

PUBLIC DISCLOSURE

March 5, 2001

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Fifth Third Bank of Kentucky
RSSD# 499613**

**401 South 4th Street
Louisville, Kentucky 40202**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: Outstanding

The following table indicates the performance level of Fifth Third Bank of Kentucky, with respect to the lending, investment and service tests.

| PERFORMANCE LEVELS | <u>Fifth Third Bank of Kentucky</u> | | |
|---------------------------|--|------------------------|---------------------|
| | PERFORMANCE TESTS | | |
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | X | X |
| High Satisfactory | X | | |
| Low Satisfactory | | | |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |

Note: The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Fifth Third Bank of Kentucky meets the criteria for an overall outstanding rating. The rating is based upon an analysis of the bank's lending performance, level of qualified investments, and retail and community development services.

The above ratings were assigned based on the following:

- Good responsiveness to the credit needs of the community.
- Generally good geographic distribution of loans throughout the assessment areas.
- There are no gaps in lending among geographies.
- Adequate distribution of loans to borrowers of different incomes and small business and farms of different revenue size.
- Excellent level of community development lending.
- Excellent level of investments to support community development initiatives.
- A leader in providing community development services.

DESCRIPTION OF INSTITUTION

Fifth Third Bank of Kentucky ("FTB") is a wholly-owned subsidiary of Fifth Third Bancorp, a multi-bank holding company headquartered in Cincinnati, Ohio, which reported \$45.9 billion in assets, as of December 31, 2000. The holding company's lead bank is located in Cincinnati, Ohio with five affiliate banks in Ohio, Kentucky, Indiana, Michigan, and Florida, and one thrift located in Arizona. In addition, the holding company has several non-bank affiliates that include a community development company, insurance company, and an ATM network service provider.

As of December 31, 2000, FTB reported assets of \$2.3 billion, which comprised 5% of the holding company's total assets. The loan portfolio consists primarily of residential real estate loans at 26.3% of net loans and leases, commercial and industrial loans at 29.1%, and loans to individuals at 21.5%.

FTB operates 62 branches and 73 off-site automatic teller machines (ATMs) in its five assessment areas, Louisville (MSA 4520), Non-MSA Louisville, Lexington (MSA 4280), Non-MSA Lexington, and Owensboro (MSA 5990). None of the assessment areas have changed since the prior examination. The Louisville assessment area is a multi-state MSA, including counties in the states of Indiana and Kentucky. The bank's Louisville service area also includes contiguous non-MSA Hardin, Larue, Nelson, Shelby and Spencer counties in Kentucky. The bank includes contiguous non-MSA counties Franklin, Harrison, and Mercer in the Lexington assessment area. A detailed discussion of the bank's assessment areas can be found in Sections III and IV of this report. FTB previously received an Outstanding rating for CRA on March 22, 1999.

FTB's asset size and financial condition indicate that it has the ability to meet the credit needs of its assessment areas. There are no legal or other impediments that would hamper its ability to meet the community's credit needs.

SCOPE OF EXAMINATION

The examination was conducted for the period from January 1, 1999 through December 31, 2000. The following loan types, originated or purchased by FTB, were reviewed for the lending test:

- Loans reported under the Home Mortgage Disclosure Act ("HMDA"), including home purchase, home improvement, home refinance, and multi-family loans.
- Loans reported under the Community Reinvestment Act ("CRA"), including small business and small farm loans.
- Consumer loans, including home equity lines of credit, motor vehicle, secured loans, unsecured loans, and other consumer loans not included in the previous categories.

These loans were used to determine the distribution of loans inside and outside of the bank's assessment areas. Loans originated or purchased by the Ohio affiliate's mortgage company for 1999 and 2000 were included in the evaluation of the bank's lending activity, geographic distribution, and borrower distribution. However, for the borrower distribution, loans purchased were excluded from the analysis, because borrower income is not reported for those loans. Therefore, the borrower distribution is based only on originated loans.

Investments, donations, and grants made by FTB in 1999 and 2000 were examined for the investment test. Investments made by the holding company's Community Development Corporation ("CDC") within the bank's assessment areas were also included in the analysis.

The assessment areas were weighted based upon the bank's level of lending and deposit activity within the assessment areas. Ratings were determined based upon the weighting of products and assessment areas.

Unless specifically noted, the scope of the examination is consistent throughout the evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

LENDING TEST

The overall lending performance for FTB is High Satisfactory.

Lending Activity

FTB's lending activity overall reflects a good responsiveness to the credit needs of its assessment areas. The majority of the bank's lending activity and deposit base is located in the Louisville assessment area, followed by the Lexington assessment area, and these assessment areas are accordingly weighted most heavily in determining the bank's rating.

Over the period examined, FTB had an average loan to deposit ratio of 97.3%. This number indicates that the bank has invested a very high percentage of its deposits in loans to borrowers in its assessment areas. The following table illustrates the bank's total lending activity during the period reviewed.

| Total Lending Activity | | |
|--|-------------------|------------------|
| Fifth Third Bank of Kentucky and Affiliates | | |
| January 1, 1999 – December 31, 2000 | | |
| | # of Loans | \$ (000s) |
| Home Mortgage Loans | 11,120 | \$938,670 |
| Small Business Loans | 1,069 | \$154,603 |
| Small Farm Loans | 138 | \$13,672 |
| Consumer Loans | 21,599 | \$233,248 |
| TOTALS | 33,926 | \$1,340,193 |

The home mortgage loan total includes the loans purchased by the bank's mortgage company affiliate that were originated by the bank. Excluding these purchases, the bank originated or purchased 7,940 new home mortgage loans totaling \$720.5 million.

Assessment Area Concentration

FTB made a high percentage of loans within its assessment areas. The following tables illustrate that the bank originated 83.0% of its loans in 1999 and 84.8% of its loans in 2000 within its assessment areas. These tables include only loans originated or purchased by the bank and not loans originated or purchased by the mortgage or finance company affiliates. Loans from those affiliates were only included in the geographic and borrower analysis if they were in the bank's assessment areas.

Assessment Area Lending

Fifth Third Bank of Kentucky, Louisville, Kentucky

January 1, 1999 – December 31, 1999

| | INSIDE ASSESSMENT AREA | | | | OUTSIDE ASSESSMENT AREA | | | |
|-----------------------------|------------------------|------|---------|------|-------------------------|------|---------|------|
| | # | % | \$ | % | # | % | \$ | % |
| Home Mortgage Loans | 4,414 | 85.9 | 409,656 | 79.0 | 723 | 14.1 | 108,997 | 21.0 |
| Small Business Loans | 502 | 93.3 | 85,273 | 90.0 | 36 | 6.7 | 9,428 | 10.0 |
| Small Farm Loans | 61 | 74.4 | 5,208 | 58.7 | 21 | 25.6 | 3,663 | 41.3 |
| Consumer Loans | 12,414 | 81.7 | 141,740 | 80.4 | 2,774 | 18.3 | 34,531 | 19.6 |
| TOTALS | 17,391 | 83.0 | 641,877 | 80.4 | 3,554 | 17.0 | 156,619 | 19.6 |

Assessment Area Lending

Fifth Third Bank of Kentucky, Louisville, Kentucky

January 1, 2000 – December 31, 2000

| | INSIDE ASSESSMENT AREA | | | | OUTSIDE ASSESSMENT AREA | | | |
|-----------------------------|------------------------|------|---------|------|-------------------------|------|--------|------|
| | # | % | \$ | % | # | % | \$ | % |
| Home Mortgage Loans | 904 | 82.8 | 31,791 | 82.3 | 188 | 17.2 | 6,843 | 17.7 |
| Small Business Loans | 567 | 92.8 | 92,351 | 89.1 | 44 | 7.2 | 11,257 | 10.9 |
| Small Farm Loans | 77 | 87.5 | 8,464 | 86.4 | 11 | 12.5 | 1,330 | 13.6 |
| Consumer Loans | 9,185 | 84.6 | 91,508 | 81.6 | 1,677 | 15.4 | 20,700 | 18.4 |
| TOTALS | 10,733 | 84.8 | 224,114 | 84.8 | 1,920 | 15.2 | 40,130 | 15.2 |

The bank originated and purchased a majority of its home mortgage, small business, small farm, and consumer loans within its assessment areas. Measured by either number of loans or dollar volume, the numbers are consistent for both years reviewed. Small farm lending in 1999, by both number and dollar volume, was the only product with less than 80% of the loans made within the assessment areas. Lending to small farms is not a major product line for FTB, and the bank still made nearly three out of four small farm loans within the assessment areas in 1999.

Geographic Distribution

The geographic distribution of loans within the assessment areas for FTB is generally good.

Home purchase, home improvement, and mortgage refinance loans originated and purchased in low-, moderate-, middle-, and upper-income geographies were compared to the percentage of owner-occupied housing units in each geography. The same loan amounts were also compared to the percentage of lending by all lenders (HMDA aggregate data) in the market and the bank's market share in each geography. Home purchase lending in the Louisville and Lexington MSAs was below both the owner-occupancy percentage and aggregate lending percentage in low- and moderate-income (LMI) geographies in 1999, but showed significant improvement in 2000. Home purchase lending in Owensboro was approximately equal to the owner-occupancy percentage and the aggregate in LMI geographies. Home improvement lending in Louisville was slightly below the owner-occupied percentage and aggregate, but, in Lexington, well exceeded both the owner-occupied percentage and the aggregate for LMI geographies. Mortgage refinance lending greatly exceeded the owner-occupied percentage and aggregate in Louisville, and was slightly below the owner-occupied percentage and aggregate in Lexington in LMI geographies. In Owensboro, refinancings were very low in 1999, as compared to the owner-occupied percentage and aggregate, but significantly exceeded those numbers in 2000 for LMI geographies. The non-MSA assessment areas of Louisville and Lexington showed no or virtually no lending for home purchase, home improvement, or refinancing in LMI geographies. However, the percentage of owner-occupied housing in those areas was extremely low, and the aggregate lending numbers were also correspondingly low. The bank's best performance was in home improvement lending in Lexington and refinance lending in Louisville. In most cases, the bank's lending percentage showed a better performance in moderate-income geographies than low-income geographies.

The bank's multifamily loans originated and purchased in low-, moderate-, middle-, and upper-income geographies were compared to the percentage of multifamily housing units in each geography. The same loan amounts were also compared to the percentage of lending by all lenders (HMDA aggregate data) in the market and the bank's market share in each geography. The bank did not originate a significant number of multifamily housing loans in the review period. The loans were primarily originated in Louisville and generally equaled or exceeded the percentage of multifamily housing in LMI geographies.

For small business and small farm lending, the bank's lending performance in low-, moderate-, middle-, and upper-income geographies was compared to the percentage of businesses and farms located in each geography. The bank's performance was also compared to the percentage of lending by all lenders (CRA data) in the market, and the bank's market share in each geography. The bank's small business lending was generally near or above the percentage of businesses in LMI geographies in Louisville and Lexington, and also exceeded the aggregate. However, in Owensboro, there was no small business lending in LMI geographies, which was significantly below the percentage of businesses and aggregate lending in LMI geographies. The bank is not a large originator of small farm loans, and the majority of loans are concentrated in the Lexington MSA. The Lexington small farm loans were primarily made in middle- and upper-income geographies, where the majority of the farms (and aggregate small farm lending) are concentrated.

For consumer lending, the bank's lending performance in low-, moderate-, middle-, and upper-income geographies was compared against the percentage of households located in each geography. No aggregate lending data is available, as consumer loans are not required to be reported by the CRA. The bank's geographic distribution of consumer loans was generally adequate. Lending in low- and moderate-income geographies was below the percentage of households residing in those geographies across all assessment areas.

FTB originated and purchased loans in nearly every geography within its assessment areas. The geographies with no lending were minimal and scattered throughout the assessment areas. No contiguous lending gaps were noted.

Borrower Distribution

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues within its assessment areas.

However, when evaluating the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was also taken into consideration. This factor becomes especially important for home mortgage lending. While poverty level is based upon income level and family size, generally these families are within the low-income category.

