

## APPENDIX A

### SCOPE OF EVALUATION

<b>TIME PERIOD REVIEWED</b>	HMDA-Reportable Loans: July 1, 2019 – December 31, 2021  CRA-Reportable (SB/SF) Loans: July 1, 2019 – December 31, 2021  Community Development Loans, Investments, and Services: January 1, 2020 – December 31, 2022	
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>
Peoples Bank / Marietta, Ohio		HMDA and Small Business
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
Peoples Investment Company Peoples Bank Foundation, Inc.	Bancorp subsidiary Bank subsidiary	LIHTCs Grants and charitable donations
Peoples has no non-bank subsidiaries which provide mortgage lending activities on its behalf.		

### LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION

ASSESSMENT AREA	TYPE OF REVIEW	BRANCHES VISITED	OTHER INFORMATION
<b>MULTISTATES</b> <ul style="list-style-type: none"> <li>Cincinnati OH-KY-IN MSA</li> <li>Huntington-Ashland WV-KY-OH MSA</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Full-scope</li> </ul>	None	None
<b>STATE OF OHIO</b> <ul style="list-style-type: none"> <li>Nonmetropolitan Ohio</li> <li>Akron MSA</li> <li>Cleveland-Elyria MSA</li> <li>Columbus MSA</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> </ul>	None	None
<b>STATE OF WEST VIRGINIA</b> <ul style="list-style-type: none"> <li>Nonmetropolitan West Virginia</li> <li>Charleston MSA</li> <li>Parkersburg-Vienna MSA</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> </ul>	None	None
<b>COMMONWEALTH OF KENTUCKY</b> <ul style="list-style-type: none"> <li>Nonmetropolitan Kentucky</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> </ul>	None	None

<ul style="list-style-type: none"> <li>Lexington-Fayette MSA</li> <li>Louisville/Jefferson County MSA</li> </ul>	<ul style="list-style-type: none"> <li>Limited-scope</li> <li>Limited-scope</li> </ul>		
<p>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</p>			
<b>WASHINGTON D.C.</b> <ul style="list-style-type: none"> <li>Washington-Arlington-Alexandria MD</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	None	<ul style="list-style-type: none"> <li>Maintains two branches with cash-only ATMs in upper-income tracts</li> </ul>
<b>STATE OF MARYLAND</b> <ul style="list-style-type: none"> <li>Frederick-Gaithersburg-Rockville MD</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	None	<ul style="list-style-type: none"> <li>Maintains one branch with cash-only ATM in upper-income tract</li> </ul>
<b>STATE OF VIRGINIA</b> <ul style="list-style-type: none"> <li>Richmond MSA</li> <li>Nonmetropolitan Virginia</li> <li>Virginia Beach-Norfolk-Newport News MSA</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> <li>N/A</li> <li>N/A</li> </ul>	None	<ul style="list-style-type: none"> <li>Maintains one drive-thru branch with a cash-only ATM in moderate-income tract in Richmond MSA</li> <li>Maintains one drive-thru only branch with a cash-only ATM in a middle-income tract in Nonmetropolitan Virginia</li> <li>July 13, 2022 – Exited this AA with closure of branch without ATM in unknown-income tract in Virginia Beach MSA</li> </ul>

## APPENDIX B

### SUMMARY OF INSTITUTION AND MULTISTATE METROPOLITAN AREA AND STATE RATINGS

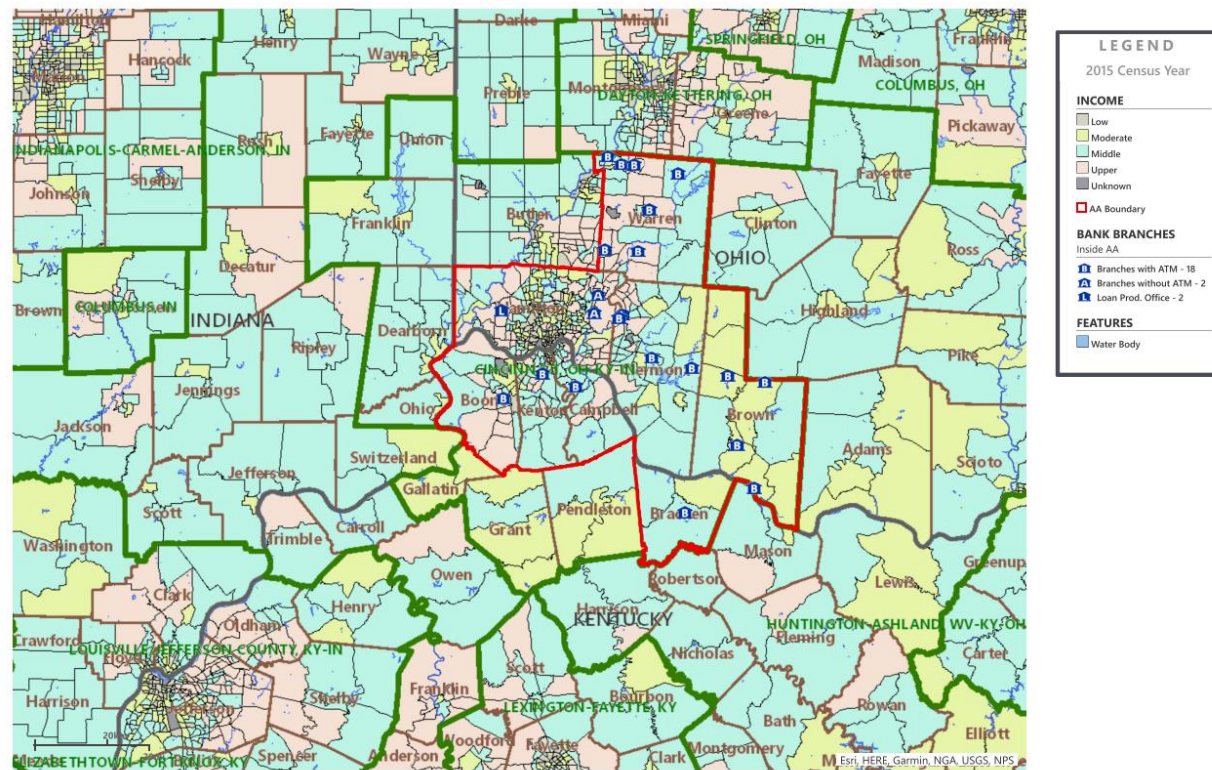
Ratings	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Ratings
Institution	Outstanding	Outstanding	High Satisfactory	Satisfactory*
Cincinnati OH-KY-IN MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Huntington-Ashland WV-KY-OH MSA	Outstanding	Outstanding	High Satisfactory	Outstanding
Ohio	Outstanding	Outstanding	High Satisfactory	Outstanding
West Virginia	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
Kentucky	Low Satisfactory	High Satisfactory	Low 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

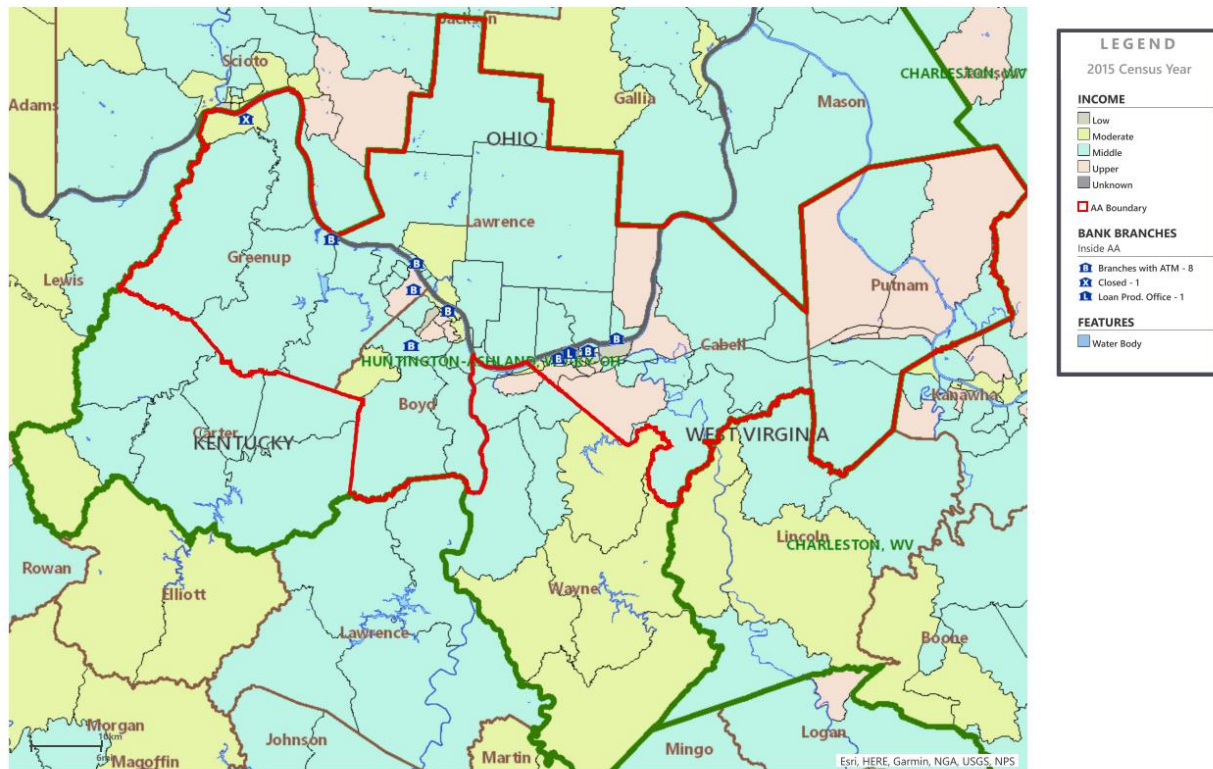
### ASSESSMENT AREA MAPS – FULL SCOPE AAs

