

## APPENDIX G

### LENDING TABLES – LIMITED SCOPE AAs

#### HMDA LENDING TABLES

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	7	38.9	16.4	653	22.6	9.2	21.9
Moderate	1	5.6	23.8	106	3.7	18.8	16.7
Middle	4	22.2	18.4	363	12.6	18.7	20.7
Upper	6	33.3	25.2	1,766	61.1	39.1	40.6
Unknown	0	0.0	16.2	0	0.0	14.3	0.0
Total	18	100.0	100.0	2,888	100.0	100.0	100.0
Refinance Loans							
Low	6	18.8	10.1	421	9.9	5.4	21.9
Moderate	4	12.5	20.1	289	6.8	14.0	16.7
Middle	5	15.6	21.9	531	12.4	19.5	20.7
Upper	16	50.0	34.7	2,799	65.6	47.0	40.6
Unknown	1	3.1	13.3	228	5.3	14.1	0.0
Total	32	100.0	100.0	4,268	100.0	100.0	100.0
Home Improvement Loans							
Low	7	35.0	9.8	383	29.9	6.4	21.9
Moderate	7	35.0	19.8	303	23.7	15.9	16.7
Middle	3	15.0	23.2	356	27.8	21.3	20.7
Upper	3	15.0	44.7	239	18.7	53.1	40.6
Unknown	0	0.0	2.5	0	0.0	3.2	0.0
Total	20	100.0	100.0	1,281	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	22	28.2	12.4	1,611	17.5	7.0	21.9
Moderate	13	16.7	21.2	714	7.8	16.0	16.7
Middle	13	16.7	20.4	1,300	14.2	19.0	20.7
Upper	29	37.2	31.8	5,328	58.0	43.8	40.6
Unknown	1	1.3	14.2	228	2.5	14.2	0.0
Total	78	100.0	100.0	9,181	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: Akron, OH MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	25.0	10.4	154	20.7	6.8	21.9
Moderate	1	12.5	16.3	16	2.2	12.1	16.7
Middle	1	12.5	23.4	50	6.7	19.8	20.7
Upper	4	50.0	47.6	524	70.4	59.2	40.6
Unknown	0	0.0	2.2	0	0.0	2.1	0.0
Total	8	100.0	100.0	744	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.4	0	0.0	7.4	21.9
Moderate	0	0.0	21.3	0	0.0	13.5	16.7
Middle	0	0.0	16.6	0	0.0	9.9	20.7
Upper	0	0.0	41.2	0	0.0	55.5	40.6
Unknown	0	0.0	10.4	0	0.0	13.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.9	0	0.0	1.1	21.9
Moderate	0	0.0	0.4	0	0.0	0.0	16.7
Middle	0	0.0	1.2	0	0.0	0.8	20.7
Upper	0	0.0	0.4	0	0.0	1.2	40.6
Unknown	0	0.0	96.2	0	0.0	96.9	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	16.7	6.9	218	7.5	3.4	7.4
Moderate	7	38.9	22.1	804	27.8	13.5	19.1
Middle	3	16.7	38.2	401	13.9	34.7	37.2
Upper	5	27.8	32.8	1,465	50.7	48.4	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	2,888	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.6	0	0.0	1.2	7.4
Moderate	4	12.5	11.3	251	5.9	6.2	19.1
Middle	16	50.0	38.5	1,840	43.1	32.2	37.2
Upper	12	37.5	47.6	2,177	51.0	60.3	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	4,268	100.0	100.0	100.0
Home Improvement Loans							
Low	5	25.0	3.6	300	23.4	2.2	7.4
Moderate	3	15.0	11.0	94	7.3	6.6	19.1
Middle	8	40.0	33.8	549	42.9	27.5	37.2
Upper	4	20.0	51.7	338	26.4	63.7	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	1,281	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	27.6	0	0.0	51.1	21.6
Moderate	0	0.0	35.6	0	0.0	12.6	17.1
Middle	0	0.0	25.3	0	0.0	11.2	37.0
Upper	0	0.0	11.5	0	0.0	25.1	24.2
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	8	10.3	4.4	518	5.6	4.5	7.4
Moderate	16	20.5	15.6	1,254	13.7	9.5	19.1
Middle	30	38.5	37.9	3,187	34.7	32.1	37.2
Upper	24	30.8	42.1	4,222	46.0	53.9	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	78	100.0	100.0	9,181	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.4	7.4
Moderate	2	25.0	7.9	105	14.1	4.2	19.1
Middle	3	37.5	34.2	397	53.4	29.0	37.2
Upper	3	37.5	55.5	242	32.5	65.4	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	744	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.8	0	0.0	1.0	7.4
Moderate	0	0.0	15.6	0	0.0	7.3	19.1
Middle	0	0.0	37.4	0	0.0	29.0	37.2
Upper	0	0.0	44.1	0	0.0	62.7	36.3
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	10.4	0	0.0	31.9	7.4
Moderate	0	0.0	34.2	0	0.0	17.5	19.1
Middle	0	0.0	39.2	0	0.0	32.3	37.2
Upper	0	0.0	16.2	0	0.0	18.3	36.3
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: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	11.2	0	0.0	6.5	25.0
Moderate	0	0.0	22.6	0	0.0	17.1	16.9
Middle	0	0.0	19.6	0	0.0	18.4	18.4
Upper	0	0.0	31.4	0	0.0	44.3	39.7
Unknown	0	0.0	15.2	0	0.0	13.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	1	7.7	6.9	60	2.0	3.5	25.0
Moderate	1	7.7	17.4	56	1.8	11.5	16.9
Middle	2	15.4	22.9	357	11.7	18.8	18.4
Upper	9	69.2	39.0	2,572	84.5	52.2	39.7
Unknown	0	0.0	13.7	0	0.0	14.0	0.0
Total	13	100.0	100.0	3,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.3	0	0.0	5.4	25.0
Moderate	0	0.0	17.7	0	0.0	12.3	16.9
Middle	0	0.0	25.3	0	0.0	20.1	18.4
Upper	1	100.0	45.3	250	100.0	59.5	39.7
Unknown	0	0.0	2.4	0	0.0	2.8	0.0
Total	1	100.0	100.0	250	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	6.3	8.8	60	1.5	4.9	25.0
Moderate	1	6.3	19.3	56	1.4	13.9	16.9
Middle	2	12.5	21.4	357	8.7	18.4	18.4
Upper	12	75.0	36.3	3,623	88.5	48.4	39.7
Unknown	0	0.0	14.2	0	0.0	14.4	0.0
Total	16	100.0	100.0	4,096	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: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.7	0	0.0	5.9	25.0
Moderate	0	0.0	16.2	0	0.0	11.5	16.9
Middle	0	0.0	22.5	0	0.0	19.1	18.4
Upper	1	100.0	50.0	672	100.0	61.1	39.7
Unknown	0	0.0	2.6	0	0.0	2.5	0.0
Total	1	100.0	100.0	672	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.2	0	0.0	5.6	25.0
Moderate	0	0.0	17.9	0	0.0	10.0	16.9
Middle	0	0.0	19.6	0	0.0	12.9	18.4
Upper	1	100.0	43.0	129	100.0	62.0	39.7
Unknown	0	0.0	8.4	0	0.0	9.4	0.0
Total	1	100.0	100.0	129	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.7	0	0.0	0.1	25.0
Moderate	0	0.0	0.0	0	0.0	0.0	16.9
Middle	0	0.0	0.1	0	0.0	0.1	18.4
Upper	0	0.0	0.0	0	0.0	0.0	39.7
Unknown	0	0.0	99.2	0	0.0	99.8	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	6.4	0	0.0	4.4	7.9
Moderate	0	0.0	20.6	0	0.0	13.9	19.3
Middle	0	0.0	39.7	0	0.0	34.1	35.6
Upper	0	0.0	33.3	0	0.0	47.6	37.0
Unknown	0	0.0	0.1	0	0.0	0.0	0.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.6	0	0.0	1.9	7.9
Moderate	1	7.7	12.3	60	2.0	7.9	19.3
Middle	3	23.1	36.1	560	18.4	27.5	35.6
Upper	9	69.2	48.9	2,425	79.6	62.6	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	13	100.0	100.0	3,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	2.6	7.9
Moderate	0	0.0	12.4	0	0.0	7.2	19.3
Middle	0	0.0	33.1	0	0.0	25.5	35.6
Upper	1	100.0	50.2	250	100.0	64.6	37.0
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Total	1	100.0	100.0	250	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	25.1	0	0.0	16.0	17.4
Moderate	1	33.3	31.3	500	30.2	30.1	32.9
Middle	2	66.7	32.2	1,155	69.8	36.0	31.4
Upper	0	0.0	11.0	0	0.0	17.8	16.2
Unknown	0	0.0	0.4	0	0.0	0.1	2.0
Total	3	100.0	100.0	1,655	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	4.3	0	0.0	4.3	7.9
Moderate	2	10.5	15.9	560	9.7	12.6	19.3
Middle	5	26.3	37.2	1,715	29.8	30.8	35.6
Upper	12	63.2	42.5	3,476	60.4	52.2	37.0
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Total	19	100.0	100.0	5,751	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: Cleveland-Elyria, OH MSA #17460							
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	1.0	7.9
Moderate	0	0.0	9.6	0	0.0	6.1	19.3
Middle	0	0.0	30.8	0	0.0	23.1	35.6
Upper	1	100.0	57.8	672	100.0	69.8	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	1	100.0	100.0	672	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.5	0	0.0	3.4	7.9
Moderate	0	0.0	15.0	0	0.0	8.3	19.3
Middle	0	0.0	34.0	0	0.0	21.5	35.6
Upper	1	100.0	45.5	129	100.0	66.8	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	1	100.0	100.0	129	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.9	0	0.0	2.7	7.9
Moderate	0	0.0	34.8	0	0.0	25.6	19.3
Middle	0	0.0	42.3	0	0.0	24.8	35.6
Upper	0	0.0	15.4	0	0.0	44.3	37.0
Unknown	0	0.0	0.5	0	0.0	2.6	0.3
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: OH Columbus MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	23.1	10.2	186	9.0	5.6	22.8
Moderate	5	38.5	23.9	720	34.7	18.6	18.1
Middle	1	7.7	21.5	120	5.8	22.3	21.7
Upper	4	30.8	26.1	1,047	50.5	36.2	37.4
Unknown	0	0.0	18.3	0	0.0	17.3	0.0
Total	13	100.0	100.0	2,073	100.0	100.0	100.0
Refinance Loans							
Low	4	9.3	8.6	254	4.2	4.8	22.8
Moderate	15	34.9	19.3	1,484	24.3	14.6	18.1
Middle	7	16.3	22.9	1,028	16.8	21.4	21.7
Upper	14	32.6	31.9	3,018	49.4	40.1	37.4
Unknown	3	7.0	17.3	324	5.3	19.1	0.0
Total	43	100.0	100.0	6,108	100.0	100.0	100.0
Home Improvement Loans							
Low	4	18.2	6.0	262	18.1	3.9	22.8
Moderate	5	22.7	17.5	352	24.4	15.4	18.1
Middle	8	36.4	25.4	236	16.3	23.3	21.7
Upper	4	18.2	48.4	563	39.0	54.7	37.4
Unknown	1	4.5	2.6	31	2.1	2.7	0.0
Total	22	100.0	100.0	1,444	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	11	12.6	9.0	702	7.0	5.1	22.8
Moderate	30	34.5	20.8	2,729	27.2	16.4	18.1
Middle	20	23.0	22.4	1,608	16.0	21.8	21.7
Upper	22	25.3	30.6	4,628	46.2	38.6	37.4
Unknown	4	4.6	17.3	355	3.5	18.1	0.0
Total	87	100.0	100.0	10,022	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: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.7	0	0.0	4.9	22.8
Moderate	5	55.6	18.3	173	43.6	15.4	18.1
Middle	4	44.4	26.6	224	56.4	24.4	21.7
Upper	0	0.0	45.9	0	0.0	52.8	37.4
Unknown	0	0.0	2.5	0	0.0	2.5	0.0
Total	9	100.0	100.0	397	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.2	0	0.0	9.2	22.8
Moderate	0	0.0	17.5	0	0.0	13.8	18.1
Middle	0	0.0	21.7	0	0.0	21.1	21.7
Upper	0	0.0	42.5	0	0.0	50.2	37.4
Unknown	0	0.0	5.2	0	0.0	5.7	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	22.8
Moderate	0	0.0	0.5	0	0.0	0.3	18.1
Middle	0	0.0	0.5	0	0.0	0.1	21.7
Upper	0	0.0	0.5	0	0.0	0.7	37.4
Unknown	0	0.0	98.5	0	0.0	98.9	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	3.7	0	0.0	2.6	4.0
Moderate	6	46.2	19.8	717	34.6	13.0	20.6
Middle	7	53.8	48.3	1,356	65.4	49.1	49.0
Upper	0	0.0	28.1	0	0.0	35.3	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	2,073	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.1	0	0.0	1.5	4.0
Moderate	10	23.3	13.7	793	13.0	9.5	20.6
Middle	26	60.5	48.7	3,474	56.9	47.3	49.0
Upper	7	16.3	35.5	1,841	30.1	41.7	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	43	100.0	100.0	6,108	100.0	100.0	100.0
Home Improvement Loans							
Low	2	9.1	3.4	51	3.5	2.9	4.0
Moderate	3	13.6	11.0	133	9.2	8.7	20.6
Middle	14	63.6	48.5	1,087	75.3	50.0	49.0
Upper	3	13.6	37.0	173	12.0	38.4	26.4
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Total	22	100.0	100.0	1,444	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	21.1	0	0.0	3.2	5.9
Moderate	0	0.0	31.6	0	0.0	14.0	23.5
Middle	0	0.0	39.5	0	0.0	78.0	60.8
Upper	0	0.0	7.9	0	0.0	4.9	9.8
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
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	2.3	2.8	51	0.5	2.0	4.0
Moderate	21	24.1	15.9	1,753	17.5	11.1	20.6
Middle	52	59.8	48.6	6,130	61.2	48.7	49.0
Upper	12	13.8	32.7	2,088	20.8	38.2	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	87	100.0	100.0	10,022	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.5	0	0.0	1.7	4.0
Moderate	2	22.2	9.2	110	27.7	6.4	20.6
Middle	5	55.6	50.4	213	53.7	50.4	49.0
Upper	2	22.2	38.9	74	18.6	41.5	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	397	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.4	0	0.0	1.1	4.0
Moderate	0	0.0	15.1	0	0.0	10.1	20.6
Middle	0	0.0	47.2	0	0.0	53.6	49.0
Upper	0	0.0	35.8	0	0.0	34.5	26.4
Unknown	0	0.0	0.5	0	0.0	0.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.9	0	0.0	3.4	4.0
Moderate	0	0.0	19.1	0	0.0	13.9	20.6
Middle	0	0.0	52.9	0	0.0	49.5	49.0
Upper	0	0.0	23.0	0	0.0	33.2	26.4
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: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	2	7.1	7.0	103	2.9	3.7	22.1
Moderate	0	0.0	22.5	0	0.0	15.5	17.4
Middle	13	46.4	23.8	1,074	30.4	21.3	19.0
Upper	7	25.0	35.0	1,956	55.3	48.2	41.5
Unknown	6	21.4	11.7	402	11.4	11.4	0.0
Total	28	100.0	100.0	3,535	100.0	100.0	100.0
Refinance Loans							
Low	3	12.0	5.0	87	3.1	2.5	22.1
Moderate	2	8.0	12.5	129	4.5	7.9	17.4
Middle	3	12.0	21.7	507	17.8	17.1	19.0
Upper	13	52.0	44.5	1,756	61.7	54.9	41.5
Unknown	4	16.0	16.3	367	12.9	17.6	0.0
Total	25	100.0	100.0	2,846	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.5	0	0.0	3.8	22.1
Moderate	0	0.0	15.0	0	0.0	9.9	17.4
Middle	2	50.0	17.6	35	13.1	15.0	19.0