For one-to-four family home mortgage lending (home purchase, home improvement, and refinance), the bank's lending performance to low-, moderate-, middle-, and upper-income borrowers was compared against the percentage of families in each income category. The bank's performance was also compared to the percentage of lending by all lenders in the market, and the bank's market share in each income category. The bank's lending performance for low-income borrowers was generally substantially below the percentage of low-income families. However, given the percentage of families below the poverty level, the bank's lending performance was more comparable. The bank's lending to low-income borrowers also fell below the percentage of aggregate lending by all lenders in the market. The bank's lending performance for moderate-income borrowers generally approximated or exceeded the percentage of moderate-income families, although the bank's performance was generally below the aggregate lending levels.

FTB's lending performance to businesses and farms with revenues of \$1 million or less was compared to the percentage of businesses and farms with revenues of \$1 million or less. The bank's performance was also compared to the percentage of lending by all lenders in the market, and the bank's market share. The bank's small business lending was significantly less than the percentage of businesses with revenues \$1 million or less, and bank lending was below the small business lending by the aggregate of all lenders. The bank's small farm lending was comparable to the percentage of farms with revenues of \$1 million or less, because nearly 100% of the farms met this criteria.

For consumer lending, the bank's lending performance to low-, moderate-, middle-, and upper-income borrowers was compared to the percentage of households in each income category. No aggregate lending data is available, as consumer loans are not required to be reported by the CRA. The bank's borrower distribution of consumer loans was comparable to its performance for mortgage loans. Lending to low-income borrowers typically fell significantly below the percentage of low-income households, while lending to moderate-income borrowers exceeded the percentage of moderate-income households.

Community Development Lending

FTB's overall level of community development lending is excellent. The bank increased the amount of community development loans since the previous examination, from \$1.6 million to \$15.5 million. The majority of this increase was in the Louisville MSA, which also has the majority of the bank's lending and deposit activity. Community development lending also increased strongly in the Lexington MSA. No community development lending was reported in the Louisville and Lexington non-MSA areas, nor was any reported in the Owensboro MSA. This result is consistent with the findings at the previous exam.

The bank's community development lending addressed the most pressing needs identified by interviews with organizations within the assessment areas. These community development loans were often complex, requiring the involvement and coordination of housing developers, financial institutions, financial intermediaries, charitable foundations, and government agencies.

INVESTMENT TEST

FTB's community development investments are considered excellent. The bank increased the amount of community development investments since the previous examination from \$2.0 million to \$5.6 million. The majority of this increase in investments was in the Louisville MSA, which also has the majority of the bank's lending and deposit activity. Community development investments were concentrated in the Louisville and Lexington MSAs, and no investments were made in the Owensboro MSA or Louisville and Lexington non-MSA assessment areas.

FTB makes community development investments in its assessment areas in three ways. Fifth Third Community Development Corporation ("CDC") is a subsidiary of Fifth Third Bancorp. The CDC makes investments through low-income housing tax credits and small business venture capital equity funds. Fifth Third Foundation Office is a department of Fifth Third Trust Division, which is a division of Fifth Third Bank, Ohio. The Foundation has approximately \$45 million in assets, with charitable contributions of \$6.5 million annually. Charitable contributions are made to community and neighborhood, health and human services, educational, and cultural organizations. Although the Foundation Office is part of the Ohio affiliate bank, the Foundation manages charitable contributions for all banking affiliates throughout the corporation. Portions of these charitable contributions qualify as community development investments. Finally, FTB makes donations and grants of money and computer equipment to local charities, community organizations, and community development organizations.

The investments made demonstrate good responsiveness to community development needs and are often innovative and complex.

SERVICE TEST

FTB's service performance is considered outstanding.

The bank's offices are accessible to geographies and individuals of different income levels in its assessment area. The bank's distribution of branches in LMI geographies in the Louisville MSA is below the percentage of the population living within those geographies. In the Lexington MSA, the percentage of branches in low-income geographies is below the percentage of the population in low-income geographies, but the percentage of branches in moderate-income geographies is more than well above the percentage of population living in moderate-income geographies. In the Owensboro MSA, one branch is located in a low-income tract and one is located in a moderate-income tract, thus substantially surpassing the percentage of population residing in those geographies. Some branches located in middle- and upper-income geographies are in reasonable proximity to low- and moderate-income geographies. The bank's record of opening and closing offices has not adversely affected the availability of services to the assessment areas. No branches were closed since the previous examination, and 15 branches were opened, including two branches in moderate-income geographies.

Banking services and business hours do not vary in a way that inconveniences the bank's assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals.

In addition to banking locations, the bank provides a variety of alternative delivery services. These alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services, as opposed to enhancing access to credit services. Finally, the bank offers two deposit-banking services ("Totally Free Checking" and "Basic Banking") that provide benefits to LMI individuals.

FTB is a leader in providing community development services by providing financial expertise to individuals, businesses, and non-profit organizations.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

No violations of the substantive provisions of the antidiscrimination laws and regulations were identified. The bank has implemented fair lending policies, procedures, and training programs and regularly conducts internal reviews for compliance with policies and procedures.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR LOUISVILLE, KENTUCKY-INDIANA MSA 4520: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

FTB's operations in the Louisville Multi-State MSA meet the criteria for an overall "outstanding" rating. The rating is based upon an analysis of the bank's lending performance, level of qualified investments, and retail and community development services.

The above ratings were assigned based on the following:

- Good responsiveness to community credit needs.
- Generally good geographic distribution.
- There are no gaps in lending among geographies.
- Good distribution of all loan types to moderate-income individuals generally approximates the percentage of households and families.
- Excellent level of community development lending.
- Excellent level of investments to support community development initiatives.
- A leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination for the Louisville MSA is consistent with the scope of the examination for the institution. Refer to Appendix A for a complete listing of assessment areas receiving an in-depth and limited review.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISVILLE MSA

The Louisville MSA 4520 is a multi-state MSA which includes Bullitt, Jefferson, and Oldham counties in Kentucky, and Clark, Floyd, Harrison, and Scott counties in Indiana. The bank's Louisville assessment area includes all counties within the MSA. Within the assessment area, there are 22 low-income census tracts, 55 moderate-income census tracts, 107 middle-income census tracts, and 65 upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 42 banking offices in this assessment area, which represents 67.7% of the bank's total banking offices. These offices account for approximately 62% of the bank's total deposits. In 1999, these offices generated approximately 75.3%, and in 2000, approximately 70.8% of the bank's total home mortgage, small business and farm, and community development loans. The higher percentage in 1999 is primarily attributable to the bank's mortgage company subsidiary purchasing loans already originated by the bank. Therefore, these loans were reported as both an origination by the bank and a purchase by the mortgage company. In 1999, these offices generated approximately 71.9%, and in 2000, approximately 66.1% of the bank's total consumer loans.

According to the June 30, 2000 FDIC/OTS¹ Summary of Deposits report, FTB's market share of deposits in the Louisville MSA was 5.7%. The three major competitors within this market were National

¹ FDIC/OTS Summary of Deposits website:www2.fdic.gov

City Bank of Kentucky, PNC Bank, and Bank One, Kentucky, with deposit shares of 21.6%, 18%, and 17.1%, respectively. Other competitors in the Louisville MSA include Bank of Louisville and Firststar Bank.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data. In addition, information was obtained from interviews with bank personnel and community organizations.

Demographic Characteristics

The population of the Louisville assessment area, as of the 1990 census, was 948,849, which is 17.1% of the population of the state of Indiana, and 25.7% of the state of Kentucky.

Income Characteristics

The 1990 median family income for the assessment area was \$32,975, higher than \$27,028 for the state of Kentucky, but lower than \$34,082 for the state of Indiana. Within the assessment area, low-income census tracts account for 8.8% of the total tracts, and moderate-income census tracts account for 22.0% of the total.

Families comprise 71.1% of the total households in the assessment area, which 10.2% were families below the poverty level. Of the families residing in the assessment area, 20.3% are low-income families and 17.8% are moderate-income families.

Housing Characteristics

As of 1990, there were 390,494 housing units, which 77.6% were one-to-four family units, 17.9% were five or more family units, 3.7% were mobile homes, and 1.3% were other units, including boarded-up units. Of the housing units in the assessment area, 63.4% were owner-occupied. The level of owner-occupied housing in the Louisville assessment area is approximately equal to the statewide levels in Kentucky and Indiana. The median age of the housing stock was 30 years, which is comparable to the median age of the housing stock (27 years) for Kentucky, but considerably older than the median age of housing stock in Indiana (21 years).

Community organizations contacted in the Louisville assessment area indicated the need for affordable housing for LMI residents. The majority of housing in the LMI areas of Louisville is rental property. Local banks, including FTB, support efforts to rehabilitate existing single- and multifamily housing units, as well as construct new units.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics, employment in the civilian labor force in the Louisville MSA increased in the last quarter of 2000. Personal income growth in the MSA increased 4.5% from 1998 to 1999. Personal income growth for the state of Kentucky also increased in the same time period, though at a slower pace, and continued to grow through the first three quarters of 2000.

The seasonally adjusted state unemployment rate for Kentucky was 3.9% in 2000, and the monthly figure for December 2000 was 4.0%. This compares with the non-seasonally-adjusted 2.9% unemployment rate for the Louisville MSA in December 2000.

The following chart summarizes the demographic and economic information for the Louisville MSA assessment area.

| Demographics and Economics of the Louisville MSA Assessment Area | |
|---|-----------|
| Assessment Area Population based off 1990 census | 948,829 |
| Population in Areas | |
| MSA State: KY | 3,685,296 |
| MSA State: IN | 5,544,159 |
| <u>MSA Median Family Income:</u> | |
| 1990 Median Family Income for Assessment Area | \$32,975 |
| 1990 Median Family Income for State of Kentucky | \$27,028 |
| 1990 Median Family Income for State of Indiana | \$34,082 |
| <u>Percentage of Families by Income Level of Families:</u> | |
| Low-Income | 20.3% |
| Moderate-Income | 17.8% |
| Middle-Income | 22.5% |
| Upper-Income | 39.3% |
| Poverty Level | 13.3% |
| <u>Number of Total Housing Units:</u> | |
| 1-4 Family Residential | 303,164 |
| Multi-Family | 69,753 |
| Mobile Home or Trailer | 14,604 |
| Other | |
| Owner-Occupied Housing Units | 247,696 |
| Rental Housing Units | 128,965 |
| Vacant Housing Units | 24,130 |
| <u>Percentage of Total Housing Units:</u> | |
| 1-4 Family Residential | 77.6% |
| Multi-Family | 17.9% |
| Mobile Home or Trailer | 3.7% |
| Other | 0.8% |
| Owner-Occupied Housing Units | 63.4% |
| Rental Housing Units | 33.0% |
| Vacant Housing Units | 6.2% |
| <u>Median Housing Characteristics:</u> | |
| Median Age in Years | 32 Yrs. |
| Median Home Value | \$53,057 |
| Median Gross Rent | \$344 |

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISVILLE MSA

LENDING TEST

FTB's lending performance in the Louisville MSA assessment area is high satisfactory. The bank demonstrates a good responsiveness to community credit needs, a generally good geographic distribution, a good distribution of loans to borrowers of different income levels and businesses and farms of different revenues, and a high level of community development lending.

Lending Activity

FTB's lending activity reflects a good responsiveness to credit needs in the Louisville assessment area. The bank has reinvested a high percentage of deposits from the assessment area into home mortgage, small-business, small-farm, and consumer loans in its assessment area, as indicated by Tables 1 through 1c.

Geographic Distribution

FTB has a generally good geographic distribution of loans within the Louisville assessment area. The bank's percentage of lending for home mortgage, small business, and small farm loans is generally comparable to the demographic characteristics for the low-, moderate-, middle-, and upper-income geographies within this assessment area. However, the bank's percentage of lending for consumer loans is significantly below the demographic characteristics of the assessment area. FTB originated loans in all but two geographies within the assessment area.

In 1999, the bank's percentage of home purchase loans was below the percentage of owner-occupied units in both low- and moderate-income geographies. In addition, the bank's percentage of lending in these geographies was below the aggregate percentage of lending by all lenders. The bank's market share of home purchase loans in LMI geographies was also below the bank's overall market share for home purchase loans. In 2000, however, the bank's percentage of home purchase loans was significantly above the percentage of owner-occupied units in both low- and moderate-income geographies. FTB has a good geographic distribution of home purchase loans within this assessment area. Refer to Tables 2 through 2b for additional information.

