55.6	39.8
Unknown	0	0.0	2.9	0	0.0	1.8	0.0
Total	3	100.0	100.0	85	100.0	100.0	100.0
			Total HMDA	Reportable Loar	15		
Low	2	8.7	5.5	79	5.0	2.7	21.8
Moderate	7	30.4	13.6	474	29.8	10.0	17.6
Middle	6	26.1	23.4	502	31.6	20.8	20.8
Upper	7	30.4	46.8	426	26.8	54.5	39.8
Unknown	1	4.3	10.8	107	6.7	12.0	0.0
Total	23	100.0	100.0	1,588	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{lem:multifamily loans} \textit{An included in the borrower distribution analysis}.$

	Distributi	on of 2019 H Assessmen	_		y Borrower I West Virgini							
Borrower		Families by										
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	7.7	0	0.0	1.6	21.8					
Moderate	2	50.0	23.1	75	61.0	29.2	17.6					
Middle	0	0.0	0.0	0	0.0	0.0	20.8					
Upper	2	50.0	69.2	48	39.0	69.2	39.8					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	4	100.0	100.0	123	100.0	100.0	100.0					
<u>.</u>			Other Purpos	e Closed/Exemp	ot							
Low	0	0.0	7.7	0	0.0	3.8	21.8					
Moderate	0	0.0	0.0	0	0.0	0.0	17.6					
Middle	0	0.0	38.5	0	0.0	33.1	20.8					
Upper	0	0.0	38.5	0	0.0	57.0	39.8					
Unknown	0	0.0	15.4	0	0.0	6.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	21.8					
Moderate	0	0.0	0.0	0	0.0	0.0	17.6					
Middle	0	0.0	0.0	0	0.0	0.0	20.8					
Upper	0	0.0	0.0	0	0.0	0.0	39.8					
Unknown	0	0.0	100.0	0	0.0	100.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

Casamanhia			Bank And Agg	regate Loans			O-u-m o-m
Geographic Income	Bank		Agg Bank		k	Agg	Owner Occupied Units
Level	#	#%	#%o	\$(000)	\$%	\$%	%
	ı		Home Puro	chase Loans			
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	8	100.0	100.0	778	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	778	100.0	100.0	100.0
1			Refinan	ce Loans	,		L
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	8	100.0	100.0	602	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	602	100.0	100.0	100.0
			Home Impro	vement Loans	•		
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	100.0	85	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	85	100.0	100.0	100.0
	·		Multifami	ly Loans			Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
1	ı	Т	otal HMDA Rej	portable Loans			Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	23	100.0	100.0	1,588	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	1,588	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2019 HMDA Lending By Income Level of Geography											
		Assessmen	t Area: Nonn	netropolitan	West Virgini	a						
Geographic		Owner										
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	4	100.0	100.0	123	100.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	4	100.0	100.0	123	100.0	100.0	100.0					
			Other Purpos	e Closed/Exemp	ot							
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	0	0.0	100.0	0	0.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	0.0	0	0.0	0.0	0.0					
Middle	0	0.0	100.0	0	0.0	100.0	100.0					
Upper	0	0.0	0.0	0	0.0	0.0	0.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

	Distributi	on of 2019 H	MDA Report ent Area: Noi		-	ncome Level	
Borrower		Assessin	Bank And Ag	-	ii Keiitucky		Families by
Income	Ва	nk	Agg			Agg	Family Income
Level	#	#%	#%	\$(000)	\$%	\$%	%
			Home Pu	rchase Loans			
Low	0	0.0	5.1	0	0.0	3.1	27.8
Moderate	3	37.5	17.0	240	15.5	10.5	18.0
Middle	1	12.5	23.4	133	8.6	20.1	17.8
Upper	3	37.5	38.0	542	35.1	50.9	36.4
Unknown	1	12.5	16.5	630	40.8	15.3	0.0
Total	8	100.0	100.0	1,545	100.0	100.0	100.0
			Refina	nce Loans			
Low	1	4.8	4.9	18	1.0	2.3	27.8
Moderate	1	4.8	12.1	120	6.4	7.4	18.0
Middle	7	33.3	17.9	584	31.0	13.8	17.8
Upper	11	52.4	51.6	1,150	61.1	60.9	36.4
Unknown	1	4.8	13.5	10	0.5	15.7	0.0
Total	21	100.0	100.0	1,882	100.0	100.0	100.0
			Home Impr	ovement Loans			
Low	0	0.0	3.4	0	0.0	2.3	27.8
Moderate	2	50.0	10.3	75	45.2	7.4	18.0
Middle	0	0.0	24.1	0	0.0	20.6	17.8
Upper	2	50.0	54.3	91	54.8	57.7	36.4
Unknown	0	0.0	7.8	0	0.0	11.9	0.0
Total	4	100.0	100.0	166	100.0	100.0	100.0
			Total HMDA	Reportable Loar	าร		
Low	2	5.4	4.9	33	0.9	2.8	27.8
Moderate	6	16.2	14.5	435	11.6	9.0	18.0
Middle	9	24.3	20.8	767	20.5	17.2	17.8
Upper	18	48.6	44.6	1,870	49.9	55.1	36.4
Unknown	2	5.4	15.1	640	17.1	15.9	0.0
Total	37	100.0	100.0	3,745	100.0	100.0	100.0

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

 $\label{lem:multifamily loans} \textit{An included in the borrower distribution analysis}.$

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky													
Borrower		Families by											
Income	Ва	nk	Agg	Ва	nk	Agg	Family Income						
Level	#	#%	#%	\$(000)	\$%	\$%	%						
	Other Purpose LOC												
Low	1	25.0	4.2	15	9.9	1.3	27.8						
Moderate	0	0.0	18.3	0	0.0	8.8	18.0						
Middle	1	25.0	16.9	50	32.9	14.3	17.8						
Upper	2	50.0	57.7	87	57.2	74.6	36.4						
Unknown	0	0.0	2.8	0	0.0	1.0	0.0						
Total	4	100.0	100.0	152	100.0	100.0	100.0						
			Other Purpos	e Closed/Exemp	ot								
Low	0	0.0	10.4	0	0.0	9.9	27.8						
Moderate	0	0.0	16.7	0	0.0	10.5	18.0						
Middle	0	0.0	22.9	0	0.0	15.8	17.8						
Upper	0	0.0	45.8	0	0.0	59.9	36.4						
Unknown	0	0.0	4.2	0	0.0	3.9	0.0						
Total	0	0.0	100.0	0	0.0	100.0	100.0						
			Purpose N	ot Applicable									
Low	0	0.0	0.0	0	0.0	0.0	27.8						
Moderate	0	0.0	0.0	0	0.0	0.0	18.0						
Middle	0	0.0	3.6	0	0.0	4.7	17.8						
Upper	0	0.0	7.1	0	0.0	8.6	36.4						
Unknown	0	0.0	89.3	0	0.0	86.6	0.0						
Total	0	0.0	100.0	0	0.0	100.0	100.0						

2011-2015 U.S. Census Bureau: American Community Survey

D	Pistribution (-	e Loans By In metropolitan		of Geograpl	hy			
Geographic			Bank And Aggi				Owner			
Income	Banl	k	Agg	Agg Bank		Agg	Occupied Units			
Level	#	#%	#%	\$(000)	\$%	\$%	%			
l	l		Home Purc	hase Loans						
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	1	12.5	17.5	53	3.4	12.5	28.2			
Middle	7	87.5	74.8	1,492	96.6	76.3	67.8			
Upper	0	0.0	7.7	0	0.0	11.2	4.0			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			
Total	8	100.0	100.0	1,545	100.0	100.0	100.0			
1	l .		Refinan	ce Loans			L			
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	3	14.3	13.4	201	10.7	9.5	28.2			
Middle	16	76.2	79.2	1,183	62.9	79.5	67.8			
Upper	2	9.5	7.5	498	26.5	10.9	4.0			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			
Total	21	100.0	100.0	1,882	100.0	100.0	100.0			
Home Improvement Loans										
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	0	0.0	9.5	0	0.0	6.0	28.2			
Middle	4	100.0	81.0	166	100.0	80.4	67.8			
Upper	0	0.0	9.5	0	0.0	13.7	4.0			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			
Total	4	100.0	100.0	166	100.0	100.0	100.0			
<u> </u>	<u> </u>	<u>'</u>	Multifamil	y Loans	<u> </u>		Multi-family Units %			
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	1	50.0	7.7	42	6.0	1.0	13.7			
Middle	1	50.0	84.6	660	94.0	97.9	84.6			
Upper	0	0.0	7.7	0	0.0	1.1	1.7			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			
Total	2	100.0	100.0	702	100.0	100.0	100.0			
		Т	otal HMDA Rep	oortable Loans			Owner Occupied Units %			
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	6	15.4	15.2	333	7.5	10.8	28.2			
Middle	31	79.5	77.2	3,616	81.3	78.1	67.8			
Upper	2	5.1	7.7	498	11.2	11.0	4.0			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			
Total	39	100.0	100.0	4,447	100.0	100.0	100.0			
Source: 2019 FFIE	EC Census Data	I.			I		1			

2011-2015 U.S. Census Bureau: American Community Survey

	Distribution of 2019 HMDA Reportable Loans By Income Level of Geography											
		Assessmo	ent Area: No	nmetropolita	n Kentucky							
Geographic			Bank And Ag	gregate Loans			Owner					
Income	Ва	nk	Agg	Ва	nk	Agg	Occupied Units					
Level	#	#%	#%	\$(000)	\$%	\$%	%					
Other Purpose LOC												
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	1	25.0	15.5	37	24.3	8.5	28.2					
Middle	3	75.0	77.5	115	75.7	78.6	67.8					
Upper	0	0.0	7.0	0	0.0	13.0	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	4	100.0	100.0	152	100.0	100.0	100.0					
	Other Purpose Closed/Exempt											
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	8.3	0	0.0	7.2	28.2					
Middle	0	0.0	87.5	0	0.0	86.1	67.8					
Upper	0	0.0	4.2	0	0.0	6.7	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					
			Purpose N	ot Applicable								
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	25.0	0	0.0	20.0	28.2					
Middle	0	0.0	64.3	0	0.0	60.6	67.8					
Upper	0	0.0	10.7	0	0.0	19.4	4.0					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	0	0.0	100.0	0	0.0	100.0	100.0					

2011-2015 U.S. Census Bureau: American Community Survey

SMALL BUSINESS LENDING TABLES

Distribution of 2021 Small Business Lending By Revenue Size of Businesses											
	Assessment Area: Cincinnati, OH-KY-IN MSA #17140										
		Ва	nk And Ag	gregate Loa	ns		Total				
	Bank		Agg	Ва	nk	Agg	Businesses				
	#	#%	#%	\$(000)	\$%	\$ %	%				
	By Revenue										
\$1 Million or Less	53	14.6	49.6	8,071	27.6	28.6	90.0				
Over \$1 Million	10	2.8		3,211	11.0		8.9				
Revenue Unknown	300	82.6		17,987	61.5		1.1				
Total	363	100.0		29,269	100.0		100.0				
By Loan Size											
\$100,000 or Less	287	79.1	89.1	8,372	28.6	29.2					
\$100,001 - \$250,000	44	12.1	5.8	6,749	23.1	18.2					
\$250,001 - \$1 Million	32	8.8	5.2	14,148	48.3	52.6					
Total	363	100.0	100.0	29,269	100.0	100.0					
	By Lo	an Size and	Revenues \$	81 Million o	r Less						
\$100,000 or Less	34	64.2		1,307	16.2						
\$100,001 - \$250,000	8	15.1		1,209	15.0						
\$250,001 - \$1 Million	11	20.8		5,555	68.8						
Total	53	100.0		8,071	100.0						

Source: 2021 FFIEC Census Data

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140											
Geographic		E	Bank And Ag	gregate Loan	s		Total					
Income	Ba	nk	Agg	Agg Bank Agg								
Level	#	#%	#%	\$(000)	\$%	\$%	Businesses %					
Low	7	1.9	6.4	1,426	4.9	6.2	6.2					
Moderate	91	25.1	18.6	7,444	25.4	20.7	19.3					
Middle	146	40.2	35.2	11,592	39.6	34.6	36.2					
Upper	119	32.8	39.0	8,807	30.1	37.3	37.4					
Unknown	0	0.0	0.6	0	0.0	1.1	0.8					
Total	363	100.0	100.0	29,269	100.0	100.0	100.0					

Source: 2021 FFIEC Census Data

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

2021 Dun & Bradstreet Data

Source: 2021 FFIEC Census Data

Note:

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Revenue Size of Businesses												
Asse	Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580											
		Ва	nk And Ag	gregate Loa	ns		Total					
	Ba	nk	Agg	Ba	nk	Agg	Businesses					
	#	#%	#%	\$(000)	\$%	\$ %	%					
By Revenue												
\$1 Million or Less	29	18.0	47.2	4,137	19.1	32.7	88.9					
Over \$1 Million	11	6.8		2,247	10.4		9.3					
Revenue Unknown	121	75.2		15,284	70.5		1.8					
Total	161	100.0		21,668	100.0		100.0					
By Loan Size												
\$100,000 or Less	103	64.0	88.1	4,001	18.5	30.5						
\$100,001 - \$250,000	37	23.0	6.8	6,024	27.8	21.4						
\$250,001 - \$1 Million	20	12.4	5.1	9,643	44.5	48.1						
Total	161	100.0	100.0	21,668	100.0	100.0						
	By Lo	an Size and	Revenues	81 Million o	r Less							
\$100,000 or Less	20	69.0		925	22.4							
\$100,001 - \$250,000	4	13.8		696	16.8							
\$250,001 - \$1 Million	5	17.2		2,516	60.8							
Total	29	100.0		4,137	100.0							

	Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580											
Geographic	Geographic Bank And Aggregate Loans											
Income	Ba	nk	Agg	Ва	Agg	Total						
Level	#	#%	#%	\$(000)	\$%	\$%	Businesses %					
Low	21	13.0	8.9	3,499	16.1	10.9	9.9					
Moderate	31	19.3	11.1	3,600	16.6	14.3	13.5					
Middle	70	43.5	50.2	10,633	49.1	48.3	49.8					
Upper	39	24.2	28.6	3,936	18.2	25.1	26.4					
Unknown	0	0.0	0.3	0	0.0	1.2	0.4					
Total	161	100.0	100.0	21,668	100.0	100.0	100.0					