Upper	2	50.0	56.8	232	86.9	67.5	41.5
Unknown	0	0.0	3.1	0	0.0	3.8	0.0
Total	4	100.0	100.0	267	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	8.5	6.1	190	2.8	3.2	22.1
Moderate	2	3.4	17.5	129	1.9	12.0	17.4
Middle	20	33.9	22.5	1,700	25.3	19.3	19.0
Upper	22	37.3	39.8	3,944	58.6	51.2	41.5
Unknown	10	16.9	14.0	769	11.4	14.3	0.0
Total	59	100.0	100.0	6,732	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: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.1	0	0.0	3.0	22.1
Moderate	0	0.0	10.2	0	0.0	6.9	17.4
Middle	2	100.0	25.2	84	100.0	20.5	19.0
Upper	0	0.0	55.8	0	0.0	68.5	41.5
Unknown	0	0.0	2.7	0	0.0	1.2	0.0
Total	2	100.0	100.0	84	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.5	0	0.0	9.0	22.1
Moderate	0	0.0	27.0	0	0.0	24.8	17.4
Middle	0	0.0	28.4	0	0.0	27.8	19.0
Upper	0	0.0	27.0	0	0.0	34.0	41.5
Unknown	0	0.0	4.1	0	0.0	4.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.3	0	0.0	0.8	22.1
Moderate	0	0.0	1.3	0	0.0	1.7	17.4
Middle	0	0.0	5.1	0	0.0	4.6	19.0
Upper	0	0.0	1.3	0	0.0	0.8	41.5
Unknown	0	0.0	91.0	0	0.0	92.1	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: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.5	0	0.0	0.2	0.8
Moderate	4	14.3	13.8	279	7.9	9.6	16.3
Middle	19	67.9	49.6	2,675	75.7	46.7	57.7
Upper	5	17.9	36.0	581	16.4	43.4	25.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	28	100.0	100.0	3,535	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.4	0.8
Moderate	7	28.0	11.8	364	12.8	8.3	16.3
Middle	17	68.0	48.2	2,296	80.7	45.5	57.7
Upper	1	4.0	39.5	186	6.5	45.8	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	2,846	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.4	0	0.0	0.2	0.8
Moderate	1	25.0	11.5	82	30.7	8.8	16.3
Middle	3	75.0	45.8	185	69.3	46.9	57.7
Upper	0	0.0	42.3	0	0.0	44.1	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	267	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	20.0	11.1	230	17.5	21.8	2.9
Moderate	0	0.0	5.6	0	0.0	25.1	17.5
Middle	4	80.0	63.9	1,088	82.5	42.2	49.1
Upper	0	0.0	19.4	0	0.0	11.0	30.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	1,318	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.6	0.5	230	2.9	0.9	0.8
Moderate	12	18.8	12.9	725	9.0	9.5	16.3
Middle	45	70.3	49.0	6,328	78.6	46.1	57.7
Upper	6	9.4	37.6	767	9.5	43.4	25.2
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	64	100.0	100.0	8,050	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: Charleston, WV MSA #16620							
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	0	0.0	10.9	0	0.0	7.2	16.3
Middle	2	100.0	42.9	84	100.0	39.0	57.7
Upper	0	0.0	46.3	0	0.0	53.7	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	84	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.4	0	0.0	1.1	0.8
Moderate	0	0.0	21.6	0	0.0	17.4	16.3
Middle	0	0.0	60.8	0	0.0	61.7	57.7
Upper	0	0.0	16.2	0	0.0	19.8	25.2
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	0.8
Moderate	0	0.0	14.1	0	0.0	10.6	16.3
Middle	0	0.0	56.4	0	0.0	55.3	57.7
Upper	0	0.0	29.5	0	0.0	34.1	25.2
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 By Borrower Income Level Assessment Area: Parkersburg-Vienna, WV MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	9	10.3	10.3	778	6.3	5.8	20.5
Moderate	18	20.7	21.6	2,051	16.7	15.9	17.6
Middle	31	35.6	23.5	4,450	36.2	22.1	20.6
Upper	27	31.0	34.1	4,613	37.5	46.0	41.3
Unknown	2	2.3	10.5	396	3.2	10.1	0.0
Total	87	100.0	100.0	12,288	100.0	100.0	100.0
Refinance Loans							
Low	7	6.1	5.7	473	3.4	3.2	20.5
Moderate	27	23.5	14.1	2,584	18.6	9.1	17.6
Middle	26	22.6	19.6	2,456	17.7	15.9	20.6
Upper	52	45.2	43.9	8,041	57.9	53.0	41.3
Unknown	3	2.6	16.7	334	2.4	18.8	0.0
Total	115	100.0	100.0	13,888	100.0	100.0	100.0
Home Improvement Loans							
Low	2	3.9	7.7	64	2.4	4.6	20.5
Moderate	10	19.6	18.2	405	15.1	16.2	17.6
Middle	13	25.5	23.8	718	26.8	24.4	20.6
Upper	25	49.0	48.3	1,460	54.5	53.8	41.3
Unknown	1	2.0	2.1	34	1.3	1.1	0.0
Total	51	100.0	100.0	2,681	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	22	8.2	8.1	1,439	4.8	4.6	20.5
Moderate	58	21.6	17.9	5,184	17.3	12.9	17.6
Middle	71	26.5	21.3	7,633	25.4	19.1	20.6
Upper	111	41.4	39.3	14,982	49.9	49.6	41.3
Unknown	6	2.2	13.4	764	2.5	13.9	0.0
Total	268	100.0	100.0	30,002	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: Parkersburg-Vienna, WV MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	3	23.1	13.0	91	8.5	4.1	20.5
Moderate	2	15.4	15.2	106	9.9	9.6	17.6
Middle	1	7.7	10.9	9	0.8	5.6	20.6
Upper	7	53.8	60.9	868	80.8	80.6	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	1,074	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	50.0	11.1	33	46.5	4.5	20.5
Moderate	1	50.0	25.9	38	53.5	16.5	17.6
Middle	0	0.0	18.5	0	0.0	11.5	20.6
Upper	0	0.0	40.7	0	0.0	66.0	41.3
Unknown	0	0.0	3.7	0	0.0	1.5	0.0
Total	2	100.0	100.0	71	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.1	0	0.0	2.9	20.5
Moderate	0	0.0	9.4	0	0.0	11.5	17.6
Middle	0	0.0	3.1	0	0.0	4.9	20.6
Upper	0	0.0	0.0	0	0.0	0.0	41.3
Unknown	0	0.0	84.4	0	0.0	80.7	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: Parkersburg-Vienna, WV MSA #37620							
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	8	9.2	7.5	631	5.1	5.1	7.9
Middle	59	67.8	67.8	8,285	67.4	66.6	69.7
Upper	20	23.0	24.7	3,372	27.4	28.3	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	87	100.0	100.0	12,288	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	2.6	3.2	128	0.9	1.7	7.9
Middle	81	70.4	65.9	10,357	74.6	65.3	69.7
Upper	31	27.0	31.0	3,403	24.5	33.0	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	115	100.0	100.0	13,888	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	2.1	0	0.0	2.0	7.9
Middle	33	64.7	66.4	1,831	68.3	69.7	69.7
Upper	18	35.3	31.5	850	31.7	28.3	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	51	100.0	100.0	2,681	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	18.2	0	0.0	17.1	16.1
Middle	3	100.0	81.8	1,020	100.0	82.9	73.6
Upper	0	0.0	0.0	0	0.0	0.0	10.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	1,020	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	12	4.4	5.4	784	2.5	3.8	7.9
Middle	185	68.3	67.0	22,471	72.4	66.7	69.7
Upper	74	27.3	27.6	7,767	25.0	29.5	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	271	100.0	100.0	31,022	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: Parkersburg-Vienna, WV MSA #37620							
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	7.7	6.5	25	2.3	2.0	7.9
Middle	8	61.5	65.2	940	87.5	72.5	69.7
Upper	4	30.8	28.3	109	10.1	25.5	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	1,074	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	7.4	0	0.0	3.1	7.9
Middle	1	50.0	70.4	38	53.5	74.7	69.7
Upper	1	50.0	22.2	33	46.5	22.2	22.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	71	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	9.4	0	0.0	9.6	7.9
Middle	0	0.0	78.1	0	0.0	76.7	69.7
Upper	0	0.0	12.5	0	0.0	13.7	22.4
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: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.3	0	0.0	2.6	17.7
Moderate	0	0.0	19.8	0	0.0	16.0	15.7
Middle	2	66.7	24.1	327	61.6	22.7	22.0
Upper	1	33.3	29.3	204	38.4	36.1	44.6
Total	3	100.0	100.0	531	100.0	100.0	100.0
Refinance Loans							
Low	1	33.3	4.9	76	10.1	2.7	17.7
Moderate	0	0.0	16.2	0	0.0	12.8	15.7
Middle	0	0.0	23.5	0	0.0	21.8	22.0
Upper	2	66.7	35.1	680	89.9	40.8	44.6
Total	3	100.0	100.0	756	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.7	0	0.0	0.5	17.7
Moderate	0	0.0	20.1	0	0.0	17.7	15.7
Middle	0	0.0	30.6	0	0.0	25.7	22.0
Upper	1	100.0	46.5	30	100.0	53.7	44.6
Total	1	100.0	100.0	30	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	14.3	4.6	76	5.8	2.7	17.7
Moderate	0	0.0	17.6	0	0.0	14.2	15.7
Middle	2	28.6	24.0	327	24.8	22.3	22.0
Upper	4	57.1	33.2	914	69.4	38.7	44.6
Total	7	100.0	100.0	1,317	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: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.2	0	0.0	5.3	17.7
Moderate	0	0.0	12.7	0	0.0	9.1	15.7
Middle	0	0.0	25.5	0	0.0	23.9	22.0
Upper	0	0.0	48.2	0	0.0	58.8	44.6
Unknown	0	0.0	5.5	0	0.0	3.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.9	0	0.0	5.2	17.7
Moderate	0	0.0	17.8	0	0.0	12.4	15.7
Middle	0	0.0	37.8	0	0.0	35.5	22.0
Upper	0	0.0	28.9	0	0.0	41.8	44.6
Unknown	0	0.0	6.7	0	0.0	5.1	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	17.7
Moderate	0	0.0	0.0	0	0.0	0.0	15.7
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	44.6
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: 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: KY Lexington-Fayette, KY MSA #30460							
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	3.8	0	0.0	2.5	6.3
Middle	3	100.0	61.2	531	100.0	56.0	62.1
Upper	0	0.0	35.1	0	0.0	41.5	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	531	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	3.9	0	0.0	2.6	6.3
Middle	0	0.0	57.2	0	0.0	52.5	62.1
Upper	3	100.0	38.9	756	100.0	44.9	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	756	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	1.4	0	0.0	2.0	6.3
Middle	0	0.0	51.4	0	0.0	45.5	62.1
Upper	1	100.0	47.2	30	100.0	52.4	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	30	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	5.9	0	0.0	3.1	10.5
Middle	0	0.0	94.1	0	0.0	96.9	86.2
Upper	0	0.0	0.0	0	0.0	0.0	3.2
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	3.7	0	0.0	2.6	6.3
Middle	3	42.9	58.8	531	40.3	55.0	62.1
Upper	4	57.1	37.5	786	59.7	42.4	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	1,317	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: Lexington-Fayette, KY MSA #30460							
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	0.9	0	0.0	0.6	6.3
Middle	0	0.0	56.4	0	0.0	53.5	62.1
Upper	0	0.0	42.7	0	0.0	45.9	31.6
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
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.7	0	0.0	5.6	6.3
Middle	0	0.0	53.3	0	0.0	43.0	62.1
Upper	0	0.0	40.0	0	0.0	51.5	31.6
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	3.3	0	0.0	1.8	6.3
Middle	0	0.0	73.3	0	0.0	66.8	62.1
Upper	0	0.0	23.3	0	0.0	31.4	31.6
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: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.2	0	0.0	4.1	26.3
Moderate	1	100.0	27.5	60	100.0	21.4	20.5
Middle	0	0.0	27.1	0	0.0	26.4	23.7
Upper	0	0.0	20.6	0	0.0	31.1	29.5
Unknown	0	0.0	17.6	0	0.0	17.0	0.0
Total	1	100.0	100.0	60	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.7	0	0.0	3.4	26.3
Moderate	1	50.0	18.9	90	46.6	13.6	20.5
Middle	1	50.0	28.4	103	53.4	28.1	23.7
Upper	0	0.0	24.1	0	0.0	31.2	29.5
Unknown	0	0.0	22.9	0	0.0	23.7	0.0
Total	2	100.0	100.0	193	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	16.7	0	0.0	16.9	26.3
Moderate	0	0.0	16.7	0	0.0	7.1	20.5
Middle	0	0.0	16.7	0	0.0	10.9	23.7
Upper	1	100.0	45.8	17	100.0	44.0	29.5
Unknown	0	0.0	4.2	0	0.0	21.0	0.0
Total	1	100.0	100.0	17	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	7.3	0	0.0	4.0	26.3
Moderate	2	50.0	22.7	150	55.6	17.4	20.5
Middle	1	25.0	26.9	103	38.1	26.8	23.7
Upper	1	25.0	23.4	17	6.3	31.4	29.5
Unknown	0	0.0	19.9	0	0.0	20.5	0.0
Total	4	100.0	100.0	270	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: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	21.1	0	0.0	16.6	26.3
Moderate	0	0.0	26.3	0	0.0	15.5	20.5
Middle	0	0.0	21.1	0	0.0	13.2	23.7
Upper	0	0.0	31.6	0	0.0	54.8	29.5
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
Other Purpose Closed/Exempt							
Low	0	0.0	20.0	0	0.0	4.0	26.3
Moderate	0	0.0	30.0	0	0.0	19.1	20.5
Middle	0	0.0	20.0	0	0.0	39.1	23.7
Upper	0	0.0	30.0	0	0.0	37.8	29.5
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	26.3
Moderate	0	0.0	0.0	0	0.0	0.0	20.5
Middle	0	0.0	0.0	0	0.0	0.0	23.7
Upper	0	0.0	0.0	0	0.0	0.0	29.5
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: 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: Louisville/Jefferson County, KY-IN MSA #31140							