In 1999, the bank's percentage of home improvement loans was below the percentage of owner-occupied units in both low- and moderate-income geographies. In addition, the bank's percentage of lending in these geographies was below the aggregate percentage of lending by all lenders. FTB's market share of home improvement loans in LMI geographies was below the bank's overall market share for home improvement loans. In 2000, the bank's performance was not substantially changed. FTB has an adequate geographic distribution of home improvement loans within this assessment area. Refer to Tables 3 through 3b for additional information.

In 1999, the bank's percentage of home refinance loans significantly exceeded the percentage of owner-occupied units in LMI geographies, as well as the aggregate percentage of lending by all lenders. FTB's market share of home refinance loans in low-income geographies also exceeded the bank's overall market share of home refinance loans. In 2000, the bank's percentage of home refinance loans greatly exceeded the percentage of owner-occupied units in LMI geographies. Overall, FTB has an excellent geographic distribution of home refinance loans within this assessment area. Refer to Tables 4 through 4b for additional information.

In 1999, the bank's percentage of multifamily mortgage loans was below the percentage of multifamily units in low-income geographies, but above the aggregate percentage of lending by all lenders in these geographies. FTB's market share of multifamily loans in low-income geographies exceeded the bank's overall market share of multifamily loans. In 2000, the bank's originations in low-income geographies greatly exceeded the percentage of multifamily units. In 1999, the bank's percentage of multifamily mortgage loans greatly exceeded the percentage of multifamily units in moderate-income geographies, and the aggregate percentage of lending by all lenders in these geographies. FTB's market share of multifamily loans in moderate-income geographies also exceeded the bank's overall market share of multifamily loans. In 2000, the bank's percentage of multi-family mortgage loans in moderate-income geographies greatly exceeded the percentage of multifamily units. However, due to the small absolute number of multifamily loans originated, the bank's performance in this lending category cannot be weighted heavily. FTB has an excellent geographic distribution of multifamily mortgage loans within this assessment area. Refer to Tables 5 through 5b for additional information.

In 1999, the bank's percentage of small business loans exceeded the percentage of businesses in

low-income geographies, while the bank's percentage of small business loans was less than the percentage of businesses in moderate-income geographies. The bank outperformed the aggregate of loans by all lenders in low-income tracts and equaled the aggregate in moderate-income tracts. FTB's market share of small business loans in low- and moderate-income geographies equaled or exceeded the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans increased slightly in low-income and decreased in moderate-income geographies. FTB has a good geographic distribution of small business loans within this assessment area. Refer to Tables 6 through 6b for additional information.

FTB originated only one small farm loan (in an upper-income geography) in this assessment area. However, only 12.8% of farms are located within LMI geographies in the Louisville MSA. In 2000, the bank originated no small farm loans in the Louisville MSA. Small farm lending is not a significant product in the Louisville assessment area and is not weighted heavily in determining the bank's lending performance. Refer to Tables 7 through 7b for additional information.

In 1999 and 2000, the bank's percentage of consumer loans in low- and moderate-income geographies was only approximately 25% and 53% of the percentage of households residing in those geographies, respectively. This reflects a poor geographic distribution of consumer loans within this assessment area. Refer to Tables 13 and 13a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage, small business, small farm, and consumer loans is generally reflective of the demographic characteristics of the individuals and businesses within the assessment area. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration especially for home mortgage lending. Within the Louisville MSA assessment area, 13.3% of the families are below the poverty level. While poverty level is based upon income level and family size, generally these families are within the low-income category.

In 1999, the bank's percentage of home purchase loans to low-income borrowers was approximately one quarter of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is comparable to the demographics for these families. The bank's home purchase lending to low-income borrowers fell below the aggregate percentage of lending by all lenders, and its market share for low-income borrowers was below the bank's overall market share for home purchase loans. The bank's percentage of home purchase loans to low-income borrowers for 2000 improved strongly. In 1999, the bank's percentage of home purchase loans to moderate-income borrowers was approximately equal to the percentage of moderate-income families in the assessment area. However, the bank's home purchase lending to moderate-income borrowers was lower than the aggregate percentage of lending by all lenders, and its market share for moderate-income borrowers was less than the bank's overall market share for home purchase loans. In 2000, the bank's percentage of lending to moderate-income borrowers improved. FTB has a good distribution of home purchase loans among borrowers of different income levels. Refer to Tables 8 through 8b for additional information.

In 1999, the bank's percentage of home improvement loans to low-income borrowers was approximately 38% of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is comparable to the demographics for these families. The bank's home improvement lending to low-income borrowers is well below the aggregate percentage of lending by all lenders and its market share for low-income borrowers is below the bank's overall market share for home improvement loans. The bank's percentage of home improvement loans to low-income borrowers for 2000 improved somewhat. In 1999, the bank's percentage of home improvement loans to moderate-income borrowers was higher than the percentage of moderate-income families in the assessment area. The bank's home improvement lending to moderate-income borrowers was below the aggregate percentage of lending by all lenders,

and its market share for moderate-income borrowers was below the bank's overall market share for home improvement loans. In 2000, the bank's percentage of lending to moderate-income borrowers improved. FTB has a good distribution of home improvement loans among borrowers of different income levels. Refer to Tables 9 through 9b for additional information.

In 1999, the bank's percentage of home mortgage refinance loans to low-income borrowers was about one quarter of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is more comparable to the demographics for these families, although not completely representative. The bank's home refinance lending to low-income borrowers is significantly less than the aggregate percentage of lending by all lenders, and its market share for low-income borrowers is significantly below the bank's overall market share for home refinance loans. In 2000, the bank's percentage of home refinance loans to low-income borrowers declined. In 1999, the bank's percentage of home mortgage refinance loans to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area. However, the bank's home refinance lending to moderate-income borrowers was lower than the aggregate percentage of lending by all lenders, and its market share for moderate-income borrowers was less than the bank's overall market share for home refinance loans. In 2000, the bank's percentage of home refinance loans to moderate-income borrowers slightly improved. FTB has a poor distribution of home mortgage refinance loans among borrowers of different income levels. Refer to Tables 10 through 10b for additional information.

In 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was approximately 58% of the percentage of businesses with revenues of \$1 million or less in the assessment area. The bank's percentage of small business lending was below the aggregate percentage of lending by all lenders, and its market share of loans to businesses with revenues of \$1 million or less was slightly below the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less improved. The majority of the bank's small business loans are for amounts of \$100,000 or less. FTB has an adequate distribution of small business loans among businesses of different revenue sizes. Refer to Tables 11 through 11b for additional information.

In 1999, FTB made one small farm loan to a farm with revenues of \$1 million or less. The bank made no small farm loans in 2000. Due to the small number of loans originated, no reasonable evaluation can be made of the borrower distribution of small farm loans. Refer to Tables 12 through 12b for additional information.

In 1999, the bank's percentage of consumer loans to low-income borrowers was approximately 40% of the percentage of low-income households in the assessment area. Considering the percentage of households below the poverty level, the bank's level of consumer lending is more comparable, although not completely representative. The bank's percentage of consumer loans to moderate-income borrowers exceeded the percentage of moderate-income households in the assessment area. In 2000, the bank's percentage of consumer lending to LMI borrowers increased. FTB has a good distribution of consumer loans among borrowers of different income levels. Refer to Tables 13 through 13a for additional information.

Community Development Lending

In the two-year period reviewed, FTB originated 19 qualifying community development loans totaling \$11.8 million, as indicated on Tables 1 and 1a. This amount reflects nearly a tenfold increase over the previous performance evaluation. FTB demonstrates a high level of community development lending. The following table indicates the number and dollar amount of loans by community development purpose.

| Community Development Purpose | Number of Loans | Amount of Loans (\$000) |
|-------------------------------|-----------------|----------------------------|
|-------------------------------|-----------------|----------------------------|

| | | |
|--|----|----------|
| Affordable Housing for LMI Individuals | 17 | \$11,487 |
| Community Services for LMI Individuals | 2 | \$274 |

The community development loans for affordable housing helped to acquire, construct, or renovate housing units for low- and moderate-income individuals and families. FTB provided funding to financial intermediaries, such as the Louisville Neighborhood Development Corporation and The Housing Partnership. The bank also provided direct funding to for-profit and non-profit developers for affordable housing. Loan origination and servicing is a standard banking activity; these types of affordable housing projects are complex, requiring the involvement and coordination of housing developers, financial institutions, financial intermediaries, charitable foundations, and government agencies.

The community development loans for community services provided funding for organizations providing services to LMI individuals with mental health needs.

INVESTMENT TEST

The investment performance of FTB is considered outstanding. The bank has a high level of investments that qualify as community development in the Louisville MSA assessment area. Table 14 indicates that the bank funded \$5.3 million in investments during the two-year period reviewed. In addition, the bank committed an additional \$5.6 million that has not yet been funded. This total includes amounts funded on previous period commitments, as well as current period commitments. The bank makes community development investments through three methods.

Fifth Third Community Development Corporation (“CDC”) is a subsidiary of Fifth Third Bancorp. The CDC makes investments through low-income housing tax credits and small business venture capital equity funds. The CDC has funded, on FTB’s behalf, approximately \$35,000 in low-income housing tax credits during 1999 and 2000, and had outstanding prior commitments of \$299,000. The CDC has also committed to \$4.5 million in LIHTCs in the future. In addition, the CDC funded \$1.1 million on the bank’s behalf in small business venture capital equity funds in 1999 and 2000, and had outstanding prior commitments of \$2.5 million. The equity funds invest in small businesses in the bank’s assessment area, but also include businesses within a larger regional area that includes the bank’s assessment area.

Fifth Third Foundation Office is a department of Fifth Third Trust Division, which is a division of Fifth Third Bank, Cincinnati. The Foundation provides information and advice to individuals and organizations to formalize their giving through charitable trusts and foundations. The Foundation manages some of these trusts and foundations and provides servicing for others. One fund managed by the Foundation is Fifth Third Bancorp’s charitable trust established from profits of the corporation for the purpose of providing grants and contributions. The Foundation has approximately \$45 million in assets, with charitable contributions of \$6.5 million annually. Charitable contributions are made to community and neighborhood, health and human services, educational, and cultural organizations. Although the Foundation Office is part of the Ohio affiliate bank, the Foundation manages charitable contributions for all banking affiliates throughout the corporation. Community development grants and contributions of approximately \$171,000 were made during 1999 and 2000 to organizations within the Louisville MSA.

FTB also supports community development by making grants and donations from its own budget. In 1999 and 2000, these grants totaled \$142,000. In addition, in 2000, five charities and organizations that provide community development services received computers and internet services donated by the bank, valued at over \$12,000.

SERVICE TEST

The service performance of FTB in the Louisville MSA is considered outstanding. The bank's offices are accessible, the bank makes use of alternative delivery systems, and the bank is considered a leader in providing community development services.

Retail Services

FTB's banking offices are accessible to geographies and individuals of different income levels in its assessment area. The bank's distribution of branches in low- and moderate-income geographies is below the percentage of the population living within the LMI geographies. However, the distribution of branches in moderate-income geographies, though below the percentage of the population living within the moderate-income geographies, is more representative than the low-income geographies. Several of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies and are, therefore, accessible to the populations of those geographies. Refer to Table 15 for additional information.

FTB has not closed any banking offices in LMI geographies, and opened one banking office in a moderate-income geography. The bank opened four offices in middle-income geographies and five offices in upper-income geographies. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Banking services and business hours do not vary in a way that inconveniences the bank's assessment area, particularly LMI geographies and LMI individuals.

In addition to banking locations, FTB provides a variety of alternative delivery services. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery services do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Most bank offices have at least one ATM. Off-site ATMs total 52, of which two accept deposits. The off-site ATMs are primarily located at food stores, convenience stores, and Churchill Downs. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch tone telephone. This service is available 24-hours a day, seven days a week.

Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.

Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.

Basic Banking is a low cost checking account designed for those customers who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:

- no charge for the first five checks per month,
- no charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, CheckCard Plus transactions, or ACH debits each statement period
- no charge for Jeanie Telephone Banking
- no charge for Jeanie Telephone Bill Payment

Totally Free Checking is an even lower cost alternative than Basic Banking. The account features no

minimum balance and no service fees. FTB was a leader in introducing this product in the Louisville market.

Community Development Services

FTB is considered a leader in providing community development services to individuals, businesses, and non-profit organizations in the Louisville market.