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Distribution of 2021 Small Business Lending By Revenue Size of Businesses										
Assessment Area: Nonmetropolitan Ohio										
		Ва	nk And Ag	gregate Loa	ns		Total			
	Ba	nk	Agg	Ba	nk	Agg	Businesses			
	#	#%	#%	\$(000)	\$%	\$%	%			
By Revenue										
\$1 Million or Less	146	20.1	46.7	15,555	25.8	32.1	89.8			
Over \$1 Million	58	8.0		11,341	18.8		7.9			
Revenue Unknown	521	71.9		33,411	55.4		2.3			
Total	725	100.0		60,307	100.0		100.0			
		В	y Loan Size	2						
\$100,000 or Less	573	79.0	92.2	18,382	30.5	37.3				
\$100,001 - \$250,000	91	12.6	4.5	14,184	23.5	19.0				
\$250,001 - \$1 Million	61	8.4	3.3	27,741	46.0	43.6				
Total	725	100.0	100.0	60,307	100.0	100.0				
	By Loa	ın Size and	Revenues \$	1 Million o	r Less					
\$100,000 or Less	101	69.2		3,599	23.1					
\$100,001 - \$250,000	26	17.8		4,054	26.1					
\$250,001 - \$1 Million	19	13.0		7,902	50.8					
Total	146	100.0		15,555	100.0					

Source:	2021 FFIEC Census Data
	2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

I	Distribution of 2021 Small Business Lending By Income Level of Geography												
	Assessment Area: Nonmetropolitan Ohio												
. 1:	Bank And Aggregate Loans												
Geographic Income Level	Ва	nk	Agg	Ва	nk	Agg	Businesses						
	#	#%	#%	\$(000)	\$%	\$%	%						
Low	28	3.9	2.0	3,215	5.3	3.4	2.1						
Moderate	238	32.8	21.7	21,067	34.9	25.7	24.4						
Middle	380	52.4	64.3	27,442	45.5	57.9	63.1						
Upper	68	9.4	10.5	7,615	12.6	12.1	9.4						
Unknown	11	1.5	0.7	968	1.6	0.7	1.1						
Total	725	100.0	100.0	60,307	100.0	100.0	100.0						

Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Revenue Size of Businesses											
	Assessment Area: Nonmetropolitan West Virginia										
		Ва	nk And Ag	gregate Loa	ns		Total				
	Bank		Agg	Ba	nk	Agg	Businesses				
	#	#%	#%	\$(000)	\$%	\$%	%				
By Revenue											
\$1 Million or Less	7	24.1	45.2	494	16.9	29.6	88.8				
Over \$1 Million	0	0.0		0	0.0		8.7				
Revenue Unknown	22	75.9		2,431	83.1		2.5				
Total	29	100.0		2,925	100.0		100.0				
	By Loan Size										
\$100,000 or Less	19	65.5	91.1	639	21.8	35.1					
\$100,001 - \$250,000	8	27.6	5.1	1,152	39.4	18.8					
\$250,001 - \$1 Million	2	6.9	3.8	1,134	38.8	46.0					
Total	29	100.0	100.0	2,925	100.0	100.0					
	By Lo	an Size and	Revenues \$	81 Million o	r Less						
\$100,000 or Less	5	71.4		136	27.5						
\$100,001 - \$250,000	2	28.6		358	72.5						
\$250,001 - \$1 Million	0	0.0		0	0.0						
Total	7	100.0		494	100.0						

Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

1	Distribution of 2021 Small Business Lending By Income Level of Geography											
Assessment Area: Nonmetropolitan West Virginia												
Geographic		Bank And Aggregate Loans										
Income	Ba	nk	Agg	Ba	nk	Agg	Businesses					
Level	#	#%	#%	\$(000)	\$ %	\$ %	%					
Low	0	0.0	0.0	0	0.0	0.0	0.0					
Moderate	0	0.0	6.7	0	0.0	6.3	8.9					
Middle	27	93.1	67.9	2,781	95.1	64.7	70.5					
Upper	2	6.9	23.5	144	4.9	28.5	20.7					
Unknown	0	0.0	0.0	0	0.0	0.0	0.0					
Total	29	100.0	100.0	2,925	100.0	100.0	100.0					

Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Distribution of 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Nonmetropolitan Kentucky									
		Ва	nk And Ag	gregate Loa	ns		Total		
	Ba	nk	Agg	Ва	nk	Agg	Businesses		
	#	#%	#%	\$(000)	\$%	\$ %	%		
By Revenue									
\$1 Million or Less	20	23.3	43.9	1,512	25.8	32.3	90.1		
Over \$1 Million	4	4.7		567	9.7		7.5		
Revenue Unknown	62	72.1		3,780	64.5		2.4		
Total	86	100.0		5,859	100.0		100.0		
By Loan Size									
\$100,000 or Less	70	81.4	92.4	2,375	40.5	39.0			
\$100,001 - \$250,000	11	12.8	4.5	1,580	27.0	20.4			
\$250,001 - \$1 Million	5	5.8	3.1	1,904	32.5	40.6			
Total	86	100.0	100.0	5,859	100.0	100.0			
	By Lo	an Size and	Revenues 9	1 Million o	r Less				
\$100,000 or Less	15	75.0		486	32.1				
\$100,001 - \$250,000	4	20.0		761	50.3				
\$250,001 - \$1 Million	1	5.0		265	17.5				
Total	20	100.0		1,512	100.0				

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	Distribution of 2021 Small Business Lending By Income Level of Geography										
Assessment Area: Nonmetropolitan Kentucky											
Geographic		m . 1									
Income	Ba	nk	Agg	Ba	nk	Agg	Total Businesses %				
Level	#	#%	#%	\$(000)	\$%	\$ %	Dusinesses /6				
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	9	10.5	18.7	845	14.4	15.9	20.2				
Middle	73	84.9	69.0	4,939	84.3	68.8	71.1				
Upper	4	4.7	11.2	75	1.3	14.5	8.7				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	86	100.0	100.0	5,859	100.0	100.0	100.0				

Source: 2021 FFIEC Census Data

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Distribution of 2020 Small Business Lending By Revenue Size of Businesses										
Assessment Area: Cincinnati, OH-KY-IN MSA #17140										
		Ba	nk And Ag	gregate Loa	ns		Total			
	Ba	nk	Agg	Ba	nk	Agg	Businesses			
	#	# #%		\$(000)	\$%	\$ %	%			
By Revenue										
\$1 Million or Less	32	4.3	44.2	3,649	6.0	28.0	89.7			
Over \$1 Million	43	5.8		11,380	18.7		9.3			
Revenue Unknown	663	89.8		45,698	75.3		1.0			
Total	738	100.0		60,727	100.0		100.0			
By Loan Size										
\$100,000 or Less	578	78.3	83.7	15,141	24.9	26.4				
\$100,001 - \$250,000	96	13.0	9.0	15,834	26.1	20.7				
\$250,001 - \$1 Million	64	8.7	7.3	29,752	49.0	52.8				
Total	738	100.0	100.0	60,727	100.0	100.0				
	By Lo	an Size and	Revenues \$	61 Million o	r Less					
\$100,000 or Less	24	75.0		822	22.5					
\$100,001 - \$250,000	2	6.3		239	6.5					
\$250,001 - \$1 Million	6	18.8		2,588	70.9					
Total	32	100.0		3,649	100.0					

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140										
Geographic		T ()									
Income	Ва	nk	Agg	Ва	nk	Agg	Total Businesses %				
Level	#	#%	#%	\$(000)	\$%	\$%	businesses %				
Low	9	1.2	5.3	1,273	2.1	5.6	6.0				
Moderate	183	24.8	18.3	16,497	27.2	20.6	19.3				
Middle	291	39.4	31.2	20,039	33.0	30.8	32.2				
Upper	253	34.3	44.3	22,888	37.7	41.5	41.5				
Unknown	2	0.3	0.8	30	0.0	1.4	0.9				
Total	738	100.0	100.0	60,727	100.0	100.0	100.0				

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

Note:

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580									
		Ba	nk And Ag	gregate Loa	ns		Total		
	Bank		Agg	Ba	nk	Agg	Businesses		
	# #%		#%	\$(000)	\$ %	\$ %	%		
By Revenue									
\$1 Million or Less	24	6.9	30.0	4,537	11.4	22.2	89.4		
Over \$1 Million	22	6.4		6,109	15.3		9.1		
Revenue Unknown	300	86.7		29,227	73.3		1.5		
Total	346	100.0		39,873	100.0		100.0		
By Loan Size									
\$100,000 or Less	235	67.9	83.0	8,172	20.5	26.4			
\$100,001 - \$250,000	63	18.2	9.4	10,013	25.1	21.6			
\$250,001 - \$1 Million	48	13.9	7.6	21,688	54.4	52.0			
Total	346	100.0	100.0	39,873	100.0	100.0			
	By Lo	an Size and	Revenues	31 Million o	r Less				
\$100,000 or Less	12	50.0		418	9.2				
\$100,001 - \$250,000	5	20.8		1,018	22.4				
\$250,001 - \$1 Million	7	29.2		3,101	68.3				
Total	24	100.0		4,537	100.0				

	Distribution of 2020 Small Business Lending By Income Level of Geograph	y
	Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580	
1.	Pauls And Appropria Loans	I

Geographic		Bank And Aggregate Loans									
Income	Bank		Agg	Ba	Bank Agg		Total				
Level	#	#%	#%	\$(000)	\$%	\$ %	Businesses %				
Low	59	17.1	14.4	6,531	16.4	17.9	12.2				
Moderate	74	21.4	16.4	9,206	23.1	20.4	16.7				
Middle	150	43.4	52.2	15,885	39.8	47.6	54.1				
Upper	63	18.2	16.2	8,251	20.7	13.6	16.4				
Unknown	0	0.0	0.1	0	0.0	0.4	0.5				
Total	346	100.0	100.0	39,873	100.0	100.0	100.0				

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

Source: 2020 FFIEC Census Data

Note:

Note:

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

2011-2015 U.S. Census Bureau: American Community Survey

Distribution of 2020 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Nonmetropolitan Ohio									
		Ba	nk And Agg	gregate Loa	ns		Total		
	Bank		Agg	Ba	nk	Agg	Businesses		
	#	#%	#%	\$(000)	\$%	\$%	%		
By Revenue									
\$1 Million or Less	175	11.5	32.9	16,075	11.9	24.0	89.9		
Over \$1 Million	120	7.9		27,179	20.1		8.0		
Revenue Unknown	1,233	80.7		91,648	67.9		2.1		
Total	1,528	100.0		134,902	100.0		100.0		
By Loan Size									
\$100,000 or Less	1,177	77.0	86.1	37,606	27.9	30.8			
\$100,001 - \$250,000	220	14.4	8.5	34,959	25.9	23.0			
\$250,001 - \$1 Million	131	8.6	5.4	62,337	46.2	46.2			
Total	1,528	100.0	100.0	134,902	100.0	100.0			
	By Loa	n Size and	Revenues \$	1 Million o	r Less				
\$100,000 or Less	135	77.1		5,184	32.2				
\$100,001 - \$250,000	23	13.1		3,523	21.9				
\$250,001 - \$1 Million	17	9.7		7,368	45.8				
Total	175	100.0		16,075	100.0				

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Nonmetropolitan Ohio									
Geographic		m . 1							
	Bank		Agg	Agg Bank		Agg	Total Businesses %		
Income Level	#	#%	#%	\$(000)	\$%	\$%	businesses %		
Low	61	4.0	2.6	4,886	3.6	2.1	2.1		
Moderate	515	33.7	23.0	46,149	34.2	27.7	23.2		
Middle	788	51.6	61.9	70,536	52.3	59.1	64.0		

11,759

1,572

134,902

11.3

0.8

100.0

8.7

1.2

100.0

10.3

0.6

100.0

9.6

1.1

100.0

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

Upper

Total

Unknown

Source: 2020 FFIEC Census Data

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

144

20

1,528

9.4

1.3

100.0

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

Total

Source: 2020 FFIEC Census Data

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Revenue Size of Businesses										
Assessment Area: Nonmetropolitan West Virginia										
		Ва	nk And Ag	gregate Loa	ns		Total			
	Ba		Agg	Ba	nk	Agg	Businesses			
	#	#%	#%	\$(000)	\$%	\$%	%o			
By Revenue										
\$1 Million or Less	7	9.7	22.7	1,213	18.5	20.6	89.7			
Over \$1 Million	1	1.4		152	2.3		6.5			
Revenue Unknown	64	88.9		5,207	79.2		3.7			
Total	72	100.0		6,572	100.0		100.0			
	By Loan Size									
\$100,000 or Less	52	72.2	82.3	1,323	20.1	23.4				
\$100,001 - \$250,000	13	18.1	10.1	1,825	27.8	22.1				
\$250,001 - \$1 Million	7	9.7	7.6	3,424	52.1	54.6				
Total	72	100.0	100.0	6,572	100.0	100.0				
	By Loa	n Size and	Revenues \$	1 Million o	r Less					
\$100,000 or Less	5	71.4		238	19.6					
\$100,001 - \$250,000	0	0.0		0	0.0					
\$250,001 - \$1 Million	2	28.6		975	80.4					
Total	7	100.0		1,213	100.0					

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Nonmetropolitan West Virginia										
	Bank And Aggregate Loans									
Geographic Income Level	Ва	nk	Agg	Ва	nk	Agg	Total Businesses %			
	#	#%	#%	\$(000)	\$%	\$%	businesses 76			
Low	0	0.0	0.0	0	0.0	0.0	0.0			
Moderate	0	0.0	0.0	0	0.0	0.0	0.0			
Middle	72	100.0	98.7	6,572	100.0	99.8	100.0			
Upper	0	0.0	0.0	0	0.0	0.0	0.0			
Unknown	0	0.0	0.0	0	0.0	0.0	0.0			

2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey

72

100.0

Note: Percentages may not total 100.0 percent due to rounding.