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	49.7	0	0.0	43.8	39.0
Middle	1	100.0	50.3	60	100.0	56.2	61.0
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	60	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	39.8	103	53.4	36.6	39.0
Middle	1	50.0	60.2	90	46.6	63.4	61.0
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	2	100.0	100.0	193	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.0	17	100.0	9.2	39.0
Middle	0	0.0	75.0	0	0.0	90.8	61.0
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	17	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	59.7
Middle	0	0.0	0.0	0	0.0	0.0	40.3
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	2	50.0	42.9	120	44.4	39.6	39.0
Middle	2	50.0	57.1	150	55.6	60.4	61.0
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	270	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: Louisville/Jefferson, KY-IN County MSA #31140							
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	10.5	0	0.0	4.4	39.0
Middle	0	0.0	89.5	0	0.0	95.6	61.0
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
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	50.3	39.0
Middle	0	0.0	50.0	0	0.0	49.7	61.0
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	42.9	0	0.0	38.9	39.0
Middle	0	0.0	57.1	0	0.0	61.1	61.0
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: 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: Akron, OH MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	6	22.2	13.6	491	16.0	7.2	21.9
Moderate	3	11.1	24.6	332	10.8	18.4	16.7
Middle	5	18.5	20.4	237	7.7	19.4	20.7
Upper	7	25.9	30.0	1,081	35.3	44.7	40.6
Unknown	6	22.2	11.5	924	30.1	10.3	0.0
Total	27	100.0	100.0	3,065	100.0	100.0	100.0
Refinance Loans							
Low	7	10.8	5.8	492	4.6	2.7	21.9
Moderate	9	13.8	14.6	794	7.4	9.4	16.7
Middle	9	13.8	20.5	878	8.1	16.7	20.7
Upper	29	44.6	44.5	6,803	63.1	56.1	40.6
Unknown	11	16.9	14.6	1,815	16.8	15.1	0.0
Total	65	100.0	100.0	10,782	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.0	0	0.0	5.3	21.9
Moderate	1	11.1	16.6	33	8.2	12.6	16.7
Middle	4	44.4	22.9	193	48.1	20.0	20.7
Upper	4	44.4	49.8	175	43.6	59.7	40.6
Unknown	0	0.0	2.6	0	0.0	2.5	0.0
Total	9	100.0	100.0	401	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	14	12.8	8.8	1,004	6.8	4.5	21.9
Moderate	15	13.8	18.2	1,209	8.2	12.9	16.7
Middle	19	17.4	19.9	1,355	9.2	17.5	20.7
Upper	43	39.4	38.0	8,391	57.0	50.7	40.6
Unknown	18	16.5	15.0	2,764	18.8	14.3	0.0
Total	109	100.0	100.0	14,723	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: OH Akron MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	12.5	8.5	21	4.4	5.1	21.9
Moderate	2	25.0	17.4	50	10.5	13.3	16.7
Middle	1	12.5	20.3	47	9.9	17.4	20.7
Upper	3	37.5	51.3	332	69.9	61.9	40.6
Unknown	1	12.5	2.4	25	5.3	2.3	0.0
Total	8	100.0	100.0	475	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.9	0	0.0	4.1	21.9
Moderate	0	0.0	20.2	0	0.0	10.5	16.7
Middle	0	0.0	23.6	0	0.0	16.4	20.7
Upper	0	0.0	34.3	0	0.0	53.2	40.6
Unknown	0	0.0	14.0	0	0.0	15.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.6	0	0.0	0.4	21.9
Moderate	0	0.0	0.9	0	0.0	0.7	16.7
Middle	0	0.0	0.3	0	0.0	0.3	20.7
Upper	0	0.0	0.0	0	0.0	0.0	40.6
Unknown	0	0.0	98.2	0	0.0	98.6	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 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	7.4	5.2	399	13.0	2.7	7.4
Moderate	11	40.7	17.9	656	21.4	10.2	19.1
Middle	7	25.9	39.4	979	31.9	34.2	37.2
Upper	7	25.9	37.5	1,031	33.6	52.9	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	27	100.0	100.0	3,065	100.0	100.0	100.0
Refinance Loans							
Low	2	3.1	1.7	186	1.7	0.8	7.4
Moderate	7	10.8	8.0	514	4.8	4.1	19.1
Middle	22	33.8	35.0	2,768	25.7	28.3	37.2
Upper	34	52.3	55.3	7,314	67.8	66.8	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	65	100.0	100.0	10,782	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.2	0	0.0	1.8	7.4
Moderate	1	11.1	10.7	57	14.2	6.4	19.1
Middle	5	55.6	35.1	203	50.6	28.6	37.2
Upper	3	33.3	52.0	141	35.2	63.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	401	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	17.8	0	0.0	17.4	21.6
Moderate	0	0.0	26.0	0	0.0	4.0	17.1
Middle	0	0.0	38.4	0	0.0	45.6	37.0
Upper	0	0.0	17.8	0	0.0	32.9	24.2
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	5	4.6	3.3	632	4.3	2.4	7.4
Moderate	21	19.3	12.6	1,273	8.6	6.7	19.1
Middle	38	34.9	36.7	4,097	27.8	31.5	37.2
Upper	45	41.3	47.4	8,721	59.2	59.4	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	109	100.0	100.0	14,723	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	12.5	2.2	47	9.9	1.0	7.4
Moderate	2	25.0	8.0	46	9.7	4.7	19.1
Middle	4	50.0	31.7	147	30.9	27.7	37.2
Upper	1	12.5	58.1	235	49.5	66.7	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	475	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.7	0	0.0	2.3	7.4
Moderate	0	0.0	13.5	0	0.0	5.9	19.1
Middle	0	0.0	34.3	0	0.0	26.0	37.2
Upper	0	0.0	45.5	0	0.0	65.8	36.3
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	6.3	0	0.0	3.3	7.4
Moderate	0	0.0	29.1	0	0.0	18.2	19.1
Middle	0	0.0	40.1	0	0.0	39.1	37.2
Upper	0	0.0	24.5	0	0.0	39.3	36.3
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 Loans By Borrower Income Level Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	6.3	9.9	82	4.0	5.5	25.0
Moderate	2	12.5	24.6	323	15.9	18.2	16.9
Middle	0	0.0	21.2	0	0.0	19.6	18.4
Upper	2	12.5	32.6	193	9.5	46.2	39.7
Unknown	11	68.8	11.6	1,432	70.5	10.5	0.0
Total	16	100.0	100.0	2,030	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.6	0	0.0	2.2	25.0
Moderate	1	3.7	13.8	124	2.1	8.5	16.9
Middle	2	7.4	20.8	260	4.4	16.3	18.4
Upper	13	48.1	45.8	3,892	65.6	58.3	39.7
Unknown	11	40.7	15.0	1,653	27.9	14.7	0.0
Total	27	100.0	100.0	5,929	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	6.6	105	38.9	4.3	25.0
Moderate	0	0.0	16.1	0	0.0	11.4	16.9
Middle	0	0.0	23.0	0	0.0	17.3	18.4
Upper	2	66.7	51.7	165	61.1	64.4	39.7
Unknown	0	0.0	2.6	0	0.0	2.7	0.0
Total	3	100.0	100.0	270	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	4.2	6.8	187	2.2	3.6	25.0
Moderate	3	6.3	17.8	447	5.2	12.5	16.9
Middle	2	4.2	20.3	260	3.0	17.3	18.4
Upper	18	37.5	39.2	4,600	53.4	52.2	39.7
Unknown	23	47.9	15.9	3,121	36.2	14.3	0.0
Total	48	100.0	100.0	8,615	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: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.2	0	0.0	5.0	25.0
Moderate	0	0.0	17.3	0	0.0	11.7	16.9
Middle	0	0.0	22.5	0	0.0	16.7	18.4
Upper	1	50.0	50.1	350	90.7	61.9	39.7
Unknown	1	50.0	2.9	36	9.3	4.7	0.0
Total	2	100.0	100.0	386	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.8	0	0.0	4.0	25.0
Moderate	0	0.0	17.5	0	0.0	8.7	16.9
Middle	0	0.0	19.6	0	0.0	9.7	18.4
Upper	0	0.0	44.5	0	0.0	71.1	39.7
Unknown	0	0.0	7.6	0	0.0	6.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.3	25.0
Moderate	0	0.0	0.1	0	0.0	0.1	16.9
Middle	0	0.0	0.2	0	0.0	0.2	18.4
Upper	0	0.0	0.1	0	0.0	0.2	39.7
Unknown	0	0.0	99.2	0	0.0	99.2	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	12.5	4.5	360	17.7	3.3	7.9
Moderate	2	12.5	17.5	124	6.1	11.5	19.3
Middle	5	31.3	40.4	606	29.9	33.5	35.6
Upper	7	43.8	37.4	940	46.3	51.7	37.0
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Total	16	100.0	100.0	2,030	100.0	100.0	100.0
Refinance Loans							
Low	1	3.7	2.1	150	2.5	1.7	7.9
Moderate	3	11.1	9.2	523	8.8	6.0	19.3
Middle	9	33.3	33.1	1,593	26.9	24.3	35.6
Upper	14	51.9	55.6	3,663	61.8	68.0	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	27	100.0	100.0	5,929	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	3.4	42	15.6	2.6	7.9
Moderate	0	0.0	10.4	0	0.0	6.6	19.3
Middle	1	33.3	33.9	105	38.9	24.9	35.6
Upper	1	33.3	52.2	123	45.6	65.9	37.0
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Total	3	100.0	100.0	270	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	22.8	0	0.0	11.8	17.4
Moderate	0	0.0	28.3	0	0.0	19.3	32.9
Middle	0	0.0	29.9	0	0.0	38.5	31.4
Upper	0	0.0	18.5	0	0.0	28.0	16.2
Unknown	0	0.0	0.5	0	0.0	2.4	2.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	4	8.3	3.3	552	6.4	2.9	7.9
Moderate	5	10.4	13.6	647	7.5	9.3	19.3
Middle	16	33.3	36.2	2,340	27.2	29.0	35.6
Upper	23	47.9	46.8	5,076	58.9	58.6	37.0
Unknown	0	0.0	0.1	0	0.0	0.2	0.3
Total	48	100.0	100.0	8,615	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.7	0	0.0	1.4	7.9
Moderate	0	0.0	7.9	0	0.0	4.7	19.3
Middle	1	50.0	31.6	36	9.3	24.4	35.6
Upper	1	50.0	58.7	350	90.7	69.5	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	2	100.0	100.0	386	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.7	0	0.0	2.7	7.9
Moderate	0	0.0	16.8	0	0.0	7.1	19.3
Middle	0	0.0	33.5	0	0.0	17.9	35.6
Upper	0	0.0	45.1	0	0.0	72.3	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.6	0	0.0	3.5	7.9
Moderate	0	0.0	32.9	0	0.0	23.5	19.3
Middle	0	0.0	39.6	0	0.0	38.6	35.6
Upper	0	0.0	21.6	0	0.0	34.2	37.0
Unknown	0	0.0	0.2	0	0.0	0.2	0.3
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: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	3	27.3	12.7	307	14.0	7.4	22.8
Moderate	3	27.3	23.4	468	21.3	19.0	18.1
Middle	1	9.1	22.3	148	6.7	23.2	21.7
Upper	2	18.2	25.8	811	36.9	35.8	37.4
Unknown	2	18.2	15.8	462	21.0	14.6	0.0
Total	11	100.0	100.0	2,196	100.0	100.0	100.0
Refinance Loans							
Low	6	15.4	7.4	413	6.0	4.1	22.8
Moderate	10	25.6	16.5	1,600	23.3	12.1	18.1
Middle	7	17.9	23.6	797	11.6	21.6	21.7
Upper	14	35.9	34.1	3,533	51.5	41.3	37.4
Unknown	2	5.1	18.6	522	7.6	21.0	0.0
Total	39	100.0	100.0	6,865	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.9	0	0.0	4.5	22.8
Moderate	1	11.1	15.2	30	5.8	13.1	18.1
Middle	1	11.1	28.5	30	5.8	28.6	21.7
Upper	7	77.8	45.1	458	88.4	47.6	37.4
Unknown	0	0.0	5.3	0	0.0	6.2	0.0
Total	9	100.0	100.0	518	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	10	15.6	9.2	745	7.5	5.4	22.8
Moderate	16	25.0	18.6	2,279	22.9	14.8	18.1
Middle	9	14.1	22.8	975	9.8	22.0	21.7
Upper	24	37.5	31.0	4,903	49.2	38.8	37.4
Unknown	5	7.8	18.4	1,059	10.6	19.1	0.0
Total	64	100.0	100.0	9,961	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: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	25.0	8.6	25	11.7	6.4	22.8
Moderate	1	25.0	15.6	13	6.1	13.9	18.1
Middle	0	0.0	26.4	0	0.0	22.2	21.7
Upper	1	25.0	47.6	101	47.2	56.3	37.4
Unknown	1	25.0	1.8	75	35.0	1.3	0.0
Total	4	100.0	100.0	214	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.0	0	0.0	9.3	22.8
Moderate	1	100.0	20.9	168	100.0	17.0	18.1
Middle	0	0.0	23.2	0	0.0	17.4	21.7
Upper	0	0.0	37.9	0	0.0	51.5	37.4
Unknown	0	0.0	5.1	0	0.0	4.9	0.0
Total	1	100.0	100.0	168	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	22.8
Moderate	0	0.0	0.8	0	0.0	0.6	18.1
Middle	0	0.0	0.6	0	0.0	0.6	21.7
Upper	0	0.0	0.0	0	0.0	0.0	37.4
Unknown	0	0.0	98.3	0	0.0	98.5	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	9.1	3.2	243	11.1	2.3	4.0
Moderate	1	9.1	18.3	140	6.4	12.0	20.6
Middle	7	63.6	47.0	1,522	69.3	47.3	49.0
Upper	2	18.2	31.5	291	13.3	38.4	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	2,196	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.0	0	0.0	1.4	4.0
Moderate	6	15.4	11.5	584	8.5	8.0	20.6
Middle	23	59.0	49.2	3,786	55.1	47.3	49.0
Upper	10	25.6	37.3	2,495	36.3	43.3	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	39	100.0	100.0	6,865	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.0	0	0.0	2.6	4.0
Moderate	2	22.2	11.7	95	18.3	9.2	20.6
Middle	6	66.7	50.4	338	65.3	50.2	49.0
Upper	1	11.1	35.8	85	16.4	38.0	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	518	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.8	0	0.0	15.9	5.9
Moderate	0	0.0	27.0	0	0.0	17.6	23.5
Middle	0	0.0	59.5	0	0.0	65.5	60.8
Upper	0	0.0	2.7	0	0.0	1.1	9.8
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
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.6	2.5	243	2.4	1.9	4.0
Moderate	9	14.1	14.2	819	8.2	9.8	20.6
Middle	39	60.9	48.5	5,852	58.7	47.6	49.0
Upper	15	23.4	34.8	3,047	30.6	40.7	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	64	100.0	100.0	9,961	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 By Income Level of Geography Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	1.0	4.0