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

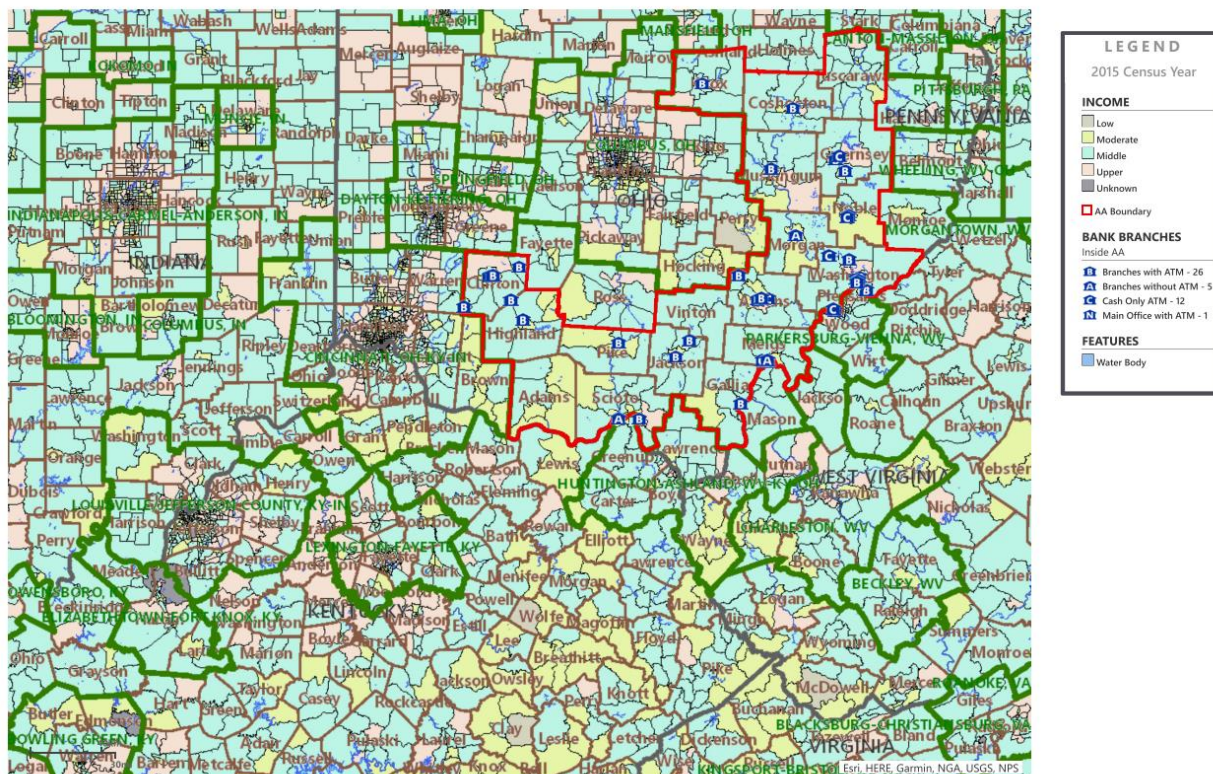




Assessment Area: 2021 Huntington-Ashland, WV-KY-OH MSA #26580

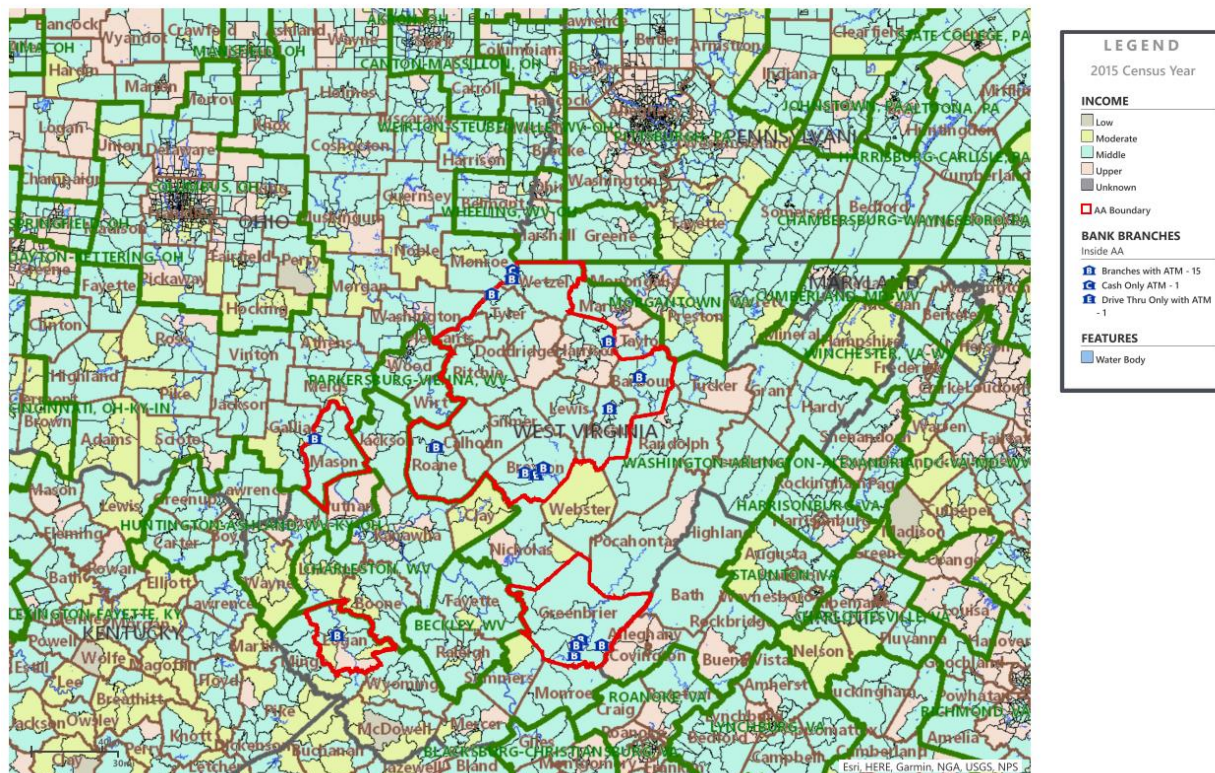


Assessment Area: 2021 Nonmetropolitan Ohio

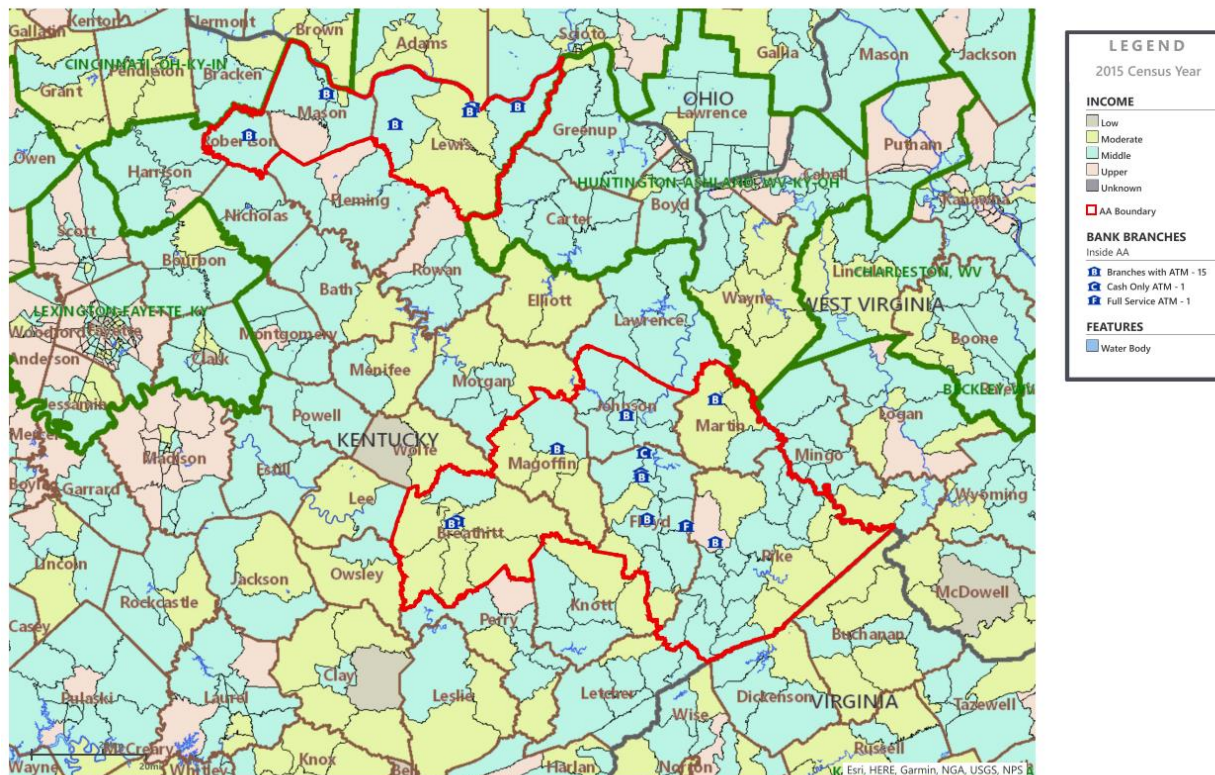




Assessment Area: 2021 Nonmetropolitan West Virginia

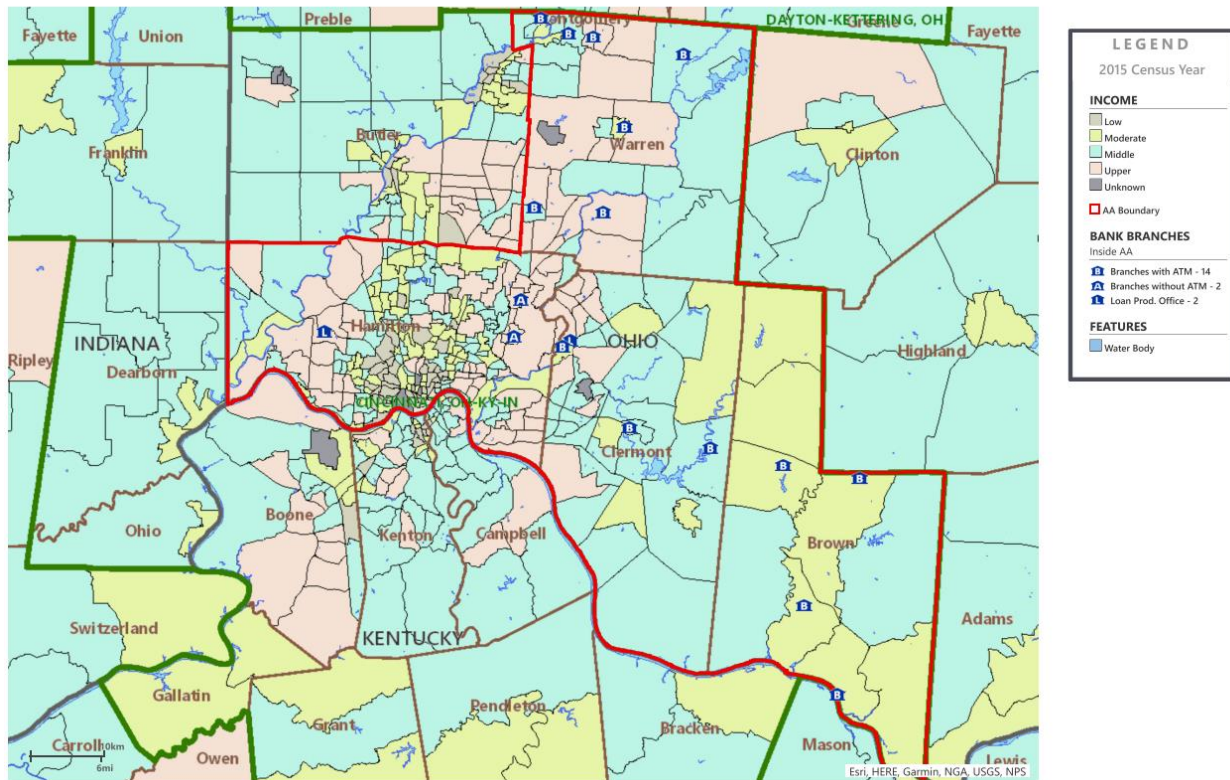


Assessment Area: 2021 Nonmetropolitan Kentucky

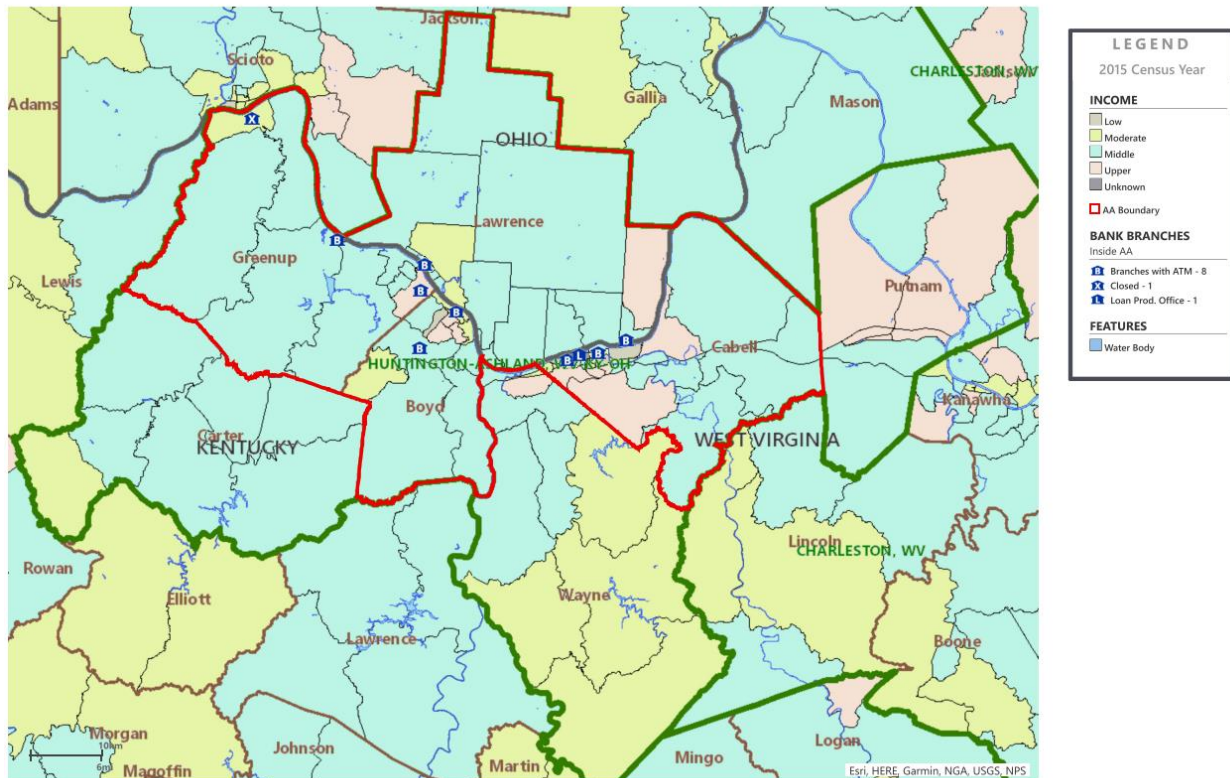




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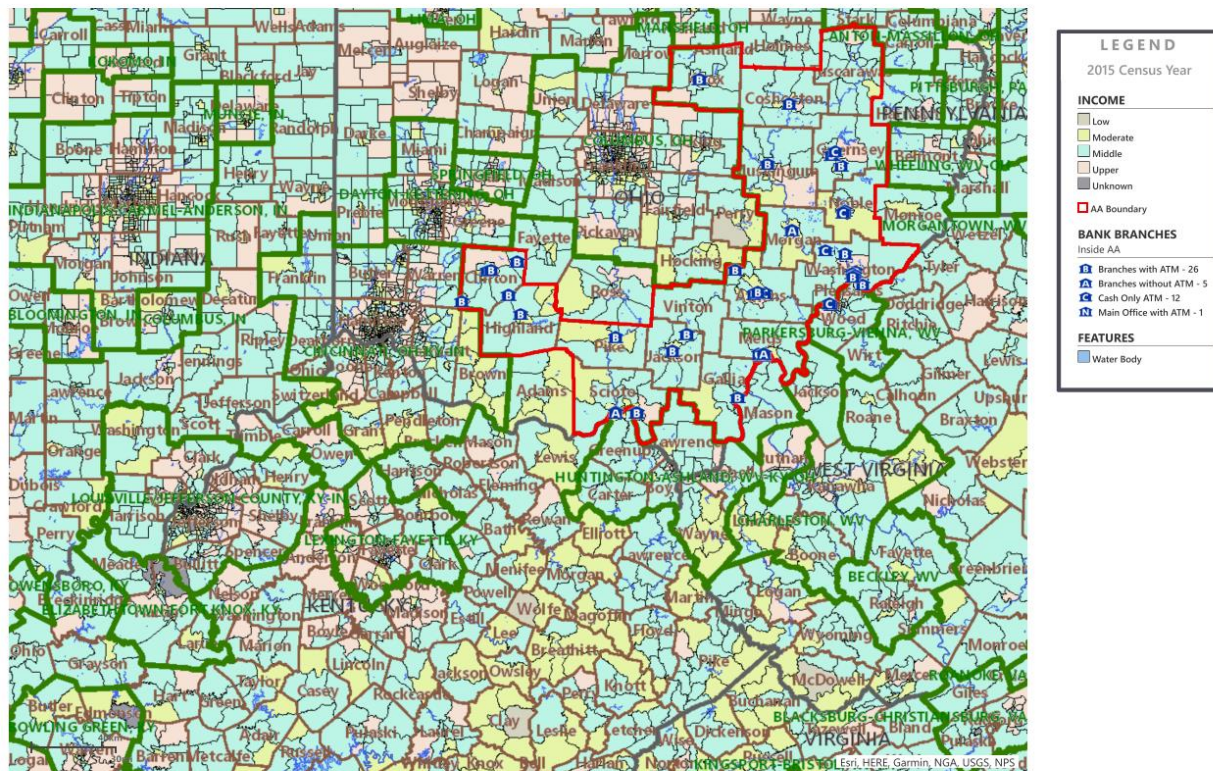


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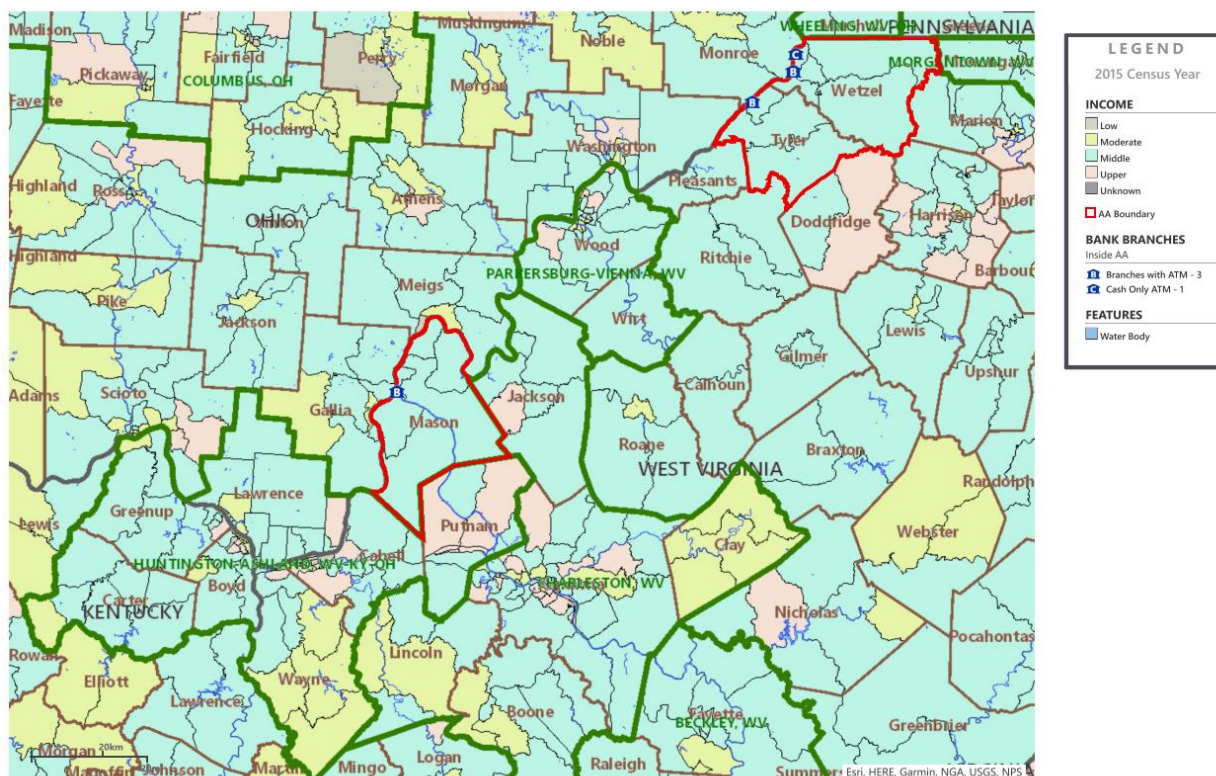