The bank regularly conducts “Yes...You Can Own a Home” seminars to educate borrowers on the home buying process and the importance of maintaining good credit. The bank also provides its expertise to assist with similar courses offered by local non-profit organizations. FTB officers teach basic money and credit management skills to area high school students in the “Money Management for Savvy Students” program. The bank is a participant in the Fresh Start program, which enables persons who have been denied checking accounts, due to negative account activity to reestablish bank accounts. Fresh Start is a collaboration between various banks and the Louisville Community Development Bank.

The bank provides technical expertise to small businesses and individuals on developing business and financing plans. Bank employees and bank grants support the Jewish Family Services’ Center for Microenterprise Development and Refugee Savings Program. This program targets immigrants and teaches entrepreneurship, credit, budgeting, and home ownership. The bank provides its lending expertise to non-profit organizations by participating on loan committees that evaluate applications from for-profit and non-profit developers for funding.

FTB provides assistance to non-profit organizations to obtain and expand their capacity and financial resources. The bank provides workshops on the process for obtaining grants from the Fifth Third Foundation. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and strategies for mezzanine financing.

The bank’s employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

STATE OF KENTUCKY

CRA RATING FOR KENTUCKY: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors supporting the institution's rating include:

- Good responsiveness to credit needs through lending activity
- Good geographic distribution of home mortgage, small business, and consumer loans
- No lending gaps among geographies

- Adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues
- Good level of community development lending.
- Good level of investments with a high volume of unfunded commitments.
- The bank's offices are accessible and the bank has a high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Kentucky is consistent with the scope of the examination for the institution. FTB has four assessment areas within the state, which comprises the rating for the state. The assessment areas include the Lexington MSA, Owensboro MSA, Lexington Non-MSA, and Louisville Non-MSA. A full scope review was performed on the Lexington MSA while limited reviews were performed on the Owensboro MSA, Lexington Non-MSA, and Louisville Non-MSA. Additionally, the holding company operates an affiliate bank within the State of Kentucky and the lead bank in Cincinnati also serves a portion of Kentucky, which are not part of this performance evaluation.

METROPOLITAN AREA

(Reviewed using full examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LEXINGTON, KENTUCKY MSA

The Lexington MSA 4520 includes Fayette, Jessamine, Madison, Bourbon, Clark and Scott counties in Kentucky. The city of Lexington and surrounding communities are the major urban area of the assessment area. The assessment area includes all counties within the MSA. Within the assessment area, there are 6 low-income census tracts, 25 moderate-income census tracts, 44 middle-income census tracts, and 24 upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 13 banking offices in this assessment area, which represents 21% of the bank's total banking offices. These offices account for approximately 26.6% of the bank's total deposits. In 1999, these offices generated approximately 11.4%, and in 2000, approximately 20.3% of the bank's total home mortgage, small business and farm, and community development loans. The higher percentage in 2000 is primarily attributable to the Ohio affiliate's mortgage company subsidiary purchasing loans already originated by the bank. Therefore, these loans were reported as both an origination by the bank and a purchase by the mortgage company. In 1999, these offices generated approximately 16.8%, and in 2000, approximately 23.0% of the bank's total consumer loans.

According to the June 30, 2000 FDIC/OTS² Summary of Deposits report, FTB's market share of deposits in the Lexington MSA was 6.6%. The three major competitors within this market were Bank One, Kentucky, Central Bank and Trust, and National City Bank of Kentucky, with 20.7%, 11.6%, and 7.7%, respectively. Other competitors in the Lexington MSA include Community Trust Bank and Firststar Bank.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data. In addition, information was obtained from interviews with bank personnel and community organizations.

Demographic Characteristics

The population of the Lexington assessment area, as of the 1990 census, was 405,936, which was 11% of the state of Kentucky.

Income Characteristics

The 1990 median family income for the assessment area was \$32,687, higher than \$27,028 for the state of Kentucky. Within the assessment area, low-income census tracts account for 6.0% of the total tracts and moderate-income census tracts account for 25.0% of the total.

Families comprise 69.1% of the total households in the assessment area, which 11.6% were families below the poverty level. Of the families residing in the assessment area, 22.0 are low-income families and 16.5% are moderate-income families.

Housing Characteristics

As of 1990, there were 166,685 housing units, which 73.5% were one-to-four family units, 20.3% were

² FDIC/OTS Summary of Deposits website:www2.fdic.gov

five or more family units, 5.4% were mobile homes, and 0.9% were other units, including boarded-up units. Of the housing units in the assessment area, 53.9% were owner-occupied. The level of owner-occupied housing in the Lexington assessment area is well below the statewide level in Kentucky (69.6%). The median age of the housing stock was 37 years, which is significantly older than the median age of the housing stock (27 years) for Kentucky.

Community organizations contacted in the Lexington assessment area indicated the need for affordable housing for LMI residents. The majority of housing in the LMI areas of Lexington is rental property. Local banks, including FTB, support efforts to rehabilitate existing single- and multifamily housing units as well as construct new units.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics, employment in the civilian labor force in the Lexington MSA increased in the last quarter of 2000. Personal income growth in the MSA increased 4.1% from 1998 to 1999. Personal income growth for the state of Kentucky also increased in the same time period, though at a slower pace, and continued to grow through the first three quarters of 2000.

The seasonally-adjusted state unemployment rate for Kentucky was 3.9% in 2000, and the monthly figure for December 2000 was 4.0%. This compares with the non-seasonally-adjusted 1.8% unemployment rate for the Lexington MSA in December 2000.

The following chart summarizes the demographic and economic information for the Lexington MSA assessment area.

| Demographics and Economics of the Lexington MSA Assessment Area | |
|--|-----------|
| <i>Assessment Area Population based on 1990 census</i> | 405,936 |
| <i>Population in Area</i> <i>MSA State: KY</i> | 3,685,296 |
| <i>MSA Median Family Income:</i> | |
| <i>1990 Median Family Income for Assessment Area</i> | \$32,687 |
| <i>1990 Median Family Income for State of Kentucky</i> | \$27,028 |
| <i>Percentage of Families by Income Level of Families:</i> | |
| <i>Low-Income</i> | 22.0% |
| <i>Moderate-Income</i> | 16.5% |
| <i>Middle-Income</i> | 21.4% |
| <i>Upper-Income</i> | 40.2% |
| <i>Poverty Level</i> | 11.6% |
| <i>Number of Total Housing Units:</i> | |
| <i>1-4 Family Residential</i> | 122,580 |
| <i>Multi-Family</i> | 33,882 |
| <i>Mobile Home or Trailer</i> | 9,018 |
| <i>Other</i> | 1,205 |
| <i>Owner-Occupied Housing Units</i> | 89,925 |
| <i>Rental Housing Units</i> | 70,530 |
| <i>Vacant Housing Units</i> | 12,596 |
| <i>Percentage of Total Housing Units:</i> | |
| <i>1-4 Family Residential</i> | 73.5% |
| <i>Multi-Family</i> | 20.3% |
| <i>Mobile Home or Trailer</i> | 5.4% |
| <i>Other</i> | 0.7% |
| <i>Owner-Occupied Housing Units</i> | 53.9% |
| <i>Rental Housing Units</i> | 42.3% |
| <i>Vacant Housing Units</i> | 7.6% |
| <i>Median Housing Characteristics:</i> | |
| <i>Median Age in Years</i> | 37 Yrs. |
| <i>Median Home Value</i> | \$68,145 |
| <i>Median Gross Rent</i> | \$371 |

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LEXINGTON MSA

LENDING TEST

FTB's lending performance in the Lexington MSA assessment area is high satisfactory. The bank demonstrates a good responsiveness to community credit needs, a generally good geographic distribution, a good distribution of loans to borrowers of different income levels and businesses and

farms of different revenues, and a high level of community development lending.

Lending Activity

FTB's lending activity reflects a good responsiveness to credit needs in the Lexington assessment area. The bank has reinvested its deposits from the assessment area into home mortgage, small-business, small-farm, and consumer loans in its assessment area consistent with its opportunities, as indicated by Tables 1 through 1c.

Geographic Distribution

FTB has a generally good geographic distribution of loans within the Lexington assessment area. The bank's percentage of lending for home mortgage, small business, and small farm loans is generally comparable to the demographic characteristics for the low-, moderate-, middle-, and upper-income geographies within this assessment area. However, the bank's percentage of lending for consumer loans is significantly below the demographic characteristics of the assessment area. FTB originated loans in all but one geography within the assessment area.

In 1999, the bank's percentage of home purchase loans was below the percentage of owner-occupied units in both low- and moderate-income geographies. In addition, the bank's percentage of lending in these geographies was below the aggregate percentage of lending by all lenders, though not by as large a margin. The bank's market share of home purchase loans in LMI geographies was also below the bank's overall market share for home purchase loans. In 2000, however, the bank's percentage of home purchase loans was significantly improved, but remained below the percentage of owner-occupied units in both low- and moderate-income geographies. Given that the affordability ratio for Lexington is 39.4%, considerably below the state of Kentucky figure of 45.0%, it is not surprising that home purchase lending, particularly in LMI tracts, is below the population percentage. Considering these statistics, FTB has a good geographic distribution of home purchase loans within this assessment area. Refer to Tables 2 through 2b for additional information.

In 1999, the bank's percentage of home improvement loans was below the percentage of owner-occupied units in low-income geographies, but exceeded the percentage in moderate-income geographies. The bank's percentage of lending in low-income geographies was slightly below the aggregate percentage of lending by all lenders, but exceeded the percentage in moderate-income geographies. FTB's market share of home improvement loans in low-income geographies was slightly below the bank's overall market share for home improvement loans, but moderate-income market share was well above. In 2000, the bank's performance was significantly improved, and exceeded the percentage of owner-occupied units in LMI geographies. FTB has a good geographic distribution of home improvement loans within this assessment area. Refer to Tables 3 through 3b for additional information.

In 1999, the bank's percentage of home refinance loans was slightly below the percentage of owner-occupied units in low-income geographies, but slightly above the aggregate percentage of lending by all lenders. The bank's percentage of refinance loans in moderate-income geographies was also below the percentage of owner-occupied units, but very close to the aggregate percentage of lending. FTB's market share of home refinance loans in LMI geographies approximated the bank's overall market share of home refinance loans. In 2000, the bank's percentage of home refinance loans remained below the percentage of owner-occupied units in LMI geographies, and declined from the level of 1999. Overall, FTB has an adequate geographic distribution of home refinance loans within this assessment area. Refer to Tables 4 through 4b for additional information.

In 1999, the bank's originated no multifamily mortgage loans. In 2000, the bank originated only one multifamily loan in a middle-income geography. Due to the small absolute number of multifamily loans originated, the bank's performance in this lending category cannot be weighted heavily. FTB has a poor geographic distribution of multifamily mortgage loans within this assessment area. Refer to Tables 5 through 5b for additional information.

In 1999, the bank's percentage of small business loans approximated the percentage of businesses in low-income geographies, while the bank's percentage of small business loans was lower than the percentage of businesses in moderate-income geographies. The bank outperformed the aggregate of loans by all lenders in low-income tracts, and equaled the aggregate in moderate-income tracts. FTB's market share of small business loans in LMI geographies equaled or exceeded the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans decreased in low-income and increased in moderate-income geographies, exceeding the percentage of businesses in moderate geographies. FTB has a good geographic distribution of small business loans within this assessment area. Refer to Tables 6 through 6b for additional information.

FTB originated few small farm loans in LMI geographies in 1999. The bank had no lending in low-income tracts, which is understandable, in light of only 1.1% of small farms being located in such geographies. The bank's percentage of small farm loans in moderate-income geographies was significantly below the percentage of small farms in those geographies. The bank's lending approximated the aggregate lending data for low-income geographies and was significantly below the aggregate in moderate-income geographies. The bank's market share in LMI geographies was below the bank's overall market share of small farm loans. In 2000, the bank originated more small farm loans in the Lexington MSA than in the year before. No loans were originated in low-income geographies, and the percentage of loans in moderate-income geographies doubled, but remained below the percentage of small farms in those geographies. Small farm lending is not a significant product in the Lexington assessment area; however, the bank has an adequate geographic distribution of loans to small farms. Refer to Tables 7 through 7b for additional information.