Moderate	0	0.0	10.2	0	0.0	8.1	20.6
Middle	2	50.0	50.2	38	17.8	48.5	49.0
Upper	2	50.0	38.6	176	82.2	42.5	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	214	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.7	0	0.0	0.7	4.0
Moderate	0	0.0	19.8	0	0.0	13.5	20.6
Middle	1	100.0	48.0	168	100.0	53.7	49.0
Upper	0	0.0	30.5	0	0.0	32.1	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	168	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.0	0	0.0	1.8	4.0
Moderate	0	0.0	20.2	0	0.0	14.3	20.6
Middle	0	0.0	50.2	0	0.0	50.6	49.0
Upper	0	0.0	26.6	0	0.0	33.2	26.4
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: Parkersburg-Vienna, WV MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	10	12.3	12.8	902	7.2	7.4	20.5
Moderate	14	17.3	22.0	1,254	9.9	16.2	17.1
Middle	22	27.2	24.2	3,054	24.2	22.1	20.3
Upper	32	39.5	34.1	6,505	51.6	47.2	42.1
Unknown	3	3.7	6.9	896	7.1	7.1	0.0
Total	81	100.0	100.0	12,611	100.0	100.0	100.0
Refinance Loans							
Low	5	3.3	4.8	329	1.3	1.9	20.5
Moderate	21	13.9	13.7	1,788	7.0	8.6	17.1
Middle	25	16.6	18.1	3,062	12.0	13.7	20.3
Upper	90	59.6	45.8	18,654	72.9	56.0	42.1
Unknown	10	6.6	17.6	1,759	6.9	19.9	0.0
Total	151	100.0	100.0	25,592	100.0	100.0	100.0
Home Improvement Loans							
Low	3	9.4	12.0	55	4.0	8.8	20.5
Moderate	5	15.6	13.9	258	18.9	11.4	17.1
Middle	3	9.4	22.2	65	4.8	19.0	20.3
Upper	21	65.6	50.9	990	72.4	58.6	42.1
Unknown	0	0.0	0.9	0	0.0	2.2	0.0
Total	32	100.0	100.0	1,368	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	19	7.0	9.0	1,302	3.2	4.6	20.5
Moderate	41	15.0	17.3	3,390	8.4	12.1	17.1
Middle	52	19.0	20.6	6,382	15.9	17.4	20.3
Upper	148	54.2	39.8	26,519	65.9	51.4	42.1
Unknown	13	4.8	13.3	2,655	6.6	14.4	0.0
Total	273	100.0	100.0	40,248	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: Parkersburg-Vienna, WV MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	12.5	6.3	16	2.7	3.4	20.5
Moderate	0	0.0	15.6	0	0.0	8.8	17.1
Middle	2	25.0	9.4	201	34.2	9.1	20.3
Upper	5	62.5	56.3	370	63.0	69.3	42.1
Unknown	0	0.0	12.5	0	0.0	9.4	0.0
Total	8	100.0	100.0	587	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	35.0	0	0.0	28.7	20.5
Moderate	1	100.0	20.0	90	100.0	19.0	17.1
Middle	0	0.0	20.0	0	0.0	12.8	20.3
Upper	0	0.0	20.0	0	0.0	37.4	42.1
Unknown	0	0.0	5.0	0	0.0	2.2	0.0
Total	1	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.2	0	0.0	3.5	20.5
Moderate	0	0.0	4.2	0	0.0	5.1	17.1
Middle	0	0.0	4.2	0	0.0	3.2	20.3
Upper	0	0.0	0.0	0	0.0	0.0	42.1
Unknown	0	0.0	87.5	0	0.0	88.2	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: Parkersburg-Vienna, WV MSA #37620							
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	9	11.1	6.5	697	5.5	3.7	8.5
Middle	50	61.7	64.8	7,844	62.2	62.9	67.4
Upper	22	27.2	28.7	4,070	32.3	33.4	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	81	100.0	100.0	12,611	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	1.3	3.8	143	0.6	1.9	8.5
Middle	88	58.3	63.1	15,322	59.9	61.1	67.4
Upper	61	40.4	33.1	10,127	39.6	37.0	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	151	100.0	100.0	25,592	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	5.6	0	0.0	3.1	8.5
Middle	17	53.1	59.3	850	62.1	61.7	67.4
Upper	15	46.9	35.2	518	37.9	35.2	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	1,368	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	33.3	10.5	4,000	88.2	11.5	16.2
Middle	2	66.7	68.4	535	11.8	48.5	73.3
Upper	0	0.0	21.1	0	0.0	40.0	10.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	4,535	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	4.7	5.5	4,930	11.0	3.7	8.5
Middle	162	58.7	63.9	25,014	55.9	60.8	67.4
Upper	101	36.6	30.5	14,839	33.1	35.5	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	276	100.0	100.0	44,783	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: Parkersburg-Vienna, WV MSA #37620							
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	6.3	0	0.0	3.3	8.5
Middle	5	62.5	62.5	463	78.9	63.0	67.4
Upper	3	37.5	31.3	124	21.1	33.7	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	587	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.0	90	100.0	16.7	8.5
Middle	0	0.0	65.0	0	0.0	78.0	67.4
Upper	0	0.0	10.0	0	0.0	5.3	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	90	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	14.6	0	0.0	9.7	8.5
Middle	0	0.0	70.8	0	0.0	68.9	67.4
Upper	0	0.0	14.6	0	0.0	21.4	24.2
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: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	6.8	0	0.0	4.5	17.7
Moderate	0	0.0	24.7	0	0.0	20.4	15.7
Middle	0	0.0	27.2	0	0.0	27.1	22.0
Upper	1	50.0	25.0	320	61.4	32.1	44.6
Unknown	1	50.0	16.3	201	38.6	15.9	0.0
Total	2	100.0	100.0	521	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.6	0	0.0	1.9	17.7
Moderate	0	0.0	15.2	0	0.0	11.3	15.7
Middle	0	0.0	21.7	0	0.0	19.4	22.0
Upper	4	100.0	35.9	793	100.0	42.8	44.6
Unknown	0	0.0	23.6	0	0.0	24.6	0.0
Total	4	100.0	100.0	793	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.2	0	0.0	4.5	17.7
Moderate	0	0.0	16.6	0	0.0	10.6	15.7
Middle	1	50.0	25.5	49	50.5	21.7	22.0
Upper	1	50.0	49.7	48	49.5	58.8	44.6
Unknown	0	0.0	2.1	0	0.0	4.5	0.0
Total	2	100.0	100.0	97	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	5.0	0	0.0	3.1	17.7
Moderate	0	0.0	19.1	0	0.0	15.3	15.7
Middle	1	12.5	23.7	49	3.5	22.5	22.0
Upper	6	75.0	31.4	1,161	82.3	37.8	44.6
Unknown	1	12.5	20.8	201	14.2	21.3	0.0
Total	8	100.0	100.0	1,411	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: Lexington-Fayette, KY MSA #30460							
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	17.7
Moderate	0	0.0	21.7	0	0.0	13.8	15.7
Middle	0	0.0	22.9	0	0.0	14.6	22.0
Upper	0	0.0	49.4	0	0.0	68.6	44.6
Unknown	0	0.0	2.4	0	0.0	1.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.8	0	0.0	1.0	17.7
Moderate	0	0.0	28.6	0	0.0	34.7	15.7
Middle	0	0.0	23.8	0	0.0	26.5	22.0
Upper	0	0.0	38.1	0	0.0	36.8	44.6
Unknown	0	0.0	4.8	0	0.0	1.0	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	17.7
Moderate	0	0.0	1.2	0	0.0	1.1	15.7
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	1.2	0	0.0	1.9	44.6
Unknown	0	0.0	97.6	0	0.0	97.0	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: Lexington-Fayette, KY MSA #30460							
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	3.4	0	0.0	2.2	6.3
Middle	2	100.0	61.8	521	100.0	58.2	62.1
Upper	0	0.0	34.8	0	0.0	39.6	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	521	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	1.7	0	0.0	1.1	6.3
Middle	1	25.0	56.0	87	11.0	50.7	62.1
Upper	3	75.0	42.3	706	89.0	48.2	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	793	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	1.4	0	0.0	0.5	6.3
Middle	0	0.0	51.7	0	0.0	46.0	62.1
Upper	2	100.0	46.9	97	100.0	53.5	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	97	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	7.1	0	0.0	0.6	10.5
Middle	0	0.0	78.6	0	0.0	88.3	86.2
Upper	0	0.0	14.3	0	0.0	11.0	3.2
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	2.6	0	0.0	1.6	6.3
Middle	3	37.5	58.3	608	43.1	55.2	62.1
Upper	5	62.5	39.1	803	56.9	43.2	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	1,411	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: Lexington-Fayette, KY MSA #30460							
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	6.0	0	0.0	2.7	6.3
Middle	0	0.0	54.2	0	0.0	55.0	62.1
Upper	0	0.0	39.8	0	0.0	42.3	31.6
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
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	3.5	6.3
Middle	0	0.0	52.4	0	0.0	60.2	62.1
Upper	0	0.0	42.9	0	0.0	36.3	31.6
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	4.8	0	0.0	3.3	6.3
Middle	0	0.0	57.1	0	0.0	50.1	62.1
Upper	0	0.0	38.1	0	0.0	46.7	31.6
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: Akron, OH MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	4	30.8	11.6	308	14.2	5.9	21.9
Moderate	3	23.1	21.5	313	14.4	15.4	16.7
Middle	1	7.7	21.4	345	15.9	20.1	20.7
Upper	3	23.1	31.0	601	27.6	45.9	40.6
Unknown	2	15.4	14.5	609	28.0	12.7	0.0
Total	13	100.0	100.0	2,176	100.0	100.0	100.0
Refinance Loans							
Low	5	23.8	9.2	450	20.0	4.4	21.9
Moderate	2	9.5	16.4	103	4.6	10.8	16.7
Middle	6	28.6	21.2	551	24.5	17.2	20.7
Upper	6	28.6	40.7	798	35.5	52.6	40.6
Unknown	2	9.5	12.5	346	15.4	15.0	0.0
Total	21	100.0	100.0	2,248	100.0	100.0	100.0
Home Improvement Loans							
Low	3	50.0	9.7	124	50.8	7.1	21.9
Moderate	0	0.0	17.4	0	0.0	13.9	16.7
Middle	2	33.3	23.0	80	32.8	20.3	20.7
Upper	1	16.7	47.7	40	16.4	56.6	40.6
Unknown	0	0.0	2.2	0	0.0	2.2	0.0
Total	6	100.0	100.0	244	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	13	25.5	10.4	890	17.4	5.4	21.9
Moderate	7	13.7	19.0	531	10.4	13.5	16.7
Middle	14	27.5	21.2	1,206	23.5	18.8	20.7
Upper	12	23.5	35.9	1,510	29.5	48.4	40.6
Unknown	5	9.8	13.5	985	19.2	13.8	0.0
Total	51	100.0	100.0	5,122	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: Akron, OH MSA #10420							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	9.1	10.2	8	1.8	6.7	21.9
Moderate	2	18.2	18.9	115	25.3	15.5	16.7
Middle	5	45.5	24.0	230	50.7	20.3	20.7
Upper	2	18.2	45.5	71	15.6	55.8	40.6
Unknown	1	9.1	1.3	30	6.6	1.7	0.0
Total	11	100.0	100.0	454	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.4	0	0.0	8.8	21.9
Moderate	0	0.0	18.4	0	0.0	11.7	16.7
Middle	0	0.0	22.6	0	0.0	19.1	20.7
Upper	0	0.0	36.8	0	0.0	48.0	40.6
Unknown	0	0.0	8.8	0	0.0	12.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.3	0	0.0	0.8	21.9
Moderate	0	0.0	2.1	0	0.0	2.0	16.7
Middle	0	0.0	0.5	0	0.0	0.9	20.7
Upper	0	0.0	1.6	0	0.0	3.9	40.6
Unknown	0	0.0	94.4	0	0.0	92.4	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	15.4	5.0	119	5.5	2.2	7.4
Moderate	3	23.1	18.2	249	11.4	9.9	19.1
Middle	4	30.8	38.8	576	26.5	33.7	37.2
Upper	4	30.8	38.1	1,232	56.6	54.1	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	2,176	100.0	100.0	100.0
Refinance Loans							
Low	1	4.8	2.8	48	2.1	1.5	7.4
Moderate	2	9.5	10.2	103	4.6	5.5	19.1
Middle	12	57.1	36.9	1,312	58.4	30.1	37.2
Upper	6	28.6	50.1	785	34.9	63.0	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	2,248	100.0	100.0	100.0
Home Improvement Loans							
Low	1	16.7	4.2	20	8.2	2.4	7.4
Moderate	1	16.7	12.0	40	16.4	8.4	19.1
Middle	3	50.0	37.1	120	49.2	33.8	37.2
Upper	1	16.7	46.7	64	26.2	55.4	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	244	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.6	0	0.0	9.5	21.6
Moderate	0	0.0	31.4	0	0.0	12.1	17.1
Middle	0	0.0	41.4	0	0.0	57.2	37.0
Upper	0	0.0	8.6	0	0.0	21.2	24.2
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	5	9.8	4.3	212	4.1	2.5	7.4
Moderate	9	17.6	14.8	546	10.7	8.5	19.1
Middle	22	43.1	38.0	2,092	40.8	33.9	37.2
Upper	15	29.4	43.0	2,272	44.4	55.1	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	51	100.0	100.0	5,122	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	9.1	2.8	25	5.5	1.5	7.4
Moderate	3	27.3	9.7	154	33.9	5.2	19.1
Middle	3	27.3	37.0	84	18.5	29.7	37.2
Upper	4	36.4	50.5	191	42.1	63.6	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	454	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.5	0	0.0	3.3	7.4
Moderate	0	0.0	17.2	0	0.0	10.0	19.1
Middle	0	0.0	34.7	0	0.0	31.1	37.2
Upper	0	0.0	40.6	0	0.0	55.5	36.3
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	11.6	0	0.0	7.7	7.4
Moderate	0	0.0	23.8	0	0.0	16.4	19.1
Middle	0	0.0	42.6	0	0.0	40.3	37.2
Upper	0	0.0	22.0	0	0.0	35.6	36.3
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: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	9.0	0	0.0	4.7	25.0
Moderate	1	12.5	22.5	52	3.6	16.0	16.9
Middle	0	0.0	21.7	0	0.0	19.4	18.4
Upper	1	12.5	32.7	158	11.1	47.1	39.7
Unknown	6	75.0	14.1	1,215	85.3	12.7	0.0
Total	8	100.0	100.0	1,425	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.2	0	0.0	3.6	25.0
Moderate	0	0.0	16.5	0	0.0	10.7	16.9
Middle	1	20.0	21.3	319	32.0	16.7	18.4