100.0

6,572

100.0

100.0

100.0

Distribut	ion of 2020 S	Small Busir	ess Lendin	g By Reven	ue Size of B	usinesses	
	Asses	sment Area	: Nonmetro	politan Ken	itucky		
		Ва	nk And Ag	gregate Loa	ns		Total
	Ba	nk	Agg	Ва	nk	Agg	Businesses
	#	#%	#%	\$(000)	\$%	\$%	%
			By Revenue	:			
\$1 Million or Less	24	12.4	31.5	2,618	20.2	21.4	90.3
Over \$1 Million	8	4.1		1,364	10.5		7.5
Revenue Unknown	161	83.4		9,008	69.3		2.2
Total	193	100.0		12,990	100.0		100.0
		I	By Loan Siz	e			
\$100,000 or Less	158	81.9	88.2	5,161	39.7	37.6	
\$100,001 - \$250,000	26	13.5	7.1	3,789	29.2	22.3	
\$250,001 - \$1 Million	9	4.7	4.7	4,040	31.1	40.2	
Total	193	100.0	100.0	12,990	100.0	100.0	
	By Lo	an Size and	Revenues	81 Million o	r Less		
\$100,000 or Less	20	83.3		1,252	47.8		
\$100,001 - \$250,000	2	8.3		328	12.5		
\$250,001 - \$1 Million	2	8.3		1,038	39.6		
Total	24	100.0		2,618	100.0		

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

1	Distribution	stribution of 2020 Small Business Lending By Income Level of Geography									
		Assessment Area: Nonmetropolitan Kentucky									
Geographic		Bank And Aggregate Loans									
Income	Ва	nk	Agg	Ba	nk	Agg	Businesses				
Level	#	#%	#%	\$(000)	\$ %	\$ %	%				
Low	0	0.0	0.0	0	0.0	0.0	0.0				
Moderate	25	13.0	13.8	1,805	13.9	13.1	15.1				
Middle	155	80.3	71.9	10,447	80.4	71.9	74.3				
Upper	13	6.7	13.4	738	5.7	14.3	10.6				
Unknown	0	0.0	0.0	0	0.0	0.0	0.0				
Total	193	100.0	100.0	12,990	100.0	100.0	100.0				

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Distribut	ion of 2019	Small Busin	ess Lendin	g By Reven	ue Size of B	usinesses	
	Assessme	nt Area: Cir	ncinnati, OI	H-KY-IN M	SA #17140		
		Ba	nk And Ag	gregate Loa	ns		Total
	Ba	nk	Agg	Ba	nk	Agg	Businesses
	#	#%	#%	\$(000)	\$%	\$%	%
]	By Revenue	!			
\$1 Million or Less	16	42.1	47.8	2,047	21.2	28.0	89.4
Over \$1 Million	22	57.9		7,599	78.8		9.6
Revenue Unknown	0	0.0		0	0.0		1.0
Total	38	100.0		9,646	100.0		100.0
		H	By Loan Size	e			
\$100,000 or Less	13	34.2	91.4	653	6.8	29.0	
\$100,001 - \$250,000	11	28.9	4.0	2,057	21.3	15.2	
\$250,001 - \$1 Million	14	36.8	4.6	6,936	71.9	55.8	
Total	38	100.0	100.0	9,646	100.0	100.0	
	By Lo	an Size and	Revenues \$	81 Million o	r Less		
\$100,000 or Less	10	62.5		401	19.6		
\$100,001 - \$250,000	4	25.0		840	41.0		
\$250,001 - \$1 Million	2	12.5		806	39.4		
Total	16	100.0		2,047	100.0		

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

1	Distribution	stribution of 2019 Small Business Lending By Income Level of Geography									
	A	Assessment Area: Cincinnati, OH-KY-IN MSA #17140									
Geographic		Bank And Aggregate Loans									
Income	Ba	nk	Agg	Ba	nk	Agg	Businesses				
Level	#	#%	#%	\$(000)	\$%	\$ %	%				
Low	3	7.9	5.5	699	7.2	5.4	5.9				
Moderate	7	18.4	18.9	1,123	11.6	19.2	19.3				
Middle	18	47.4	30.3	4,401	45.6	31.2	32.1				
Upper	10	26.3	43.9	3,423	35.5	42.9	41.9				
Unknown	0	0.0	0.8	0	0.0	1.2	0.9				
Total	38	100.0	100.0	9,646	100.0	100.0	100.0				

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Distribut	ion of 2019 s	Small Busin	ess Lendin	g By Reven	ue Size of B	usinesses	
	Ass	essment Ar	ea: Nonmet	ropolitan O	hio		
		Ba	nk And Ag	gregate Loa	ns		Total
	Ba	nk	Agg	Ва	nk	Agg	Businesses
	#	#%	#%	\$(000)	\$ %	\$ %	%
]	By Revenue	:			
\$1 Million or Less	92	56.8	45.9	8,245	37.6	38.0	89.8
Over \$1 Million	62	38.3		12,513	57.1		8.1
Revenue Unknown	8	4.9		1,173	5.3		2.1
Total	162	100.0		21,931	100.0		100.0
		I	By Loan Siz	e			
\$100,000 or Less	107	66.0	92.9	4,713	21.5	36.7	
\$100,001 - \$250,000	31	19.1	3.7	5,473	25.0	16.9	
\$250,001 - \$1 Million	24	14.8	3.4	11,745	53.6	46.4	
Total	162	100.0	100.0	21,931	100.0	100.0	
	By Lo	an Size and	Revenues	81 Million o	r Less		
\$100,000 or Less	73	79.3		2,839	34.4		
\$100,001 - \$250,000	12	13.0		2,047	24.8		
\$250,001 - \$1 Million	7	7.6		3,359	40.7		
Total	92	100.0		8,245	100.0		

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

1	Distribution	stribution of 2019 Small Business Lending By Income Level of Geography								
		Assessment Area: Nonmetropolitan Ohio								
Geographic		Bank And Aggregate Loans								
Income	Ba	Bank Agg Bank Agg								
Level	#	#%	#%	\$(000)	\$%	\$%	%			
Low	7	4.3	2.2	1,091	5.0	3.4	2.2			
Moderate	57	35.2	20.5	4,864	22.2	21.9	23.2			
Middle	80	49.4	62.5	10,466	47.7	58.9	63.9			
Upper	18	11.1	11.7	5,510	25.1	14.7	9.6			
Unknown	0	0.0	0.9	0	0.0	0.2	1.1			
Total	162	100.0	100.0	21,931	100.0	100.0	100.0			

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Distribut	ion of 2019 S	Small Busin	ess Lendin	g By Reven	ue Size of B	usinesses	
	Asses	sment Area	: Nonmetro	politan Ken	tucky		
		Ва	nk And Ag	gregate Loa	ns		Total
	Ba	nk	Agg	Ba	nk	Agg	Businesses
	#	#%	#%	\$(000)	\$%	\$%	%
]	By Revenue	!			
\$1 Million or Less	16	57.1	43.7	1,630	51.4	37.2	89.9
Over \$1 Million	10	35.7		1,318	41.5		7.8
Revenue Unknown	2	7.1		225	7.1		2.3
Total	28	100.0		3,173	100.0		100.0
		H	By Loan Size	e			
\$100,000 or Less	17	60.7	93.3	816	25.7	42.3	
\$100,001 - \$250,000	9	32.1	3.7	1,507	47.5	17.8	
\$250,001 - \$1 Million	2	7.1	3.1	850	26.8	39.9	
Total	28	100.0	100.0	3,173	100.0	100.0	
	By Lo	an Size and	Revenues \$	61 Million o	r Less		
\$100,000 or Less	10	62.5		423	26.0		
\$100,001 - \$250,000	5	31.3		857	52.6		
\$250,001 - \$1 Million	1	6.3		350	21.5		
Total	16	100.0		1,630	100.0		

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

	Distribution	stribution of 2019 Small Business Lending By Income Level of Geography							
		Assessment Area: Nonmetropolitan Kentucky							
Geographic		Tatal							
Income	Ba	nk	Agg	Ba	nk	Agg	Total Businesses %		
Level	#	#%	#%	\$(000)	\$%	\$ %	Dusiliesses /6		
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	5	17.9	16.2	373	11.8	12.7	15.4		
Middle	23	82.1	69.2	2,800	88.2	71.4	74.0		
Upper	0	0.0	11.0	0	0.0	14.1	10.6		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
Total	28	100.0	100.0	3,173	100.0	100.0	100.0		

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

APPENDIX F

DEMOGRAPHIC INFORMATION – LIMITED SCOPE AAs

	2	021 AKRON	, OH MSA #	10420 AA D	EMOGRAF	HICS		
Income Categories	Tra Distrib		Famili Tract Is	- 1	Level a	< Poverty as % of by Tract	Famil Family	ies by Income
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
				Housi	ng Type by	Tract		
	Housing	O	wner-occupi	ed	Ren	ntal	Vac	ant
	Units by Tract	#	% by	% by	#	% by	#	% by
_	25.252	40.754	tract	unit		unit		unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Bu	sinesses			sses by Tra	ct & Revenu		
	Total Bu by T		Less Th	an or =		ct & Revenu Million		ue Not orted
				an or =			Reven	
Low	by T	ract	\$1 Mi	an or = illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi	an or = illion %	Over \$1	Million %	Reven Repo	orted %
	by T # 3,305	% 12.6	\$1 Mi # 2,827	an or = illion % 12.0	Over \$1 # 449	Million % 18.3	Reven Repo #	% 14.6
Moderate	# 3,305 4,096	% 12.6 15.7	\$1 Mi # 2,827 3,712	an or = illion % 12.0 15.8	Over \$1 # 449 363	Million % 18.3 14.8	# 29 21	% 14.6 10.6
Moderate Middle	# 3,305 4,096 8,164	% 12.6 15.7 31.2	\$1 Mi # 2,827 3,712 7,502	an or = illion % 12.0 15.8 31.9	Over \$1 # 449 363 601	Million % 18.3 14.8 24.5	Reven Repo # 29 21 61	% 14.6 10.6 30.8
Moderate Middle Upper	# 3,305 4,096 8,164 10,579	% 12.6 15.7 31.2 40.5	\$1 Mi # 2,827 3,712 7,502 9,452	an or = illion % 12.0 15.8 31.9 40.2	# 449 363 601 1,040	Million % 18.3 14.8 24.5 42.4	Reven: Repo # 29 21 61 87	% 14.6 10.6 30.8 43.9
Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579	7xct % 12.6 15.7 31.2 40.5 0.0 100.0	\$1 Mi # 2,827 3,712 7,502 9,452 0	an or = illion % 12.0 15.8 31.9 40.2 0.0	# 449 363 601 1,040	Million % 18.3 14.8 24.5 42.4 0.0	# 29 21 61 87 0	% 14.6 10.6 30.8 43.9 0.0
Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total E	7act 12.6 15.7 31.2 40.5 0.0 100.0 Businesses:	\$1 Mi # 2,827 3,712 7,502 9,452 0	12.0 15.8 31.9 40.2 0.0 100.0 89.9	# 449 363 601 1,040 0 2,453	Million % 18.3 14.8 24.5 42.4 0.0 100.0	# 29 21 61 87 0 198	74.6 10.6 30.8 43.9 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579 0 26,144	7act 12.6 15.7 31.2 40.5 0.0 100.0 Susinesses:	\$1 Mi # 2,827 3,712 7,502 9,452 0	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm	# 449 363 601 1,040 0 2,453 s by Tract &	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4	# 29 21 61 87 0 198 ize Revenu	% 14.6 10.6 30.8 43.9 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total E	7act 12.6 15.7 31.2 40.5 0.0 100.0 Susinesses:	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm	# 449 363 601 1,040 0 2,453 s by Tract &	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 r Revenue S	Reven: Repo # 29 21 61 87 0 198	% 14.6 10.6 30.8 43.9 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr	12.6 15.7 31.2 40.5 0.0 100.0 Businesses:	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm or = lion %	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 t Revenue S Million %	Reven: Repo # 29 21 61 87 0 198 ize Revenu Repo: #	14.6 10.6 30.8 43.9 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percenta	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr	12.6 15.7 31.2 40.5 0.0 100.0 Businesses:	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm	# 449 363 601 1,040 0 2,453 s by Tract &	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 r Revenue S Million	Reven: Repo # 29 21 61 87 0 198 ize Revenu	% 14.6 10.6 30.8 43.9 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percenta	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total E Total F by Tr	7 12.6 15.7 31.2 40.5 0.0 100.0 3 usinesses: 4 arms 4 act	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil #	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm an or = lion % 2.5	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 Revenue S Million % 33.3	Reven: Repo # 29 21 61 87 0 198 ize Revenu Repo: # 0	14.6 10.6 30.8 43.9 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr # 5 15	7 12.6 15.7 31.2 40.5 0.0 100.0 3 usinesses: 4 arms 4 act 9,4 31.3	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil #	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farman or = lion % 2.5 8.9 31.8	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1 #	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 t Revenue S Million % 33.3 33.3 0.0	Reven: Repo # 29 21 61 87 0 198 ize Revenu Repo: # 0 0	14.6 10.6 30.8 43.9 0.0 100.0 0.8 e Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr # 5 15	12.6 15.7 31.2 40.5 0.0 100.0 3usinesses: arms eact % 3.1 9.4 31.3 56.3	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil # 4 14	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm or = lion % 2.5 8.9 31.8 56.7	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1 1 0 1	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 t Revenue S Million % 33.3 33.3	Reven: Repo # 29 21 61 87 0 198 ize Revenu Repo: # 0 0 0	14.6 10.6 30.8 43.9 0.0 100.0 0.8 ie Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr # 5 15 50 90 0	## 12.6 15.7 31.2 40.5 0.0 100.0 Businesses: ### 3.1 9.4 31.3 56.3 0.0	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil # 4 14 50 89 0	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm an or = lion % 2.5 8.9 31.8 56.7 0.0	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1 1 0 1 0	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 Revenue S Million % 33.3 3.3 0.0 33.3 0.0	Revenue 29 21 61 87 0 198 ize Revenue Report # 0 0 0 0 0 0	14.6 10.6 30.8 43.9 0.0 100.0 0.8 ie Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 3,305 4,096 8,164 10,579 0 26,144 ge of Total F by Tr # 5 15 50 90	% 12.6 15.7 31.2 40.5 0.0 100.0 3usinesses: arms act % 3.1 9.4 31.3 56.3 0.0 100.0	\$1 Mi # 2,827 3,712 7,502 9,452 0 23,493 Less Tha \$1 Mil # 4 14 50 89	an or = illion % 12.0 15.8 31.9 40.2 0.0 100.0 89.9 Farm or = lion % 2.5 8.9 31.8 56.7	# 449 363 601 1,040 0 2,453 s by Tract & Over \$1 1 0 1	Million 18.3 14.8 24.5 42.4 0.0 100.0 9.4 Revenue S Million % 33.3 33.3 0.0 33.3	Revenue 29 21 61 87 0 198 ize Revenue Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14.6 10.6 30.8 43.9 0.0 100.0 0.8 ie Not rted % 0.0 0.0 0.0