In 1999 and 2000, the bank's percentage of consumer loans in low-income geographies was approximately 25% of the percentage of households residing in those geographies. In 1999, the bank's percentage of consumer loans in moderate-income geographies was about 52%, and in 2000, improved to about 81%. This reflects a poor geographic distribution of consumer loans within this assessment area. Refer to Tables 13 and 13a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage, small business, small farm, and consumer loans is generally reflective of the demographic characteristics of the individuals and businesses within the assessment area. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Lexington MSA assessment area, 11.6% of the families are below the poverty level. While poverty level is based upon income level and family size, generally these families are within the low-income category.

In 1999, the bank's percentage of home purchase loans to low-income borrowers was approximately one third of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is comparable to the demographics for these families. The bank's home purchase lending to low-income borrowers fell below the aggregate percentage of lending by all lenders, and its market share for low-income borrowers was below the bank's overall market share for home purchase loans. The bank's percentage of home purchase loans to low-income borrowers for 2000 was essentially unchanged. In 1999, the bank's percentage of home purchase loans to moderate-income borrowers was approximately equal to the percentage of moderate-income families in the assessment area. However, the bank's home purchase lending to moderate-income borrowers was lower than the aggregate percentage of lending by all lenders, and its market share for moderate-income borrowers was less than the bank's overall market share for home purchase loans. In 2000, the bank's percentage of lending to moderate-income borrowers improved. FTB has a good distribution of home purchase loans among borrowers of different income levels when taking mitigating circumstances into consideration. Refer to Tables 8 through 8b for additional information.

In 1999, the bank's percentage of home improvement loans to low-income borrowers was approximately 11% of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is comparable to the demographics for these families. The bank's home improvement lending to low-income borrowers is well below the aggregate percentage of lending by all lenders, and its market share for low-income borrowers is below the bank's overall market share for home improvement loans. The bank's percentage of home improvement loans to low-income borrowers for 2000 improved considerably, to about 45% of the percentage of low-income families. In 1999, the bank's percentage of home improvement loans to moderate-income borrowers was about 56% of the percentage of moderate-income families in the assessment area. The bank's home improvement lending to moderate-income borrowers was below the aggregate percentage of lending by all lenders, and its market share for moderate-income borrowers was below the bank's overall market share for home improvement loans. In 2000, the bank's percentage of lending to moderate-income borrowers improved strongly, greatly exceeding the percentage of moderate-income borrowers. FTB has an adequate distribution of home improvement loans among borrowers of different income levels. Refer to Tables 9 through 9b for additional information.

In 1999, the bank's percentage of home mortgage refinance loans to low-income borrowers was about one quarter of the percentage of low-income families in the assessment area. Considering the percentage of families below the poverty level, the bank's lending is more comparable to the demographics for these families, although not completely representative. The bank's home refinance lending to low-income borrowers is less than the aggregate percentage of lending by all lenders, and its market share for low-income borrowers is below the bank's overall market share for home refinance loans. In 2000, the bank's percentage of home refinance loans to low-income borrowers declined somewhat. In 1999, the bank's percentage of home mortgage refinance loans to moderate-income borrowers was below the percentage of moderate-income families in the assessment area. The bank's home refinance lending to moderate-income borrowers was also lower than the aggregate percentage of lending by all lenders, and its market share for moderate-income borrowers was less than the bank's overall market share for home refinance loans. In 2000, the bank's percentage of home refinance loans to moderate-income borrowers improved to approximately equal the percentage of moderate-income borrowers. FTB has an adequate distribution of home mortgage refinance loans among borrowers of different income levels. Refer to Tables 10 through 10b for additional information.

In 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was approximately 53% of the percentage of businesses with revenues of \$1 million or less in the assessment area. The bank's percentage of small business lending was below the aggregate percentage of lending by all lenders, and its market share of loans to businesses with revenues of \$1 million or less was slightly below the bank's overall market share of small business loans. In 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less slightly improved. The majority of the bank's small business loans are for amounts of \$100,000 or less. FTB has an adequate distribution of small business loans among businesses of different revenue sizes. Refer to Tables 11 through 11b for additional information.

In 1999, FTB made loans to farms with revenues of \$1 million or less in an almost equal percentage to the percentage of farms with revenues of \$1 million or less. The bank's market share of loans to farms with revenues of \$1 million or less exceeded its market share of farm lending overall, as well as exceeding the aggregate market share of lending by all lenders. In 2000, the bank's percentage of loans to farms with revenues of \$1 million or less declined slightly; however, the overwhelming majority of loans were made to farms with revenues of less than \$1 million. FTB has a good distribution of loans to small farms. Refer to Tables 12 through 12b for additional information.

In 1999, the bank's percentage of consumer loans to low-income borrowers was approximately 23% of the percentage of low-income households in the assessment area. Considering the percentage of households below the poverty level, the bank's level of consumer lending is more comparable,

although not completely representative. The bank's percentage of consumer loans to moderate-income borrowers was slightly below the percentage of moderate-income households in the assessment area. In 2000, the bank's percentage of consumer lending to low-income borrowers increased strongly, though it remained below the percentage of low-income households. Lending to moderate-income borrowers also increased in 2000, and exceeded the percentage of moderate-income households. FTB has an adequate distribution of consumer loans among borrowers of different income levels. Refer to Tables 13 through 13a for additional information.

Community Development Lending

In the two-year period reviewed, FTB originated 36 qualifying community development loans totaling \$3.8 million, as indicated on Tables 1 and 1a. This amount reflects a \$2.7 million increase over the previous performance evaluation. FTB demonstrates a high level of community development lending.

The following table indicates the number and dollar amount of loans by community development purpose.

| Community Development Purpose | Number of Loans | Amount of Loans (\$000) |
|--|------------------------|--------------------------------|
| Affordable Housing for LMI Individuals | 33 | \$3,475 |
| Community Services for LMI Individuals | 3 | \$287 |

The community development loans for affordable housing helped to acquire, construct, or renovate housing units for low- and moderate-income individuals and families. FTB provided funding to financial intermediaries, such as Minnifield-Cutter-Ball. The bank provided direct funding to for-profit and non-profit developers for affordable housing. Loan origination and servicing is a standard banking activity; these types of affordable housing projects are complex, requiring the involvement and coordination of housing developers, financial institutions, financial intermediaries, charitable foundations, and government agencies.

The community development loans for community services provided funding for organizations providing services to LMI families, children, senior citizens, and LMI women with substance abuse problems.

INVESTMENT TEST

The investment performance of FTB is considered high satisfactory. The bank has a high level of investments that qualify as community development in the Lexington MSA assessment area. Table 14 indicates that the bank funded \$320,000 among 36 investments during the two-year period reviewed. This total includes amounts funded on previous period commitments, as well as current period commitments. In addition, the bank committed an additional \$1.5 million that has not yet been funded. The bank makes community development investments through two methods.

Fifth Third Community Development Corporation ("CDC") is a subsidiary of Fifth Third Bancorp. The CDC makes investments through low-income housing tax credits and small business venture capital equity funds. The CDC has funded, on FTB's behalf, approximately \$3,000 in low-income housing tax credits during 1999 and 2000, and had outstanding prior commitments of \$264,000. The CDC has also committed to \$1.5 million in LIHTCs in the future.

FTB also supports community development by making grants and donations from its own budget. In 1999 and 2000, there were 34 grants totaling \$56,000.

SERVICE TEST

The service performance of FTB in the Lexington MSA is considered outstanding. The bank's offices

are accessible, the bank makes use of alternative delivery systems, and the bank is a leader in providing community development services.

Retail Services

FTB's banking offices are accessible to geographies and individuals of different income levels in its assessment area. The bank's distribution of branches in low-income geographies is below the percentage of the population living within the LMI geographies. However, the distribution of branches in moderate-income geographies is above the percentage of the population living within moderate-income geographies. Several of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies, and are, therefore, accessible to the populations of those geographies. Refer to Table 15 for additional information.

Since the previous examination, FTB has not closed any banking offices in LMI geographies, and opened one banking office in a moderate-income geography. The bank opened three offices in middle-income geographies and one office in an upper-income geography. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Banking services and business hours do not vary in a way that inconveniences the bank's assessment area, particularly LMI geographies and LMI individuals.

In addition to banking locations, FTB provides a variety of alternative delivery services. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery services do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. All bank offices have at least one ATM. There are also 18 off-site ATMs. The off-site ATMs are primarily located at retail stores, universities, and the Keeneland racetrack. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards and to place stop payments using a touch tone telephone. This service is available 24-hours a day, seven days a week.

Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.

Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.

Basic Banking is a low cost checking account designed for those customers who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:

- no charge for the first five checks per month
- no charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, CheckCard Plus transactions, or ACH debits each statement period
- no charge for Jeanie Telephone Banking
- no charge for Jeanie Telephone Bill Payment

Totally Free Checking is an even lower cost alternative than Basic Banking. The account features no minimum balance and no service fees. FTB was a leader in introducing this product in the Lexington market.

Community Development Services

FTB provides a high level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations.

The bank provides technical expertise to small businesses, charitable and community organizations, and government units to assist in developing business and financing plans. Bank employees serve in various capacities in diverse organizations, such as the Downtown Lexington Foundation, Urban League (Endowment Campaign), Housing and Support Services Commission, Lexington Chamber of Commerce, and Community Ventures Corporation.

FTB provides assistance to non-profit organizations in obtaining grants to expand their capacity and financial resources. Examples include Habitat for Humanity, Urban League, and Hope Center. Amounts involved in the requests included \$615,000 in grants, \$3.9 million in low income housing tax credits, and \$1.8 million in loans.

The bank's employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

METROPOLITAN AREA

(Reviewed using limited examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OWENSBORO, KENTUCKY MSA

This assessment area includes all of Davies County, in the state of Kentucky, MSA 5990. This assessment area contains 2 low-income tracts, 2 moderate-income tracts, 12 middle-income tracts, and 4 upper-income tracts. The assessment area includes the city of Owensboro.

INSTITUTION'S OPERATIONS

FTB has 2 office locations within the Owensboro assessment area, which represents 3.2% of the bank's total banking offices. These offices account for approximately 2.6% of the bank's total deposits.

In 1999, these offices generated approximately 3% and in 2000, approximately 2.3% of the bank's total home mortgage, small business and farm, and community development loans. In 1999, these offices generated approximately 1.7% and in 2000, approximately 2.8% of total consumer loans.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

Based on the 1990 census, the population of the Owensboro assessment area was 87,189.

Income Characteristics

The 1990 median family income for the assessment area was \$29,696, slightly higher than state of Kentucky, at \$27,028. Within the assessment area, low-income census tracts account for 9.5% of total census tracts and moderate-income census tracts account for 9.5% of the total.

Families comprise 72.8% of the total households in the assessment area, which 12.4% are families below the poverty level. Of the families residing in the assessment area, 20.8% are low-income and 17.7% are moderate-income.

Housing Characteristics

As of the 1990 census, there were 35,041 housing units within the assessment area, which 82.9% were one-to-four family units, 10.3% were 5 units or more, 6.1% were mobile homes and 0.8% were others, including boarded-up units. Of the housing units, 64.9% were owner-occupied. The median age of the housing stock was 33 years, above the 27 years for the state of Kentucky housing stock.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA AREAS
RECEIVING A LIMITED REVIEW**

FTB's performance in the MSA assessment area receiving a limited review is generally consistent with the bank's overall performance. The following chart indicates the performance level compared to the overall rating for the institution.

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Owensboro MSA | Consistent | Below | Above |

NONMETROPOLITAN STATEWIDE AREAS

(Reviewed using limited examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISVILLE NON-MSA, KENTUCKY

This assessment area is not a part of a Metropolitan Statistical Area; it is composed of block numbering areas ("BNAs") and census tracts (CTs). BNAs are statistical subdivisions of a county for grouping and numbering blocks in nonmetropolitan counties, where local census statistical area committees have not established census tracts. BNAs do not cross county lines. This non-MSA assessment area includes Hardin, Larue, Nelson, Shelby and Spencer counties in the state of Kentucky. Within this assessment area, there are no low-income BNAs or CTs, one moderate-income CT, 14 middle-income BNAs or CTs, and 19 upper-income BNAs or CTs.

INSTITUTION'S OPERATIONS

FTB has one office location within the Louisville non-MSA assessment area, which represents 1.6% of the bank's total banking offices. This office accounts for less than 1.0% of the bank's total deposits. In 1999, this office generated 3.0% of the bank's total home mortgage, small business and farm, and community development loans, and 6.5% of the bank's total consumer loans. In 2000, this office generated 2.5% of the bank's total home mortgage, small business and farm, and community development loans, and 6.4% of the bank's total consumer loans.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

Based on the 1990 census, the population of the Louisville non-MSA assessment area was 162,254, which is 4.4% of the population of the state of Kentucky, and 8.5% of the population of the non-MSA areas of the state.