Upper	1	20.0	40.6	110	11.0	53.6	39.7
Unknown	3	60.0	14.4	567	56.9	15.5	0.0
Total	5	100.0	100.0	996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.3	0	0.0	6.3	25.0
Moderate	0	0.0	17.9	0	0.0	13.3	16.9
Middle	0	0.0	24.5	0	0.0	21.4	18.4
Upper	0	0.0	45.5	0	0.0	55.4	39.7
Unknown	1	100.0	2.8	45	100.0	3.6	0.0
Total	1	100.0	100.0	45	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	8.4	0	0.0	4.0	25.0
Moderate	1	11.8	19.5	52	9.4	12.6	16.9
Middle	4	5.9	21.3	682	1.6	16.5	18.4
Upper	2	82.4	36.1	268	89.0	44.7	39.7
Unknown	10	0.0	14.6	1,827	0.0	22.2	0.0
Total	17	100.0	100.0	2,829	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: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	10.4	0	0.0	7.1	25.0
Moderate	0	0.0	19.4	0	0.0	14.8	16.9
Middle	2	100.0	23.3	188	100.0	18.6	18.4
Upper	0	0.0	44.2	0	0.0	56.3	39.7
Unknown	0	0.0	2.6	0	0.0	3.3	0.0
Total	2	100.0	100.0	188	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.6	0	0.0	6.5	25.0
Moderate	0	0.0	18.9	0	0.0	12.2	16.9
Middle	1	100.0	21.8	175	100.0	15.9	18.4
Upper	0	0.0	40.3	0	0.0	56.9	39.7
Unknown	0	0.0	7.3	0	0.0	8.5	0.0
Total	1	100.0	100.0	175	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.1	25.0
Moderate	0	0.0	0.8	0	0.0	0.5	16.9
Middle	0	0.0	0.7	0	0.0	0.5	18.4
Upper	0	0.0	1.1	0	0.0	3.2	39.7
Unknown	0	0.0	97.0	0	0.0	95.6	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	4.2	0	0.0	3.2	7.9
Moderate	2	25.0	18.1	265	18.6	11.7	19.3
Middle	0	0.0	38.9	0	0.0	31.5	35.6
Upper	6	75.0	38.8	1,160	81.4	53.6	37.0
Unknown	0	0.0	0.1	0	0.0	0.0	0.3
Total	8	100.0	100.0	1,425	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.5	0	0.0	1.7	7.9
Moderate	0	0.0	10.8	0	0.0	6.4	19.3
Middle	0	0.0	34.8	0	0.0	26.1	35.6
Upper	5	100.0	52.0	996	100.0	65.8	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	5	100.0	100.0	996	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.8	0	0.0	2.9	7.9
Moderate	0	0.0	13.4	0	0.0	9.7	19.3
Middle	1	100.0	35.4	45	100.0	28.5	35.6
Upper	0	0.0	47.4	0	0.0	58.9	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	1	100.0	100.0	45	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	27.7	0	0.0	10.1	17.4
Moderate	0	0.0	34.8	0	0.0	30.8	32.9
Middle	0	0.0	28.4	0	0.0	41.9	31.4
Upper	0	0.0	8.4	0	0.0	16.7	16.2
Unknown	0	0.0	0.6	0	0.0	0.5	2.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	3.7	0	0.0	3.3	7.9
Moderate	2	11.8	15.3	265	9.4	11.8	19.3
Middle	1	5.9	36.9	45	1.6	30.6	35.6
Upper	14	82.4	44.1	2,519	89.0	54.3	37.0
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Total	17	100.0	100.0	2,829	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.8	0	0.0	1.5	7.9
Moderate	0	0.0	10.4	0	0.0	6.4	19.3
Middle	0	0.0	31.7	0	0.0	24.1	35.6
Upper	2	100.0	55.0	188	100.0	67.9	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	2	100.0	100.0	188	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.6	0	0.0	2.7	7.9
Moderate	0	0.0	16.3	0	0.0	8.9	19.3
Middle	0	0.0	35.6	0	0.0	24.8	35.6
Upper	1	100.0	44.6	175	100.0	63.6	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Total	1	100.0	100.0	175	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	8.2	0	0.0	4.8	7.9
Moderate	0	0.0	30.6	0	0.0	21.1	19.3
Middle	0	0.0	39.9	0	0.0	35.8	35.6
Upper	0	0.0	21.0	0	0.0	38.0	37.0
Unknown	0	0.0	0.4	0	0.0	0.3	0.3
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: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	3	20.0	9.8	241	14.0	5.3	22.8
Moderate	4	26.7	22.7	412	24.0	17.3	18.1
Middle	3	20.0	22.9	363	21.2	22.8	21.7
Upper	4	26.7	28.4	572	33.3	39.5	37.4
Unknown	1	6.7	16.1	128	7.5	15.1	0.0
Total	15	100.0	100.0	1,716	100.0	100.0	100.0
Refinance Loans							
Low	1	12.5	7.3	15	2.4	3.7	22.8
Moderate	0	0.0	18.2	0	0.0	12.9	18.1
Middle	3	37.5	21.8	276	44.4	19.7	21.7
Upper	4	50.0	35.1	330	53.1	42.0	37.4
Unknown	0	0.0	17.6	0	0.0	21.8	0.0
Total	8	100.0	100.0	621	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	8.9	35	19.3	6.3	22.8
Moderate	0	0.0	16.9	0	0.0	14.6	18.1
Middle	1	25.0	24.4	85	47.0	22.2	21.7
Upper	1	25.0	45.7	31	17.1	52.6	37.4
Unknown	1	25.0	4.2	30	16.6	4.2	0.0
Total	4	100.0	100.0	181	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	18.8	8.6	309	11.5	4.7	22.8
Moderate	5	15.6	20.2	419	15.6	15.4	18.1
Middle	8	25.0	22.5	759	28.3	21.5	21.7
Upper	11	34.4	32.2	1,040	38.7	40.5	37.4
Unknown	2	6.3	16.5	158	5.9	18.0	0.0
Total	32	100.0	100.0	2,685	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: OH Columbus MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	25.0	7.4	18	14.4	5.0	22.8
Moderate	1	25.0	18.1	7	5.6	17.0	18.1
Middle	1	25.0	28.2	35	28.0	26.5	21.7
Upper	1	25.0	44.9	65	52.0	49.7	37.4
Unknown	0	0.0	1.5	0	0.0	1.7	0.0
Total	4	100.0	100.0	125	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.4	0	0.0	8.8	22.8
Moderate	0	0.0	17.5	0	0.0	10.4	18.1
Middle	0	0.0	25.1	0	0.0	25.3	21.7
Upper	1	100.0	38.2	42	100.0	48.3	37.4
Unknown	0	0.0	6.8	0	0.0	7.2	0.0
Total	1	100.0	100.0	42	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.8
Moderate	0	0.0	0.8	0	0.0	0.7	18.1
Middle	0	0.0	0.8	0	0.0	2.4	21.7
Upper	0	0.0	1.6	0	0.0	2.3	37.4
Unknown	0	0.0	96.9	0	0.0	94.6	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 Lending By Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	4.1	0	0.0	2.5	4.0
Moderate	6	40.0	18.9	607	35.4	11.7	20.6
Middle	9	60.0	45.7	1,109	64.6	46.2	49.0
Upper	0	0.0	31.2	0	0.0	39.6	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	1,716	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.8	0	0.0	1.2	4.0
Moderate	2	25.0	12.8	83	13.4	8.5	20.6
Middle	6	75.0	49.6	538	86.6	47.9	49.0
Upper	0	0.0	35.8	0	0.0	42.4	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	621	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.5	0	0.0	2.4	4.0
Moderate	2	50.0	11.6	66	36.5	8.1	20.6
Middle	2	50.0	50.9	115	63.5	50.9	49.0
Upper	0	0.0	35.0	0	0.0	38.6	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	181	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	3.6	0	0.0	0.5	5.9
Moderate	0	0.0	32.1	0	0.0	9.7	23.5
Middle	0	0.0	50.0	0	0.0	65.7	60.8
Upper	0	0.0	14.3	0	0.0	24.1	9.8
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
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	3.1	0	0.0	1.9	4.0
Moderate	12	37.5	16.1	839	31.2	10.5	20.6
Middle	20	62.5	47.6	1,846	68.8	47.5	49.0
Upper	0	0.0	33.3	0	0.0	40.1	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	2,685	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.4	0	0.0	0.8	4.0
Moderate	2	50.0	11.5	83	66.4	9.1	20.6
Middle	2	50.0	47.3	42	33.6	44.1	49.0
Upper	0	0.0	39.8	0	0.0	46.0	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	125	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.0	0	0.0	4.5	4.0
Moderate	0	0.0	17.1	0	0.0	12.2	20.6
Middle	1	100.0	50.6	42	100.0	45.9	49.0
Upper	0	0.0	28.3	0	0.0	37.4	26.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	42	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.7	0	0.0	1.8	4.0
Moderate	0	0.0	24.1	0	0.0	16.6	20.6
Middle	0	0.0	46.3	0	0.0	47.4	49.0
Upper	0	0.0	26.8	0	0.0	34.3	26.4
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: Parkersburg-Vienna, WV MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	5	17.2	9.1	426	10.3	5.2	20.5
Moderate	5	17.2	19.4	725	17.5	14.4	17.1
Middle	8	27.6	27.1	1,056	25.5	24.4	20.3
Upper	10	34.5	38.7	1,793	43.4	49.8	42.1
Unknown	1	3.4	5.8	136	3.3	6.1	0.0
Total	29	100.0	100.0	4,136	100.0	100.0	100.0
Refinance Loans							
Low	2	5.7	7.8	91	2.6	3.6	20.5
Moderate	7	20.0	16.8	589	17.1	11.7	17.1
Middle	9	25.7	22.7	962	27.9	18.6	20.3
Upper	16	45.7	38.9	1,745	50.6	48.8	42.1
Unknown	1	2.9	13.7	59	1.7	17.2	0.0
Total	35	100.0	100.0	3,446	100.0	100.0	100.0
Home Improvement Loans							
Low	5	22.7	10.3	106	14.8	6.0	20.5
Moderate	5	22.7	21.6	140	19.5	20.9	17.1
Middle	3	13.6	14.4	180	25.1	14.2	20.3
Upper	8	36.4	46.4	241	33.6	49.5	42.1
Unknown	1	4.5	7.2	50	7.0	9.4	0.0
Total	22	100.0	100.0	717	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	14	14.3	8.7	718	8.2	4.8	20.5
Moderate	18	18.4	18.3	1,479	16.9	13.5	17.1
Middle	24	24.5	24.6	2,332	26.6	21.9	20.3
Upper	39	39.8	39.6	3,997	45.6	49.8	42.1
Unknown	3	3.1	8.8	245	2.8	10.1	0.0
Total	98	100.0	100.0	8,771	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: WV Parkersburg-Vienna MSA #37620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	16.7	10.9	35	19.7	8.4	20.5
Moderate	1	16.7	17.4	25	14.0	8.5	17.1
Middle	3	50.0	23.9	70	39.3	12.1	20.3
Upper	1	16.7	45.7	48	27.0	69.8	42.1
Unknown	0	0.0	2.2	0	0.0	1.2	0.0
Total	6	100.0	100.0	178	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	16.7	7.3	60	20.4	7.2	20.5
Moderate	0	0.0	14.5	0	0.0	11.0	17.1
Middle	1	16.7	23.6	64	21.8	18.5	20.3
Upper	4	66.7	52.7	170	57.8	60.6	42.1
Unknown	0	0.0	1.8	0	0.0	2.8	0.0
Total	6	100.0	100.0	294	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.5
Moderate	0	0.0	0.0	0	0.0	0.0	17.1
Middle	0	0.0	0.0	0	0.0	0.0	20.3
Upper	0	0.0	0.0	0	0.0	0.0	42.1
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: Parkersburg-Vienna, WV MSA #37620							
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	6.9	5.7	200	4.8	3.8	8.5
Middle	18	62.1	67.2	2,385	57.7	65.9	67.4
Upper	9	31.0	27.1	1,551	37.5	30.3	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	4,136	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.9	3.1	15	0.4	1.6	8.5
Middle	25	71.4	69.7	2,781	80.7	69.7	67.4
Upper	9	25.7	27.3	650	18.9	28.7	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	35	100.0	100.0	3,446	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	4.1	0	0.0	5.3	8.5
Middle	12	54.5	66.0	438	61.1	64.2	67.4
Upper	10	45.5	29.9	279	38.9	30.5	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	22	100.0	100.0	717	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	10.0	0	0.0	5.4	16.2
Middle	0	0.0	65.0	0	0.0	61.3	73.3
Upper	0	0.0	25.0	0	0.0	33.2	10.4
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	4	4.1	4.7	268	3.1	3.3	8.5
Middle	64	65.3	68.1	5,950	67.8	66.6	67.4
Upper	30	30.6	27.1	2,553	29.1	30.2	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	98	100.0	100.0	8,771	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: Parkersburg-Vienna, WV MSA #37620							
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	8.5
Middle	4	66.7	69.6	105	59.0	42.5	67.4
Upper	2	33.3	30.4	73	41.0	57.5	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	178	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	7.3	53	18.0	7.3	8.5
Middle	5	83.3	72.7	241	82.0	72.5	67.4
Upper	0	0.0	20.0	0	0.0	20.3	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	294	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	8.3	0	0.0	5.2	8.5
Middle	0	0.0	66.7	0	0.0	83.0	67.4
Upper	0	0.0	25.0	0	0.0	11.9	24.2
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: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	5.3	0	0.0	3.4	17.7
Moderate	0	0.0	22.5	0	0.0	17.7	15.7
Middle	0	0.0	24.6	0	0.0	23.2	22.0
Upper	0	0.0	29.7	0	0.0	38.5	44.6
Unknown	2	100.0	18.0	222	100.0	17.2	0.0
Total	2	100.0	100.0	222	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.9	0	0.0	3.8	17.7
Moderate	0	0.0	13.1	0	0.0	9.1	15.7
Middle	0	0.0	19.8	0	0.0	17.6	22.0
Upper	0	0.0	38.7	0	0.0	45.9	44.6
Unknown	0	0.0	21.6	0	0.0	23.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	1.5	17.7
Moderate	0	0.0	15.5	0	0.0	13.5	15.7
Middle	0	0.0	24.5	0	0.0	19.7	22.0
Upper	0	0.0	55.5	0	0.0	62.9	44.6
Unknown	0	0.0	1.8	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	5.5	0	0.0	3.4	17.7
Moderate	0	0.0	18.8	0	0.0	14.6	15.7
Middle	0	0.0	23.1	0	0.0	21.1	22.0
Upper	0	0.0	33.9	0	0.0	41.3	44.6
Unknown	2	100.0	18.7	222	100.0	19.5	0.0
Total	2	100.0	100.0	222	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: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	3.1	17.7
Moderate	0	0.0	17.1	0	0.0	14.9	15.7
Middle	0	0.0	29.3	0	0.0	23.8	22.0
Upper	0	0.0	51.2	0	0.0	58.2	44.6
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
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	17.7