Assessment Area: 2020 Nonmetropolitan Ohio

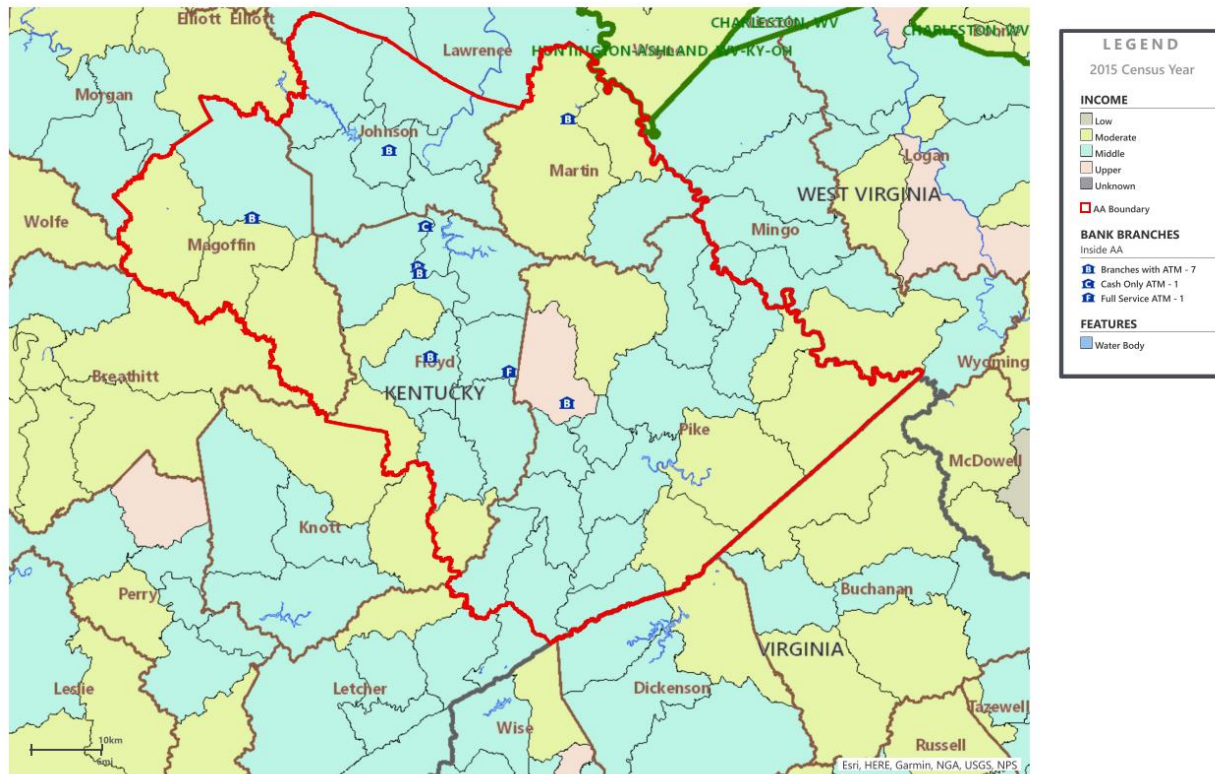


Assessment Area: 2020 Nonmetropolitan West Virginia

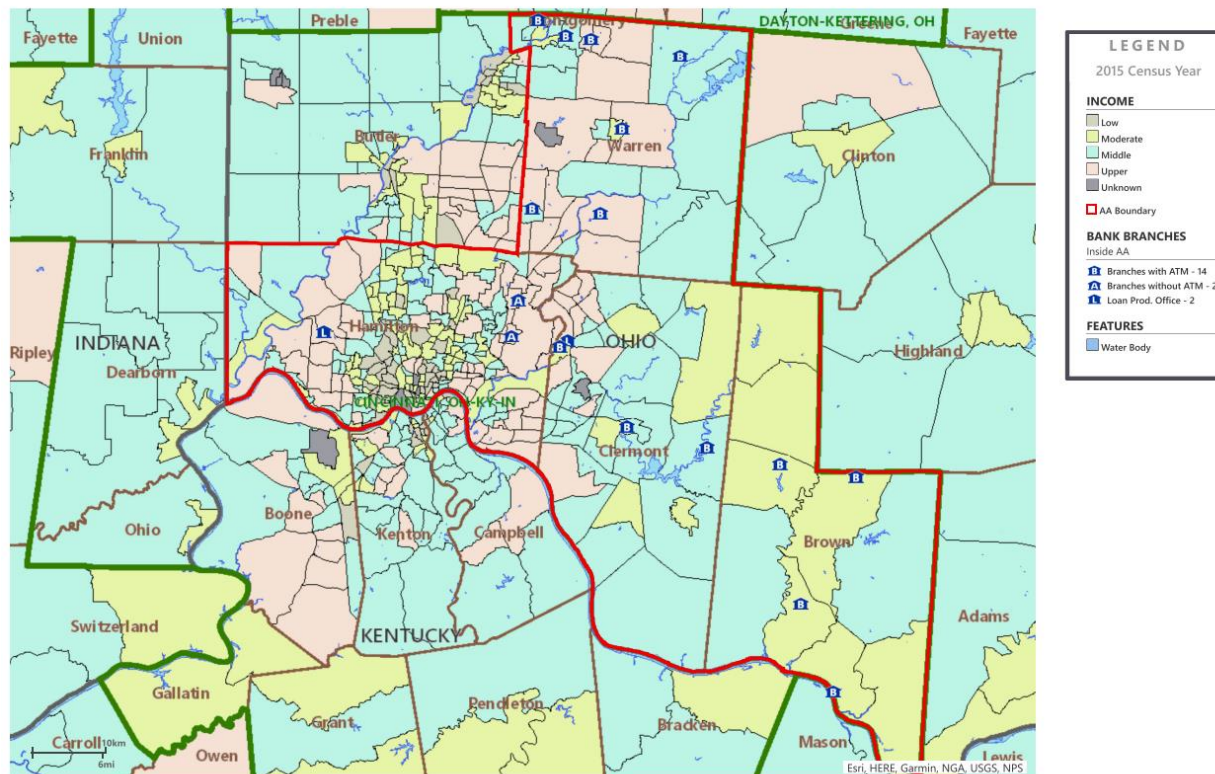




Assessment Area: 2020 Nonmetropolitan Kentucky

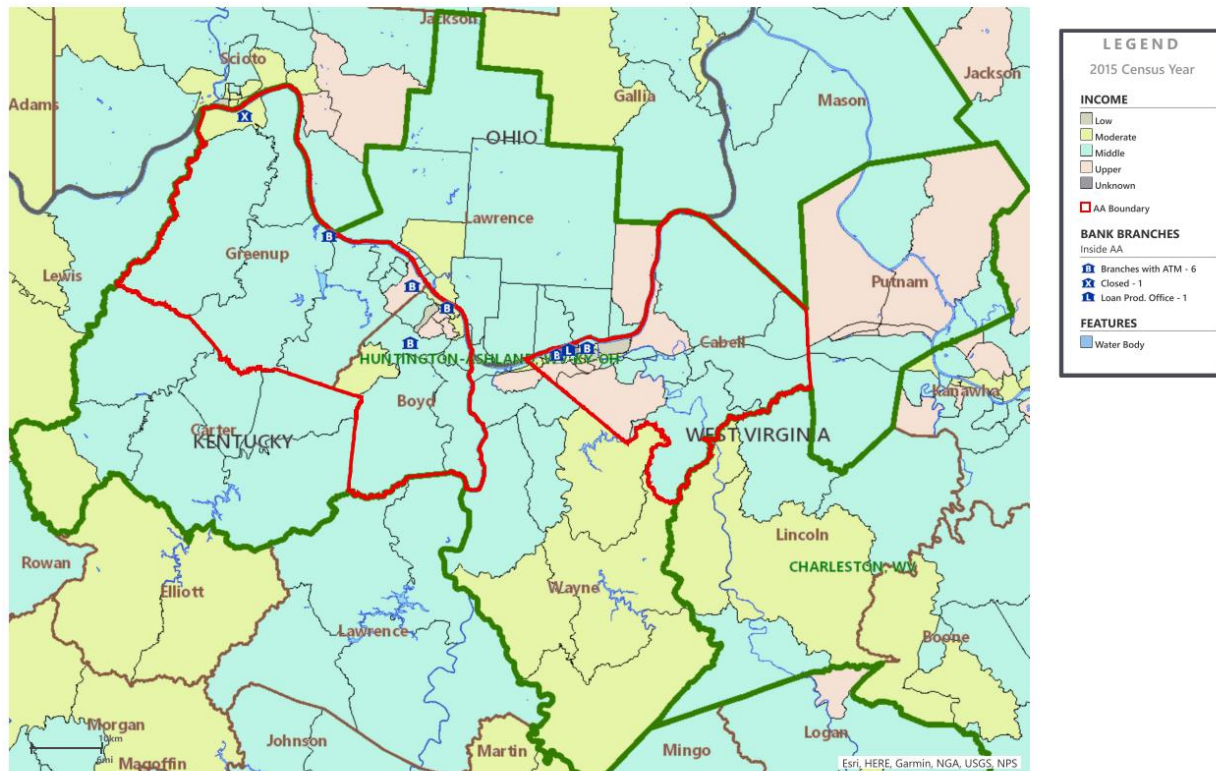


Assessment Area: 2019 Cincinnati, OH-KY-IN MSA #17140

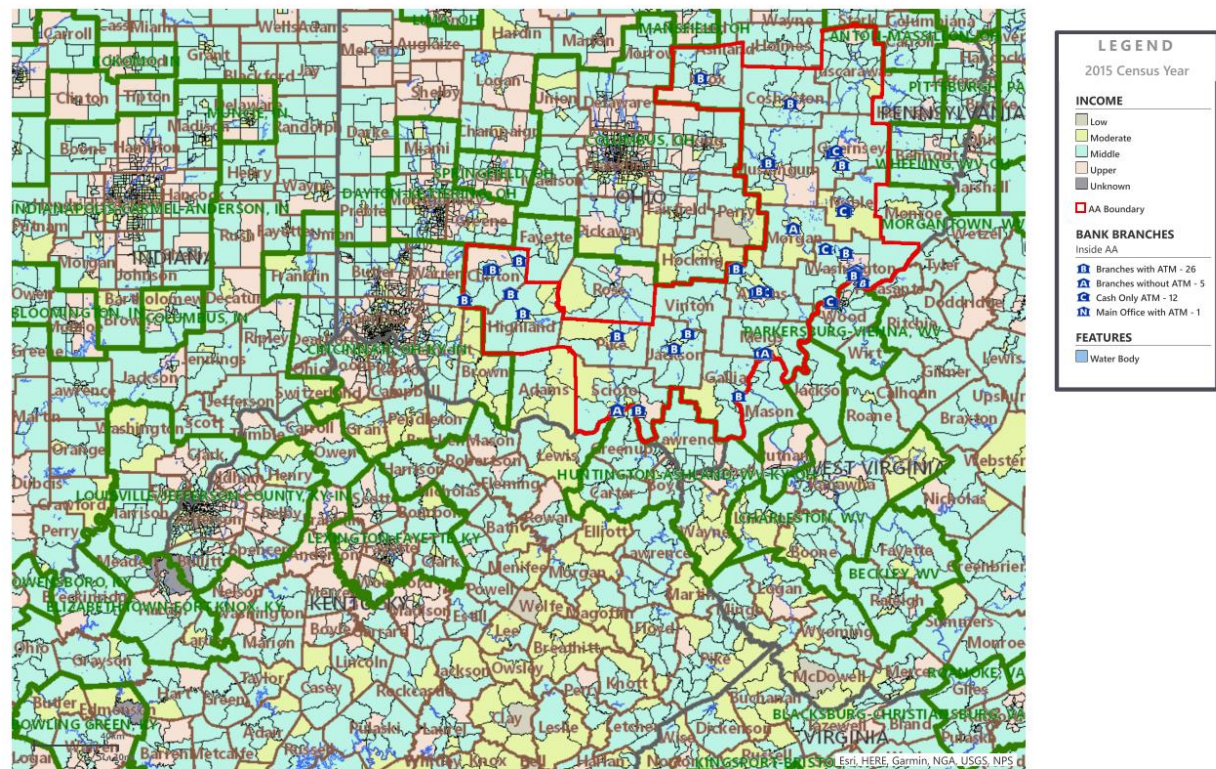




Assessment Area: 2019 Huntington-Ashland, WV-KY-OH MSA #26580

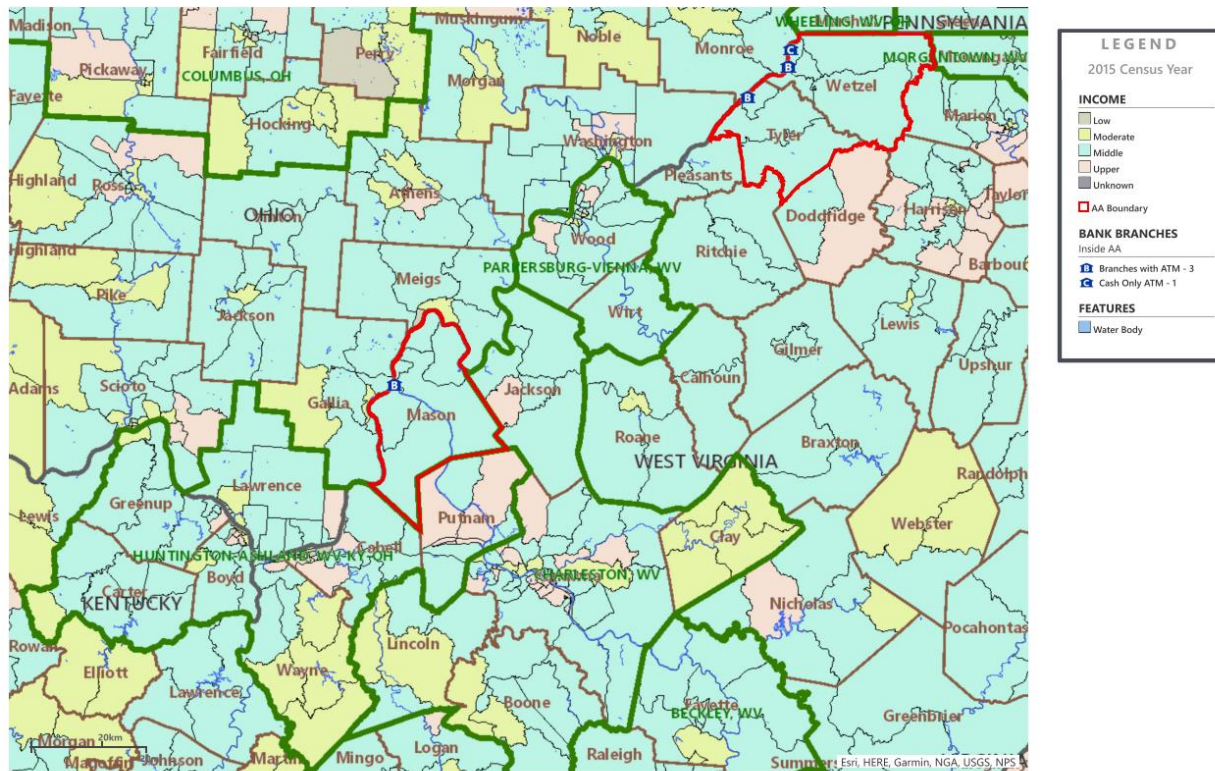


Assessment Area: 2019 Nonmetropolitan Ohio

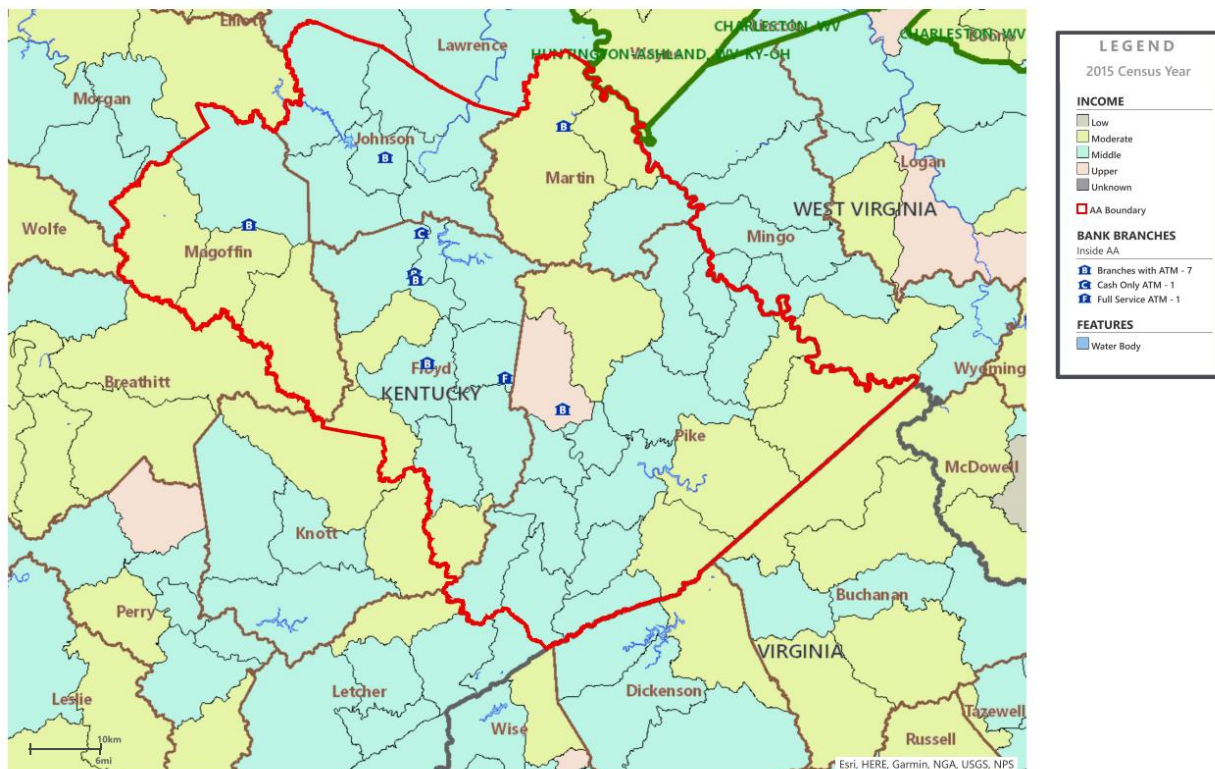




Assessment Area: 2019 Nonmetropolitan West Virginia



Assessment Area: 2019 Nonmetropolitan Kentucky



**Assessment Area: 2021 Akron, OH MSA #10420**

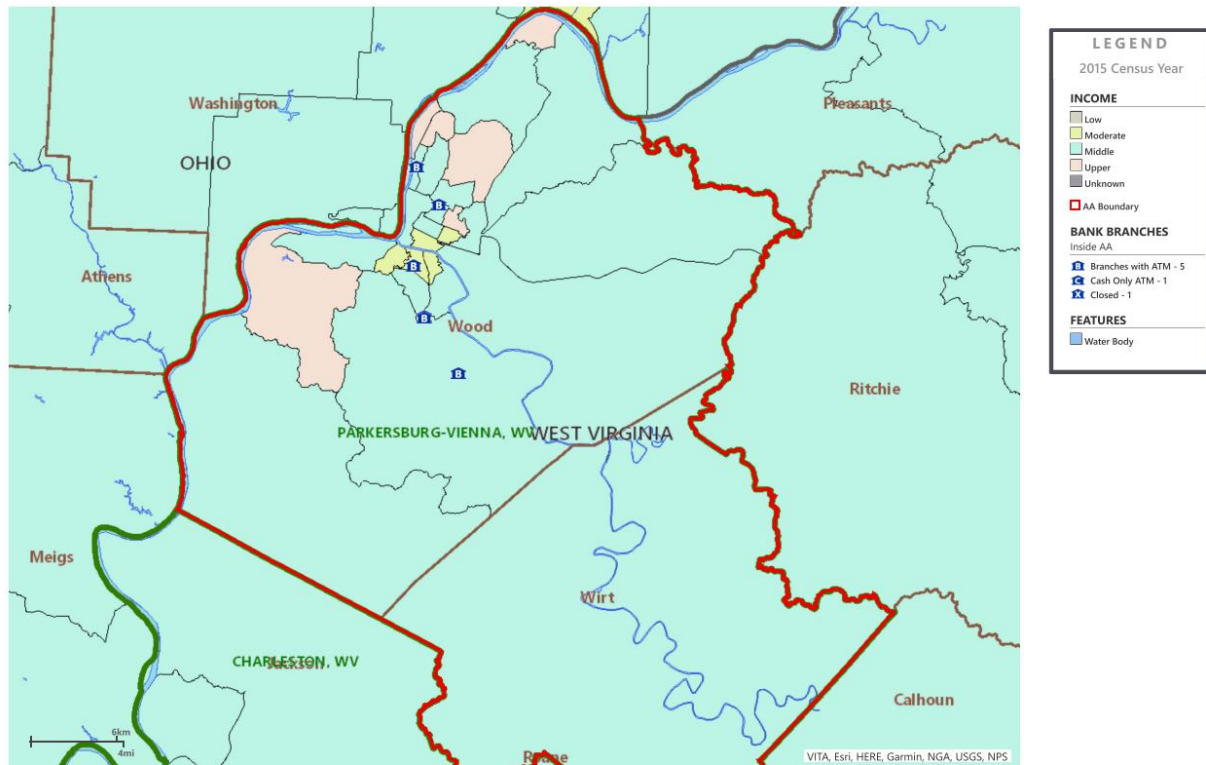




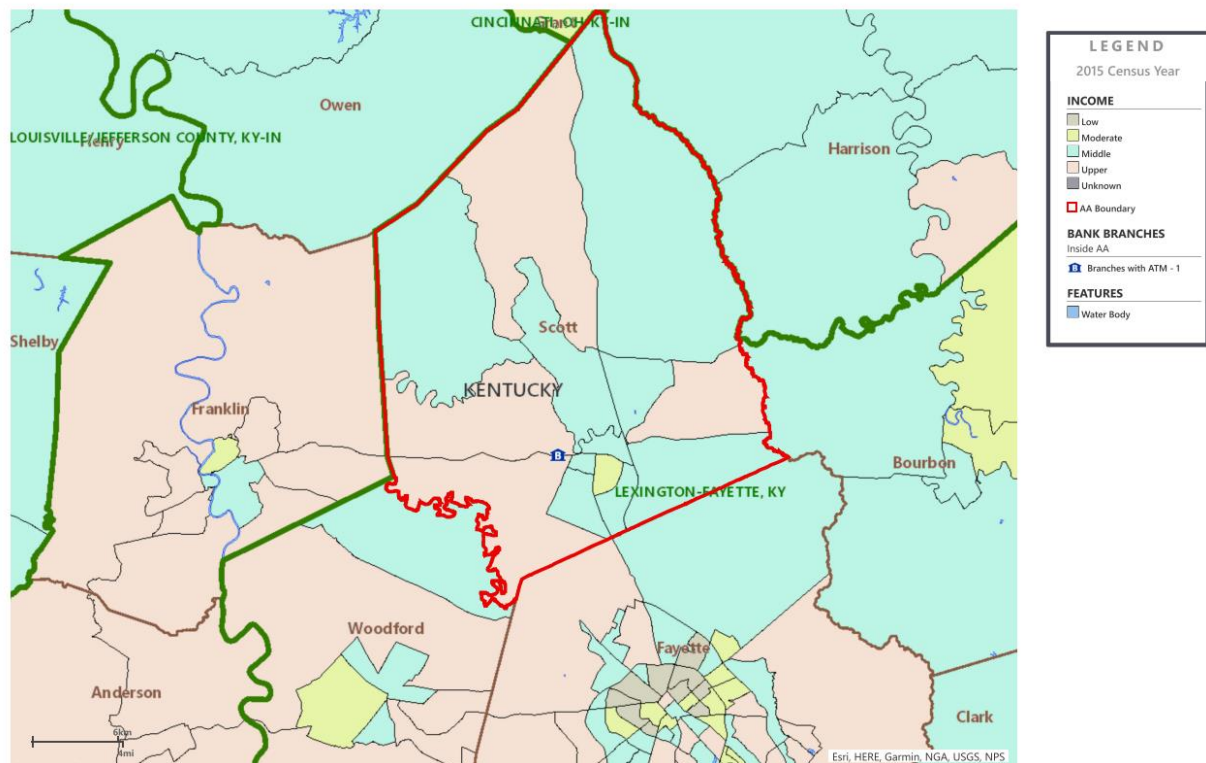
This map displays the county boundaries of the Columbus, Ohio metropolitan area. The counties shown include