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2021 CL	EVELAND-I	ELYRIA, OH	MSA #1746	0 AA DEMO	OGRAPHIC	S	
Income Categories	Tr. Distril		Famil Tract I	ies by ncome	Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown	10	2.0	1,538	0.4	663	43.1	0	0.0
Total AA	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	O	vner-occupi	ed	Ren	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
				Busine		ct & Revenu		
	Total Bu		Less Th	an or =	061	Million	Reven	ue Not
	by T	ract	\$1 M	illion	Over \$1	Million	Repo	orted
	#	%	#	%	#	%	#	%
Low	8,221	10.7	7,304	10.6	863	12.2	54	10.0
Moderate	15,229	19.9	13,741	19.9	1,407	19.9	81	15.0
Middle	22,764	29.7	20,834	30.2	1,788	25.3	142	26.2
Upper	29,633	38.6	26,527	38.4	2,843	40.2	263	48.6
Unknown	850	1.1	675	1.0	174	2.5	1	0.2
Total AA	76,697	100.0	69,081	100.0	7,075	100.0	541	100.0
Percenta	ge of Total I	Businesses:		90.1		9.2		0.7
	Total F	arme		Farm	s by Tract &	Revenue S	ize	
	by Ti		Less Tha		Over \$1	Million	Revenu	
	#	%	\$1 Mil	%	#	%	Repo:	rted %
Low	27	9.6	25	9.1	1	20.0	1	50.0
Moderate	41	14.6	41	15.0	0	0.0	0	0.0
Middle	66	23.5	64	23.4	1	20.0	1	50.0
Upper	145	51.6	142	51.8	3	60.0	0	0.0
Unknown	2	0.7	2	0.7	0	0.0	0	0.0
Total AA	281	100.0	274	100.0	5	100.0	2	100.0
	centage of To		4/4	97.5	,	1.8	-	0.7
ren		otal Larins;		21.0		1.0		U./

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	202	1 COLUMB	US, OH MS	A #18140 AA	DEMOGR.	APHICS		
Income Categories	Tra Distril		Famili Tract I		Level a	< Poverty as % of by Tract	Family Family	•
	#	%	#	%	#	%	#	%
Low	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
				Housi	ng Type by	Tract		
	Housing	0	wner-occupi			ntal	Vac	ant
	Units by Tract	#	% by	% by	#	% by	#	% by
7	0.124	4.105	tract	unit	2.620	unit	1 211	unit
Low	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
	Total Bu	sinesses			sses by Tra	ct & Revenu		
	by T	ract	Less Th		Over \$1	Million	Reven	
			\$1 Mi			0/	Repo	
-	#	%	#	%	# 50	%	# 40	%
Low	844	5.8	773	5.8	59	6.9	12	6.2
Moderate	2,917	20.2	2,638	19.7	236	27.6	43	22.2
Middle	6,876	47.5	6,409	47.8	377	44.1	90	46.4
Upper	3,831	26.5	3,599	26.8	183	21.4	49	25.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,468	100.0	13,419	100.0	855	100.0	194	100.0
Percenta	ge of Total E	iusinesses:		92.7	1 7	5.9		1.3
	Total F	arms			s by Tract &	Revenue S		
	by Tr	act	Less Tha \$1 Mil		Over \$1	Million	Revenu	
		0/			v	0/	Repor	
T	# 11	%	# 11	% 2.0	# 0	%	# 0	%
Low	11 89	1.9	85	15.1	3	0.0	0	0.0
Moderate	345	15.5		60.3	5	33.3	0	50.0
Middle		60.0	340	22.7	1	55.6	1	0.0
Upper	130	22.6	128			11.1	$\overline{}$	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	575 centage of To	100.0	564	100.0 98.1	9	100.0 1.6	2	100.0 0.3

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

	2021	CHARLEST	ON, WV MS	5A #16620 A	A DEMOG	RAPHICS		
Income Categories	Tra Distril	act oution	Famili Tract I	- 1	Level	< Poverty as % of by Tract	Famil Family	ies by Income
	#	%	#	%	#	%	#	%
Low	2	2.7	825	1.1	297	36.0	16,160	22.1
Moderate	17	22.7	12,746	17.4	2,629	20.6	12,755	17.4
Middle	40	53.3	41,634	56.9	5,524	13.3	13,901	19.0
Upper	16	21.3	18,004	24.6	1,310	7.3	30,393	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	75	100.0	73,209	100.0	9,760	13.3	73,209	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	0	wner-occupi	ed	Res	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,276	682	0.8	30.0	1,060	46.6	534	23.5
Moderate	24,236	13,400	16.3	55.3	6,806	28.1	4,030	16.6
Middle	74,088	47,335	57.7	63.9	17,049	23.0	9,704	13.1
Upper	30,585	20,689	25.2	67.6	7,348	24.0	2,548	8.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	131,185	82,106	100.0	62.6	32,263	24.6	16,816	12.8
	Total Bu			Busine	sses by Tra	ct & Revenu	e Size	
		ract	Less Th \$1 Mi		Over \$1	Million		ue Not orted
	#	%	#	%	#	%	#	%
Low	# 310	% 3.5	# 248	% 3.2	# 58	% 6.6	_	% 2.0
Low Moderate							#	
	310	3.5	248	3.2	58	6.6	# 4	2.0
Moderate	310 1,111	3.5 12.6	248 968	3.2 12.5	58 118	6.6 13.5	# 4 25	2.0 12.6
Moderate Middle	310 1,111 5,148	3.5 12.6 58.3	248 968 4,486	3.2 12.5 57.8	58 118 521	6.6 13.5 59.5	# 4 25 141	2.0 12.6 70.9
Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0 8,834	3.5 12.6 58.3 25.6 0.0 100.0	248 968 4,486 2,058	3.2 12.5 57.8 26.5	58 118 521 178	6.6 13.5 59.5 20.3	# 4 25 141 29	2.0 12.6 70.9 14.6
Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0	3.5 12.6 58.3 25.6 0.0 100.0	248 968 4,486 2,058	3.2 12.5 57.8 26.5 0.0	58 118 521 178 0	6.6 13.5 59.5 20.3 0.0	# 4 25 141 29 0	2.0 12.6 70.9 14.6 0.0
Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0 8,834 ge of Total F	3.5 12.6 58.3 25.6 0.0 100.0 Businesses:	248 968 4,486 2,058	3.2 12.5 57.8 26.5 0.0 100.0 87.8	58 118 521 178 0 875	6.6 13.5 59.5 20.3 0.0 100.0	# 4 25 141 29 0 199	2.0 12.6 70.9 14.6 0.0 100.0
Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0 8,834 ge of Total F	3.5 12.6 58.3 25.6 0.0 100.0 Businesses:	248 968 4,486 2,058 0 7,760	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm	58 118 521 178 0 875 s by Tract 8	6.6 13.5 59.5 20.3 0.0 100.0 9.9	# 4 25 141 29 0 199 ize Revenu	2.0 12.6 70.9 14.6 0.0 100.0 2.3
Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr	3.5 12.6 58.3 25.6 0.0 100.0 Businesses:	248 968 4,486 2,058 0 7,760 Less Tha	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm	58 118 521 178 0 875 s by Tract &	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S	# 4 25 141 29 0 199 ize Revenu	2.0 12.6 70.9 14.6 0.0 100.0 2.3 te Not
Moderate Middle Upper Unknown Total AA Percenta	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr	3.5 12.6 58.3 25.6 0.0 100.0 Businesses: arms	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm	58 118 521 178 0 875 s by Tract & Over \$1	6.6 13.5 59.5 20.3 0.0 100.0 9.9 z Revenue S Million	# 4 25 141 29 0 199 ize Revenu Report	2.0 12.6 70.9 14.6 0.0 100.0 2.3 te Not
Moderate Middle Upper Unknown Total AA Percenta	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr	3.5 12.6 58.3 25.6 0.0 100.0 Businesses: arms	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil #	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = lion %	58 118 521 178 0 875 s by Tract & Over \$1	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million %	# 4 25 141 29 0 199 ize Revenu Report	2.0 12.6 70.9 14.6 0.0 100.0 2.3 te Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr	3.5 12.6 58.3 25.6 0.0 100.0 Businesses: arms eact % 0.0	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil #	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = llion % 0.0	58 118 521 178 0 875 s by Tract & Over \$1 #	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million % 0.0	# 4 25 141 29 0 199 ize Revenu Report	2.0 12.6 70.9 14.6 0.0 100.0 2.3 ie Not rted % 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr # 0 20 78	3.5 12.6 58.3 25.6 0.0 100.0 Businesses: arms eact % 0.0 16.8 65.5	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil # 0 20 78	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = llion % 0.0 16.8 65.5	58 118 521 178 0 875 s by Tract & Over \$1 # 0 0	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million % 0.0 0.0	# 4 25 141 29 0 199 ize Revenu Report	2.0 12.6 70.9 14.6 0.0 100.0 2.3 ie Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr # 0 20 78 21	3.5 12.6 58.3 25.6 0.0 100.0 Businesses: arms eact % 0.0 16.8 65.5 17.6	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil # 0 20 78 21	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = lion % 0.0 16.8 65.5	58 118 521 178 0 875 s by Tract & Over \$1 # 0 0	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million % 0.0 0.0 0.0	# 4 25 141 29 0 199 ize Revenu Report # 0 0 0 0 0 0	2.0 12.6 70.9 14.6 0.0 100.0 2.3 te Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr # 0 20 78 21	3.5 12.6 58.3 25.6 0.0 100.0 3usinesses: arms act % 0.0 16.8 65.5 17.6	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil # 0 20 78 21 0	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = lion 0.0 16.8 65.5 17.6	58 118 521 178 0 875 s by Tract & Over \$1 # 0 0 0	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million % 0.0 0.0 0.0 0.0	# 4 25 141 29 0 199 ize Revenu Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.0 12.6 70.9 14.6 0.0 100.0 2.3 se Not rted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	310 1,111 5,148 2,265 0 8,834 ge of Total F by Tr # 0 20 78 21	3.5 12.6 58.3 25.6 0.0 100.0 3usinesses: arms act % 0.0 16.8 65.5 17.6 0.0	248 968 4,486 2,058 0 7,760 Less Tha \$1 Mil # 0 20 78 21	3.2 12.5 57.8 26.5 0.0 100.0 87.8 Farm an or = lion % 0.0 16.8 65.5	58 118 521 178 0 875 s by Tract & Over \$1 # 0 0	6.6 13.5 59.5 20.3 0.0 100.0 9.9 x Revenue S Million % 0.0 0.0 0.0	# 4 25 141 29 0 199 ize Revenu Report # 0 0 0 0 0 0	2.0 12.6 70.9 14.6 0.0 100.0 2.3 te Not rted % 0.0 0.0 0.0

Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	2021 PARE	ŒRSBURG-	VIENNA, W	V MSA #370	620 AA DE!	MOGRAPH	ICS	
Income Categories	Tra Distril		Famili Tract I		Level a	< Poverty as % of by Tract	Family Family	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,111	20.5
Moderate	5	17.9	2,099	8.4	524	25.0	4,378	17.6
Middle	17	60.7	17,600	70.6	2,349	13.3	5,138	20.6
Upper	6	21.4	5,233	21.0	329	6.3	10,305	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	24,932	100.0	3,202	12.8	24,932	100.0
				Housi	ng Type by	Tract		
	Housing Units by	ts by O	vner-occupi	ed	Rei	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,461	2,186	7.9	49.0	1,561	35.0	714	16.0
Middle	30,910	19,355	69.7	62.6	7,895	25.5	3,660	11.8
Upper	8,137	6,231	22.4	76.6	1,394	17.1	512	6.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	43,508	27,772	100.0	63.8	10,850	24.9	4,886	11.2
			,	Busine		ct & Revenu		
	Total Bu		Less Th				Reven	ue Not
	by 1	ract	\$1 Mi	llion	Over \$1	Million		orted
	# #	ract %	\$1 Mi	llion %	Over \$1	Million %		
Low							Repo	orted
Low Moderate	#	%	#	%	#	%	Repo	orted %
	# 0	% 0.0	# 0	% 0.0	# 0	% 0.0	# 0	orted % 0.0
Moderate	# 0 300	% 0.0 10.3	# 0 264	% 0.0 10.0	# 0 36	% 0.0 14.2	# 0 0	0.0 0.0
Moderate Middle	# 0 300 2,093	% 0.0 10.3 72.0	# 0 264 1,891	% 0.0 10.0 72.0	# 0 36 183	% 0.0 14.2 72.3	# 0 0 0	0.0 0.0 73.1
Moderate Middle Upper	# 0 300 2,093 514	% 0.0 10.3 72.0 17.7	# 0 264 1,891 473	% 0.0 10.0 72.0 18.0	# 0 36 183 34	% 0.0 14.2 72.3 13.4	# 0 0 19 7	0.0 0.0 73.1 26.9
Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0	% 0.0 10.3 72.0 17.7 0.0 100.0	# 0 264 1,891 473 0	% 0.0 10.0 72.0 18.0 0.0	# 0 36 183 34 0	% 0.0 14.2 72.3 13.4 0.0	# 0 0 19 7 0	0.0 0.0 73.1 26.9 0.0
Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0 2,907 ge of Total E	% 0.0 10.3 72.0 17.7 0.0 100.0 Businesses:	# 0 264 1,891 473 0	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4	# 0 36 183 34 0 253	% 0.0 14.2 72.3 13.4 0.0 100.0	# 0 0 19 7 0 26	0.0 0.0 73.1 26.9 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0 2,907	% 0.0 10.3 72.0 17.7 0.0 100.0 Businesses:	# 0 264 1,891 473 0	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farm	# 0 36 183 34 0 253 s by Tract &	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7	# 0 0 19 7 0 26	0.0 0.0 73.1 26.9 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0 2,907 ge of Total F	% 0.0 10.3 72.0 17.7 0.0 100.0 Businesses:	# 0 264 1,891 473 0 2,628	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farm	# 0 36 183 34 0 253 s by Tract &	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 r Revenue S	# 0 0 19 7 0 26 ize Revenu	0.0 0.0 73.1 26.9 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0 2,907 ge of Total E Total F	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farm	# 0 36 183 34 0 253 s by Tract &	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 t Revenue S	# 0 0 19 7 0 26 ize Revenu	0.0 0.0 73.1 26.9 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	# 0 300 2,093 514 0 2,907 ge of Total F by Tr	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil #	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farms on or =	# 0 36 183 34 0 253 s by Tract & Over \$1	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 r Revenue S Million	# 0 0 19 7 0 26 ize Revenu Report	0.0 0.0 73.1 26.9 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	# 0 300 2,093 514 0 2,907 ge of Total F by Tr	% 0.0 10.3 72.0 17.7 0.0 100.0 Businesses: arms act	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil # 0	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farmen or = lion % 0.0	# 0 36 183 34 0 253 s by Tract & Over \$1 # 0	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 t Revenue S Million % 0.0	Report # 0 0 0 19 7 0 26 ize Revenu Report # 0 0	0.0 0.0 73.1 26.9 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 300 2,093 514 0 2,907 ge of Total F by Tr	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms eact % 0.0 1.9	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil # 0 1	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farmin or = lion % 0.0 1.9	# 0 36 183 34 0 253 s by Tract & Over \$1 # 0 0	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 r Revenue S Million % 0.0 0.0	Repo # 0 0 19 7 0 26 ize Revenu Repo # 0 0 0	0.0 0.0 73.1 26.9 0.0 100.0 0.9 He Not reed % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 300 2,093 514 0 2,907 ge of Total F by Tr # 0 1 46	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms act % 0.0 1.9 86.8	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil # 0 1 46	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farmin or = lion % 0.0 1.9 86.8	# 0 36 183 34 0 253 s by Tract & Over \$1 # 0 0 0	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0	Repo # 0 0 19 7 0 26 ize Revenu Repo # 0 0 0 0	0.0 0.0 73.1 26.9 0.0 100.0 0.9 Re Not red % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 0 300 2,093 514 0 2,907 ge of Total F by Tr # 0 1 46 6	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms act % 0.0 1.9 86.8 11.3	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil # 0 1 46 6	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farm or = lion % 0.0 1.9 86.8 11.3	# 0 36 183 34 0 253 s by Tract & Over \$1 0 0 0 0 0	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0	Report # 0 0 0 19 7 0 26 ize Revenu Report # 0 0 0 0 0 0 0	0.0 0.0 73.1 26.9 0.0 100.0 0.9 le Not rted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 0 300 2,093 514 0 2,907 ge of Total F by Tr # 0 1 46 6 0 0	% 0.0 10.3 72.0 17.7 0.0 100.0 Susinesses: arms act % 0.0 1.9 86.8 11.3 0.0 100.0	# 0 264 1,891 473 0 2,628 Less Tha \$1 Mil # 0 1 46 6 0 0	% 0.0 10.0 72.0 18.0 0.0 100.0 90.4 Farm or = lion 0.0 1.9 86.8 11.3	# 0 36 183 34 0 253 s by Tract & Over \$1 0 0 0 0 0 0	% 0.0 14.2 72.3 13.4 0.0 100.0 8.7 t Revenue S Million % 0.0 0.0 0.0 0.0 0.0	Report # 0 0 0 19 7 0 26 ize Revenu Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 73.1 26.9 0.0 100.0 0.9 0.0 0.0 0.0 0.0 0.0 0.0