Moderate	0	0.0	22.6	0	0.0	10.4	15.7
Middle	0	0.0	35.5	0	0.0	17.3	22.0
Upper	0	0.0	32.3	0	0.0	64.3	44.6
Unknown	0	0.0	9.7	0	0.0	8.1	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	17.7
Moderate	0	0.0	0.0	0	0.0	0.0	15.7
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	44.6
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: Lexington-Fayette, KY MSA #30460							
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	3.8	0	0.0	2.4	6.3
Middle	0	0.0	61.5	0	0.0	55.9	62.1
Upper	2	100.0	34.7	222	100.0	41.7	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	222	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	3.6	0	0.0	2.3	6.3
Middle	0	0.0	57.7	0	0.0	52.4	62.1
Upper	0	0.0	38.7	0	0.0	45.3	31.6
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
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	4.0	6.3
Middle	0	0.0	54.5	0	0.0	51.5	62.1
Upper	0	0.0	43.6	0	0.0	44.4	31.6
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
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.1	0	0.0	1.7	10.5
Middle	0	0.0	88.9	0	0.0	98.3	86.2
Upper	0	0.0	0.0	0	0.0	0.0	3.2
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	3.7	0	0.0	2.3	6.3
Middle	0	0.0	59.9	0	0.0	58.8	62.1
Upper	2	100.0	36.4	222	100.0	38.9	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	222	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: Lexington-Fayette, KY MSA #30460							
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	2.4	0	0.0	0.9	6.3
Middle	0	0.0	52.4	0	0.0	38.7	62.1
Upper	0	0.0	45.1	0	0.0	60.4	31.6
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
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.5	0	0.0	3.1	6.3
Middle	0	0.0	45.2	0	0.0	26.0	62.1
Upper	0	0.0	48.4	0	0.0	71.0	31.6
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	6.3
Middle	0	0.0	77.8	0	0.0	75.6	62.1
Upper	0	0.0	22.2	0	0.0	24.4	31.6
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: Akron, OH MSA #10420							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	5.3	49.3	969	11.2	27.9	89.9
Over \$1 Million	7	12.3		2,845	33.0		9.4
Revenue Unknown	47	82.5		4,814	55.8		0.8
Total	57	100.0		8,628	100.0		100.0
By Loan Size							
\$100,000 or Less	38	66.7	89.0	1,320	15.3	30.8	
\$100,001 - \$250,000	6	10.5	6.2	1,286	14.9	20.0	
\$250,001 - \$1 Million	13	22.8	4.9	6,022	69.8	49.2	
Total	57	100.0	100.0	8,628	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	33.3		32	3.3		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	2	66.7		937	96.7		
Total	3	100.0		969	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	10.5	11.2	732	8.5	13.4	12.6
Moderate	14	24.6	14.3	1,486	17.2	15.0	15.7
Middle	18	31.6	31.0	2,705	31.4	26.0	31.2
Upper	19	33.3	43.1	3,705	42.9	45.5	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	57	100.0	100.0	8,628	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: Cleveland-Elyria, OH MSA #17460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	10	14.5	47.8	2,757	20.5	27.4	90.1
Over \$1 Million	8	11.6		2,424	18.0		9.2
Revenue Unknown	51	73.9		8,295	61.6		0.7
Total	69	100.0		13,476	100.0		100.0
By Loan Size							
\$100,000 or Less	37	53.6	89.8	1,828	13.6	31.7	
\$100,001 - \$250,000	13	18.8	5.6	2,238	16.6	18.8	
\$250,001 - \$1 Million	19	27.5	4.6	9,410	69.8	49.5	
Total	69	100.0	100.0	13,476	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	4	40.0		234	8.5		
\$100,001 - \$250,000	3	30.0		502	18.2		
\$250,001 - \$1 Million	3	30.0		2,021	73.3		
Total	10	100.0		2,757	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	9	13.0	10.2	2,103	15.6	10.3	10.7
Moderate	12	17.4	19.9	1,182	8.8	19.0	19.9
Middle	14	20.3	28.9	3,233	24.0	27.0	29.7
Upper	31	44.9	39.8	5,982	44.4	41.9	38.6
Unknown	3	4.3	1.1	976	7.2	1.9	1.1
Total	69	100.0	100.0	13,476	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: Columbus, OH MSA #18140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	28	32.2	49.5	3,913	45.5	31.8	92.7
Over \$1 Million	8	9.2		2,168	25.2		5.9
Revenue Unknown	51	58.6		2,520	29.3		1.3
Total	87	100.0		8,601	100.0		100.0
By Loan Size							
\$100,000 or Less	64	73.6	92.1	2,476	28.8	38.4	
\$100,001 - \$250,000	14	16.1	4.7	2,151	25.0	18.6	
\$250,001 - \$1 Million	9	10.3	3.2	3,974	46.2	43.0	
Total	87	100.0	100.0	8,601	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	64.3		889	22.7		
\$100,001 - \$250,000	5	17.9		788	20.1		
\$250,001 - \$1 Million	5	17.9		2,236	57.1		
Total	28	100.0		3,913	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: Columbus MSA, OH #18140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	10	11.5	4.6	716	8.3	6.3	5.8
Moderate	20	23.0	15.6	1,799	20.9	16.0	20.2
Middle	49	56.3	48.9	4,578	53.2	47.7	47.5
Upper	8	9.2	30.1	1,508	17.5	29.9	26.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	87	100.0	100.0	8,601	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: Parkersburg-Vienna, WV MSA #37620							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	27	26.2	40.0	2,892	30.1	22.7	90.4
Over \$1 Million	6	5.8		1,340	14.0		8.7
Revenue Unknown	70	68.0		5,366	55.9		0.9
Total	103	100.0		9,598	100.0		100.0
By Loan Size							
\$100,000 or Less	80	77.7	88.8	2,583	26.9	32.7	
\$100,001 - \$250,000	10	9.7	6.5	1,618	16.9	20.8	
\$250,001 - \$1 Million	13	12.6	4.7	5,397	56.2	46.5	
Total	103	100.0	100.0	9,598	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	20	74.1		551	19.1		
\$100,001 - \$250,000	2	7.4		326	11.3		
\$250,001 - \$1 Million	5	18.5		2,015	69.7		
Total	27	100.0		2,892	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: Parkersburg-Vienna, VA MSA #37620							
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	14	13.6	9.2	1,787	18.6	13.6	10.3
Middle	72	69.9	71.4	7,056	73.5	75.2	72.0
Upper	17	16.5	19.1	755	7.9	11.1	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	103	100.0	100.0	9,598	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: Akron, OH MSA #10420							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	10	7.9	45.8	1,467	9.4	29.3	89.7
Over \$1 Million	10	7.9		2,295	14.8		9.6
Revenue Unknown	107	84.3		11,764	75.8		0.7
Total	127	100.0		15,526	100.0		100.0
By Loan Size							
\$100,000 or Less	88	69.3	83.3	2,954	19.0	26.1	
\$100,001 - \$250,000	18	14.2	9.4	2,709	17.4	21.6	
\$250,001 - \$1 Million	21	16.5	7.3	9,863	63.5	52.3	
Total	127	100.0	100.0	15,526	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	5	50.0		258	17.6		
\$100,001 - \$250,000	4	40.0		609	41.5		
\$250,001 - \$1 Million	1	10.0		600	40.9		
Total	10	100.0		1,467	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: Akron, OH MSA #10420							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	16	12.6	10.9	2,460	15.8	15.0	12.2
Moderate	27	21.3	13.8	2,189	14.1	14.3	15.5
Middle	38	29.9	29.7	5,494	35.4	24.9	31.5
Upper	46	36.2	45.4	5,383	34.7	45.8	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	127	100.0	100.0	15,526	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: Cleveland-Elyria, OH MSA #17460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	11	5.4	46.4	5,231	15.2	27.6	89.8
Over \$1 Million	19	9.4		5,686	16.5		9.6
Revenue Unknown	173	85.2		23,504	68.3		0.7
Total	203	100.0		34,421	100.0		100.0
By Loan Size							
\$100,000 or Less	110	54.2	84.0	4,276	12.4	26.5	
\$100,001 - \$250,000	48	23.6	8.8	8,338	24.2	20.4	
\$250,001 - \$1 Million	45	22.2	7.2	21,807	63.4	53.1	
Total	203	100.0	100.0	34,421	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	18.2		130	2.5		
\$100,001 - \$250,000	1	9.1		200	3.8		
\$250,001 - \$1 Million	8	72.7		4,901	93.7		
Total	11	100.0		5,231	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: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	20	9.9	9.2	3,717	10.8	9.4	10.2
Moderate	23	11.3	17.4	3,697	10.7	18.3	19.0
Middle	38	18.7	29.1	8,371	24.3	27.0	29.9
Upper	119	58.6	43.1	18,381	53.4	43.6	39.7
Unknown	3	1.5	1.1	255	0.7	1.7	1.1
Total	203	100.0	100.0	34,421	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: Columbus, OH MSA #18140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	15	8.3	39.8	2,014	12.4	28.7	92.6
Over \$1 Million	12	6.7		3,171	19.5		6.0
Revenue Unknown	153	85.0		11,061	68.1		1.3
Total	180	100.0		16,246	100.0		100.0
By Loan Size							
\$100,000 or Less	131	72.8	87.1	4,040	24.9	31.9	
\$100,001 - \$250,000	31	17.2	7.5	5,178	31.9	20.8	
\$250,001 - \$1 Million	18	10.0	5.4	7,028	43.3	47.4	
Total	180	100.0	100.0	16,246	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	7	46.7		388	19.3		
\$100,001 - \$250,000	6	40.0		944	46.9		
\$250,001 - \$1 Million	2	13.3		682	33.9		
Total	15	100.0		2,014	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	21	11.7	5.1	2,115	13.0	6.1	5.9
Moderate	37	20.6	17.2	3,074	18.9	17.8	20.3
Middle	98	54.4	47.0	9,430	58.0	49.3	47.6
Upper	24	13.3	30.3	1,627	10.0	26.7	26.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	180	100.0	100.0	16,246	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: Parkersburg-Vienna, WV MSA #37620							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	17	8.5	22.3	851	5.4	12.3	90.5
Over \$1 Million	20	10.1		5,020	32.0		8.7
Revenue Unknown	162	81.4		9,836	62.6		0.8
Total	199	100.0		15,707	100.0		100.0
By Loan Size							
\$100,000 or Less	162	81.4	83.3	5,175	32.9	27.3	
\$100,001 - \$250,000	22	11.1	10.1	3,351	21.3	23.3	
\$250,001 - \$1 Million	15	7.5	6.6	7,181	45.7	49.4	
Total	199	100.0	100.0	15,707	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	16	94.1		601	70.6		
\$100,001 - \$250,000	1	5.9		250	29.4		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	17	100.0		851	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: Parkersburg-Vienna, WV MSA #37620							
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	33	16.6	12.0	2,892	18.4	16.1	10.8
Middle	128	64.3	68.6	11,345	72.2	74.2	70.4
Upper	38	19.1	19.0	1,470	9.4	9.5	18.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	199	100.0	100.0	15,707	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: Columbus, OH MSA #18140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	14	45.2	50.9	2,262	26.6	36.5	92.5
Over \$1 Million	17	54.8		6,248	73.4		6.2
Revenue Unknown	0	0.0		0	0.0		1.4
Total	31	100.0		8,510	100.0		100.0
\$100,000 or Less	10	32.3	93.4	536	6.3	37.5	
\$100,001 - \$250,000	7	22.6	3.4	1,463	17.2	16.0	
\$250,001 - \$1 Million	14	45.2	3.2	6,511	76.5	46.5	
Total	31	100.0	100.0	8,510	100.0	100.0	
\$100,000 or Less	7	50.0		330	14.6		
\$100,001 - \$250,000	4	28.6		733	32.4		
\$250,001 - \$1 Million	3	21.4		1,119	53.0		
Total	14	100.0		2,262	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: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	3	9.7	4.7	1,210	14.2	6.4	5.9
Moderate	7	22.6	18.5	1,286	15.1	16.9	20.3
Middle	14	45.2	46.2	3,413	40.1	45.4	47.7
Upper	7	22.6	29.0	2,601	30.6	30.9	26.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	31	100.0	100.0	8,510	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: Parkersburg-Vienna, WV MSA #37620							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	17	53.1	33.2	1,288	27.7	19.6	90.1
Over \$1 Million	15	46.9		3,357	72.3		9.0
Revenue Unknown	0	0.0		0	0.0		0.9
Total	32	100.0		4,645	100.0		100.0
By Loan Size							
\$100,000 or Less	21	65.6	86.9	808	17.4	27.8	
\$100,001 - \$250,000	6	18.8	7.8	1,009	21.7	23.5	
\$250,001 - \$1 Million	5	15.6	5.3	2,828	60.9	48.7	
Total	32	100.0	100.0	4,645	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	14	82.4		534	41.5		
\$100,001 - \$250,000	2	11.8		284	22.0		
\$250,001 - \$1 Million	1	5.9		470	36.5		
Total	17	100.0		1,288	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: Parkersburg-Vienna, WV MSA #37620							
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	8	25.0	9.1	1,030	22.2	7.3	11.4
Middle	22	68.8	67.0	3,476	74.8	73.8	69.3
Upper	2	6.3	22.3	139	3.0	18.7	19.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	4,645	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 H