Union, Delaware, Knox, Licking, Madison, Pickaway, Perry, Morgan, Fayette, Ross, Athens, Washington, Highland, and Vinton. The city of Columbus is highlighted in yellow, and major roads are shown in red. A scale bar indicates 10km and 6mi.

This map displays the West Virginia Coalfields National Monument area, which is outlined in red. The monument encompasses parts of several counties in West Virginia, including Boone, Lincoln, Wayne, Logan, Mingo, and Putnam. Surrounding areas in Ohio, Kentucky, and Virginia are also shown, with county names labeled. Major cities such as Charleston, Parkersburg, and Huntington are indicated. The map includes a scale bar (0 to 20 miles) and a north arrow.

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

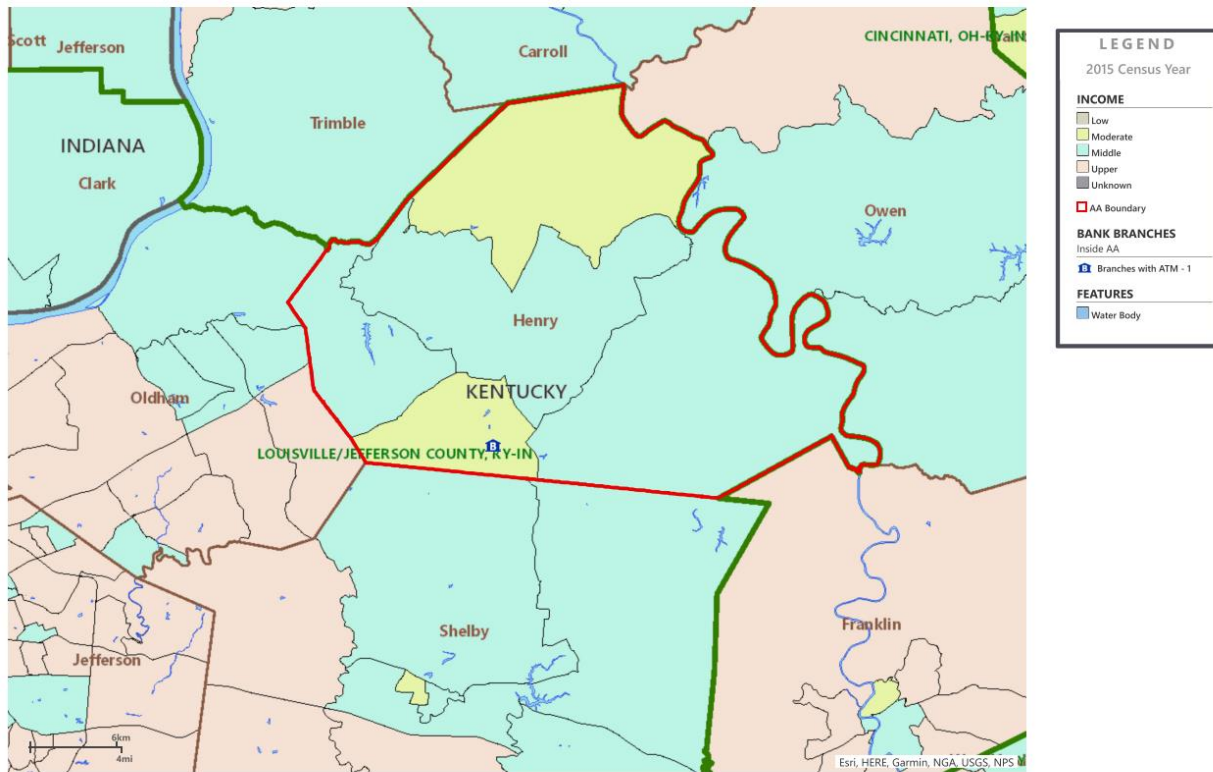


Assessment Area: 2021 Lexington-Fayette, KY MSA #30460

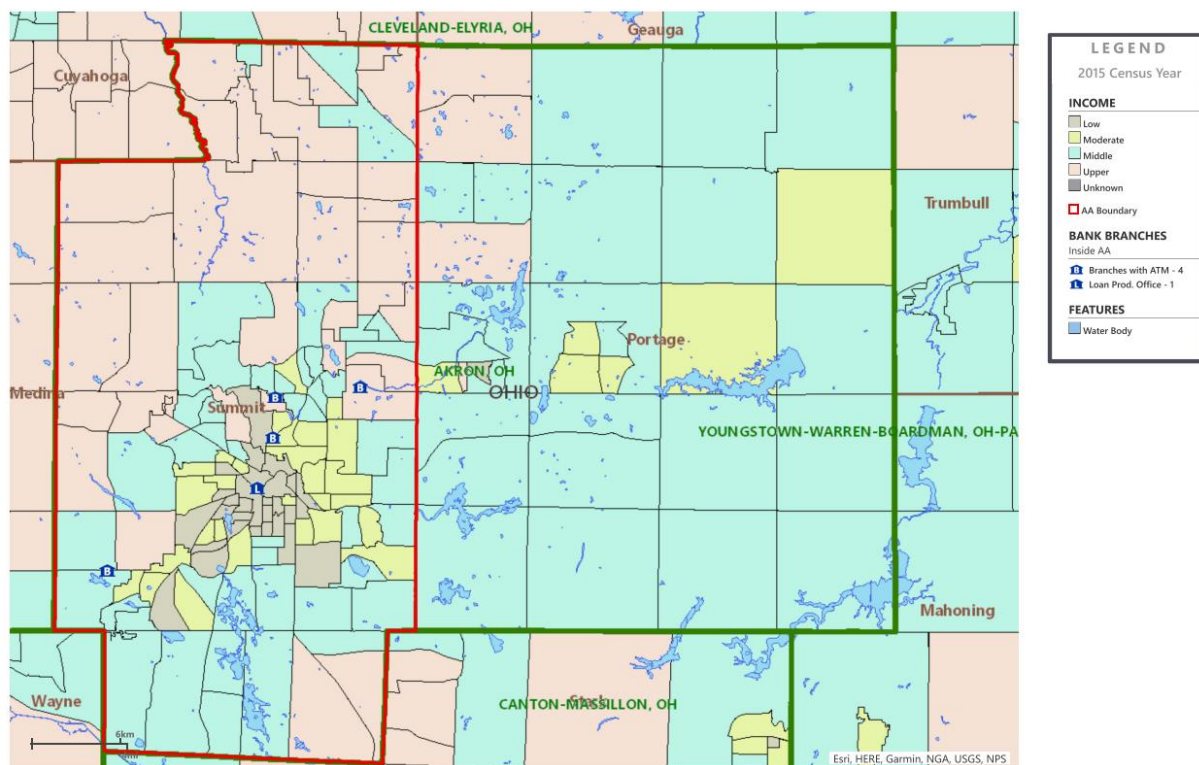




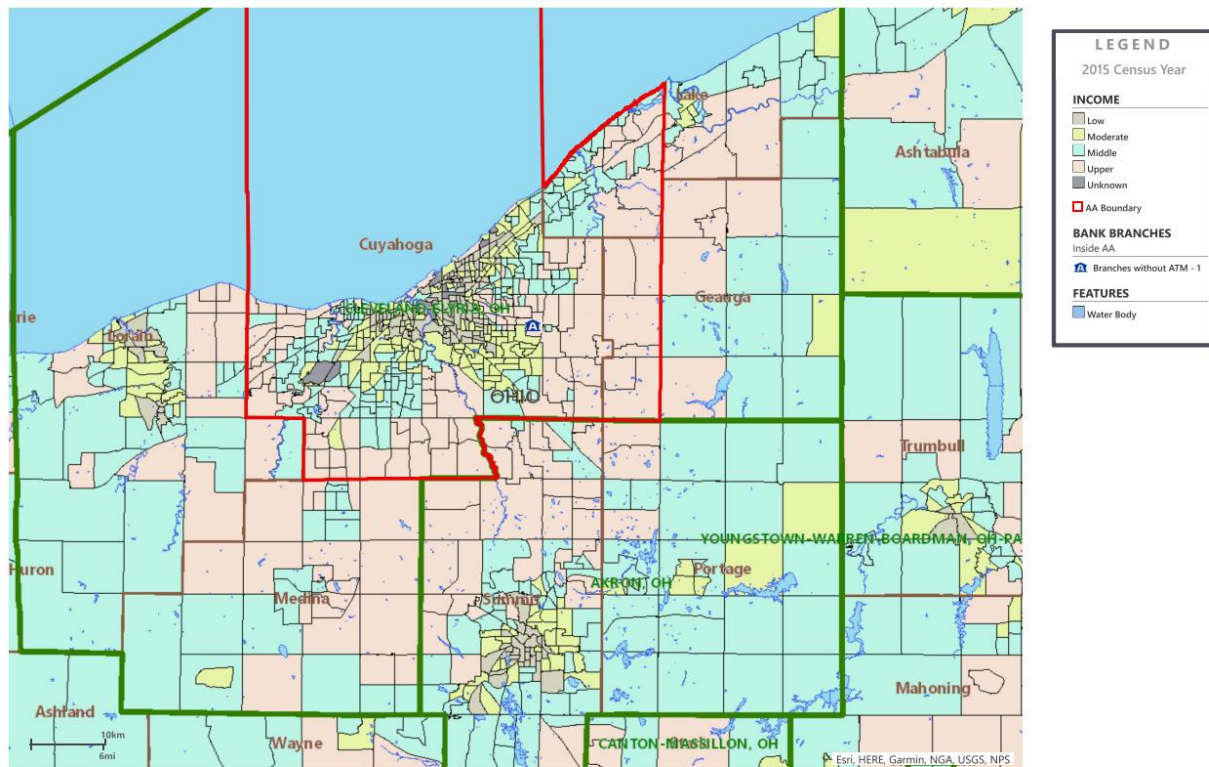
Assessment Area: 2021 Louisville/Jefferson County, KY-IN MSA #31140