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2021 LEX	INGTON-F.	AYETTE, KY	(MSA #3046	0 AA DEM	OGRAPHIC	S	
Income Categories	Tra Distril	act bution		ies by ncome	Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,409	17.7
Moderate	1	7.1	1,075	7.9	354	32.9	2,127	15.7
Middle	9	64.3	8,806	64.9	740	8.4	2,985	22.0
Upper	4	28.6	3,693	27.2	71	1.9	6,053	44.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	13,574	100.0	1,165	8.6	13,574	100.0
	Housing			Housi	ng Type by	Tract		
	Units by O	wner-occupi	ed	Rei	ntal	Vac	ant	
	Tract	ø	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,742	823	6.3	47.2	811	46.6	108	6.2
Middle	13,556	8,087	62.1	59.7	4,225	31.2	1,244	9.2
Upper	4.856	4.109	31.6	84.6	366	7.5	381	7.8
Unknown	2,000	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,154	13,019	100.0	64.6	5,402	26.8	1,733	8.6
10.001.01	20,202	20,025	20010					0.0
				Busine	sses by Tra	ct & Revenu	e Size	
	Total Bu by T	sinesses Tract	Less Th	an or =		ct & Revenu Million	Reven	ue Not
	by T	ract	\$1 M	an or = illion	Over \$1	Million	Reven Repo	orted
Low	by T	Fract	\$1 M	an or = illion %	Over \$1	Million %	Reven Repo	orted %
Low Moderate	by Т #	% 0.0	\$1 Mi #	an or = illion %	Over \$1 #	Million % 0.0	Reven Repo	% 0.0
Moderate	# 0 202	% 0.0 11.5	\$1 Mi # 0 187	an or = illion % 0.0 11.4	Over \$1 # 0 15	Million % 0.0 15.8	Reven Repo # 0	% 0.0 0.0
Moderate Middle	# 0 202 1,126	% 0.0 11.5 64.3	\$1 Mi # 0 187 1,042	an or = illion % 0.0 11.4 63.6	Over \$1 # 0 15 73	Million % 0.0 15.8 76.8	# 0 0 11	0.0 0.0 68.8
Moderate Middle Upper	# 0 202 1,126 422	% 0.0 11.5 64.3 24.1	\$1 Mi # 0 187	man or = illion	Over \$1 # 0 15	Million % 0.0 15.8 76.8 7.4	Reven Repo # 0	0.0 0.0 0.0 68.8 31.3
Moderate Middle Upper Unknown	# 0 202 1,126 422 0	% 0.0 11.5 64.3 24.1 0.0	\$1 Mi # 0 187 1,042 410 0	0.0 11.4 63.6 25.0	Over \$1 # 0 15 73 7 0	Million % 0.0 15.8 76.8 7.4 0.0	# 0 0 11 5 0 0	0.0 0.0 0.0 68.8 31.3 0.0
Moderate Middle Upper Unknown Total AA	# 0 202 1,126 422 0 1,750	% 0.0 11.5 64.3 24.1 0.0 100.0	\$1 Mi # 0 187 1,042 410	0.0 11.4 63.6 25.0 0.0	Over \$1 # 0 15 73 7	Million % 0.0 15.8 76.8 7.4 0.0 100.0	# 0 0 11 5	0.0 0.0 0.0 68.8 31.3
Moderate Middle Upper Unknown Total AA	# 0 202 1,126 422 0 1,750 ge of Total F	% 0.0 11.5 64.3 24.1 0.0 100.0 Susinesses:	\$1 Mi # 0 187 1,042 410 0	an or = illion % 0.0 11.4 63.6 25.0 0.0 100.0 93.7	# 0 15 73 7 0 95	Million % 0.0 15.8 76.8 7.4 0.0 100.0 5.4	Reven Repo # 0 0 11 5 0 16	0.0 0.0 68.8 31.3 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 0 202 1,126 422 0 1,750	% 0.0 11.5 64.3 24.1 0.0 100.0 Susinesses:	\$1 Mi # 0 187 1,042 410 0	an or = illion % 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm	Over \$1 # 0 15 73 7 0 95 s by Tract &	Million % 0.0 15.8 76.8 7.4 0.0 100.0	Revenue Report	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	# 0 202 1,126 422 0 1,750 ge of Total F	% 0.0 11.5 64.3 24.1 0.0 100.0 Susinesses:	\$1 Mi # 0 187 1,042 410 0 1,639	an or = illion % 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm	Over \$1 # 0 15 73 7 0 95 s by Tract &	Million % 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S	Reven Repo # 0 0 0 11 5 0 16	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	by T # 0 202 1,126 422 0 1,750 ge of Total F by Tr	% 0.0 11.5 64.3 24.1 0.0 100.0 3usinesses:	\$1 Mi # 0 187 1,042 410 0 1,639 Less The \$1 Mil	an or = illion 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1	Million % 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S Million %	Revenu Report # 0 0 0 11 5 0 16 16 12 18 18 18 18 18 18 18 18 18 18 18 18 18	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	# 0 202 1,126 422 0 1,750 ge of Total F by Tr	% 0.0 11.5 64.3 24.1 0.0 100.0 Susinesses:	\$1 Mi	an or = illion % 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm an or = lion	Over \$1 # 0 15 73 7 0 95 s by Tract &	Million % 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S Million	Revenue Report # 0 0 0 11 5 0 0 16 ize Revenue Report	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	by T # 0 202 1,126 422 0 1,750 ge of Total F by Tr # 0	0.0 11.5 64.3 24.1 0.0 100.0 Businesses: arms ract	\$1 Mi # 0 187 1,042 410 0 1,639 Less The \$1 Mil #	an or = illion 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm an or = lion % 0.0	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1 # 0	Million 0.0 15.8 76.8 7.4 0.0 100.0 5.4 x Revenue S Million % 0.0	Revenu Report # 0 0 0 11 5 0 16 ize Revenu Report # 0 0	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 202 1,126 422 0 1,750 ge of Total F by Tr	% 0.0 11.5 64.3 24.1 0.0 100.0 Businesses: arms ract % 0.0 2.1	\$1 Mi # 0 187 1,042 410 0 1,639 Less The \$1 Mi # 0 2	an or = illion 0.0 11.4 63.6 25.0 0.0 100.0 93.7 Farm an or = llion % 0.0 2.2	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1 # 0 0	Million 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S Million 0.0 0.0	Revenue Report # 0 0 0 11 5 0 0 16 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 68.8 31.3 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	by T # 0 202 1,126 422 0 1,750 ge of Total F by Tr # 0 2 49	% 0.0 11.5 64.3 24.1 0.0 100.0 Susinesses: arms eact % 0.0 2.1 52.1	\$1 Mi # 0 187 1,042 410 0 1,639 Less Tha \$1 Mil # 0 2 49	an or = illion	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1 # 0 0 0	Million 0.0 15.8 76.8 7.4 0.0 100.0 5.4 x Revenue S Million 0.0 0.0 0.0	Revenument Report #	0.0 0.0 68.8 31.3 0.0 100.0 0.9 e Not rted 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	by T # 0 202 1,126 422 0 1,750 ge of Total F by Tr # 0 2 49 43	% 0.0 11.5 64.3 24.1 0.0 100.0 3usinesses: eact % 0.0 2.1 52.1 45.7	\$1 Mi # 0 187 1,042 410 0 1,639 Less The \$1 Mil # 0 2 49 42	an or = illion	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1 # 0 0 1	Million % 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S Million % 0.0 0.0 100.0 100.0 0.0 100.0 0.0	Revenue Report # 0 0 0 11 5 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 68.8 31.3 0.0 100.0 0.9 le Not rted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 0 202 1,126 422 0 1,750 ge of Total F by Tr # 0 2 49 43 0	% 0.0 11.5 64.3 24.1 0.0 100.0 3usinesses: arms act % 0.0 2.1 52.1 45.7 0.0 100.0	\$1 Mi # 0 187 1,042 410 0 1,639 Less The \$1 Mil # 0 2 49 42 0	an or = illion	Over \$1 # 0 15 73 7 0 95 s by Tract & Over \$1 # 0 0 0 1 0	Million 0.0 15.8 76.8 7.4 0.0 100.0 5.4 Revenue S Million 0.0 0.0 0.0 100.0	Revenue Report # 0 0 0 11 5 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 68.8 31.3 0.0 100.0 0.9 0.9 0.0 0.0 0.0 0.0 0.0

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

2021	LOUISVILL	E/JEFFERSO	ON COUNT	Y, KY-IN MS	5A #31140 A	A DEMOGI	RAPHICS	
Income Categories	Tra Distril		Famil Tract I	ies by ncome	Level	< Poverty as % of by Tract	Famili Family I	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,136	26.3
Moderate	2	40.0	1,727	40.1	290	16.8	882	20.5
Middle	3	60.0	2,585	59.9	349	13.5	1,021	23.7
Upper	0	0.0	0	0.0	0	0.0	1,273	29.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	4,312	100.0	639	14.8	4,312	100.0
	Housing			Housi	ng Type by	Tract		
	Units by	0	wner-occupi	ed	Res	ntal	Vac	ant
	Tract	ø	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,790	1,634	39.0	58.6	846	30.3	310	11.1
Middle	3,859	2,561	61.0	66.4	951	24.6	347	9.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,649	4,195	100.0	63.1	1,797	27.0	657	9.9
Total Ari			100.0			ct & Revenu		7.7
	Total Bu by T		Less Th	ian or=	Over \$1 Million		Reveni	
		%	\$1 Mi	illion %		%	Repo	rted %
Low	# 0	0.0	# 0	0.0	# 0	0.0	# 0	0.0
Moderate	175	37.9	161	38.0	8	30.8	6	50.0
Middle	287	62.1	263	62.0	18	69.2	6	50.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	462	100.0	424	100.0	26	100.0	12	100.0
	ge of Total E		121	91.8	20	5.6		2.6
2 01001100					s by Tract &	Revenue Si	ize	
	Total F by Tr		Less Tha	an or =		Million	Revenu Repor	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	31.3	20	31.3	0	0.0	0	0.0
Middle	44	68.8	44	68.8	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	64	100.0	64	100.0	0	0.0	0	0.0
	centage of T	<u> </u>		100.0		0.0		0.0
Source: 2021 FFIE 2021 Dun 2011-2015	C Census Data & Bradstreet D i U.S. Census B es may not total	ata ureau: America		бигоеу				