Income Characteristics

The 1990 median family income for the assessment area was \$28,398, which is significantly higher than the non-MSA median family income of \$22,542, and slightly higher than the state of Kentucky of \$27,028. Within the assessment area, the one moderate-income CT accounts for 2.9% of the total BNAs and CTs.

Families comprise 78.8% of the total households in the assessment area, which 11.9% are families below the poverty level. Of the families residing in the assessment area, 14.0% are low-income families and 14.8% are moderate-income families.

Housing Characteristics

As of the 1990, there were 60,534 housing units within the assessment area, which 77.5% were one-to-four family units, 8.9% were 5 units or more, 12.7% were mobile homes and 1.0% were others, including boarded-up units. Of the housing units, 63.8% were owner-occupied. The median age of the housing stock was 20 years, which is considerably younger than the state median of 27 years, and the non-MSA housing stock median of 37 years.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LEXINGTON NON-MSA,

KENTUCKY

This non-MSA assessment area includes Franklin, Harrison, and Mercer counties, all in the state of Kentucky. Within this assessment area, there are no low-income BNAs or CTs, one moderate-income CT, six middle-income BNAs and CTs and 14 upper-income BNAs and CTs.

INSTITUTION'S OPERATIONS

FTB has five office locations within the Lexington non-MSA assessment area, which represents 8.1% of the bank's total banking offices. These offices account for approximately 9.9% of the bank's total deposits. In 1999, this office generated 4.9% of the bank's total home mortgage, small business and farm, and community development loans, and 5.3% of the bank's total consumer loans. In 2000, this office generated 2.4% of the bank's total home mortgage, small business and farm, and community development loans and 6.9% of the bank's total consumer loans.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

Based on the 1990 census, the population of the Lexington non-MSA assessment area was 79,177, which is 2.1% of the population of the state of Kentucky and 4.2% of the population of the non-MSA portions of the state.

Income Characteristics

The 1990 median family income for the assessment area was \$30,517, which is considerably higher than the non-MSA median family income of \$22,542, and higher than the median family income of the state of Kentucky of \$27,028. Within the assessment area, the one moderate-income CT accounted for 4.8% of the total BNAs and CTs.

Families comprise 72.7% of the total households in the assessment area, which 10.9% are families below the poverty level. Of the families residing in the assessment area, 13.5% are low-income families and 12.6% are moderate-income families.

Housing Characteristics

As of the 1990 census, there were 33,243 housing units within the assessment area, which 82.5% were one-to-four family units, 9.1% were 5 units or more, 7.8% were mobile homes, and 0.8% were others, including boarded-up units. Of the housing units, 62.1% were owner-occupied. The median age of the housing stock was 32 years, which represents an age in between the housing stock age in the non-MSA areas in the state of 37 years, and the housing stock age of the state as a whole of 27 years.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA AREAS
RECEIVING LIMITED REVIEW**

FTB's performance in the non-MSA assessment areas receiving a limited review is generally consistent with the bank's overall performance. The following chart indicates the performance level compared to the overall rating for the institution.

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Louisville non-MSA | Consistent | Below | Consistent |
| Lexington non-MSA | Consistent | Below | Consistent |

APPENDIX A

| SCOPE OF EXAMINATION | | | |
|---|-------------------------------|--------------------|---|
| | | | |
| TIME PERIOD REVIEWED | 1/1/1999 TO 12/31/2000 | | |
| | | | |
| FINANCIAL INSTITUTION | | TIME PERIOD | PRODUCTS REVIEWED |
| Fifth Third Bank of Kentucky, Louisville, Kentucky | | 1999 and 2000 | Home Mortgage Small Business Small Farm Consumer Unsecured |
| | | | |
| AFFILIATE(S) | AFFILIATE RELATIONSHIP | | PRODUCTS REVIEWED |
| Fifth Third Mortgage Company | Affiliate bank subsidiary | 1999 and 2000 | Mortgage loans |
| Fifth Third Community Development Corporation | Holding company subsidiary | 1999 and 2000 | Investments |
| Home Equity of America, Inc. | Affiliate bank subsidiary | 2000 | Mortgage loans |
| | | | |

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

| ASSESSMENT AREA | TYPE OF EXAMINATION | BRANCHES VISITED | OTHER INFORMATION |
|---|---|--|--------------------------|
| <p>MULTISTATE MSA</p> <p>MSA 4520 Louisville Kentucky-Indiana</p> | <p>Full procedures</p> | <p>Jeffersonville Banking Center</p> | |
| <p>KENTUCKY</p> <p>Lexington MSA 4280</p> <p>Owensboro MSA 5990</p> <p>Louisville non-MSA</p> <p>Lexington non-MSA</p> | <p>Full procedures</p> <p>Ltd. Procedures</p> <p>Ltd. Procedures</p> <p>Ltd. Procedures</p> | <p>Versailles Branch</p> | |
| | | | |

APPENDIX B

SUMMARY OF STATE/ Multi-State MSA RATINGS

| State/Multi-State MSA Name | Lending Test Rating | Investment Test Rating | Service Test Rating | Overall State/Multi-State MSA Rating |
|-----------------------------------|----------------------------|-------------------------------|----------------------------|---|
| Louisville MSA | High Satisfactory | Outstanding | Outstanding | Outstanding |
| Kentucky | High Satisfactory | High Satisfactory | Outstanding | Satisfactory |

CRA GLOSSARY

Aggregate lending: The number of loans originated and purchased by all lenders, subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Block numbering area (“BNA”): Statistical subdivisions of a county for grouping and numbering blocks in nonmetropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

Census tract: Small subdivisions 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. They 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: Affordable housing for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals, activities that promote economic development by financing businesses or farms that meet 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 revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies,

Consumer loan: A loan 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 of loans: motor vehicle, credit card, home equity, other secured loan, and other unsecured loan.

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 household and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography: A census tract or a block numbering area delineated by the U.S. 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 (e.g., approved, denied, and withdrawn).

Home mortgage loans: Include 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 refinancings 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.

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.

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

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 lenders in the MSA/assessment area.

Metropolitan area: Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

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.

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

Optional loans: Includes any unreported category of loans for which the institution collects and maintains data for consideration during a CRA examination. Also includes 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.

Small loans to business: A loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small loans to farms: 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 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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.

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.

Table 1. Lending Volume

| LENDING VOLUME 31, 1999 | | State: KENTUCKY | | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER | | | | |
|----------------------------|-------------------------------------|-----------------|------------|---------------------------|------------|----------------------|------------|--|------------|----------------------|------------|------------------------------------|
| MA/Assessment Area: | % of Rated Area Loans (#) in MSA/AA | Home Mortgage | | Small Loans to Businesses | | Small Loans to Farms | | Community Development Loans | | Total Reported Loans | | % of Rated Area Deposits in MSA/AA |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | |
| Full-Review: | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 75.3 | 2,808 | 248,536 | 298 | 49,836 | 1 | 30 | 9 | 1,722 | 3,116 | 300,124 | 59.6 |
| LEXINGTON MSA 4280 | 11.4 | 226 | 35,610 | 172 | 7,572 | 54 | 5,017 | 21 | 1,813 | 473 | 50,012 | 25.9 |
| Limited-Review: | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 3.1 | 122 | 10,464 | 8 | 1,404 | 0 | 0 | 0 | 0 | 130 | 11,868 | 0.8 |
| LEXINGTON NON MSA | 7.2 | 275 | 16,220 | 18 | 2,796 | 6 | 161 | 0 | 0 | 299 | 19,177 | 9.2 |
| OWENSBORO MSA 5990 | 3.0 | 117 | 7,803 | 6 | 644 | 0 | 0 | 0 | 0 | 123 | 8,447 | 4.4 |

Table 1a. Lending Volume

| LENDING VOLUME 2000 | | State: KENTUCKY | | | | | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, | | | | |
|--------------------------|-------------------------------------|-----------------|------------|---------------------------|------------|----------------------|------------|--|------------|----------------------|------------|------------------------------------|
| MA/Assessment Area: | % of Rated Area Loans (#) in MSA/AA | Home Mortgage | | Small Loans to Businesses | | Small Loans to Farms | | Community Development Loans | | Total Reported Loans | | % of Rated Area Deposits in MSA/AA |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | |
| Full-Review: | | | | | | | | | | | | |
| LOUISVILLE (MSA 4520) | 70.8 | 5,442 | 412,262 | 386 | 65,358 | 0 | 0 | 10 | 10,039 | 5,838 | 487,659 | 62.1 |
| LEXINGTON MSA 4280 | 20.3 | 1,433 | 164,552 | 151 | 23,518 | 71 | 8,225 | 15 | 1,949 | 1,670 | 198,244 | 26.6 |
| Limited-Review: | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 2.4 | 185 | 15,780 | 11 | 2,707 | 0 | 0 | 0 | 0 | 196 | 18,487 | 1.0 |
| LEXINGTON NON MSA | 4.2 | 324 | 16,860 | 18 | 736 | 6 | 239 | 0 | 0 | 348 | 17,835 | 7.8 |
| OWENSBORO MSA 4990 | 2.3 | 188 | 10,583 | 1 | 32 | 0 | 0 | 0 | 0 | 189 | 10,615 | 2.6 |

Table 1b. Lending Volume

| LENDING VOLUME | | State: KENTUCKY | | | | | | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | |
|---------------------|-------------------------------------|-----------------|------------|---------------|------------|------------------|------------|--------------------|------------|----------------|------------|---|------------|------------------------------------|--|
| MA/Assessment Area: | % of Rated Area Loans (#) in MSA/AA | Home Equity | | Motor Vehicle | | Consumer Secured | | Consumer Unsecured | | Consumer Other | | Total Consumer Loans | | % of Rated Area Deposits in MSA/AA | |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | | |
| Full-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 71.9 | 2,015 | 0 | 5,765 | 72,457 | 93 | 1,279 | 12 | 251 | 1,039 | 25,259 | 8,924 | 99,246 | 59.6 | |
| LEXINGTON MSA 4280 | 15.4 | 409 | 0 | 1,110 | 14,916 | 19 | 615 | 1 | 15 | 367 | 8,262 | 1,906 | 23,808 | 25.9 | |
| Limited-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 6.0 | 105 | 0 | 583 | 7,792 | 13 | 122 | 0 | 0 | 43 | 1,270 | 744 | 9,184 | 0.8 | |
| LEXINGTON NON MSA | 5.1 | 116 | 0 | 313 | 3,736 | 49 | 857 | 1 | 30 | 154 | 2,867 | 633 | 7,490 | 9.2 | |
| OWENSBORO MSA 5990 | 1.7 | 72 | 6 | 87 | 900 | 14 | 165 | 0 | 0 | 34 | 941 | 207 | 2,012 | 4.4 | |

Table 1c. Lending Volume

| LENDING VOLUME 31, 2000 | | State: KENTUCKY | | | | | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER | | | | | | |
|----------------------------|-------------------------------------|-----------------|------------|---------------|------------|------------------|------------|--|------------|----------------|------------|----------------------|------------|--|
| MA/Assessment Area: | % of Rated Area Loans (#) in MSA/AA | Home Equity | | Motor Vehicle | | Consumer Secured | | Consumer Unsecured | | Consumer Other | | Total Consumer Loans | | % of Rated Area Deposit s in MSA/A A |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 66.1 | 1,879 | 149 | 3,634 | 44,858 | 70 | 1,112 | 4 | 41 | 487 | 10,575 | 6,074 | 56,735 | 62.1 |
| LEXINGTON MSA 4280 | 20.3 | 656 | 794 | 862 | 12,107 | 21 | 295 | 8 | 571 | 313 | 7,292 | 1,860 | 21,059 | 26.6 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 5.4 | 70 | 0 | 384 | 5,293 | 11 | 137 | 1 | 45 | 27 | 344 | 493 | 5,819 | 1.0 |
| LEXINGTON NON MSA | 5.4 | 115 | 248 | 199 | 2,297 | 36 | 825 | 6 | 85 | 141 | 2,888 | 497 | 6,343 | 7.8 |
| OWENSBORO MSA 5990 | 2.8 | 131 | 0 | 87 | 872 | 13 | 109 | 0 | 0 | 30 | 571 | 261 | 1,552 | 2.6 |