### DEMOGRAPHIC INFORMATION – Limited Volume AAs

2021 WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MD #47894 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	58	32.4	40,726	34.3	12,195	29.9	42,124	35.5
Moderate	27	15.1	16,999	14.3	2,023	11.9	16,763	14.1
Middle	32	17.9	20,152	17.0	1,331	6.6	16,715	14.1
Upper	55	30.7	38,576	32.5	1,054	2.7	43,135	36.3
Unknown	7	3.9	2,284	1.9	411	18.0	0	0.0
Total AA	179	100.0	118,737	100.0	17,014	14.3	118,737	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	87,655	19,453	17.3	22.2	56,912	64.9	11,290	12.9
Moderate	37,743	16,658	14.8	44.1	17,533	46.5	3,552	9.4
Middle	53,635	24,127	21.4	45.0	24,957	46.5	4,551	8.5
Upper	116,230	50,948	45.2	43.8	55,365	47.6	9,917	8.5
Unknown	8,049	1,564	1.4	19.4	5,873	73.0	612	7.6
Total AA	303,312	112,750	100.0	37.2	160,640	53.0	29,922	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,466	13.9	6,146	15.1	281	5.6	39	5.9
Moderate	9,733	21.0	8,155	20.0	1,487	29.8	91	13.7
Middle	7,059	15.2	6,536	16.0	432	8.7	91	13.7
Upper	21,598	46.5	18,718	45.9	2,616	52.5	264	39.9
Unknown	1,586	3.4	1,243	3.0	166	3.3	177	26.7
Total AA	46,442	100.0	40,798	100.0	4,982	100.0	662	100.0
Percentage of Total Businesses:				87.8		10.7		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	23.7	22	25.6	0	0.0	0	0.0
Moderate	9	9.7	6	7.0	3	42.9	0	0.0
Middle	18	19.4	18	20.9	0	0.0	0	0.0
Upper	42	45.2	38	44.2	4	57.1	0	0.0
Unknown	2	2.2	2	2.3	0	0.0	0	0.0
Total AA	93	100.0	86	100.0	7	100.0	0	0.0
Percentage of Total Farms:				92.5		7.5		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 FREDERICK-GAITHERSBURG-ROCKVILLE, MD #23224 DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	7.0	17,536	6.9	2,427	13.8	53,690	21.2
Moderate	46	21.4	49,029	19.3	3,729	7.6	40,829	16.1
Middle	66	30.7	80,684	31.8	3,433	4.3	49,839	19.7
Upper	87	40.5	105,607	41.7	1,880	1.8	109,173	43.1
Unknown	1	0.5	675	0.3	85	12.6	0	0.0
Total AA	215	100.0	253,531	100.0	11,554	4.6	253,531	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	26,144	7,462	3.1	28.5	17,348	66.4	1,334	5.1
Moderate	80,339	38,633	16.0	48.1	37,229	46.3	4,477	5.6
Middle	132,453	81,281	33.6	61.4	45,065	34.0	6,107	4.6
Upper	142,661	113,986	47.2	79.9	22,988	16.1	5,687	4.0
Unknown	1,316	292	0.1	22.2	951	72.3	73	5.5
Total AA	382,913	241,654	100.0	63.1	123,581	32.3	17,678	4.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,371	4.1	2,185	4.1	161	3.8	25	5.9
Moderate	10,990	18.9	10,038	18.8	893	20.8	59	13.9
Middle	18,901	32.5	17,236	32.3	1,550	36.2	115	27.1
Upper	25,728	44.3	23,824	44.6	1,680	39.2	224	52.8
Unknown	80	0.1	78	0.1	1	0.0	1	0.2
Total AA	58,070	100.0	53,361	100.0	4,285	100.0	424	100.0
Percentage of Total Businesses:				91.9		7.4		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4	1.4	4	1.4	0	0.0	0	0.0
Moderate	36	12.2	36	12.3	0	0.0	0	0.0
Middle	97	32.8	95	32.4	2	66.7	0	0.0
Upper	159	53.7	158	53.9	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	296	100.0	293	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		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 RICHMOND, VA MSA #40060 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	22	33.3	14,515	35.8	5,116	35.2	15,596	38.4
Moderate	17	25.8	11,732	28.9	2,079	17.7	7,612	18.7
Middle	10	15.2	4,331	10.7	276	6.4	5,908	14.6
Upper	16	24.2	9,993	24.6	369	3.7	11,482	28.3
Unknown	1	1.5	27	0.1	9	33.3	0	0.0
Total AA	66	100.0	40,598	100.0	7,849	19.3	40,598	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,015	8,412	22.8	27.1	18,286	59.0	4,317	13.9
Moderate	29,508	10,390	28.2	35.2	15,007	50.9	4,111	13.9
Middle	12,092	5,312	14.4	43.9	5,637	46.6	1,143	9.5
Upper	26,360	12,710	34.5	48.2	11,115	42.2	2,535	9.6
Unknown	474	51	0.1	10.8	304	64.1	119	25.1
Total AA	99,449	36,875	100.0	37.1	50,349	50.6	12,225	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,397	19.6	2,151	19.5	229	21.7	17	11.8
Moderate	4,996	40.8	4,364	39.6	538	50.9	94	65.3
Middle	1,218	10.0	1,160	10.5	55	5.2	3	2.1
Upper	3,512	28.7	3,254	29.5	228	21.6	30	20.8
Unknown	109	0.9	103	0.9	6	0.6	0	0.0
Total AA	12,232	100.0	11,032	100.0	1,056	100.0	144	100.0
Percentage of Total Businesses:				90.2		8.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	13.8	8	14.3	0	0.0	0	0.0
Moderate	10	17.2	10	17.9	0	0.0	0	0.0
Middle	11	19.0	11	19.6	0	0.0	0	0.0
Upper	29	50.0	27	48.2	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	56	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.6		3.4		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 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	1,308	22.6
Moderate	1	12.5	769	13.3	198	25.7	856	14.8
Middle	4	50.0	3,310	57.1	517	15.6	1,041	18.0
Upper	3	37.5	1,716	29.6	166	9.7	2,590	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	5,795	100.0	881	15.2	5,795	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	1,646	945	13.2	57.4	422	25.6	279	17.0
Middle	6,269	3,939	54.9	62.8	1,244	19.8	1,086	17.3
Upper	3,183	2,287	31.9	71.9	420	13.2	476	15.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,098	7,171	100.0	64.6	2,086	18.8	1,841	16.6
	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	84	13.5	77	13.7	6	12.8	1	9.1
Middle	396	63.9	358	63.7	30	63.8	8	72.7
Upper	140	22.6	127	22.6	11	23.4	2	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	620	100.0	562	100.0	47	100.0	11	100.0
Percentage of Total Businesses:			90.6		7.6		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	8	33.3	8	33.3	0	0.0	0	0.0
Upper	16	66.7	16	66.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	24	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 VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MSA #47260 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	5.9	1,210	3.7	251	20.7	9,334	28.4
Moderate	15	44.1	14,241	43.3	2,799	19.7	5,789	17.6
Middle	11	32.4	13,693	41.6	756	5.5	6,894	21.0
Upper	4	11.8	3,434	10.4	42	1.2	10,885	33.1
Unknown	2	5.9	324	1.0	141	43.5	0	0.0
Total AA	34	100.0	32,902	100.0	3,989	12.1	32,902	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,516	529	1.7	11.7	3,112	68.9	875	19.4
Moderate	26,618	11,976	39.3	45.0	11,047	41.5	3,595	13.5
Middle	22,882	14,022	46.0	61.3	6,849	29.9	2,011	8.8
Upper	5,148	3,683	12.1	71.5	980	19.0	485	9.4
Unknown	1,004	276	0.9	27.5	466	46.4	262	26.1
Total AA	60,168	30,486	100.0	50.7	22,454	37.3	7,228	12.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	636	11.2	605	11.3	25	8.8	6	17.6
Moderate	2,319	40.7	2,170	40.4	141	49.5	8	23.5
Middle	1,992	35.0	1,905	35.4	79	27.7	8	23.5
Upper	431	7.6	412	7.7	11	3.9	8	23.5
Unknown	318	5.6	285	5.3	29	10.2	4	11.8
Total AA	5,696	100.0	5,377	100.0	285	100.0	34	100.0
Percentage of Total Businesses:			94.4		5.0		0.6	
	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	14	63.6	14	63.6	0	0.0	0	0.0
Middle	4	18.2	4	18.2	0	0.0	0	0.0
Upper	3	13.6	3	13.6	0	0.0	0	0.0
Unknown	1	4.5	1	4.5	0	0.0	0	0.0
Total AA	22	100.0	22	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.								