	2	020 AKRON	, OH MSA #	10420 AA D	EMOGRAF	HICS		
Income Categories	Tra Distrib		Famili Tract I	- 1	Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
				Housi	ng Type by	Tract		
		Housing Units by Ov		ed	Ren	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20.426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0,047	00,120	0.0	0.0	0	0.0	0,017	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
10111111			10010			ct & Revenu		,,,
	Total Bu		Less Th	- 1			Reven	NT_4
	by T	ract			Over \$1	Million		
	by T	ract %	\$1 Mi		Over \$1			orted %
Low	#	%	\$1 Mi	llion %	#	%	Repo	orted %
	# 3,215	% 12.2	\$1 Mi # 2,737	11.6	# 450	% 17.9	# 28	% 14.6
Moderate	# 3,215 4,078	% 12.2 15.5	\$1 Mi # 2,737 3,685	% 11.6 15.6	# 450 376	% 17.9 14.9	# 28 17	% 14.6 8.9
Moderate Middle	# 3,215 4,078 8,298	% 12.2 15.5 31.5	\$1 Mi # 2,737 3,685 7,602	11.6 15.6 32.2	# 450 376 636	% 17.9 14.9 25.3	# 28 17 60	% 14.6 8.9 31.3
Moderate	# 3,215 4,078	% 12.2 15.5 31.5 40.8	\$1 Mi # 2,737 3,685	11.6 15.6 32.2 40.7	# 450 376	% 17.9 14.9	# 28 17	% 14.6 8.9 31.3 45.3
Moderate Middle Upper	# 3,215 4,078 8,298 10,759 0	% 12.2 15.5 31.5	\$1 Mi # 2,737 3,685 7,602 9,617 0	11.6 15.6 32.2	# 450 376 636 1,055 0	% 17.9 14.9 25.3 41.9	# 28 17 60 87	% 14.6 8.9 31.3
Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759	% 12.2 15.5 31.5 40.8 0.0 100.0	\$1 Mi # 2,737 3,685 7,602 9,617	11.6 15.6 32.2 40.7 0.0	# 450 376 636 1,055	% 17.9 14.9 25.3 41.9 0.0	# 28 17 60 87 0	96 14.6 8.9 31.3 45.3 0.0
Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses:	\$1 Mi # 2,737 3,685 7,602 9,617 0	11.6 15.6 32.2 40.7 0.0 100.0 89.7	# 450 376 636 1,055 0 2,517	% 17.9 14.9 25.3 41.9 0.0 100.0	# 28 17 60 87 0 192	94.6 8.9 31.3 45.3 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759 0 26,350	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses:	\$1 Mi # 2,737 3,685 7,602 9,617 0	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm	# 450 376 636 1,055 0 2,517 s by Tract &	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6	# 28 17 60 87 0 192 ize Revenu	% 14.6 8.9 31.3 45.3 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses: arms	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm	# 450 376 636 1,055 0 2,517 s by Tract &	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 x Revenue S	# 28 17 60 87 0 192	94.6 8.9 31.3 45.3 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E Total F	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses: arms	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or =	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 x Revenue S Million %	# 28 17 60 87 0 192 ize Revenu	94.6 8.9 31.3 45.3 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA Percenta	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total F by Tr #	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses: arms act % 3.0	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil #	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or = lion %	# 450 376 636 1,055 0 2,517 s by Tract &	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 t Revenue S Million % 33.3	# 28 17 60 87 0 192 ize Revenu #	94.6 8.9 31.3 45.3 0.0 100.0 0.7 se Not reted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total F by Tr # 5	% 12.2 15.5 31.5 40.8 0.0 100.0 Susinesses: arms act % 3.0 10.1	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil # 4 16	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or = lion % 2.4	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 x Revenue S Million % 33.3 33.3	# 28 17 60 87 0 192 ize Revenu Report	% 14.6 8.9 31.3 45.3 0.0 100.0 0.7 He Not reed % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total F by Tr #	% 12.2 15.5 31.5 40.8 0.0 100.0 3.0 3.0 10.1 33.3	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil #	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farman or = 1100 9.7 33.9	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1 1 0	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 Revenue S Million % 33.3 33.3 0.0	# 28 17 60 87 0 192 ize Revenu Report	% 14.6 8.9 31.3 45.3 0.0 100.0 0.7 e Not reed % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E Total F by Tr # 5 17 56	% 12.2 15.5 31.5 40.8 0.0 100.0 3usinesses: arms act % 3.0 10.1 33.3 53.6	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil #	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or = ion 2.4 9.7 33.9 53.9	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1 # 1 0	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 Revenue S Million % 33.3 33.3 0.0 33.3	# 28 17 60 87 0 192 ize Revenu Report # 0 0 0 0 0	14.6 8.9 31.3 45.3 0.0 100.0 0.7 ie Not reed % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E Total F by Tr # 5 17 56 90 0	% 12.2 15.5 31.5 40.8 0.0 100.0 5usinesses: arms act % 3.0 10.1 33.3 53.6 0.0	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil # 4 16 56 89 0	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or = lion % 2.4 9.7 33.9 53.9	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1 # 1 0 1	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 Revenue S Million % 33.3 33.3 0.0 33.3	# 28 17 60 87 0 192 ize Revenu # 0 0 0 0 0 0 0 0 0 0 0	94.6 8.9 31.3 45.3 0.0 100.0 0.7 10 Not reted 90 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 3,215 4,078 8,298 10,759 0 26,350 ge of Total E Total F by Tr # 5 17 56 90	% 12.2 15.5 31.5 40.8 0.0 100.0 3usinesses: arms act % 3.0 10.1 33.3 53.6 0.0 100.0	\$1 Mi # 2,737 3,685 7,602 9,617 0 23,641 Less Tha \$1 Mil # 4 16 56 89	11.6 15.6 32.2 40.7 0.0 100.0 89.7 Farm in or = ion 2.4 9.7 33.9 53.9	# 450 376 636 1,055 0 2,517 s by Tract & Over \$1 # 1 0	% 17.9 14.9 25.3 41.9 0.0 100.0 9.6 Revenue S Million % 33.3 33.3 0.0 33.3	# 28 17 60 87 0 192 ize Revenue Report # 0 0 0 0 0 0 0 0	14.6 8.9 31.3 45.3 0.0 100.0 0.7 ie Not reed % 0.0 0.0 0.0 0.0

Note:

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	2020 CL1	EVELAND-E	LYRIA, OH	MSA #1746	0 AA DEM	OGRAPHIC	s	
Income Categories	Tra Distril		Famil Tract I	ies by ncome	Level	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown	10	2.0	1,538	0.4	663	43.1	0	0.0
Total AA	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
			Housing Type by Tra		Tract			
	Housing Units by	O	Owner-occupied		Ren	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
				ъ.			C'	
	T-4-1 D-			busine	sses by Tra	ct & Kevenu	ie 5ize	
	Total Bu by T	sinesses ract	Less Th \$1 Mi	ian or=		Million	Reven	ue Not orted
				ian or=			Reven	
Low	by T	ract	\$1 M	ian or = illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 Mi # 6,823	an or = illion %	Over \$1	Million %	Reven Repo	orted %
	by T # 7,749	% 10.2	\$1 M	an or = illion % 10.0	Over \$1 # 880	Million % 12.2	Reven Repo #	% 9.1
Moderate	# 7,749 14,420	% 10.2 19.0	\$1 Mi # 6,823 12,911	an or = illion % 10.0 19.0	Over \$1 # 880 1,433	Million % 12.2 19.8	# 46 76	9.1 15.0
Moderate Middle	# 7,749 14,420 22,666	% 10.2 19.0 29.9	\$1 M # 6,823 12,911 20,705	illion = 10.0 19.0 30.5	880 1,433 1,830	Million % 12.2 19.8 25.3	# 46 76 131	9.1 15.0 25.8
Moderate Middle Upper	# 7,749 14,420 22,666 30,081	% 10.2 19.0 29.9 39.7	\$1 Mi # 6,823 12,911 20,705 26,921	man or = illion	# 880 1,433 1,830 2,906	Million % 12.2 19.8 25.3 40.2	# 46 76 131 254	9.1 15.0 25.8 50.1
Moderate Middle Upper Unknown Total AA	# 7,749 14,420 22,666 30,081 817	90 10.2 19.0 29.9 39.7 1.1 100.0	\$1 Mi # 6,823 12,911 20,705 26,921 633	10.0 19.0 30.5 39.6 0.9	880 1,433 1,830 2,906 184	Million % 12.2 19.8 25.3 40.2 2.5	# 46 76 131 254 0	9.1 15.0 25.8 50.1 0.0
Moderate Middle Upper Unknown Total AA	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total E	90 10.2 19.0 29.9 39.7 1.1 100.0 Susinesses:	\$1 Mi # 6,823 12,911 20,705 26,921 633	10.0 19.0 30.5 39.6 0.9 100.0 89.8	880 1,433 1,830 2,906 184 7,233	Million % 12.2 19.8 25.3 40.2 2.5 100.0	# 46 76 131 254 0 507	9.1 15.0 25.8 50.1 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 7,749 14,420 22,666 30,081 817 75,733	90 10.2 19.0 29.9 39.7 1.1 100.0 Businesses:	\$1 Mi # 6,823 12,911 20,705 26,921 633	an or = illion % 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm	880 1,433 1,830 2,906 184 7,233 s by Tract &	Million % 12.2 19.8 25.3 40.2 2.5 100.0 9.6	# 46 76 131 254 0 507	9.1 15.0 25.8 50.1 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F	90 10.2 19.0 29.9 39.7 1.1 100.0 Businesses:	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993	an or = illion % 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm	880 1,433 1,830 2,906 184 7,233 s by Tract &	Million % 12.2 19.8 25.3 40.2 2.5 100.0 9.6 t Revenue S	Revense Report # 46 76 131 254 0 507 ize Revenue	9.1 15.0 25.8 50.1 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr	10.2 19.0 29.9 39.7 1.1 100.0 Businesses:	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less Thu \$1 Mil	an or = illion % 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm an or = lion	880 1,433 1,830 2,906 184 7,233 s by Tract &	Million % 12.2 19.8 25.3 40.2 2.5 100.0 9.6 Revenue S Million	# 46 76 131 254 0 507 ize Revenu	9.1 15.0 25.8 50.1 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA Percenta	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr	90 10.2 19.0 29.9 39.7 1.1 100.0 Susinesses: arms	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less The \$1 Mil	an or = illion % 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm an or = lion %	880 1,433 1,830 2,906 184 7,233 5 by Tract & Over \$1	Million % 12.2 19.8 25.3 40.2 2.5 100.0 9.6 Revenue S Million %	Reven:	9.1 15.0 25.8 50.1 0.0 100.0 0.7
Moderate Middle Upper Unknown Total AA Percenta	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr	90 10.2 19.0 29.9 39.7 1.1 100.0 Susinesses: arms eact 9.1	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less Tha \$1 Mil #	an or = illion % 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm an or = lion % 8.6	880 1,433 1,830 2,906 184 7,233 5 by Tract & Over \$1	Million 12.2 19.8 25.3 40.2 2.5 100.0 9.6 Revenue S Million % 16.7	Revenue 46 76 131 254 0 507 ize Revenue Report	9.1 15.0 25.8 50.1 0.0 100.0 0.7 se Not reted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr # 26 34	% 10.2 19.0 29.9 39.7 1.1 100.0 Businesses: arms eact % 9.1 11.8	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less The \$1 Mii # 24 34	10.0 10.0 19.0 30.5 39.6 0.9 100.0 89.8 Farm an or =	# 880 1,433 1,830 2,906 184 7,233 s by Tract & Over \$1	Million 12.2 19.8 25.3 40.2 2.5 100.0 9.6 Exercise S Million % 16.7 0.0	Revenue 46 76 131 254 0 507 ize Revenue Report	9.1 15.0 25.8 50.1 0.0 100.0 0.7 te Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr # 26 34 73	% 10.2 19.0 29.9 39.7 1.1 100.0 Susinesses: arms act % 9.1 11.8 25.4	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less Tha \$1 Mil # 24 34 71	10.0 19.0 19.0 30.5 39.6 0.9 100.0 89.8 Farman or = lion 8.6 12.2 25.4	880 1,433 1,830 2,906 184 7,233 s by Tract & Over \$1 # 1 0 1	Million 12.2 19.8 25.3 40.2 2.5 100.0 9.6 **Revenue S Million % 16.7 0.0 16.7	Revenue 46 76 131 254 0 507 ize Revenue Report # 1 0 1 1	9.1 15.0 25.8 50.1 0.0 100.0 0.7 te Not rted % 50.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 7,749 14,420 22,666 30,081 817 75,733 ge of Total F by Tr # 26 34 73 152	% 10.2 19.0 29.9 39.7 1.1 100.0 Businesses: arms act % 9.1 11.8 25.4 53.0	\$1 Mi # 6,823 12,911 20,705 26,921 633 67,993 Less Tha \$1 Mil # 24 34 71 148	an or = illion	880 1,433 1,830 2,906 184 7,233 s by Tract & Over \$1 # 1 0 1 4	Million 12.2 19.8 25.3 40.2 2.5 100.0 9.6 Revenue S Million % 16.7 0.0 16.7 66.7	Revenue 46 76 131 254 0 507 ize Revenue Report # 1 0 1 0 0	9.1 15.0 25.8 50.1 0.0 100.0 0.7 He Not reted % 50.0 0.0 50.0 0.0

Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	202	0 COLUMB	US, OH MS	A #18140 AA	DEMOGR	APHICS		
Income Categories	Tra Distrib		Famil Tract I	ies by ncome	Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
	Hausing			Housi	ng Type by	Tract		
	Housing Units by Ov		wner-occupi	ed	Ren	ntal	Vac	cant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown	02,771	0	0.0	0.0	1,002	0.0	0	0.0
Total AA	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
10111111			100.0			ct & Revenu		0.1
					sses DV ITA			
		sinesses	Less Th					ue Not
	Total Bu by T		Less Th \$1 Mi	nan or =		Million	Reven	ue Not orted
				nan or =			Reven	
Low	by T	ract	\$1 M	illion	Over \$1	Million	Reven Repo	orted
Low Moderate	by T	ract %	\$1 M	illion %	Over \$1	Million %	Reven Repo	orted %
	by T # 872	°ract % 5.9	\$1 M : # 795	nan or = illion %	Over \$1 #	Million % 7.4	Reven Repo	9 5.6
Moderate	by T # 872 2,986	% 5.9 20.3	\$1 M: # 795 2,694	nan or = illion % 5.8 19.8	Over \$1 # 66 248	Million % 7.4 27.9	Reven Repo # 11 44	5.6 22.6
Moderate Middle	# 872 2,986 6,986	% 5.9 20.3 47.6	\$1 M: # 795 2,694 6,505	nan or = illion % 5.8 19.8 47.8	Over \$1 # 66 248 389	Million % 7.4 27.9 43.8	# 11 44 92	5.6 22.6 47.2
Moderate Middle Upper	# 872 2,986 6,986 3,842	5.9 20.3 47.6 26.2	\$1 Mi # 795 2,694 6,505 3,609	nan or = illion	# 66 248 389 185	Million % 7.4 27.9 43.8 20.8	# 11 44 92 48	5.6 22.6 47.2 24.6
Moderate Middle Upper Unknown Total AA	# 872 2,986 6,986 3,842 0	5.9 20.3 47.6 26.2 0.0 100.0	# 795 2,694 6,505 3,609	5.8 19.8 47.8 26.5	# 66 248 389 185 0	7.4 27.9 43.8 20.8 0.0	# 11 44 92 48 0	5.6 22.6 47.2 24.6 0.0
Moderate Middle Upper Unknown Total AA	# 872 2,986 6,986 3,842 0 14,686 ge of Total E	5.9 20.3 47.6 26.2 0.0 100.0 Businesses:	# 795 2,694 6,505 3,609	san or = illion	# 66 248 389 185 0 888	7.4 27.9 43.8 20.8 0.0 100.0	# 11 44 92 48 0 195	5.6 22.6 47.2 24.6 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 872 2,986 6,986 3,842 0 14,686	5.9 20.3 47.6 26.2 0.0 100.0 Susinesses:	# 795 2,694 6,505 3,609 0 13,603	1an or = illion	# 66 248 389 185 0 888	7.4 27.9 43.8 20.8 0.0 100.0 6.0	Reven Rep # 11 44 92 48 0 195 ize Revenu	5.6 22.6 47.2 24.6 0.0 100.0 1.3
Moderate Middle Upper Unknown Total AA	# 872 2,986 6,986 3,842 0 14,686 ge of Total E	5.9 20.3 47.6 26.2 0.0 100.0 Businesses:	\$1 Mi	1an or = illion	# 66 248 389 185 0 888 s by Tract &	7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo	5.6 22.6 47.2 24.6 0.0 100.0 1.3
Moderate Middle Upper Unknown Total AA Percenta	# 872 2,986 6,986 3,842 0 14,686 ge of Total E by Tr	5.9 20.3 47.6 26.2 0.0 100.0 Businesses: arms	\$1 Mi # 795 2,694 6,505 3,609 0 13,603 Less Thu \$1 Mii	1an or = illion	# 66 248 389 185 0 888 s by Tract & Over \$1	7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S Million	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo #	5.6 22.6 47.2 24.6 0.0 100.0 1.3 1e Not
Moderate Middle Upper Unknown Total AA Percenta	# 872 2,986 6,986 3,842 0 14,686 ge of Total F by Tr #	5.9 20.3 47.6 26.2 0.0 100.0 Susinesses: arms	\$1 M: # 795 2,694 6,505 3,609 0 13,603 Less Th. \$1 Mil #	1.8 an or = illion	# 66 248 389 185 0 888 S by Tract & Over \$1 #	7.4 27.9 43.8 20.8 0.0 100.0 6.0 x Revenue S Million %	Reven Repo # 11 44 92 48 0 195 ize Revenu Repo # 0	5.6 22.6 47.2 24.6 0.0 100.0 1.3 ue Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 872 2,986 6,986 3,842 0 14,686 ge of Total F by Tr # 11 92	5.9 20.3 47.6 26.2 0.0 100.0 Businesses: arms eact % 1.8 15.1	\$1 M: # 795 2,694 6,505 3,609 0 13,603 Less The \$1 Mil # 11 88	18 14.7	# 66 248 389 185 0 888 S by Tract & Over \$1 # 0 3	7.4 27.9 43.8 20.8 0.0 100.0 6.0 z Revenue S Million % 0.0 42.9	Reven Repo # 11 44 92 48 0 195 ize Revenu Repo # 0 1	5.6 22.6 47.2 24.6 0.0 100.0 1.3 e Not rted 0.0 50.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 872 2,986 6,986 3,842 0 14,686 ge of Total F by Tr # 11 92 366	5.9 20.3 47.6 26.2 0.0 100.0 3usinesses: arms act % 1.8 15.1 60.2	\$1 Mi # 795 2,694 6,505 3,609 0 13,603 Less Thi \$1 Mil # 11 88 362	18 an or = illion	# 66 248 389 185 0 888 S by Tract & Over \$1 # 0 3 4	7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S Million % 0.0 42.9 57.1	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo # 0 1 0	5.6 22.6 47.2 24.6 0.0 100.0 1.3 ae Not rted % 0.0 50.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 872 2,986 6,986 3,842 0 14,686 ge of Total E Total F by Tr # 11 92 366 139	5.9 20.3 47.6 26.2 0.0 100.0 3usinesses: arms act % 1.8 15.1 60.2 22.9	\$1 Mi # 795 2,694 6,505 3,609 0 13,603 Less The \$1 Mil # 11 88 362 138	18 14.7 60.4 23.0	# 66 248 389 185 0 888 S by Tract & Over \$1 # 0 3 4 0	7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S Million % 0.0 42.9 57.1 0.0	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo # 0 1 0 1	5.6 22.6 47.2 24.6 0.0 100.0 1.3 e Not rted % 0.0 50.0 50.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 872 2,986 6,986 3,842 0 14,686 ge of Total E Total F by Tr # 11 92 366 139 0	5.9 20.3 47.6 26.2 0.0 100.0 3usinesses: arms act % 1.8 15.1 60.2 22.9 0.0	\$1 Mi # 795 2,694 6,505 3,609 0 13,603 Less Th. \$1 Mil # 11 88 362 138 0	18 14.7 60.4 23.0 0.0	# 66 248 389 185 0 888 S by Tract & Over \$1 # 0 3 4 0 0	Million 7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S Million % 0.0 42.9 57.1 0.0 0.0	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo # 0 1 0 1 0	5.6 22.6 47.2 24.6 0.0 100.0 1.3 e Not rted % 0.0 50.0 50.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 872 2,986 6,986 3,842 0 14,686 ge of Total E Total F by Tr # 11 92 366 139	% 5.9 20.3 47.6 26.2 0.0 100.0 Susinesses: arms act % 1.8 15.1 60.2 22.9 0.0 100.0	\$1 Mi # 795 2,694 6,505 3,609 0 13,603 Less The \$1 Mil # 11 88 362 138	18 14.7 60.4 23.0	# 66 248 389 185 0 888 S by Tract & Over \$1 # 0 3 4 0	7.4 27.9 43.8 20.8 0.0 100.0 6.0 Revenue S Million % 0.0 42.9 57.1 0.0	Reven Rep # 11 44 92 48 0 195 ize Revenu Repo # 0 1 0 1	5.6 22.6 47.2 24.6 0.0 100.0 1.3 e Not rted % 0.0 50.0 50.0

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.

	2020 PARK	ERSBURG-	VIENNA, W	V MSA #370	620 AA DEN	MOGRAPH	ICS	
Income Categories	Tra Distril		Famili Tract I	- 11	Level a	< Poverty as % of by Tract	Family Family	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,781	20.5
Moderate	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	23,325	100.0	3,049	13.1	23,325	100.0
				Housi	ng Type by	Tract		
	Housing Units by	Or	wner-occupie	ed	Ren	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown	0,10,	0,231	0.0	0.0	0	0.0	0	0.0
Total AA	40,265	25,791	100.0	64.1	10,401	25.8	4,073	10.1
			200.0			ct & Revenu		
	Total Bu		Less Th					37.
				an or - II			Keven	ue Not
	by T	ract	\$1 Mi	ll l	Over \$1	Million	Repo	
	by T	ract %		ll l	Over \$1	Million %		
Low			\$1 Mi	llion			Repo	orted
Low Moderate	#	%	\$1 Mi #	llion %	#	%	Repo	orted %
	# 0	% 0.0	\$1 Mi # 0	1 lion % 0.0	# 0	% 0.0	# 0	% 0.0
Moderate Middle	# 0 310	% 0.0 10.8	\$1 Mi # 0 272	0.0 10.5	# 0 38	% 0.0 15.3	# 0 0	0.0 0.0
Moderate Middle Upper	# 0 310 2,018	% 0.0 10.8 70.4	\$1 Mi # 0 272 1,825	0.0 10.5 70.4	# 0 38 177	% 0.0 15.3 71.1	# 0 0 0 16	0.0 0.0 0.0 69.6
Moderate Middle	# 0 310 2,018 537	% 0.0 10.8 70.4 18.7	\$1 Mi # 0 272 1,825 496 0	0.0 10.5 70.4 19.1	# 0 38 177 34	% 0.0 15.3 71.1 13.7	# 0 0 16 7	0.0 0.0 0.0 69.6 30.4
Moderate Middle Upper Unknown Total AA	# 0 310 2,018 537 0	% 0.0 10.8 70.4 18.7 0.0 100.0	\$1 Mi # 0 272 1,825 496	0.0 10.5 70.4 19.1 0.0	# 0 38 177 34 0	% 0.0 15.3 71.1 13.7 0.0	# 0 0 0 16 7 0	0.0 0.0 0.0 69.6 30.4 0.0
Moderate Middle Upper Unknown Total AA	# 0 310 2,018 537 0 2,865 ge of Total E	% 0.0 10.8 70.4 18.7 0.0 100.0 Susinesses:	\$1 Mi # 0 272 1,825 496 0	0.0 10.5 70.4 19.1 0.0 100.0 90.5	# 0 38 177 34 0 249	% 0.0 15.3 71.1 13.7 0.0 100.0	# 0 0 0 16 7 0 23	0.0 0.0 0.0 69.6 30.4 0.0
Moderate Middle Upper Unknown Total AA	# 0 310 2,018 537 0 2,865 ge of Total E	% 0.0 10.8 70.4 18.7 0.0 100.0 Susinesses:	\$1 Mi # 0 272 1,825 496 0 2,593	0.0 10.5 70.4 19.1 0.0 100.0 90.5 Farm	# 0 38 177 34 0 249	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7	# 0 0 16 7 0 23 ize Revenu	0.0 0.0 69.6 30.4 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA	# 0 310 2,018 537 0 2,865 ge of Total E Total F by Tr	% 0.0 10.8 70.4 18.7 0.0 100.0 5usinesses: arms	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil	0.0 10.5 70.4 19.1 0.0 100.0 90.5 Farm	# 0 38 177 34 0 249 s by Tract &	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S	# 0 0 16 7 0 23 ize Revenu	0.0 0.0 69.6 30.4 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percenta	# 0 310 2,018 537 0 2,865 ge of Total F by Tr	% 0.0 10.8 70.4 18.7 0.0 100.0 Susinesses: arms	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil	0.0 10.5 70.4 19.1 0.0 100.0 90.5 Farm in or =	# 0 38 177 34 0 249 s by Tract & Over \$1	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million %	# 0 0 0 16 7 0 23 ize Revenu Report	0.0 0.0 69.6 30.4 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percenta	# 0 310 2,018 537 0 2,865 ge of Total F by Tr	% 0.0 10.8 70.4 18.7 0.0 100.0 Susinesses: arms act % 0.0	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0	0.0 10.5 70.4 19.1 0.0 100.0 90.5 Farmun or = lion % 0.0	# 0 38 177 34 0 249 s by Tract & Over \$1 # 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0	Repo # 0 0 16 7 0 23 ize Revenu Repo # 0 0	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not rted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	# 0 310 2,018 537 0 2,865 ge of Total F by Tr	% 0.0 10.8 70.4 18.7 0.0 100.0 Susinesses: arms act % 0.0 2.4	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0 1	1lion	# 0 38 177 34 0 249 S by Tract & Over \$1 # 0 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0 0.0	# 0 0 0 16 7 0 23 ize Revenu Report	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	# 0 310 2,018 537 0 2,865 ge of Total F by Tr # 0 1 33	% 0.0 10.8 70.4 18.7 0.0 100.0 30sinesses: arms act % 0.0 2.4 80.5	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0 1 33	1lion	# 0 38 177 34 0 249 s by Tract & Over \$1 # 0 0 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0	Repo # 0 0 16 7 0 23 ize Revenu Repo # 0 0 0 0	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not eted % 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	# 0 310 2,018 537 0 2,865 ge of Total E by Tr # 0 1 33 7	% 0.0 10.8 70.4 18.7 0.0 100.0 6usinesses: arms act % 0.0 2.4 80.5 17.1	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0 1 33 7	1lion	# 0 38 177 34 0 249 s by Tract & Over \$1 # 0 0 0 0 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0 0.0	Report # 0 0 0 16 7 0 23 12e Revenu Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not reed % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown	# 0 310 2,018 537 0 2,865 ge of Total E by Tr # 0 1 33 7 0	% 0.0 10.8 70.4 18.7 0.0 100.0 8usinesses: arms act % 0.0 2.4 80.5 17.1 0.0	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0 1 33 7 0	10.0 10.5 70.4 19.1 0.0 100.0 90.5 Farm or = 100 100.0 2.4 80.5 17.1 0.0 17.1 0.0 17.1 10.0 100.0 17.1 10.0 100.0	# 0 38 177 34 0 249 s by Tract & Over \$1 # 0 0 0 0 0 0 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0 0.0 0.0	Repo # 0 0 16 7 0 23 ize Revenu Repo # 0 0 0 0 0 0 0	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not eted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper Unknown Total AA	# 0 310 2,018 537 0 2,865 ge of Total E by Tr # 0 1 33 7	% 0.0 10.8 70.4 18.7 0.0 100.0 8usinesses: arms act % 0.0 2.4 80.5 17.1 0.0 100.0	\$1 Mi # 0 272 1,825 496 0 2,593 Less Tha \$1 Mil # 0 1 33 7	1lion	# 0 38 177 34 0 249 s by Tract & Over \$1 # 0 0 0 0 0	% 0.0 15.3 71.1 13.7 0.0 100.0 8.7 Revenue S Million % 0.0 0.0 0.0 0.0	Report # 0 0 0 16 7 0 23 12e Revenu Report # 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 69.6 30.4 0.0 100.0 0.8 e Not reed % 0.0 0.0 0.0

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

	2020 LEX	INGTON-F	AYETTE, KY	MSA #3046	0 AA DEM	OGRAPHIC	S	
Income Categories	Tra Distril	act bution	Famil Tract I		Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,409	17.7
Moderate	1	7.1	1,075	7.9	354	32.9	2,127	15.7
Middle	9	64.3	8,806	64.9	740	8.4	2,985	22.0
Upper	4	28.6	3,693	27.2	71	1.9	6,053	44.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	13,574	100.0	1,165	8.6	13,574	100.0
				Housi	ng Type by	Tract		
	Housing	nits by Ov		ed	Rei	ntal	Vac	ant
	Tract	#	% by tract	% by	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,742	823	6.3	47.2	811	46.6	108	6.2
Middle	13,556	8,087	62.1	59.7	4,225	31.2	1,244	9.2
Upper	4,856	4,109	31.6	84.6	366	7.5	381	7.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,154	13,019	100.0	64.6	5,402	26.8	1,733	8.6
				Busine		ct & Revenu		
	Total Bu		Less Th					ue Not
	by T	ract	\$1 Mi	illion	Over \$1	Million	Repo	orted
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	209	11.7	194	11.7	15	15.3	0	0.0
Middle	1,145	64.3	1,058	63.5	75	76.5	12	66.7
Upper	427	24.0	413	24.8	8	8.2	6	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,781	100.0	1,665	100.0	98	100.0	18	100.0
Percenta	ge of Total I	Businesses:		93.5		5.5		1.0
	Total F	22000		Farm	s by Tract &	Revenue S	ize	
	by Tı	ll l	Less Tha \$1 Mil		Over \$1	Million	Revenu Repo	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.0	2	2.0	0	0.0	0	0.0
Middle	53	52.5	53	53.0	0	0.0	0	0.0
Upper	46	45.5	45	45.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	101	100.0	100	100.0	1	100.0	0	0.0
	centage of T			99.0		1.0		0.0