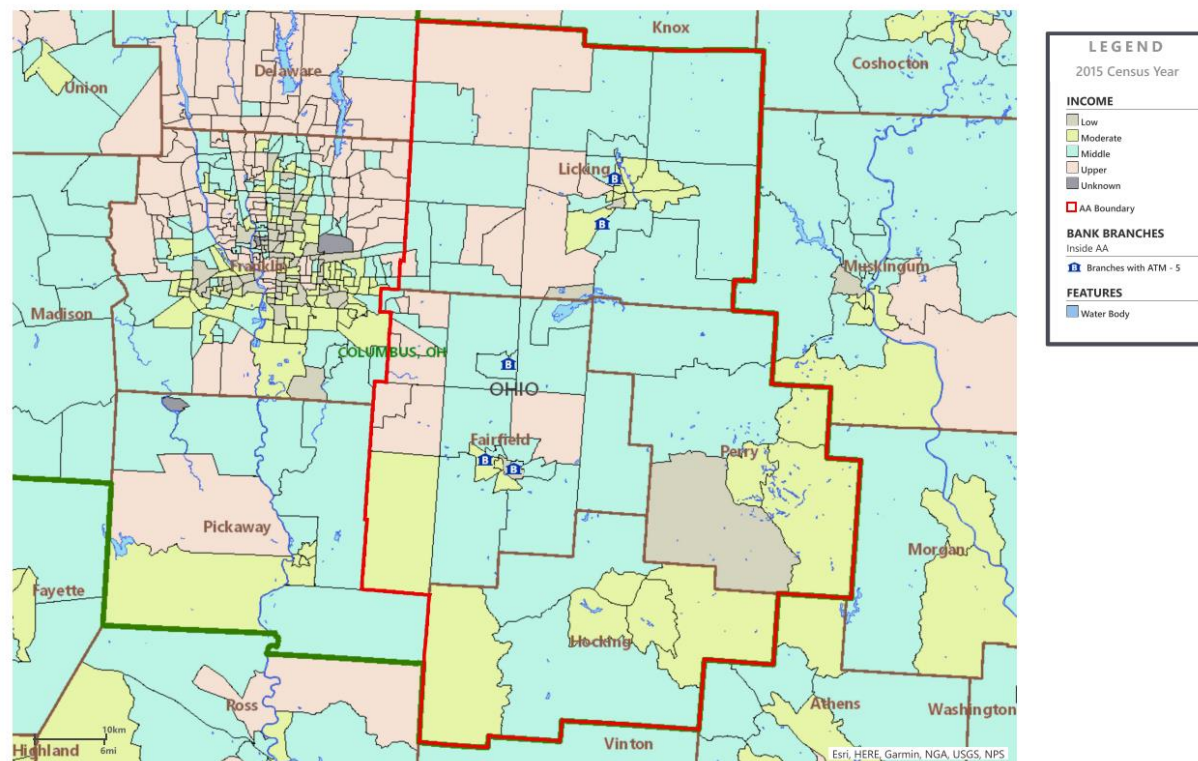
Assessment Area: 2020 Akron, OH MSA #10420



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

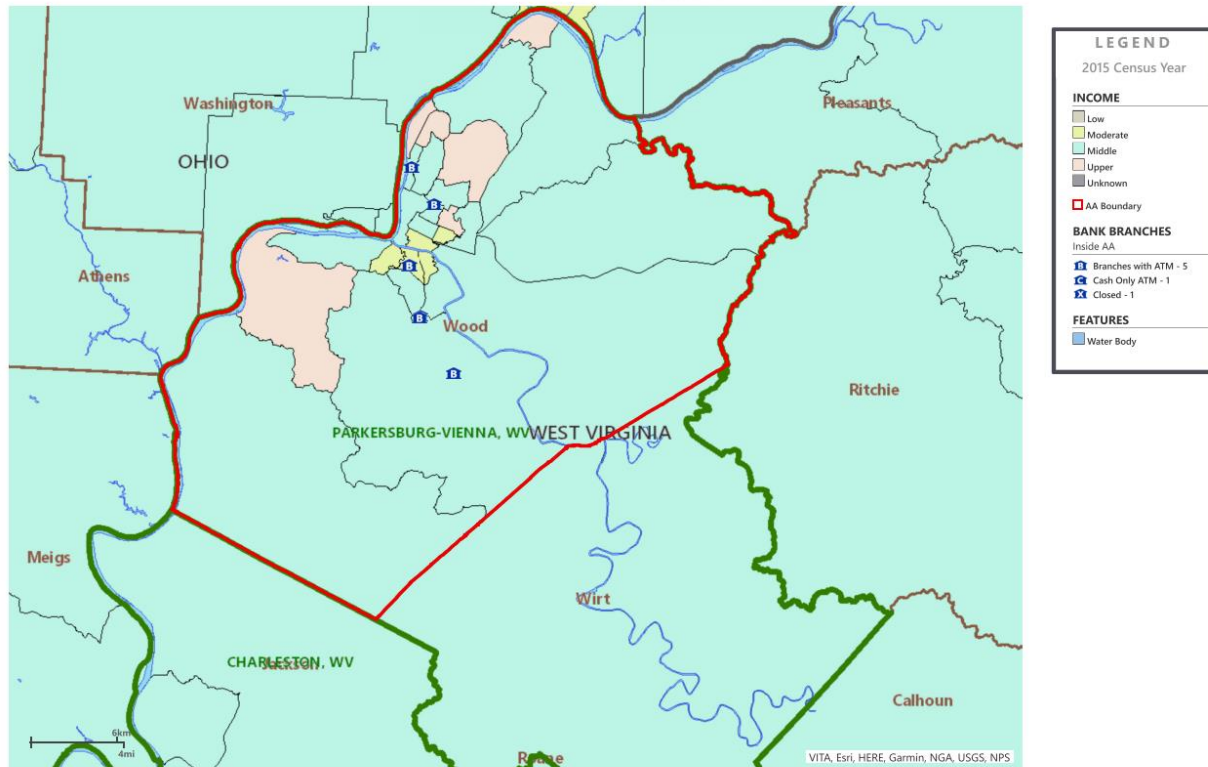


Assessment Area: 2020 Columbus, OH MSA #18140

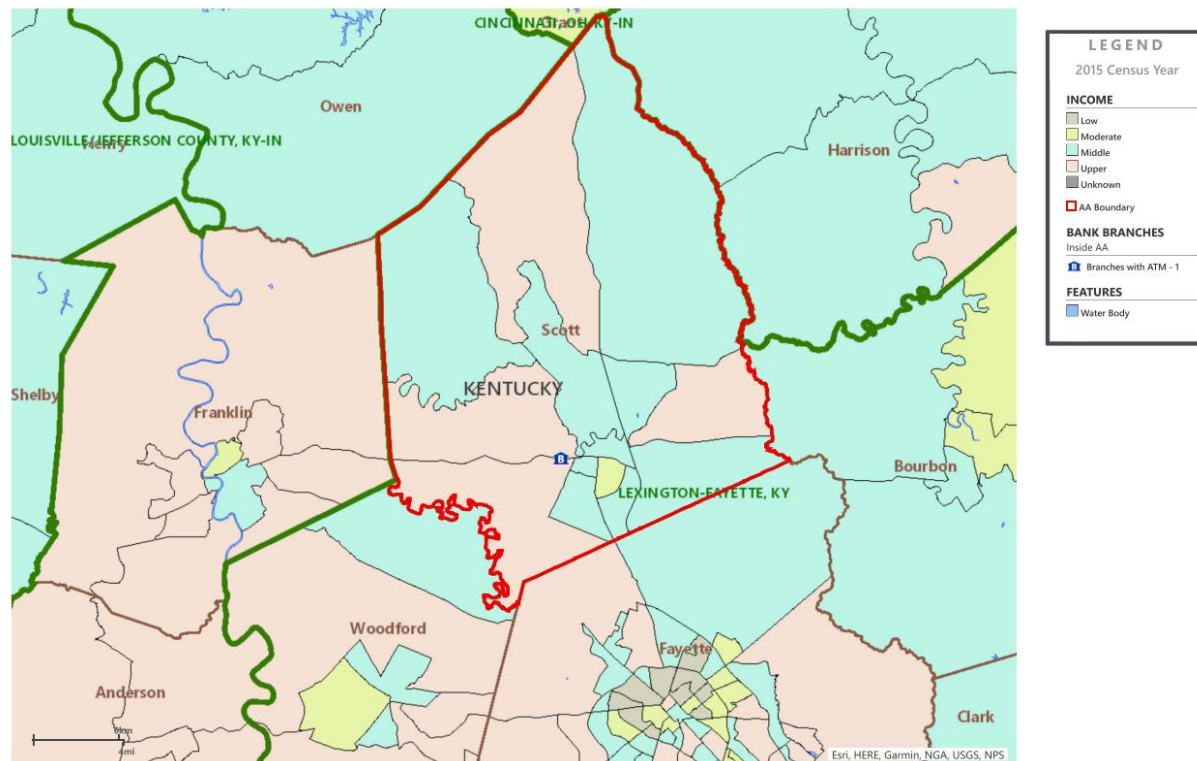




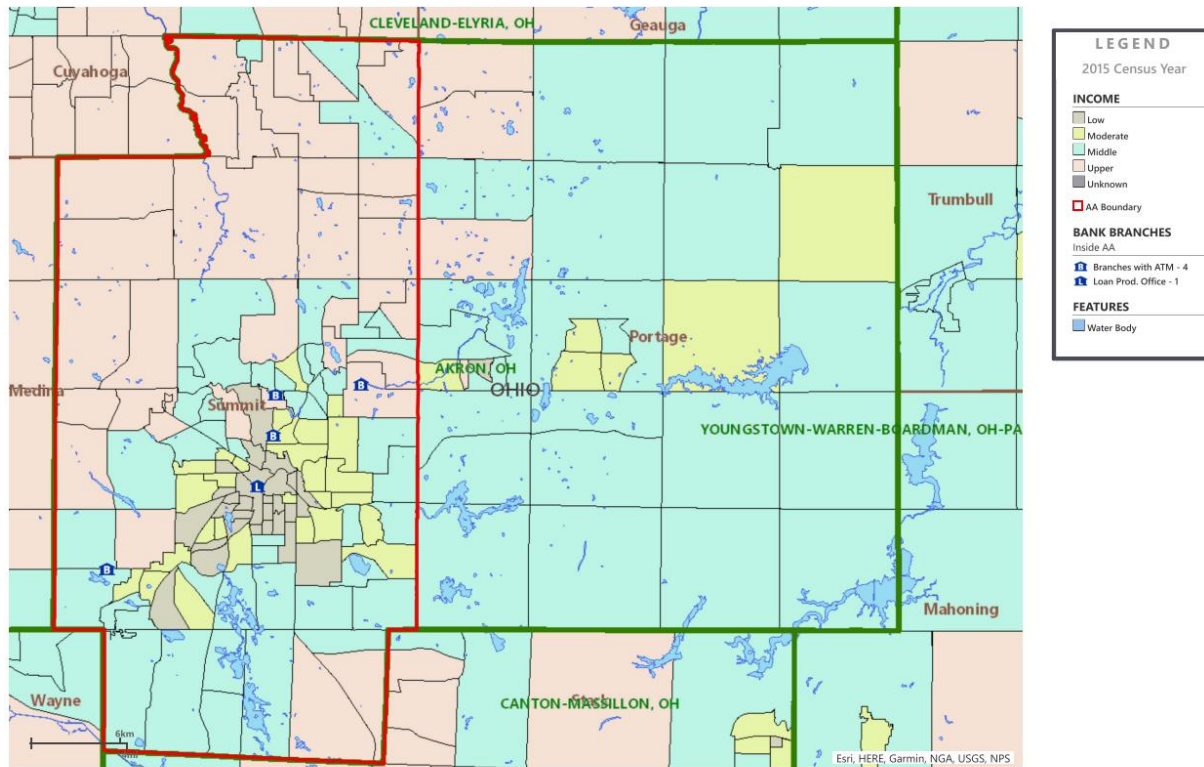
Assessment Area: 2020 Parkersburg-Vienna, WV MSA #37620



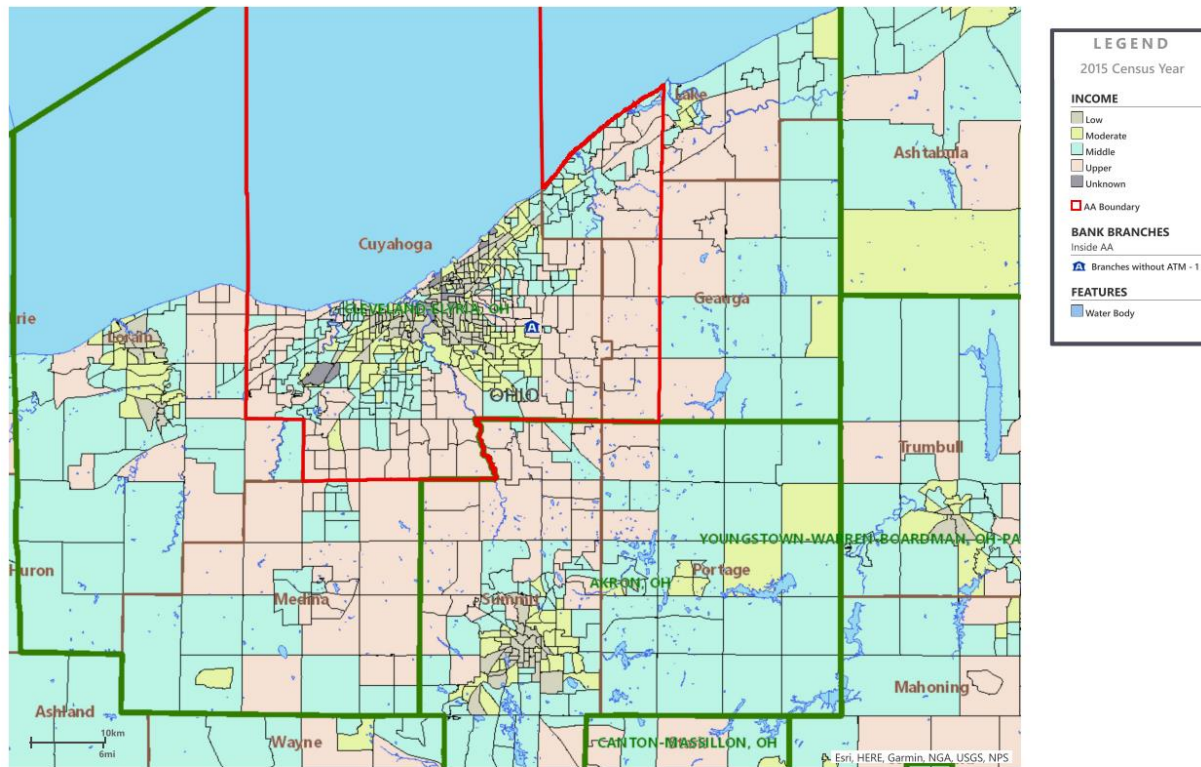
Assessment Area: 2020 Lexington-Fayette, KY MSA #30460