## APPENDIX I

### HMDA LENDING TABLES – Limited Volume AAs

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	3.8	0	0.0	1.6	35.5
Moderate	0	0.0	15.2	0	0.0	9.1	14.1
Middle	0	0.0	19.9	0	0.0	16.1	14.1
Upper	1	33.3	44.0	208	25.6	56.4	36.3
Unknown	2	66.7	17.0	604	74.4	16.8	0.0
Total	3	100.0	100.0	812	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.9	0	0.0	2.5	35.5
Moderate	0	0.0	12.1	0	0.0	7.8	14.1
Middle	0	0.0	21.1	0	0.0	16.7	14.1
Upper	1	100.0	46.6	1,200	100.0	56.6	36.3
Unknown	0	0.0	15.3	0	0.0	16.3	0.0
Total	1	100.0	100.0	1,200	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.0	0	0.0	2.3	35.5
Moderate	0	0.0	9.0	0	0.0	5.3	14.1
Middle	0	0.0	22.3	0	0.0	16.2	14.1
Upper	0	0.0	61.8	0	0.0	68.9	36.3
Unknown	0	0.0	2.8	0	0.0	7.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	4.5	0	0.0	2.1	35.5
Moderate	0	0.0	13.1	0	0.0	8.3	14.1
Middle	0	0.0	20.6	0	0.0	16.3	14.1
Upper	2	50.0	46.0	1,408	70.0	56.7	36.3
Unknown	2	50.0	15.8	604	30.0	16.6	0.0
Total	4	100.0	100.0	2,012	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: Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.1	0	0.0	3.3	35.5
Moderate	0	0.0	9.4	0	0.0	5.9	14.1
Middle	0	0.0	21.1	0	0.0	13.9	14.1
Upper	0	0.0	63.9	0	0.0	74.8	36.3
Unknown	0	0.0	2.5	0	0.0	2.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.1	0	0.0	2.2	35.5
Moderate	0	0.0	11.9	0	0.0	4.2	14.1
Middle	0	0.0	14.0	0	0.0	5.7	14.1
Upper	0	0.0	57.2	0	0.0	72.1	36.3
Unknown	0	0.0	11.9	0	0.0	15.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.3	0	0.0	3.1	35.5
Moderate	0	0.0	4.1	0	0.0	3.0	14.1
Middle	0	0.0	0.6	0	0.0	1.1	14.1
Upper	0	0.0	0.6	0	0.0	0.0	36.3
Unknown	0	0.0	89.5	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: Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	33.3	19.7	324	39.9	14.4	17.3
Moderate	1	33.3	15.9	280	34.5	14.1	14.8
Middle	0	0.0	22.7	0	0.0	22.0	21.4
Upper	1	33.3	39.7	208	25.6	47.7	45.2
Unknown	0	0.0	1.9	0	0.0	1.8	1.4
Total	3	100.0	100.0	812	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	18.5	0	0.0	13.5	17.3
Moderate	0	0.0	16.4	0	0.0	14.0	14.8
Middle	0	0.0	22.3	0	0.0	21.2	21.4
Upper	1	100.0	41.2	1,200	100.0	49.7	45.2
Unknown	0	0.0	1.6	0	0.0	1.6	1.4
Total	1	100.0	100.0	1,200	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	14.8	0	0.0	11.2	17.3
Moderate	0	0.0	15.1	0	0.0	11.7	14.8
Middle	0	0.0	24.0	0	0.0	19.5	21.4
Upper	0	0.0	44.2	0	0.0	55.4	45.2
Unknown	0	0.0	1.9	0	0.0	2.2	1.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	47.2	0	0.0	35.3	29.1
Moderate	0	0.0	11.4	0	0.0	10.1	8.1
Middle	0	0.0	16.1	0	0.0	21.2	15.9
Upper	0	0.0	23.3	0	0.0	28.5	42.8
Unknown	0	0.0	2.1	0	0.0	5.0	4.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	25.0	19.0	324	16.1	15.0	17.3
Moderate	1	25.0	16.1	280	13.9	13.7	14.8
Middle	0	0.0	22.4	0	0.0	21.4	21.4
Upper	2	50.0	40.7	1,408	70.0	48.0	45.2
Unknown	0	0.0	1.7	0	0.0	1.8	1.4
Total	4	100.0	100.0	2,012	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: Washington-Arlington-Alexandria, DC-VA-MD-WV MD #47894							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	13.1	0	0.0	6.9	17.3
Moderate	0	0.0	14.2	0	0.0	9.7	14.8
Middle	0	0.0	20.0	0	0.0	16.2	21.4
Upper	0	0.0	52.2	0	0.0	65.8	45.2
Unknown	0	0.0	0.6	0	0.0	1.4	1.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.0	0	0.0	3.7	17.3
Moderate	0	0.0	12.3	0	0.0	5.7	14.8
Middle	0	0.0	21.2	0	0.0	13.8	21.4
Upper	0	0.0	53.8	0	0.0	74.9	45.2
Unknown	0	0.0	1.7	0	0.0	2.0	1.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	44.4	0	0.0	32.7	17.3
Moderate	0	0.0	19.9	0	0.0	17.7	14.8
Middle	0	0.0	16.4	0	0.0	17.5	21.4
Upper	0	0.0	18.1	0	0.0	30.9	45.2
Unknown	0	0.0	1.2	0	0.0	1.2	1.4
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: Frederick-Gaithersburg-Rockville, MD Metropolitan District #23224							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	9.2	0	0.0	4.5	21.2
Moderate	0	0.0	20.9	0	0.0	14.7	16.1
Middle	0	0.0	19.7	0	0.0	17.9	19.7
Upper	0	0.0	33.3	0	0.0	47.3	43.1
Unknown	0	0.0	16.8	0	0.0	15.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.6	0	0.0	4.1	21.2
Moderate	0	0.0	16.2	0	0.0	11.6	16.1
Middle	0	0.0	21.6	0	0.0	18.9	19.7
Upper	0	0.0	37.1	0	0.0	47.5	43.1
Unknown	1	100.0	17.6	227	100.0	17.9	0.0
Total	1	100.0	100.0	227	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.8	0	0.0	2.3	21.2
Moderate	0	0.0	12.9	0	0.0	9.6	16.1
Middle	0	0.0	22.7	0	0.0	18.5	19.7
Upper	0	0.0	58.5	0	0.0	66.5	43.1
Unknown	0	0.0	2.2	0	0.0	3.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	8.0	0	0.0	4.2	21.2
Moderate	0	0.0	17.4	0	0.0	12.6	16.1
Middle	0	0.0	20.9	0	0.0	18.4	19.7
Upper	0	0.0	36.6	0	0.0	47.7	43.1
Unknown	1	100.0	17.1	227	100.0	17.0	0.0
Total	1	100.0	100.0	227	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: Frederick-Gaithersburg-Rockville, MD Metropolitan District #23224							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.0	0	0.0	3.1	21.2
Moderate	0	0.0	11.4	0	0.0	7.7	16.1
Middle	0	0.0	22.5	0	0.0	16.1	19.7
Upper	0	0.0	57.7	0	0.0	70.5	43.1
Unknown	0	0.0	2.4	0	0.0	2.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.1	0	0.0	6.7	21.2
Moderate	0	0.0	12.1	0	0.0	6.8	16.1
Middle	0	0.0	19.7	0	0.0	10.4	19.7
Upper	0	0.0	45.8	0	0.0	69.0	43.1
Unknown	0	0.0	10.2	0	0.0	7.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.4	0	0.0	1.0	21.2
Moderate	0	0.0	1.1	0	0.0	1.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	19.7
Upper	0	0.0	0.0	0	0.0	0.0	43.1
Unknown	0	0.0	97.5	0	0.0	98.0	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 Income Level of Geography							
Assessment Area: Frederick-Gaithersburg-Rockville, MD Metropolitan District #23224							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	3.2	0	0.0	2.0	3.1
Moderate	0	0.0	18.0	0	0.0	12.6	16.0
Middle	0	0.0	36.9	0	0.0	29.7	33.6
Upper	0	0.0	41.8	0	0.0	55.7	47.2
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
Refinance Loans							
Low	0	0.0	2.3	0	0.0	1.5	3.1
Moderate	1	100.0	14.4	227	100.0	10.0	16.0
Middle	0	0.0	31.9	0	0.0	25.8	33.6
Upper	0	0.0	51.3	0	0.0	62.7	47.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	1	100.0	100.0	227	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.2	0	0.0	1.1	3.1
Moderate	0	0.0	9.3	0	0.0	6.7	16.0
Middle	0	0.0	25.7	0	0.0	20.5	33.6
Upper	0	0.0	63.6	0	0.0	71.5	47.2
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	14.6	0	0.0	5.8	13.4
Moderate	0	0.0	26.8	0	0.0	13.1	30.4
Middle	0	0.0	24.4	0	0.0	28.3	38.8
Upper	0	0.0	19.5	0	0.0	52.1	16.8
Unknown	1	100.0	14.6	680	100.0	0.8	0.5
Total	1	100.0	100.0	680	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	1.9	3.1
Moderate	1	50.0	15.4	227	25.0	10.9	16.0
Middle	0	0.0	33.3	0	0.0	27.1	33.6
Upper	0	0.0	48.7	0	0.0	60.0	47.2
Unknown	1	50.0	0.1	680	75.0	0.1	0.1
Total	2	100.0	100.0	907	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: Frederick-Gaithersburg-Rockville, MD Metropolitan District #23224							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	0.7	3.1
Moderate	0	0.0	11.1	0	0.0	6.3	16.0
Middle	0	0.0	28.2	0	0.0	20.2	33.6
Upper	0	0.0	59.7	0	0.0	72.9	47.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.0	0	0.0	1.5	3.1
Moderate	0	0.0	11.4	0	0.0	4.2	16.0
Middle	0	0.0	26.1	0	0.0	13.8	33.6
Upper	0	0.0	59.5	0	0.0	80.5	47.2
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
Purpose Not Applicable							
Low	0	0.0	4.9	0	0.0	2.8	3.1
Moderate	0	0.0	28.1	0	0.0	23.5	16.0
Middle	0	0.0	46.0	0	0.0	44.2	33.6
Upper	0	0.0	21.1	0	0.0	29.6	47.2
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: 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: Richmond, VA MSA #40060							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.1	0	0.0	3.6	38.4
Moderate	0	0.0	18.7	0	0.0	12.6	18.7
Middle	0	0.0	17.8	0	0.0	15.5	14.6
Upper	0	0.0	39.6	0	0.0	50.4	28.3
Unknown	0	0.0	16.8	0	0.0	17.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.0	0	0.0	3.7	38.4
Moderate	0	0.0	17.7	0	0.0	12.2	18.7
Middle	0	0.0	18.7	0	0.0	15.7	14.6
Upper	0	0.0	39.4	0	0.0	50.5	28.3
Unknown	0	0.0	17.3	0	0.0	17.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.0	0	0.0	2.8	38.4
Moderate	0	0.0	15.6	0	0.0	10.1	18.7
Middle	0	0.0	22.9	0	0.0	13.7	14.6
Upper	0	0.0	52.5	0	0.0	67.3	28.3
Unknown	0	0.0	3.0	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	7.0	0	0.0	3.6	38.4
Moderate	0	0.0	17.9	0	0.0	12.2	18.7
Middle	0	0.0	18.3	0	0.0	15.5	14.6
Upper	0	0.0	40.0	0	0.0	51.0	28.3
Unknown	0	0.0	16.8	0	0.0	17.7	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.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Richmond, VA MSA #40060							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	5.6	0	0.0	1.8	38.4
Moderate	0	0.0	12.8	0	0.0	4.1	18.7
Middle	0	0.0	18.3	0	0.0	14.1	14.6
Upper	0	0.0	60.6	0	0.0	77.3	28.3
Unknown	0	0.0	2.8	0	0.0	2.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.0	0	0.0	2.6	38.4
Moderate	0	0.0	16.7	0	0.0	4.6	18.7
Middle	0	0.0	13.3	0	0.0	7.7	14.6
Upper	0	0.0	52.2	0	0.0	75.3	28.3
Unknown	0	0.0	7.8	0	0.0	9.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	12.1	0	0.0	7.0	38.4
Moderate	0	0.0	1.7	0	0.0	2.3	18.7
Middle	0	0.0	0.0	0	0.0	0.0	14.6
Upper	0	0.0	0.0	0	0.0	0.0	28.3
Unknown	0	0.0	86.2	0	0.0	90.7	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: Richmond, VA MSA #40060							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	29.5	0	0.0	21.1	22.8
Moderate	0	0.0	29.3	0	0.0	26.7	28.2
Middle	0	0.0	11.6	0	0.0	13.2	14.4
Upper	0	0.0	29.4	0	0.0	38.8	34.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	18.5	0	0.0	13.0	22.8
Moderate	0	0.0	26.2	0	0.0	20.9	28.2
Middle	0	0.0	15.8	0	0.0	15.7	14.4
Upper	0	0.0	39.5	0	0.0	50.2	34.5
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	13.0	0	0.0	9.2	22.8
Moderate	0	0.0	22.9	0	0.0	15.9	28.2
Middle	0	0.0	18.3	0	0.0	17.9	14.4
Upper	0	0.0	45.8	0	0.0	57.0	34.5
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
Multifamily Loans							Multi-family Units %
Low	1	50.0	32.0	2,112	89.4	40.0	32.8
Moderate	0	0.0	38.0	0	0.0	30.1	27.6
Middle	1	50.0	16.0	250	10.6	13.0	11.9
Upper	0	0.0	13.0	0	0.0	16.4	26.5
Unknown	0	0.0	1.0	0	0.0	0.5	1.2
Total	2	100.0	100.0	2,362	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	50.0	22.8	2,112	89.4	19.2	22.8
Moderate	0	0.0	27.4	0	0.0	24.1	28.2
Middle	1	50.0	14.1	250	10.6	14.5	14.4
Upper	0	0.0	35.5	0	0.0	42.1	34.5
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	2	100.0	100.0	2,362	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: Richmond, VA MSA #40060							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	9.4	0	0.0	3.1	22.8
Moderate	0	0.0	18.3	0	0.0	9.7	28.2
Middle	0	0.0	16.1	0	0.0	17.7	14.4
Upper	0	0.0	56.1	0	0.0	69.5	34.5
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
Other Purpose Closed/Exempt							
Low	0	0.0	15.6	0	0.0	5.1	22.8
Moderate	0	0.0	20.0	0	0.0	8.3	28.2
Middle	0	0.0	18.9	0	0.0	23.0	14.4
Upper	0	0.0	45.6	0	0.0	63.6	34.5
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
Purpose Not Applicable							
Low	0	0.0	44.8	0	0.0	40.7	22.8
Moderate	0	0.0	46.6	0	0.0	51.0	28.2
Middle	0	0.0	1.7	0	0.0	1.6	14.4
Upper	0	0.0	6.9	0	0.0	6.7	34.5
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 Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.1	0	0.0	4.1	22.6
Moderate	0	0.0	17.2	0	0.0	13.6	14.8
Middle	0	0.0	21.8	0	0.0	22.7	18.0
Upper	0	0.0	20.3	0	0.0	27.2	44.7
Unknown	0	0.0	33.6	0	0.0	32.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	1	50.0	4.9	81	44.5	2.5	22.6
Moderate	0	0.0	16.9	0	0.0	10.9	14.8
Middle	1	50.0	24.4	101	55.5	21.2	18.0
Upper	0	0.0	33.8	0	0.0	42.6	44.7
Unknown	0	0.0	20.1	0	0.0	22.8	0.0
Total	2	100.0	100.0	182	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.1	0	0.0	4.3	22.6
Moderate	0	0.0	9.1	0	0.0	5.2	14.8
Middle	0	0.0	18.2	0	0.0	7.9	18.0
Upper	0	0.0	63.6	0	0.0	82.6	44.7
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							
Low	1	50.0	6.2	81	44.5	3.4	22.6
Moderate	0	0.0	16.6	0	0.0	12.1	14.8
Middle	1	50.0	22.8	101	55.5	21.7	18.0
Upper	0	0.0	27.4	0	0.0	35.2	44.7
Unknown	0	0.0	27.1	0	0.0	27.7	0.0
Total	2	100.0	100.0	182	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 Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.3	0	0.0	3.3	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	14.8
Middle	0	0.0	33.3	0	0.0	20.3	18.0
Upper	0	0.0	58.3	0	0.0	76.4	44.7
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
Other Purpose Closed/Exempt							
Low	0	0.0	33.3	0	0.0	21.8	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	14.8
Middle	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	44.7
Unknown	0	0.0	66.7	0	0.0	78.2	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	22.6
Moderate	0	0.0	16.7	0	0.0	10.9	14.8
Middle	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	44.7
Unknown	0	0.0	83.3	0	0.0	89.1	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 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	14.4	0	0.0	11.3	13.2
Middle	0	0.0	58.2	0	0.0	50.4	54.9
Upper	0	0.0	27.4	0	0.0	38.3	31.9
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
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.8	0	0.0	6.7	13.2
Middle	0	0.0	51.3	0	0.0	47.3	54.9
Upper	2	100.0	39.9	182	100.0	46.0	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	182	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	9.1	0	0.0	4.3	13.2
Middle	0	0.0	36.4	0	0.0	41.5	54.9
Upper	0	0.0	54.5	0	0.0	54.2	31.9
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
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	1.3
Middle	0	0.0	100.0	0	0.0	100.0	67.7
Upper	0	0.0	0.0	0	0.0	0.0	31.0
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 Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.8	0	0.0	9.0	13.2
Middle	0	0.0	55.2	0	0.0	49.5	54.9
Upper	2	100.0	33.0	182	100.0	41.5	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	182	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 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	16.7	0	0.0	9.7	13.2
Middle	0	0.0	66.7	0	0.0	63.2	54.9
Upper	0	0.0	16.7	0	0.0	27.1	31.9
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
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	13.2
Middle	0	0.0	66.7	0	0.0	62.4	54.9
Upper	0	0.0	33.3	0	0.0	37.6	31.9
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	16.7	0	0.0	17.5	13.2
Middle	0	0.0	66.7	0	0.0	52.9	54.9
Upper	0	0.0	16.7	0	0.0	29.6	31.9
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.							

## APPENDIX J

### GLOSSARY OF TERMS

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenue of \$1.0 million or less; or, activities that revitalize or stabilize LMI geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or,
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of LMI individuals.

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

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

**Full-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

**Limited-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1.0 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.