2020 Dun & Bradstreet Data

2011-2015 U.S. Census Burezu: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

	2	019 AKRON	, OH MSA #	10420 AA D	EMOGRAF	HICS		
Income Categories	Tra Distrib		Famili Tract Is		Level a	< Poverty as % of by Tract	Family Family	
, and the second	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
		Housing		Housi	ng Type by	Tract		
	Housing Units by Ov		wner-occupie	ed	Rei	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	07,047	00,120	0.0	0.0	0	0.0	0,017	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9,9
Total PP			100.0			ct & Revenu		7.7
	Total Bu		Less Th					ue Not
	by T	ract	\$1 Mi		Over \$1	Million	Repo	orted
	#	%	#	%	#	%	#	%
Low	3,242	12.3	2,750	11.6	467	18.2	25	13.2
Moderate	4,042	15.3	3,648	15.4	376	14.7	18	9.5
Middle	8,375	31.7	7,675	32.4	643	25.1	57	30.0
Upper	10,796	40.8	9,633	40.6	1,073	41.9	90	47.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,455	100.0	23,706	100.0	2,559	100.0	190	100.0
Percenta	ge of Total B	usinesses:		89.6		9.7		0.7
	Total F			Farm	s by Tract &	Revenue S	ize	
	by Tr		Less Tha \$1 Mil		Over \$1	Million	Revenu Repor	
	#	%	#	%	#	%	#	%
Low	6	3.4	5	2.9	1	33.3	0	0.0
Moderate	19	10.8	18	10.4	1	33.3	0	0.0
Middle	63	35.8	63	36.4	0	0.0	0	0.0
Upper	88	50.0	87	50.3	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	176	100.0	173	100.0	3	100.0	0	0.0
	centage of To	Y	2.3	98.3		1.7		0.0

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	2019 CLI	EVELAND-I	ELYRIA, OH	MSA #1746	0 AA DEMO	OGRAPHIC	s	
Income Categories	Tra Distril		Famili Tract I		Level a	< Poverty as % of by Tract		ies by Income
	#	%	#	%	#	%	#	%
Low	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown	10	2.0	1,538	0.4	663	43.1	0	0.0
Total AA	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
			Housing Type by Tract		Tract			
	Housing	O	wner-occupi			ntal	Vac	ant
	Units by	ract #	% by	% by		% by	1	% by
	Tract	#	tract	unit	#	unit	#	unit
Low	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
	Businesses by Tract & Revenue Size							
	Total Bu		Less Th					ue Not
	by T	ract	\$1 Mi	illion	Over \$1	Million	Repo	orted
	#	%	#	%	#	%	#	%
Low	7,252	9.8	6,297	9.5	905	12.2	50	9.6
Moderate	13,544	18.2	12,010	18.1	1,462	19.7	72	13.9
Middle	22,536	30.4	20,495	30.9	1,901	25.6	140	27.0
Upper	30,097	40.5	26,870	40.5	2,971	40.0	256	49.3
Unknown	798	1.1	602	0.9	195	2.6	1	0.2
Total AA	74,227	100.0	66,274	100.0	7,434	100.0	519	100.0
Percenta	ge of Total E	Susinesses:		89.3		10.0		0.7
	Total F			Farm	s by Tract &	. Revenue S	ize	
			Less Tha	an or =	O 61	Million	Revenu	ie Not
	by Tr	act	\$1 Mil	lion	Over 31	Million	Repo	rted
	#	%	#	%	#	%	#	%
Low	24	7.9	22	7.5	1	14.3	1	50.0
Moderate	42	13.8	42	14.2	0	0.0	0	0.0
Middle	73	24.0	71	24.1	1	14.3	1	50.0
Upper	164	53.9	159	53.9	5	71.4	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	304	100.0	295	100.0	7	100.0	2	100.0
Per	centage of To	otal Farms:		97.0		2.3		0.7

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

	201	9 COLUMB	US, OH MSA	A #18140 AA	DEMOGR	APHICS		
Income Categories	Tra Distrib		Famili Tract I	-	Level a	< Poverty as % of by Tract	Famil Family	-
	#	%	#	%	#	%	#	%
Low	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
					ng Type by	Tract		
	Housing Units by	0	wner-occupie	ed	Rei	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper	32,991	27,348	26.4	82.9	4.032	12.2	1,611	4.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
			Businesses by Tract & Revenue Size					
	Total Bu		Less Th					ue Not
	by T	ract	\$1 Mi	llion	Over \$1	Million	Repo	orted
	#	%	#	%	#	%	#	%
Low	871	5.9	794	5.8	65	7.2	12	5.9
Moderate	2,992	20.3	2,706	19.8	243	26.8	43	21.3
Middle	7,028	47.7	6,521	47.8	409	45.1	98	48.5
Upper	3,855	26.1	3,616	26.5	190	20.9	49	24.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,746	100.0	13,637	100.0	907	100.0	202	100.0
Percenta	ge of Total E	usinesses:		92.5		6.2		1.4
	Total F	22006		Farm	s by Tract &	Revenue S	ize	
	by Tr		Less Tha \$1 Mil		Over \$1	Million	Revenu Repo	
	#	%	#	%	#	%	#	%
Low	13	2.1	13	2.1	0	0.0	0	0.0
Moderate	97	15.4	93	15.0	3	42.9	1	50.0
Middle	375	59.6	371	59.8	4	57.1	0	0.0
Upper	144	22.9	143	23.1	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	629	100.0	620	100.0	7	100.0	2	100.0
Per	centage of To	otal Farms:		98.6		1.1		0.3

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Burezu: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

	2019 PARE	ŒRSBURG-	VIENNA, W	/V MSA #370	620 AA DEN	MOGRAPH	ICS	
Income Categories	Tra Distril		Famili Tract I	- 11	Families Level a Families	s% of	Family Family	ies by Income
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,781	20.5
Moderate	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	23,325	100.0	3,049	13.1	23,325	100.0
	u!		20,020		ng Type by	Tract		
	Housing Units by	Ot	vner-occupi	ed	Rer	ntal	Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	40,265	25,791	100.0	64.1	10,401	25.8	4,073	10.1
	Total Businesses Businesses by Tract & Revenue Size							
	lotal Bu		Less Th	ll ll	Over \$1	Million		ue Not orted
	#	%						
		/O II	#	%	#	%	#	%
Low	0		# 0	% 0.0	# 0	% 0.0	# 0	% 0.0
Low Moderate	0	0.0	0	0.0	0	0.0		0.0
Moderate	0 319	0.0 11.4	0 281	0.0 11.1	0 38	0.0 15.0	0	0.0
Moderate Middle	0 319 1,945	0.0 11.4 69.3	0	0.0 11.1 69.1	0	0.0 15.0 71.9	0	0.0 0.0 68.0
Moderate	0 319	0.0 11.4	0 281 1,746	0.0 11.1	0 38 182	0.0 15.0	0 0 17	0.0
Moderate Middle Upper	0 319 1,945 542 0	0.0 11.4 69.3 19.3	0 281 1,746 501	0.0 11.1 69.1 19.8 0.0	0 38 182 33	0.0 15.0 71.9 13.0	0 0 17 8	0.0 0.0 68.0 32.0
Moderate Middle Upper Unknown Total AA	0 319 1,945 542 0 2,806	0.0 11.4 69.3 19.3 0.0 100.0	0 281 1,746 501	0.0 11.1 69.1 19.8	0 38 182 33 0	0.0 15.0 71.9 13.0 0.0	0 0 17 8 0	0.0 0.0 68.0 32.0 0.0
Moderate Middle Upper Unknown Total AA	0 319 1,945 542 0 2,806 ge of Total E	0.0 11.4 69.3 19.3 0.0 100.0 Businesses:	0 281 1,746 501	0.0 11.1 69.1 19.8 0.0 100.0 90.1	0 38 182 33 0 253	0.0 15.0 71.9 13.0 0.0 100.0	0 0 17 8 0 25	0.0 0.0 68.0 32.0 0.0 100.0
Moderate Middle Upper Unknown Total AA	0 319 1,945 542 0 2,806	0.0 11.4 69.3 19.3 0.0 100.0 Susinesses:	0 281 1,746 501	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farms	0 38 182 33 0 253	0.0 15.0 71.9 13.0 0.0 100.0 9.0 r Revenue S	0 0 17 8 0 25	0.0 0.0 68.0 32.0 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	0 319 1,945 542 0 2,806 ge of Total F	0.0 11.4 69.3 19.3 0.0 100.0 Susinesses:	0 281 1,746 501 0 2,528	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farms	0 38 182 33 0 253 s by Tract &	0.0 15.0 71.9 13.0 0.0 100.0 9.0 r Revenue S	0 0 17 8 0 25	0.0 0.0 68.0 32.0 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA	0 319 1,945 542 0 2,806 ge of Total F by Tr	0.0 11.4 69.3 19.3 0.0 100.0 Businesses:	0 281 1,746 501 0 2,528 Less Tha	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farms	0 38 182 33 0 253 s by Tract & Over \$1	0.0 15.0 71.9 13.0 0.0 100.0 9.0 t Revenue S	0 0 17 8 0 25 ize Revenu Repor	0.0 0.0 68.0 32.0 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	0 319 1,945 542 0 2,806 ge of Total F by Tr	0.0 11.4 69.3 19.3 0.0 100.0 Businesses:	0 281 1,746 501 0 2,528 Less Tha \$1 Mil	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farms	0 38 182 33 0 253 s by Tract & Over \$1	0.0 15.0 71.9 13.0 0.0 100.0 9.0 Revenue S Million	0 0 17 8 0 25 ize Revenu Repor	0.0 0.0 68.0 32.0 0.0 100.0 0.9
Moderate Middle Upper Unknown Total AA Percenta	0 319 1,945 542 0 2,806 ge of Total F by Tr	0.0 11.4 69.3 19.3 0.0 100.0 Businesses: arms eact	0 281 1,746 501 0 2,528 Less Tha \$1 Mil	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farmen or =	0 38 182 33 0 253 s by Tract & Over \$1	0.0 15.0 71.9 13.0 0.0 100.0 9.0 Revenue S Million %	0 0 17 8 0 25 ize Revenu Repor	0.0 0.0 68.0 32.0 0.0 100.0 0.9 te Not eted %
Moderate Middle Upper Unknown Total AA Percenta Low Moderate	0 319 1,945 542 0 2,806 ge of Total F by Tr	0.0 11.4 69.3 19.3 0.0 100.0 Businesses: arms eact	0 281 1,746 501 0 2,528 Less Tha \$1 Mil #	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farmen or = lion % 0.0	0 38 182 33 0 253 s by Tract & Over \$1 #	0.0 15.0 71.9 13.0 0.0 100.0 9.0 r Revenue S Million % 0.0	0 0 17 8 0 25 ize Revenu Repor	0.0 0.0 68.0 32.0 0.0 100.0 0.9 te Not rted % 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle	0 319 1,945 542 0 2,806 ge of Total F by Tr # 0 0	0.0 11.4 69.3 19.3 0.0 100.0 Businesses: arms eact % 0.0 0.0	0 281 1,746 501 0 2,528 Less Tha \$1 Mil # 0 0	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farman or = lion % 0.0 0.0 85.4	0 38 182 33 0 253 s by Tract & Over \$1 #	0.0 15.0 71.9 13.0 0.0 100.0 9.0 r Revenue S Million % 0.0 0.0	0 0 17 8 0 25 ize Revenu Report	0.0 0.0 68.0 32.0 0.0 100.0 0.9 e Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percenta Low Moderate Middle Upper	0 319 1,945 542 0 2,806 ge of Total F by Tr # 0 0 35	0.0 11.4 69.3 19.3 0.0 100.0 3usinesses: arms eact % 0.0 0.0 85.4 14.6	0 281 1,746 501 0 2,528 Less Tha \$1 Mil # 0 0 35 6	0.0 11.1 69.1 19.8 0.0 100.0 90.1 Farms an or = lion 0.0 0.0 85.4 14.6	0 38 182 33 0 253 s by Tract & Over \$1 # 0 0	0.0 15.0 71.9 13.0 0.0 100.0 9.0 Revenue S Million % 0.0 0.0 0.0	0 0 17 8 0 25 ize Revenu Report	0.0 0.0 68.0 32.0 0.0 100.0 0.9 e Not rted % 0.0 0.0

Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding. Note:

	2019 LEX	INGTON-F.	AYETTE, KY	/ MSA #3046	0 AA DEM	OGRAPHIC	S	
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,409	17.7
Moderate	1	7.1	1,075	7.9	354	32.9	2,127	15.7
Middle	9	64.3	8,806	64.9	740	8.4	2,985	22.0
Upper	4	28.6	3,693	27.2	71	1.9	6,053	44.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	13,574	100.0	1,165	8.6	13,574	100.0
			Housing Type by Tract					
	Housing Units by	Owner-occupied		Rental		Vacant		
	Tract	ø	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,742	823	6.3	47.2	811	46.6	108	6.2
Middle	13,556	8,087	62.1	59.7	4,225	31.2	1,244	9.2
Upper	4,856	4,109	31.6	84.6	366	7.5	381	7.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,154	13,019	100.0	64.6	5,402	26.8	1,733	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	199	11.5	184	11.4	15	15.6	0	0.0
Middle	1,112	64.4	1,028	63.6	75	78.1	9	69.2
Upper	415	24.0	405	25.0	6	6.3	4	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,726	100.0	1,617	100.0	96	100.0	13	100.0
Percenta	ge of Total I	Businesses:		93.7		5.6		0.8
			Farms by Tract & Revenue Size					
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	0.9	1	1.0	0	0.0	0	0.0
Middle	58	54.7	58	55.2	0	0.0	0	0.0
Upper	47	44.3	46	43.8	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	106	100.0	105	100.0	1	100.0	0	0.0

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.