Assessment Area: 2019 Akron, OH MSA #10420

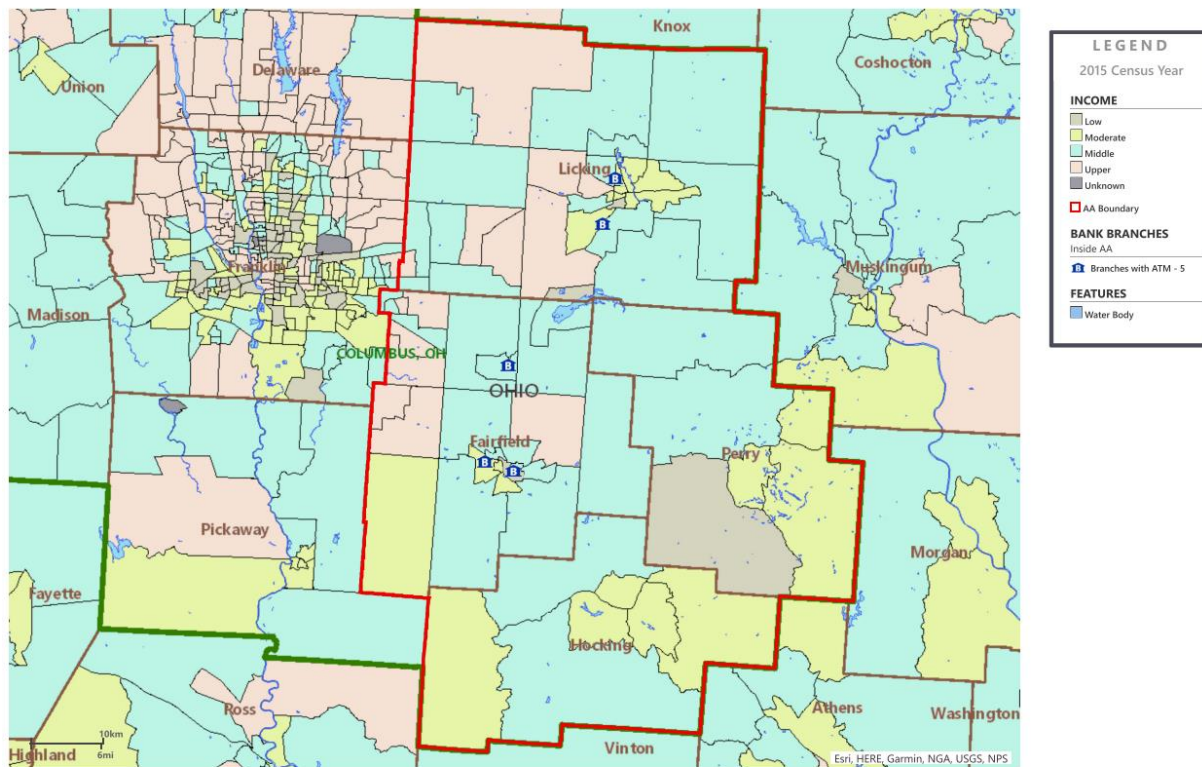


Assessment Area: 2019 Cleveland-Elyria, OH MSA #17460

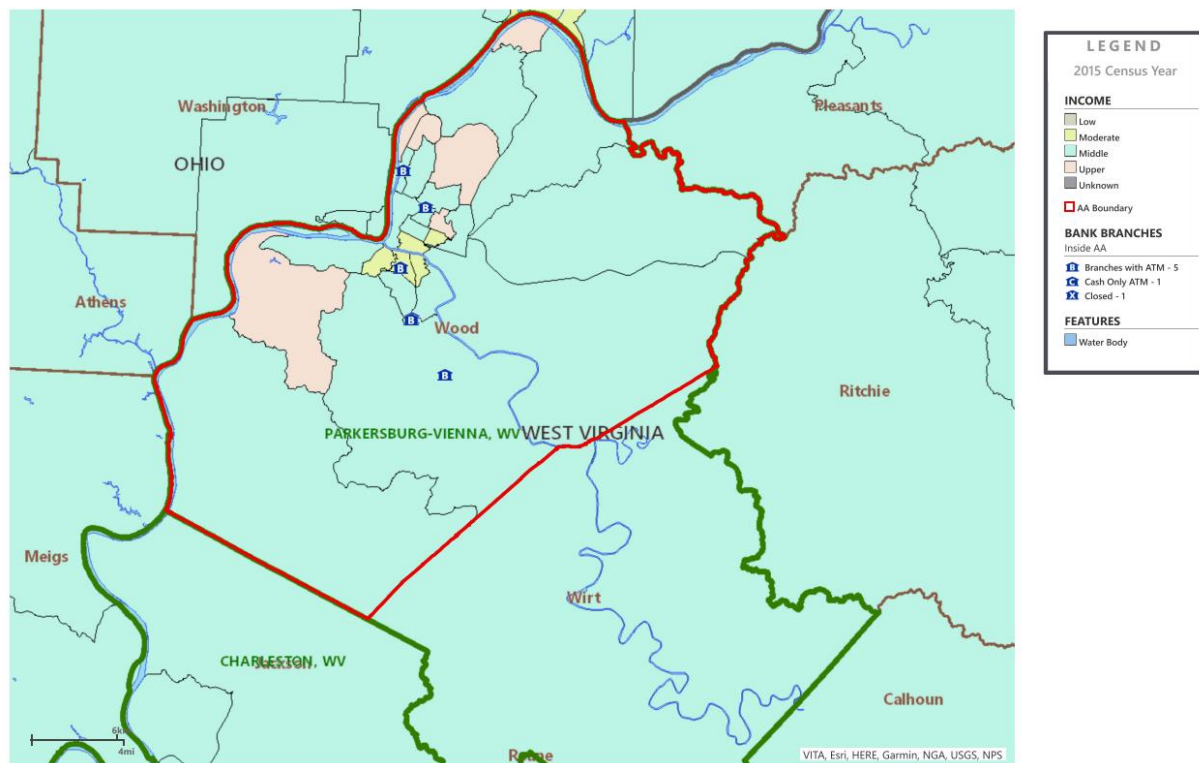




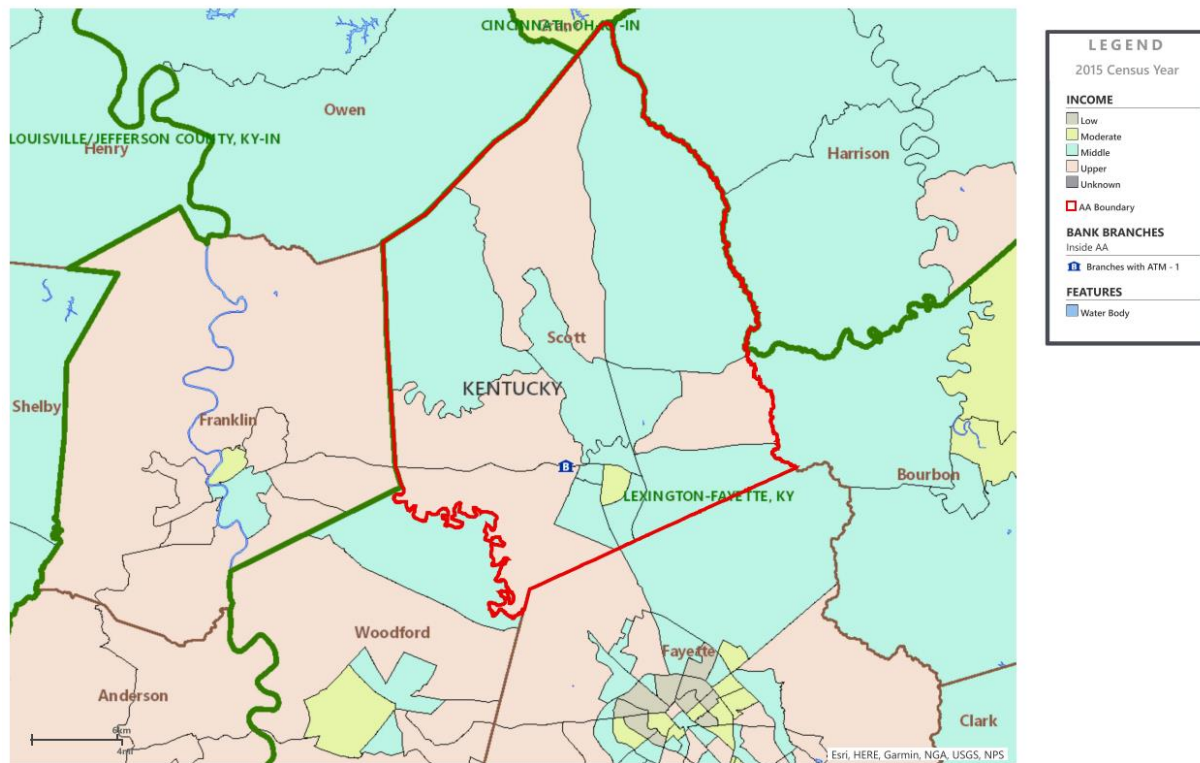
Assessment Area: 2019 Columbus, OH MSA #18140



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



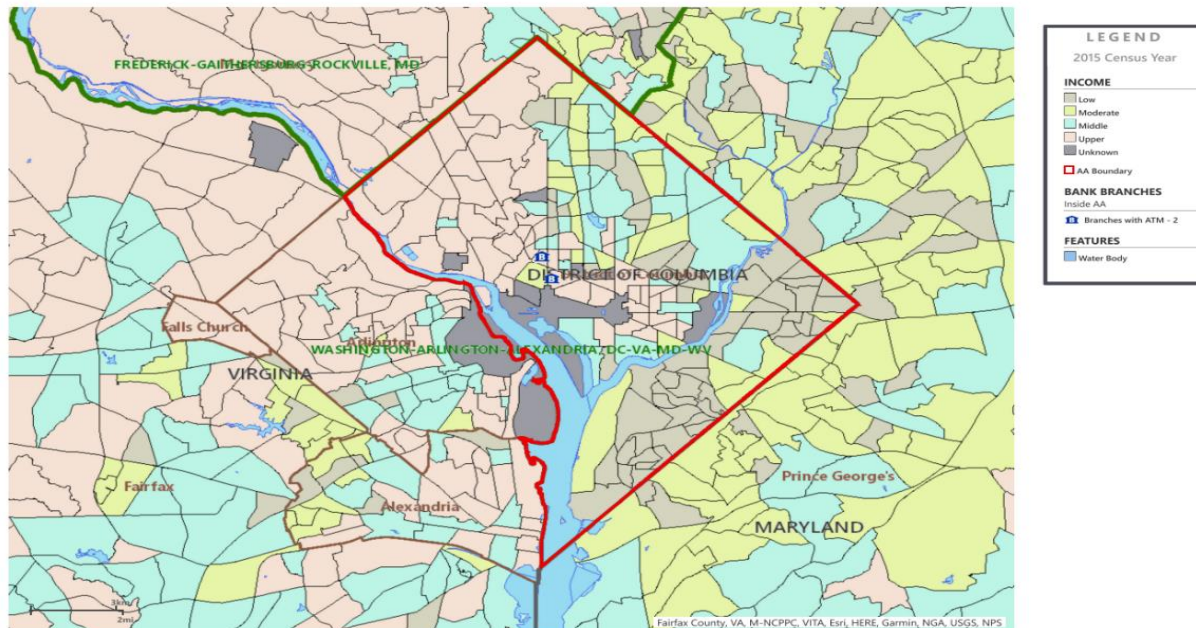
Assessment Area: 2019 Lexington-Fayette, KY MSA #30460



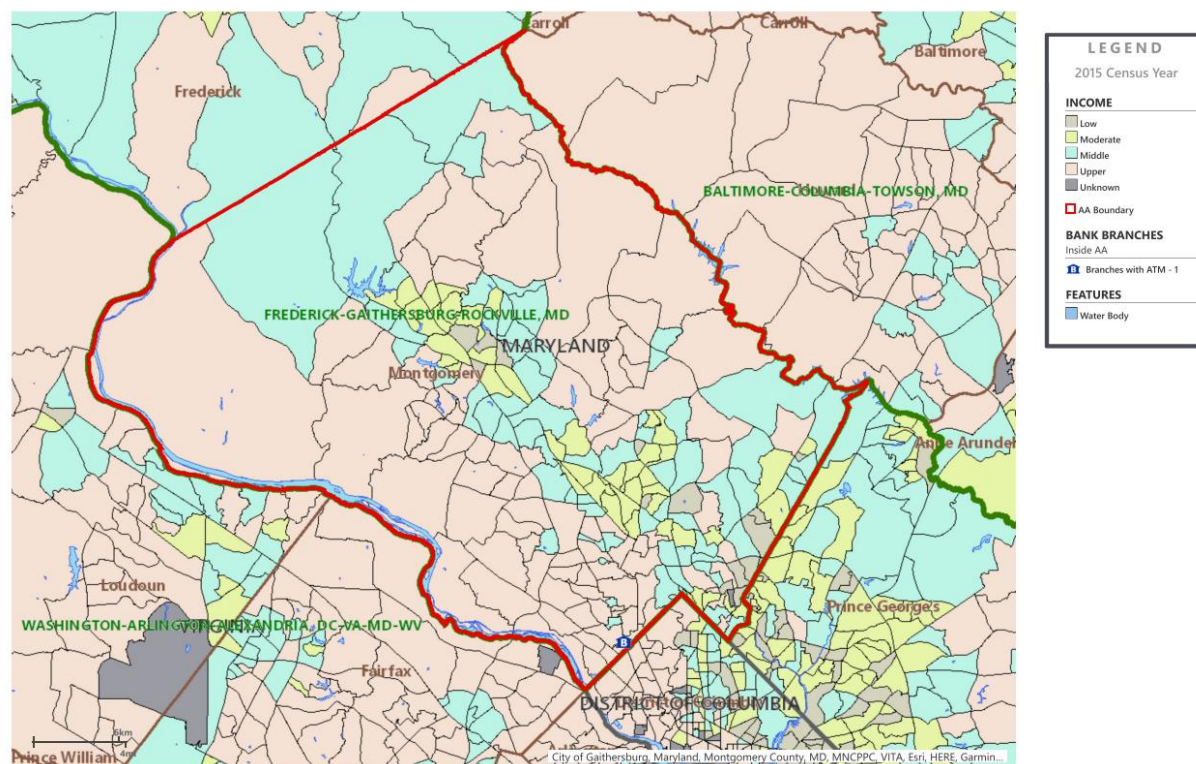


## ASSESSMENT AREA MAPS – LIMITED VOLUME AAs

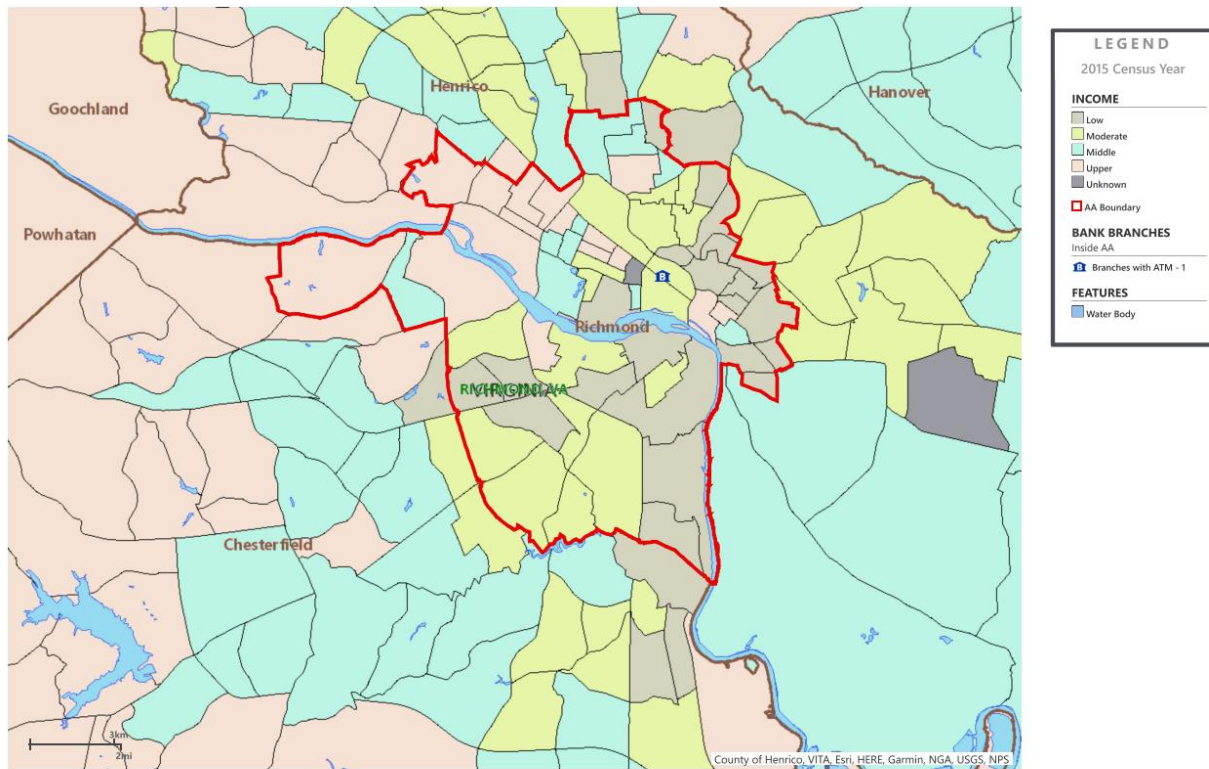
**Assessment Area: 2021 Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894**