Table 2. Geographic Distribution of Home Purchase Loans

| Geographic Distribution: HOME PURCHASE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | |
|--|---------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|--|------|------|------|--|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate HMDA Lending (%) by Tract Income | | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Low | Mod | Mid | Upp | |
| Full-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 947 | 55.4 | 2.8 | 1.2 | 16.5 | 8.2 | 49.6 | 40.7 | 31.1 | 50.0 | 1.8 | 13.1 | 46.5 | 38.7 | |
| LEXINGTON MSA 4280 | 581 | 34.0 | 2.7 | 0.3 | 20.8 | 10.3 | 47.2 | 42.2 | 29.3 | 47.2 | 1.5 | 14.7 | 48.1 | 35.7 | |
| Limited-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 38 | 2.2 | 0 | 0 | 0.9 | 0 | 32.3 | 15.8 | 66.8 | 84.2 | 0 | .5 | 27.2 | 72.4 | |
| LEXINGTON NON MSA | 81 | 4.7 | 0 | 0 | 0.3 | 0 | 22.5 | 22.2 | 77.2 | 77.8 | 0 | 0.3 | 19.0 | 80.8 | |
| OWENSBORO MSA 5990 | 61 | 3.6 | 3.6 | 0 | 7.6 | 9.8 | 65.4 | 54.1 | 23.4 | 36.1 | 3.9 | 5.9 | 62.7 | 27.5 | |

Table 2a. Geographic Distribution of Home Purchase Loans

| Geographic Distribution: HOME PURCHASE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | | |
|--|---------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|-------------------------------|-----|-----|-----|-----|--|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Overall | Low | Mod | Mid | Upp | |
| Full-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 947 | 55.4 | 2.8 | 1.2 | 16.5 | 8.2 | 49.6 | 40.7 | 31.1 | 50.0 | 3.6 | 0.4 | 1.4 | 6.3 | 6.0 | |
| LEXINGTON MSA 4280 | 581 | 34.0 | 2.7 | 0.3 | 20.8 | 10.3 | 47.2 | 42.2 | 29.3 | 47.2 | 4.8 | 1.1 | 3.3 | 4.2 | 6.3 | |
| Limited-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 38 | 2.2 | 0 | 0 | 0.9 | 0 | 32.3 | 15.8 | 66.8 | 84.2 | 1.2 | 0 | 0 | 0.7 | 1.4 | |
| LEXINGTON NON MSA | 81 | 4.7 | 0 | 0 | 0.3 | 0 | 22.5 | 22.2 | 77.2 | 77.8 | 7.1 | 0 | 0 | 8.3 | 6.8 | |
| OWENSBORO MSA 5990 | 61 | 3.6 | 3.6 | 0 | 7.6 | 9.8 | 65.4 | 54.1 | 23.4 | 36.1 | 3.3 | 0 | 5.5 | 2.8 | 4.3 | |

Table 2b. Geographic Distribution of Home Purchase Loans

| Geographic Distribution: HOME PURCHASE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | |
|--|---------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 4,181 | 71.7 | 2.8 | 7.0 | 16.5 | 23.0 | 49.6 | 35.6 | 31.1 | 34.1 |
| LEXINGTON MSA 4280 | 1,162 | 20.0 | 2.7 | 1.6 | 20.8 | 17.7 | 47.2 | 39.7 | 29.3 | 41.1 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 134 | 2.3 | 0 | 0 | 0.9 | 0 | 32.3 | 17.2 | 66.8 | 82.8 |
| LEXINGTON NON MSA | 220 | 3.8 | 0 | 0 | 0.3 | 0.9 | 22.5 | 15.9 | 77.2 | 83.2 |
| OWENSBORO MSA 5990 | 135 | 2.3 | 3.6 | 4.4 | 7.6 | 7.4 | 65.4 | 59.3 | 23.4 | 28.9 |

Table 3. Geographic Distribution of Home Improvement Loan

| Geographic Distribution: HOME IMPROVEMENT | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|---|------------------------------|------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|--|------|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate HMDA Lending (%) by Tract Income | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 244 | 51.8 | 2.8 | 1.6 | 16.5 | 13.9 | 49.6 | 51.6 | 31.1 | 32.8 | 2.9 | 16.8 | 53.0 | 27.3 |
| LEXINGTON MSA 4280 | 120 | 25.5 | 2.7 | 1.7 | 20.8 | 25.0 | 47.2 | 40.8 | 29.3 | 32.5 | 2.3 | 21.4 | 51.3 | 25.1 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 14 | 3.0 | 0 | 0 | 0.9 | 0 | 32.3 | 21.4 | 66.8 | 78.6 | 0 | 0.3 | 26.5 | 73.3 |
| LEXINGTON NON MSA | 75 | 15.9 | 0 | 0 | 0.3 | 0 | 18.7 | 18.7 | 81.3 | 81.3 | 0 | 0.4 | 19.3 | 80.3 |
| OWENSBORO MSA 5990 | 18 | 3.8 | 3.6 | 0 | 7.6 | 11.1 | 65.4 | 61.1 | 23.4 | 27.8 | 5.9 | 6.9 | 62.5 | 24.8 |

Table 3a. Geographic Distribution of Home Improvement Loans

| Geographic Distribution: HOME IMPROVEMENT | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | |
|---|------------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|-------------------------------|-----|-----|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 244 | 51.8 | 2.8 | 1.6 | 16.5 | 13.9 | 49.6 | 51.6 | 31.1 | 32.8 | 3.9 | 2.1 | 3.2 | 3.8 | 4.6 |
| LEXINGTON MSA 4280 | 120 | 25.5 | 2.7 | 1.7 | 20.8 | 25.0 | 47.2 | 40.8 | 29.3 | 32.5 | 7.2 | 5.1 | 8.4 | 5.7 | 9.3 |
| Limited-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 14 | 3.0 | 0 | 0 | 0.9 | 0 | 32.3 | 21.4 | 66.8 | 78.6 | 3.4 | 0 | 0 | 2.8 | 3.7 |
| LEXINGTON NON MSA | 75 | 15.9 | 0 | 0 | 0.3 | 0 | 18.7 | 18.7 | 81.3 | 81.3 | 32.2 | 0 | 0 | 31.1 | 32.6 |
| OWENSBORO MSA 5990 | 18 | 3.8 | 3.6 | 0 | 7.6 | 11.1 | 65.4 | 61.1 | 23.4 | 27.8 | 4.4 | 0 | 7.1 | 43 | 5.0 |

Table 3b. Geographic Distribution of Home Improvement Loans

| Geographic Distribution: HOME IMPROVEMENT JANUARY 1, 2000 TO DECEMBER 31, 2000 | | State: KENTUCKY | | Evaluation Period: | | | | | | |
|---|------------------------------|-----------------|------------------------|--------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 253 | 54.9 | 2.8 | 1.2 | 16.5 | 14.6 | 49.6 | 57.3 | 31.1 | 26.9 |
| LEXINGTON MSA 4280 | 91 | 19.7 | 2.7 | 4.4 | 20.8 | 29.7 | 47.2 | 36.3 | 29.3 | 29.7 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 34 | 7.4 | 0 | 0 | 0.9 | 0 | 32.3 | 26.5 | 66.8 | 73.5 |
| LEXINGTON NON MSA | 58 | 12.6 | 0 | 0 | 0.3 | 0 | 18.7 | 13.8 | 81.3 | 86.2 |
| OWENSBORO MSA 5990 | 25 | 5.4 | 3.6 | 8.0 | 7.6 | 24.0 | 65.4 | 28.0 | 23.4 | 40.0 |

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic Distribution: HOME MORTGAGE REFINANCE | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|--|-------------------------------------|------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|--|------|------|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate HMDA Lending (%) by Tract Income | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,610 | 72.0 | 2.8 | 6.3 | 16.5 | 20.8 | 49.6 | 37.0 | 31.1 | 36.0 | 3.2 | 16.5 | 47.2 | 33.2 |
| LEXINGTON MSA 4280 | 400 | 17.9 | 2.7 | 2.3 | 20.8 | 17.3 | 47.2 | 33.8 | 29.3 | 46.8 | 2.2 | 17.9 | 47.7 | 32.2 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 70 | 3.1 | 0 | 0 | 0.9 | 0 | 32.3 | 27.3 | 66.8 | 77.7 | 0 | 0.8 | 24.9 | 74.3 |
| LEXINGTON NON MSA | 119 | 5.3 | 0 | 0 | 0.3 | 0 | 22.5 | 16.0 | 77.2 | 84.0 | 0 | 0.6 | 15.5 | 83.9 |
| OWENSBORO MSA 5990 | 38 | 1.7 | 3.6 | 0 | 7.6 | 2.6 | 65.4 | 76.3 | 23.4 | 21.1 | 3.6 | 6.8 | 66.0 | 23.7 |

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic Distribution: HOME MORTGAGE REFINANCE | | | | | | | | | | | | | | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | |
|--|-------------------------------------|------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|-------------------------------|------|-----|-----|-----------------|--|---|--|--|--|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | | | | | | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | Over all | Lo w | Mod | Mid | Upp | | | | | |
| Full-Review: | | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,610 | 72.0 | 2.8 | 6.3 | 16.5 | 20.8 | 49.6 | 37.0 | 31.1 | 36.0 | 5.1 | 10.0 | 6.4 | 4.0 | 5.5 | | | | | |
| LEXINGTON MSA 4280 | 400 | 17.9 | 2.7 | 2.3 | 20.8 | 17.3 | 47.2 | 33.8 | 29.3 | 46.8 | 3.8 | 3.9 | 3.7 | 2.7 | 5.5 | | | | | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 70 | 3.1 | 0 | 0 | 0.9 | 0 | 32.3 | 22.3 | 66.8 | 77.7 | 1.8 | 1.3 | 2.5 | 1.0 | 2.7 | | | | | |
| LEXINGTON NON MSA | 119 | 5.3 | 0 | 0 | 0.3 | 0 | 22.5 | 16.0 | 77.2 | 84.0 | 7.8 | 0 | 0 | 8.1 | 7.8 | | | | | |
| OWENSBORO MSA 5990 | 38 | 1.7 | 3.6 | 0 | 7.6 | 2.6 | 65.4 | 76.3 | 23.4 | 21.1 | 1.6 | 0 | 0.6 | 1.9 | 1.5 | | | | | |

Table 4b. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic Distribution: HOME MORTGAGE REFINANCE | | | | | | | | | | |
|--|-------------------------------------|------------|------------------------|-----------------|-----------------------------|--------------|---------------------------|--------------------|--------------------------|--------------|
| | | | | State: KENTUCKY | | | | Evaluation Period: | | |
| JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | | | | |
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans | % Owner Occ Units | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,006 | 78.8 | 2.8 | 12.2 | 16.5 | 26.9 | 49.6 | 37.3 | 31.1 | 23.6 |
| LEXINGTON MSA 4280 | 179 | 14.0 | 2.7 | 1.1 | 20.8 | 15.1 | 47.2 | 42.5 | 29.3 | 41.0 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 17 | 1.3 | 0 | 0 | 0.9 | 0 | 32.3 | 11.8 | 66.8 | 88.2 |
| LEXINGTON NON MSA | 46 | 3.6 | 0 | 0 | 0.3 | 0 | 18.7 | 17.4 | 81.3 | 82.6 |
| OWENSBORO MSA 5990 | 28 | 2.2 | 3.6 | 7.1 | 7.6 | 14.3 | 65.4 | 35.7 | 23.4 | 39.3 |

Table 5. Geographic Distribution of Multifamily Loans

| Geographic Distribution: MULTIFAMILY | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|--------------------------------------|-------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|--|------|------|------|
| MA/Assessment Area: | Total Multifamily Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate HMDA Lending (%) by Tract Income | | | |
| | # | % of Total | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 7 | 10.0 | 17.4 | 14.3 | 19.5 | 28.6 | 38.8 | 14.3 | 24.3 | 42.9 | 13.2 | 23.5 | 42.7 | 20.6 |
| LEXINGTON MSA 4280 | 0 | 0 | 6.0 | 0 | 28.0 | 0 | 41.2 | 0 | 24.8 | 0 | 4.9 | 41.0 | 31.2 | 23.0 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.4 | 0 | 63.1 | 0 | 36.5 | 0 | 0 | 0 | 66.7 | 33.3 |
| LEXINGTON NON MSA | 0 | 0 | 0 | 0 | 2.3 | 0 | 13.5 | 0 | 84.2 | 0 | 0 | 0 | 0 | 100 |
| OWENSBORO MSA 5990 | 0 | 0 | 14.5 | 0 | 10.2 | 0 | 56.1 | 0 | 19.2 | 0 | 33.3 | 0 | 50.0 | 16.7 |