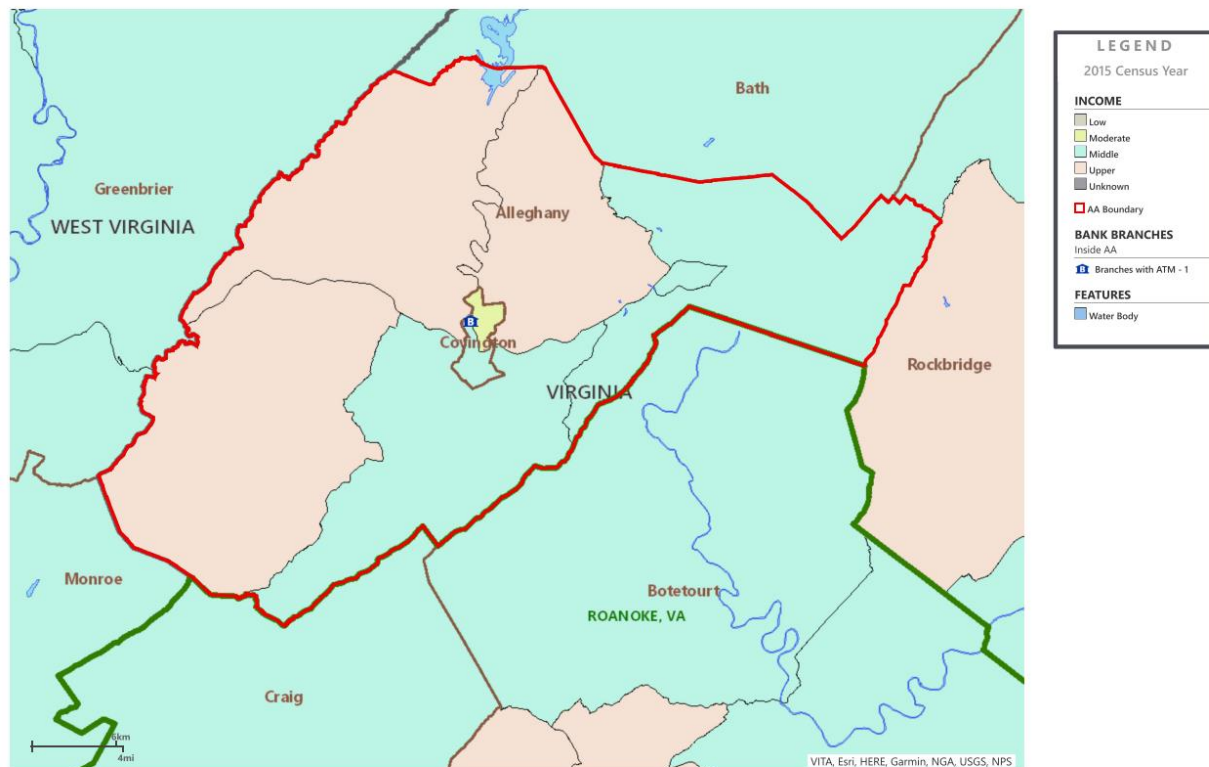
**Assessment Area: 2021 Frederick-Gaithersburg-Rockville, MD #23324 MD**



**Assessment Area: 2021 Richmond, VA MSA #40060**

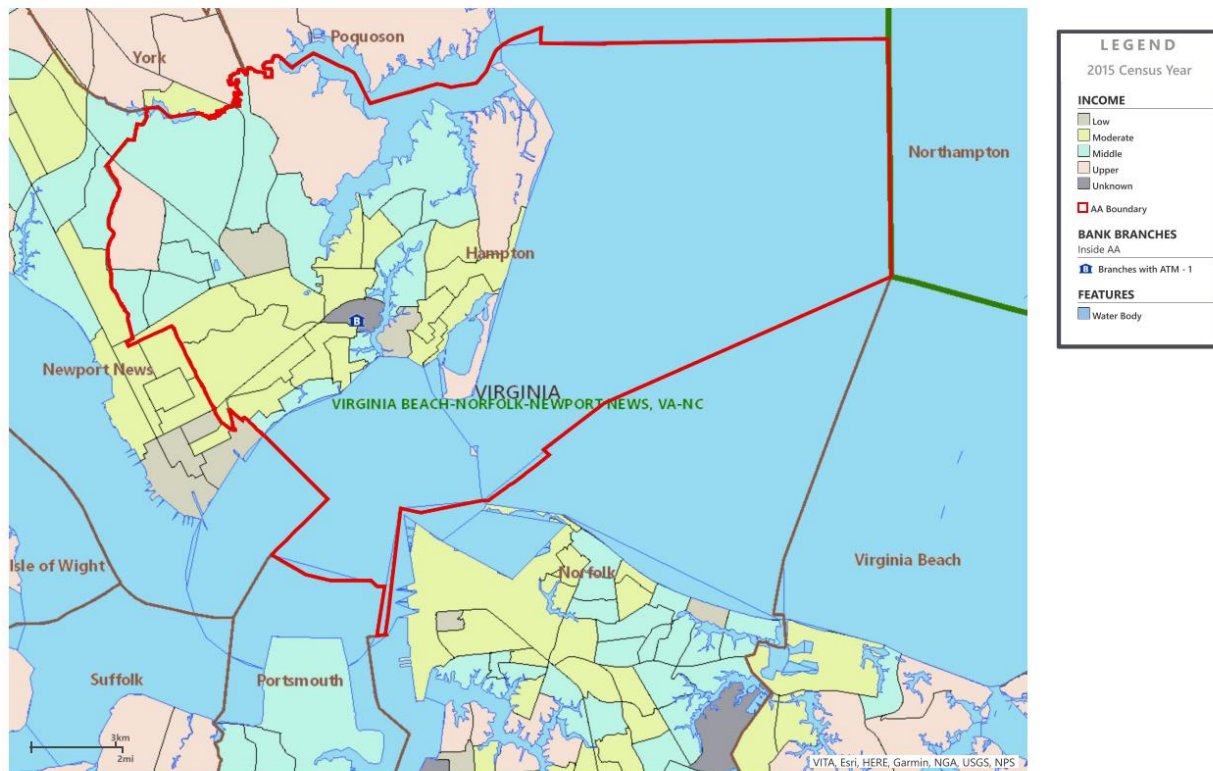


**Assessment Area: 2021 Nonmetropolitan Virginia**





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



## APPENDIX D

### DEMOGRAPHIC INFORMATION – FULL SCOPE AAs

2021 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4,428	6.2	3,927	6.1	474	7.5	27	3.5
Moderate	13,758	19.3	12,107	18.9	1,520	24.1	131	16.9
Middle	25,762	36.2	23,420	36.6	2,050	32.5	292	37.7
Upper	26,630	37.4	24,172	37.8	2,139	33.9	319	41.2
Unknown	544	0.8	404	0.6	134	2.1	6	0.8
Total AA	71,122	100.0	64,030	100.0	6,317	100.0	775	100.0
Percentage of Total Businesses:				90.0		8.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16	1.8	16	1.9	0	0.0	0	0.0
Moderate	169	19.4	168	19.7	0	0.0	1	25.0
Middle	430	49.5	423	49.6	4	30.8	3	75.0
Upper	253	29.1	244	28.6	9	69.2	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	869	100.0	852	100.0	13	100.0	4	100.0
Percentage of Total Farms:				98.0		1.5		0.5
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.								

2021 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Businesses:				88.9		9.3		1.8
	Total Farms by Tract		Farms 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	8	4.5	8	4.5	0	0.0	0	0.0
Middle	128	72.3	127	72.2	1	100.0	0	0.0
Upper	41	23.2	41	23.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	177	100.0	176	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		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.								

2021 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,224	1,575	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
Upper	27,629	18,848	8.8	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	349,474	213,444	100.0	61.1	91,890	26.3	44,140	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	534	2.1	461	2.0	61	3.0	12	2.0
Moderate	6,319	24.4	5,579	24.0	599	29.2	141	23.9
Middle	16,327	63.1	14,720	63.4	1,215	59.2	392	66.3
Upper	2,424	9.4	2,226	9.6	156	7.6	42	7.1
Unknown	272	1.1	246	1.1	22	1.1	4	0.7
Total AA	25,876	100.0	23,232	100.0	2,053	100.0	591	100.0
Percentage of Total Businesses:				89.8		7.9		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	216	12.6	216	12.7	0	0.0	0	0.0
Middle	1,336	78.2	1,327	78.2	7	77.8	2	100.0
Upper	151	8.8	149	8.8	2	22.2	0	0.0
Unknown	2	0.1	2	0.1	0	0.0	0	0.0
Total AA	1,708	100.0	1,697	100.0	9	100.0	2	100.0
Percentage of Total Farms:				99.4		0.5		0.1
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.								

2021 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
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	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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	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	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
Percentage of Total Businesses:				88.8		8.7		2.5
	Total Farms by Tract		Farms 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	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
Percentage of Total Farms:				98.3		1.0		0.7
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.								

2021 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
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	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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	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	1,101	20.2	979	20.0	87	21.4	35	26.9
Middle	3,872	71.1	3,496	71.2	287	70.5	89	68.5
Upper	471	8.7	432	8.8	33	8.1	6	4.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,444	100.0	4,907	100.0	407	100.0	130	100.0
Percentage of Total Businesses:				90.1		7.5		2.4
	Total Farms by Tract		Farms 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	30	22.1	30	22.1	0	0.0	0	0.0
Middle	89	65.4	89	65.4	0	0.0	0	0.0
Upper	17	12.5	17	12.5	0	0.0	0	0.0
Unknown	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		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.								



2020 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Percentage of Total Businesses:				89.7		9.3		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	14	2.2	14	2.2	0	0.0	0	0.0
Moderate	136	21.0	134	21.2	1	8.3	1	33.3
Middle	295	45.6	288	45.6	5	41.7	2	66.7
Upper	201	31.1	195	30.9	6	50.0	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	647	100.0	632	100.0	12	100.0	3	100.0
Percentage of Total Farms:				97.7		1.9		0.5
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.								

2020 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.0	3,310	5.3	1,462	44.2	14,362	23.0
Moderate	13	19.4	6,508	10.4	1,630	25.0	9,946	15.9
Middle	35	52.2	41,065	65.8	5,140	12.5	12,526	20.1
Upper	12	17.9	11,494	18.4	812	7.1	25,618	41.0
Unknown	1	1.5	75	0.1	44	58.7	0	0.0
Total AA	67	100.0	62,452	100.0	9,088	14.6	62,452	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle	68,371	43,901	66.0	64.2	15,907	23.3	8,563	12.5
Upper	20,382	13,780	20.7	67.6	4,502	22.1	2,100	10.3
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	111,826	66,480	100.0	59.4	30,624	27.4	14,722	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	950	12.2	817	11.8	124	17.6	9	7.7
Moderate	1,300	16.7	1,114	16.0	173	24.6	13	11.1
Middle	4,196	54.1	3,806	54.8	314	44.6	76	65.0
Upper	1,277	16.4	1,173	16.9	86	12.2	18	15.4
Unknown	40	0.5	32	0.5	7	1.0	1	0.9
Total AA	7,763	100.0	6,942	100.0	704	100.0	117	100.0
Percentage of Total Businesses:			89.4		9.1		1.5	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Middle	111	81.6	111	81.6	0	0.0	0	0.0
Upper	14	10.3	14	10.3	0	0.0	0	0.0
Unknown	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		0.0	
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.								

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
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	21.1
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			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	586	28.5	114	20.8
Middle	16,495	64.0	14,902	64.3	1,217	59.2	376	68.6
Upper	2,467	9.6	2,255	9.7	171	8.3	41	7.5
Unknown	287	1.1	263	1.1	20	1.0	4	0.7
Total AA	25,786	100.0	23,181	100.0	2,057	100.0	548	100.0
Percentage of Total Businesses:				89.9		8.0		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4	0.2	4	0.2	0	0.0	0	0.0
Moderate	186	10.9	186	11.0	0	0.0	0	0.0
Middle	1,354	79.5	1,344	79.5	7	77.8	3	100.0
Upper	157	9.2	155	9.2	2	22.2	0	0.0
Unknown	2	0.1	2	0.1	0	0.0	0	0.0
Total AA	1,703	100.0	1,691	100.0	9	100.0	3	100.0
Percentage of Total Farms:				99.3		0.5		0.2
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.								

2020 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
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
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>13,925</b>	<b>100.0</b>	<b>2,085</b>	<b>15.0</b>	<b>13,925</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>26,096</b>	<b>16,573</b>	<b>100.0</b>	<b>63.5</b>	<b>4,406</b>	<b>16.9</b>	<b>5,117</b>	<b>19.6</b>
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,102	100.0	989	100.0	72	100.0	41	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
<b>Total AA</b>	<b>1,102</b>	<b>100.0</b>	<b>989</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.7</b>		<b>6.5</b>		<b>3.7</b>
	Total Farms by Tract		Farms 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	79	100.0	77	100.0	1	100.0	1	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
<b>Total AA</b>	<b>79</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.5</b>		<b>1.3</b>		<b>1.3</b>
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.								

2020 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,103	43,297	100.0	61.8	16,596	23.7	10,210	14.6
	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	669	15.1	602	15.1	49	14.7	18	18.8
Middle	3,288	74.3	2,968	74.3	248	74.5	72	75.0
Upper	468	10.6	426	10.7	36	10.8	6	6.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,425	100.0	3,996	100.0	333	100.0	96	100.0
Percentage of Total Businesses:				90.3		7.5		2.2
	Total Farms by Tract		Farms 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	12	18.8	12	18.8	0	0.0	0	0.0
Middle	48	75.0	48	75.0	0	0.0	0	0.0
Upper	4	6.3	4	6.3	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
Percentage of Total Farms:				100.0		0.0		0.0
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.								

2019 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,306	5.9	2,912	5.8	370	6.8	24	4.2
Moderate	10,908	19.3	9,580	19.0	1,247	22.9	81	14.3
Middle	18,113	32.1	16,353	32.4	1,584	29.1	176	31.0
Upper	23,646	41.9	21,263	42.1	2,100	38.6	283	49.9
Unknown	515	0.9	378	0.7	134	2.5	3	0.5
Total AA	56,488	100.0	50,486	100.0	5,435	100.0	567	100.0
Percentage of Total Businesses:				89.4		9.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	12	1.8	11	1.7	1	9.1	0	0.0
Moderate	148	22.0	146	22.2	1	9.1	1	33.3
Middle	300	44.6	294	44.7	4	36.4	2	66.7
Upper	210	31.3	205	31.2	5	45.5	0	0.0
Unknown	2	0.3	2	0.3	0	0.0	0	0.0
Total AA	672	100.0	658	100.0	11	100.0	3	100.0
Percentage of Total Farms:				97.9		1.6		0.4
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 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families 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
	Housing Units by Tract	Housing Type by Tract						
		Ovner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not 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
Percentage of Total Businesses:					9.9		1.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			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
Percentage of Total Farms:					1.1		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 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	563	2.2	489	2.1	61	2.9	13	2.4
Moderate	6,038	23.2	5,322	22.8	602	28.5	114	20.7
Middle	16,625	63.9	14,990	64.2	1,254	59.5	381	69.0
Upper	2,501	9.6	2,289	9.8	172	8.2	40	7.2
Unknown	299	1.1	275	1.2	20	0.9	4	0.7
Total AA	26,026	100.0	23,365	100.0	2,109	100.0	552	100.0
Percentage of Total Businesses:				89.8		8.1		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4	0.2	4	0.2	0	0.0	0	0.0
Moderate	186	10.5	186	10.6	0	0.0	0	0.0
Middle	1,418	79.8	1,406	79.8	9	81.8	3	100.0
Upper	168	9.5	166	9.4	2	18.2	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,777	100.0	1,763	100.0	11	100.0	3	100.0
Percentage of Total Farms:				99.2		0.6		0.2
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 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
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
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>13,925</b>	<b>100.0</b>	<b>2,085</b>	<b>15.0</b>	<b>13,925</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>26,096</b>	<b>16,573</b>	<b>100.0</b>	<b>63.5</b>	<b>4,406</b>	<b>16.9</b>	<b>5,117</b>	<b>19.6</b>
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,087	100.0	971	100.0	76	100.0	40	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
<b>Total AA</b>	<b>1,087</b>	<b>100.0</b>	<b>971</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.3</b>		<b>7.0</b>		<b>3.7</b>
	Total Farms by Tract		Farms 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	75	100.0	72	100.0	2	100.0	1	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
<b>Total AA</b>	<b>75</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.0</b>		<b>2.7</b>		<b>1.3</b>
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 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,103	43,297	100.0	61.8	16,596	23.7	10,210	14.6
	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	692	15.4	621	15.3	50	14.3	21	20.2
Middle	3,331	74.0	2,996	74.0	259	74.2	76	73.1
Upper	478	10.6	431	10.6	40	11.5	7	6.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,501	100.0	4,048	100.0	349	100.0	104	100.0
Percentage of Total Businesses:			89.9		7.8		2.3	
	Total Farms by Tract		Farms 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	11	16.9	11	16.9	0	0.0	0	0.0
Middle	50	76.9	50	76.9	0	0.0	0	0.0
Upper	4	6.2	4	6.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	65	100.0	65	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		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.								

## APPENDIX E

### LENDING TABLES – FULL SCOPE AAs

#### HMDA LENDING TABLES

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
Refinance 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 Improvement Loans							
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 Reportable Loans							
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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
Refinance 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 Improvement Loans							
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 Reportable Loans							
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
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
Refinance Loans							
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 Improvement 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
Multifamily 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
Total HMDA Reportable 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Loans							
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
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.							



Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
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
Refinance Loans							
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 Improvement 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
Multifamily 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
Total HMDA Reportable 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
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
Refinance 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 Improvement 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 Loans							
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
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
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
Refinance Loans							
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 Improvement Loans							
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
Multifamily 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	591	47.4	50.6	45.3
Upper	1	33.3	12.4	188	15.1	16.8	8.7
Unknown	0	0.0	3.4	0	0.0	3.4	4.4
Total	3	100.0	100.0	1,248	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	3	0.3	0.4	102	0.1	0.2	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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Loans							
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
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.							



Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
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
Refinance Loans							
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
Home Improvement Loans							
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
Multifamily 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							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	4	9.1	5.8	191	4.9	3.2	27.6
Moderate	5	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
Refinance Loans							
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 Improvement 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 Loans							
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
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.							



Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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
Home Improvement 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
Multifamily 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	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
Total HMDA Reportable Loans							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
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.							

Distribution of 2021 HMDA Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
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.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Reportable Loans							
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
Source: 2020 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.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
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
Refinance 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
Multifamily 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							Owner Occupied Units %
Low	2	0.7	2.4	135	0.3	2.3	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
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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 Improvement 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 Loans							
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
Source: 2020 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.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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
Refinance 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 Improvement 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
Multifamily 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							Owner Occupied Units %
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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase 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
Refinance Loans							
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
Home Improvement 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 Loans							
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
Source: 2020 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.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	5	1.7	0.6	536	1.3	0.3	0.8
Moderate	72	23.8	18.4	7,917	19.5	14.7	18.3
Middle	184	60.7	70.2	25,056	61.8	72.1	71.7
Upper	42	13.9	10.5	7,060	17.4	12.5	9.2
Unknown	0	0.0	0.2	0	0.0	0.3	0.1
Total	303	100.0	100.0	40,569	100.0	100.0	100.0
Refinance Loans							
Low	4	0.7	0.4	339	0.5	0.3	0.8
Moderate	69	12.3	12.8	9,759	13.2	10.7	18.3
Middle	410	73.1	72.6	53,892	72.7	73.1	71.7
Upper	78	13.9	14.1	10,187	13.7	15.7	9.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	561	100.0	100.0	74,177	100.0	100.0	100.0
Home Improvement Loans							
Low	4	2.7	1.0	106	1.7	0.6	0.8
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	71.7
Upper	13	8.8	12.1	649	10.3	12.1	9.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	147	100.0	100.0	6,325	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	5.7	0	0.0	10.1	6.7
Moderate	2	28.6	32.2	1,860	42.2	35.7	34.0
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	8.9
Unknown	0	0.0	4.6	0	0.0	11.2	4.4
Total	7	100.0	100.0	4,411	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	14	1.3	0.6	1,011	0.8	0.5	0.8
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	71.7
Upper	146	13.2	12.4	19,089	14.6	14.1	9.2
Unknown	0	0.0	0.2	0	0.0	0.4	0.1
Total	1,109	100.0	100.0	130,789	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
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
Refinance 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 Improvement 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 Loans							
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
Source: 2020 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.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	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	0	0.0	46.2	0	0.0	60.7	20.8
Upper	0	0.0	38.5	0	0.0	36.1	39.8
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 Purpose Closed/Exempt							
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	87.5	0	0.0	78.4	39.8
Unknown	0	0.0	12.5	0	0.0	21.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not 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	4.0	0	0.0	3.6	39.8
Unknown	0	0.0	96.0	0	0.0	96.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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	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
Refinance 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	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
Multifamily 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							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	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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Loans							
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
Source: 2020 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.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
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
Refinance Loans							
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
Home Improvement Loans							
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
Multifamily 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							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance Loans							
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 Improvement 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 Loans							
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
Source: 2019 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.							



Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not Applicable							
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
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
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
Refinance 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
Multifamily 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							Owner Occupied Units %
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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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 Improvement 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 Loans							
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
Source: 2019 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.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
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
Refinance Loans							
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 Improvement 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
Multifamily 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							Owner Occupied Units %
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
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement Loans							
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 Reportable Loans							
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
Source: 2019 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.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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
Refinance Loans							
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
Multifamily 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							Owner Occupied Units %
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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Loans							
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
Source: 2019 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.							



Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
Other Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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
Refinance 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	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 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	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
Multifamily 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
Total HMDA Reportable 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Lending By Income Level of Geography Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase 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
Refinance 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 Improvement 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 Loans							
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
Source: 2019 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.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Purpose Closed/Exempt							
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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase 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
Refinance Loans							
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
Multifamily Loans							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
Total HMDA Reportable 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 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Not 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
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

## SMALL BUSINESS LENDING TABLES

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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 Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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		
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: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
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
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 Ohio							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
By Loan Size							
\$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 Loan Size and Revenues \$1 Million or 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.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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 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 Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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		
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: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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 Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
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 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: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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		
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: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
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 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 Ohio							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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 Loan Size and Revenues \$1 Million or 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		
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: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
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
Upper	144	9.4	11.3	11,759	8.7	10.3	9.6
Unknown	20	1.3	0.8	1,572	1.2	0.6	1.1
Total	1,528	100.0	100.0	134,902	100.0	100.0	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 Revenue Size of Businesses							
Assessment Area: Nonmetropolitan West Virginia							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
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 Loan Size and Revenues \$1 Million or 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		
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: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
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
Total	72	100.0	100.0	6,572	100.0	100.0	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 Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
By Loan Size							
\$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 Loan Size and Revenues \$1 Million or 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		
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: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
By Loan Size							
\$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 Loan Size and Revenues \$1 Million or 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		
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.							

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
By Loan Size							
\$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 Loan Size and Revenues \$1 Million or 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		
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.							

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(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 Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(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
By Loan Size							
\$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 Loan Size and Revenues \$1 Million or 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		
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.							

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
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 Note: Percentages may not total 100.0 percent due to rounding.							



## APPENDIX F

### DEMOGRAPHIC INFORMATION – LIMITED SCOPE AAs

2021 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,305	12.6	2,827	12.0	449	18.3	29	14.6
Moderate	4,096	15.7	3,712	15.8	363	14.8	21	10.6
Middle	8,164	31.2	7,502	31.9	601	24.5	61	30.8
Upper	10,579	40.5	9,452	40.2	1,040	42.4	87	43.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,144	100.0	23,493	100.0	2,453	100.0	198	100.0
Percentage of Total Businesses:				89.9		9.4		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5	3.1	4	2.5	1	33.3	0	0.0
Moderate	15	9.4	14	8.9	1	33.3	0	0.0
Middle	50	31.3	50	31.8	0	0.0	0	0.0
Upper	90	56.3	89	56.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	160	100.0	157	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		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.								

2021 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Businesses:			90.1		9.2		0.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Farms:			97.5		1.8		0.7	
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.							

2021 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
<b>Total AA</b>	<b>73</b>	<b>100.0</b>	<b>103,079</b>	<b>100.0</b>	<b>9,605</b>	<b>9.3</b>	<b>103,079</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>157,658</b>	<b>103,659</b>	<b>100.0</b>	<b>65.7</b>	<b>40,770</b>	<b>25.9</b>	<b>13,229</b>	<b>8.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
<b>Total AA</b>	<b>14,468</b>	<b>100.0</b>	<b>13,419</b>	<b>100.0</b>	<b>855</b>	<b>100.0</b>	<b>194</b>	<b>100.0</b>
Percentage of Total Businesses:				92.7		5.9		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	11	1.9	11	2.0	0	0.0	0	0.0
Moderate	89	15.5	85	15.1	3	33.3	1	50.0
Middle	345	60.0	340	60.3	5	55.6	0	0.0
Upper	130	22.6	128	22.7	1	11.1	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>575</b>	<b>100.0</b>	<b>564</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
Percentage of Total Farms:				98.1		1.6		0.3
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.								

2021 CHARLESTON, WV MSA #16620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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 Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	310	3.5	248	3.2	58	6.6	4	2.0
Moderate	1,111	12.6	968	12.5	118	13.5	25	12.6
Middle	5,148	58.3	4,486	57.8	521	59.5	141	70.9
Upper	2,265	25.6	2,058	26.5	178	20.3	29	14.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8,834	100.0	7,760	100.0	875	100.0	199	100.0
Percentage of Total Businesses:				87.8		9.9		2.3
	Total Farms by Tract	Farms 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	20	16.8	20	16.8	0	0.0	0	0.0
Middle	78	65.5	78	65.5	0	0.0	0	0.0
Upper	21	17.6	21	17.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	119	100.0	119	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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.								

2021 PARKERSBURG-VIENNA, WV MSA #37620 AA DEMOGRAPHICS								
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	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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	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	300	10.3	264	10.0	36	14.2	0	0.0
Middle	2,093	72.0	1,891	72.0	183	72.3	19	73.1
Upper	514	17.7	473	18.0	34	13.4	7	26.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,907	100.0	2,628	100.0	253	100.0	26	100.0
Percentage of Total Businesses:				90.4		8.7		0.9
	Total Farms by Tract		Farms 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	1	1.9	1	1.9	0	0.0	0	0.0
Middle	46	86.8	46	86.8	0	0.0	0	0.0
Upper	6	11.3	6	11.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	53	100.0	53	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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.								

2021 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
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
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>13,574</b>	<b>100.0</b>	<b>1,165</b>	<b>8.6</b>	<b>13,574</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>20,154</b>	<b>13,019</b>	<b>100.0</b>	<b>64.6</b>	<b>5,402</b>	<b>26.8</b>	<b>1,733</b>	<b>8.6</b>
	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	202	11.5	187	11.4	15	15.8	0	0.0
Middle	1,126	64.3	1,042	63.6	73	76.8	11	68.8
Upper	422	24.1	410	25.0	7	7.4	5	31.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,750</b>	<b>100.0</b>	<b>1,639</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>
Percentage of Total Businesses:				93.7		5.4		0.9
	Total Farms by Tract		Farms 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	2	2.1	2	2.2	0	0.0	0	0.0
Middle	49	52.1	49	52.7	0	0.0	0	0.0
Upper	43	45.7	42	45.2	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>94</b>	<b>100.0</b>	<b>93</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:				98.9		1.1		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.								

2021 LOUISVILLE/JEFFERSON COUNTY, KY-IN MSA #31140 AA DEMOGRAPHICS								
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	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
<b>Total AA</b>	<b>5</b>	<b>100.0</b>	<b>4,312</b>	<b>100.0</b>	<b>639</b>	<b>14.8</b>	<b>4,312</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>6,649</b>	<b>4,195</b>	<b>100.0</b>	<b>63.1</b>	<b>1,797</b>	<b>27.0</b>	<b>657</b>	<b>9.9</b>
	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	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
<b>Total AA</b>	<b>462</b>	<b>100.0</b>	<b>424</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.8</b>		<b>5.6</b>		<b>2.6</b>
	Total Farms by Tract		Farms 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	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
<b>Total AA</b>	<b>64</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
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.								

2020 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3,215	12.2	2,737	11.6	450	17.9	28	14.6
Moderate	4,078	15.5	3,685	15.6	376	14.9	17	8.9
Middle	8,298	31.5	7,602	32.2	636	25.3	60	31.3
Upper	10,759	40.8	9,617	40.7	1,055	41.9	87	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,350	100.0	23,641	100.0	2,517	100.0	192	100.0
Percentage of Total Businesses:					89.7		9.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	5	3.0	4	2.4	1	33.3	0	0.0
Moderate	17	10.1	16	9.7	1	33.3	0	0.0
Middle	56	33.3	56	33.9	0	0.0	0	0.0
Upper	90	53.6	89	53.9	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	168	100.0	165	100.0	3	100.0	0	0.0
Percentage of Total Farms:					98.2		1.8	
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.								



2020 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
<b>Total AA</b>	<b>488</b>	<b>100.0</b>	<b>353,050</b>	<b>100.0</b>	<b>46,448</b>	<b>13.2</b>	<b>353,050</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>696,763</b>	<b>372,996</b>	<b>100.0</b>	<b>53.5</b>	<b>234,571</b>	<b>33.7</b>	<b>89,196</b>	<b>12.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,749	10.2	6,823	10.0	880	12.2	46	9.1
Moderate	14,420	19.0	12,911	19.0	1,433	19.8	76	15.0
Middle	22,666	29.9	20,705	30.5	1,830	25.3	131	25.8
Upper	30,081	39.7	26,921	39.6	2,906	40.2	254	50.1
Unknown	817	1.1	633	0.9	184	2.5	0	0.0
<b>Total AA</b>	<b>75,733</b>	<b>100.0</b>	<b>67,993</b>	<b>100.0</b>	<b>7,233</b>	<b>100.0</b>	<b>507</b>	<b>100.0</b>
Percentage of Total Businesses:				89.8		9.6		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	26	9.1	24	8.6	1	16.7	1	50.0
Moderate	34	11.8	34	12.2	0	0.0	0	0.0
Middle	73	25.4	71	25.4	1	16.7	1	50.0
Upper	152	53.0	148	53.0	4	66.7	0	0.0
Unknown	2	0.7	2	0.7	0	0.0	0	0.0
<b>Total AA</b>	<b>287</b>	<b>100.0</b>	<b>279</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
Percentage of Total Farms:				97.2		2.1		0.7
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.								

2020 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% 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		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	872	5.9	795	5.8	66	7.4	11	5.6		
Moderate	2,986	20.3	2,694	19.8	248	27.9	44	22.6		
Middle	6,986	47.6	6,505	47.8	389	43.8	92	47.2		
Upper	3,842	26.2	3,609	26.5	185	20.8	48	24.6		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	14,686	100.0	13,603	100.0	888	100.0	195	100.0		
Percentage of Total Businesses:					92.6		6.0		1.3	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	11	1.8	11	1.8	0	0.0	0	0.0		
Moderate	92	15.1	88	14.7	3	42.9	1	50.0		
Middle	366	60.2	362	60.4	4	57.1	0	0.0		
Upper	139	22.9	138	23.0	0	0.0	1	50.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	608	100.0	599	100.0	7	100.0	2	100.0		
Percentage of Total Farms:					98.5		1.2		0.3	
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.										

2020 PARKERSBURG-VIENNA, WV MSA #37620 AA DEMOGRAPHICS								
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	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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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 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	310	10.8	272	10.5	38	15.3	0	0.0
Middle	2,018	70.4	1,825	70.4	177	71.1	16	69.6
Upper	537	18.7	496	19.1	34	13.7	7	30.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,865	100.0	2,593	100.0	249	100.0	23	100.0
Percentage of Total Businesses:				90.5		8.7		0.8
	Total Farms by Tract		Farms 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	1	2.4	1	2.4	0	0.0	0	0.0
Middle	33	80.5	33	80.5	0	0.0	0	0.0
Upper	7	17.1	7	17.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	41	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
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.								

2020 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	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
Percentage of Total Businesses:				93.5		5.5		1.0
	Total Farms by Tract		Farms 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	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
Percentage of Total Farms:				99.0		1.0		0.0
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.								

2019 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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	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 Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Businesses:				89.6		9.7		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Farms:				98.3		1.7		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 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Percentage of Total Businesses:				89.3		10.0		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Percentage of Total Farms:				97.0		2.3		0.7
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 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family 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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Businesses:			92.5		6.2		1.4	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Percentage of Total Farms:			98.6		1.1		0.3	
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 PARKERSBURG-VIENNA, WV MSA #37620 AA DEMOGRAPHICS								
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	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
<b>Total AA</b>	<b>26</b>	<b>100.0</b>	<b>23,325</b>	<b>100.0</b>	<b>3,049</b>	<b>13.1</b>	<b>23,325</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
<b>Total AA</b>	<b>40,265</b>	<b>25,791</b>	<b>100.0</b>	<b>64.1</b>	<b>10,401</b>	<b>25.8</b>	<b>4,073</b>	<b>10.1</b>
	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	319	11.4	281	11.1	38	15.0	0	0.0
Middle	1,945	69.3	1,746	69.1	182	71.9	17	68.0
Upper	542	19.3	501	19.8	33	13.0	8	32.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,806</b>	<b>100.0</b>	<b>2,528</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.1</b>		<b>9.0</b>		<b>0.9</b>
	Total Farms by Tract		Farms 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	35	85.4	35	85.4	0	0.0	0	0.0
Upper	6	14.6	6	14.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>41</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
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 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
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 Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% 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
Percentage of Total Businesses:				93.7		5.6		0.8
	Total Farms by Tract		Farms 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	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
Percentage of Total Farms:				99.1		0.9		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.								