Table 5a. Geographic Distribution of Multifamily Loans

| Geographic Distribution: MULTIFAMILY | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | | |
|--------------------------------------|-------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|-------------------------------|------|------|-----|------|--|
| MA/Assessment Area: | Total Multifamily Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | | |
| | # | % of Total | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans | Over all | Lo w | Mod | Mid | Upp | |
| Full-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 7 | 100.0 | 17.4 | 14.3 | 19.5 | 28.6 | 38.8 | 14.3 | 24.3 | 42.9 | 10.3 | 11.1 | 12.5 | 3.4 | 21.4 | |
| LEXINGTON MSA 4280 | 0 | 0 | 6.0 | 0 | 28.0 | 0 | 41.2 | 0 | 24.8 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Limited-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.4 | 0 | 63.1 | 0 | 36.5 | 0 | 0 | 0 | 0 | 0 | 0 | |
| LEXINGTON NON MSA | 0 | 0 | 0 | 0 | 2.3 | 0 | 13.5 | 0 | 84.2 | 0 | 0 | 0 | 0 | 0 | 0 | |
| OWENSBORO MSA 5990 | 0 | 0 | 14.5 | 0 | 10.2 | 0 | 56.1 | 0 | 19.2 | 0 | 0 | 0 | 0 | 0 | 0 | |

Table 5b. Geographic Distribution of Multifamily Loans

| Geographic Distribution: MULTIFAMILY | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | |
|--------------------------------------|-------------------------|------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|
| MA/Assessment Area: | Total Multifamily Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans | % MF Units | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 2 | 66.7 | 17.4 | 50.0 | 19.5 | 50.0 | 38.8 | 0 | 24.3 | 0 |
| LEXINGTON MSA 4280 | 1 | 33.3 | 6.0 | 0 | 28.0 | 0 | 41.2 | 100 | 24.8 | 0 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.4 | 0 | 63.1 | 0 | 36.5 | 0 |
| LEXINGTON NON MSA | 0 | 0 | 0 | 0 | 2.3 | 0 | 13.5 | 0 | 84.2 | 0 |
| OWENSBORO MSA 5990 | 0 | 0 | 14.5 | 0 | 10.2 | 0 | 56.1 | 0 | 19.2 | 0 |

Table 6. Geographic Distribution of Small Loans to Businesses

| Geographic Distribution: SMALL LOANS TO BUSINESSES | | | | | | | | | | | | | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | |
|--|----------------------------|------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|---------------------------------------|------|------|-----------------|--|---|--|--|--|
| MA/Assessment Area: | Total Small Business Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate Lending (%) by Tract Income | | | | | | | | |
| | # | % of Total | % of Businesses | % BANK Loans | % of Businesses | % BANK Loans | % of Businesses | % BANK Loans | % of Businesses | % BANK Loans | Low | Mod | Mid | Upp | | | | | |
| Full-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 298 | 59.4 | 6.8 | 10.4 | 22.6 | 19.1 | 38.3 | 40.6 | 32.3 | 29.9 | 5.4 | 19.1 | 37.0 | 38.5 | | | | | |
| LEXINGTON MSA 4280 | 172 | 34.3 | 4.9 | 4.7 | 28.8 | 22.1 | 43.4 | 29.1 | 22.6 | 44.2 | 2.9 | 22.1 | 47.4 | 27.6 | | | | | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 8 | 1.6 | 0 | 0 | 1.4 | 0 | 36.2 | 37.5 | 62.3 | 62.5 | 0 | 1.0 | 29.4 | 69.5 | | | | | |
| LEXINGTON NON MSA | 18 | 3.6 | 0 | 0 | 9.3 | 5.6 | 21.2 | 38.9 | 69.4 | 55.6 | 0 | 8.7 | 18.7 | 72.6 | | | | | |
| OWENSBORO MSA 5990 | 6 | 1.2 | 14.2 | 0 | 17.0 | 0 | 48.9 | 66.7 | 19.9 | 33.3 | 14.5 | 11.6 | 53.5 | 20.4 | | | | | |

Table 6a. Geographic Distribution of Small Loans to Businesses

| Geographic Distribution: SMALL LOANS TO BUSINESSES | | | | | | | | | | | | | | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | |
|--|----------------------------|------------|------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|-------------------------------|------|-----|-----|-----------------|--|--|--|--|---|--|--|--|--|
| MA/Assessment Area: | Total Small Business Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | | | | | | | | | | |
| | # | % of Total | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans | Over all | Lo w | Mod | Mid | Up p | | | | | | | | | |
| Full-Review: | | | | | | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 298 | 59.4 | 6.8 | 10.4 | 22.6 | 19.1 | 38.3 | 40.6 | 32.3 | 29.9 | 2.9 | 5.5 | 2.9 | 3.1 | 2.2 | | | | | | | | | |
| LEXINGTON MSA 4280 | 172 | 34.3 | 4.9 | 4.7 | 28.8 | 22.1 | 43.4 | 29.1 | 22.6 | 44.2 | 2.8 | 4.4 | 2.8 | 1.7 | 4.4 | | | | | | | | | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 8 | 1.6 | 0 | 0 | 1.4 | 0 | 36.2 | 37.5 | 62.3 | 62.5 | 0.5 | 0 | 0 | 0.6 | 0.6 | | | | | | | | | |
| LEXINGTON NON MSA | 18 | 3.6 | 0 | 0 | 9.3 | 5.6 | 21.2 | 38.9 | 69.4 | 55.6 | 2.3 | 0 | 1.4 | 4.7 | 1.7 | | | | | | | | | |
| OWENSBORO MSA 5990 | 6 | 1.2 | 14.2 | 0 | 17.0 | 0 | 48.9 | 66.7 | 19.9 | 33.3 | 0.6 | 0 | 0 | 0.8 | 0.9 | | | | | | | | | |

Table 6b. Geographic Distribution of Small Loans to Businesses

| Geographic Distribution: SMALL LOANS TO BUSINESSES | | State: KENTUCKY | | | | | Evaluation Period: | | | |
|--|----------------------------|-----------------|------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|
| JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | | | | |
| MA/Assessment Area: | Total Small Business Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans | % of Businesses | % BAN K Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 386 | 68.2 | 6.8 | 13.0 | 22.6 | 17.1 | 38.3 | 29.8 | 32.3 | 40.1 |
| LEXINGTON MSA 4280 | 151 | 26.7 | 4.9 | 4.0 | 28.8 | 32.5 | 43.4 | 36.4 | 22.6 | 27.2 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 11 | 1.9 | 0 | 0 | 1.4 | 0 | 36.2 | 27.3 | 62.3 | 72.7 |
| LEXINGTON NON MSA | 18 | 3.2 | 0 | 0 | 9.3 | 5.6 | 21.2 | 16.7 | 69.4 | 77.8 |
| OWENSBORO MSA 5990 | 0 | 0 | 14.2 | 0 | 17.0 | 0 | 48.9 | 0 | 19.9 | 0 |

Table 7. Geographic Distribution of Small Loans to Farms

| Geographic Distribution: SMALL LOANS TO FARMS | | | | | | | | | | | | | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | |
|---|------------------------|------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|---------------------------------------|------|------|-----------------|--|---|--|--|--|
| MA/Assessment Area: | Total Small Farm Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Aggregate Lending (%) by Tract Income | | | | | | | | |
| | # | % of Total | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans | Low | Mod | Mid | Upp | | | | | |
| Full-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1 | 1.6 | 0.6 | 0 | 12.2 | 0 | 55.4 | 0 | 31.8 | 100 | 0 | 12.8 | 56.4 | 30.9 | | | | | |
| LEXINGTON MSA 4280 | 54 | 88.5 | 1.1 | 0 | 19.1 | 5.6 | 55.0 | 74.1 | 24.8 | 20.4 | 0.3 | 21.4 | 66.1 | 12.3 | | | | | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.1 | 0 | 27.1 | 0 | 72.8 | 0 | 0 | 0 | 19.8 | 80.2 | | | | | |
| LEXINGTON NON MSA | 6 | 9.8 | 0 | 0 | 0.3 | 0 | 19.8 | 33.3 | 79.9 | 66.7 | 0 | 0.4 | 23.6 | 76.0 | | | | | |
| OWENSBORO MSA 5990 | 0 | 0 | 0.3 | 0 | 1.0 | 0 | 86.0 | 0 | 12.7 | 0 | 8.0 | 0.9 | 78.6 | 12.5 | | | | | |

Table 7a. Geographic Distribution of Small Loans to Farms

| Geographic Distribution: SMALL LOANS TO FARMS | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | |
|---|------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---|--------------|--------------------------|--------------|-------------------------------|------|-----|-----|------|
| MA/Assessment Area: | Total Small Farm Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography | | | | |
| | # | % of Total | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans | Over all | Lo w | Mod | Mid | Up p |
| Full-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1 | 1.6 | 0.6 | 0 | 12.2 | 0 | 55.4 | 0 | 31.8 | 100 | 1.1 | 0 | 0 | 0 | 3.4 |
| LEXINGTON MSA 4280 | 54 | 88.5 | 1.1 | 0 | 19.1 | 5.6 | 55.0 | 74.1 | 24.8 | 20.4 | 3.8 | 0 | 1.0 | 4.3 | 6.4 |
| Limited-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.1 | 0 | 27.1 | 0 | 72.8 | 0 | 0 | 0 | 0 | 0 | 0 |
| LEXINGTON NON MSA | 6 | 9.8 | 0 | 0 | 0.3 | 0 | 19.8 | 33.3 | 79.9 | 66.7 | 2.2 | 0 | 0 | 3.1 | 1.9 |
| OWENSBORO MSA 5990 | 0 | 0 | 0.3 | 0 | 1.0 | 0 | 86.0 | 0 | 12.7 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 7b. Geographic Distribution of Small Loans to Farms

| Geographic Distribution: SMALL LOANS TO FARMS | | State: KENTUCKY | | | | | Evaluation Period: | | | |
|---|------------------------|-----------------|------------------------|--------------|-----------------------------|--------------|---------------------------|--------------|--------------------------|--------------|
| JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | | | | |
| MA/Assessment Area: | Total Small Farm Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | |
| | # | % of Total | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans | % of Farms | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 0 | 0 | 0.6 | 0 | 12.2 | 0 | 55.4 | 0 | 31.8 | 0 |
| LEXINGTON MSA 4280 | 71 | 92.2 | 1.1 | 0 | 19.1 | 11.3 | 55.0 | 69.0 | 24.8 | 19.7 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0.1 | 0 | 27.1 | 0 | 72.8 | 0 |
| LEXINGTON NON MSA | 6 | 7.8 | 0 | 0 | 0.3 | 0 | 19.8 | 33.3 | 79.9 | 66.7 |
| OWENSBORO MSA 5990 | 0 | 0 | 0.3 | 0 | 1.0 | 0 | 86.0 | 0 | 12.7 | 0 |

Table 8. Borrower Distribution of Home Purchase Loans

| Borrower Distribution: HOME PURCHASE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|--------------------------------------|---------------------------|-----------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|----------------------------|------|------|------|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Aggregate Lending Data (%) | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 944 | 55.5 | 20.3 | 5.6 | 17.8 | 17.4 | 22.5 | 24.7 | 39.3 | 50.1 | 10.7 | 22.6 | 28.2 | 36.7 |
| LEXINGTON MSA 4280 | 576 | 33.9 | 22.0 | 7.6 | 16.5 | 16.3 | 21.4 | 21.7 | 40.2 | 52.4 | 9.6 | 22.9 | 26.9 | 38.8 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 38 | 2.2 | 14.0 | 0 | 14.8 | 0 | 19.6 | 18.4 | 51.6 | 81.6 | 3.0 | 11.1 | 25.6 | 58.8 |
| LEXINGTON NON MSA | 81 | 4.8 | 13.5 | 2.5 | 12.6 | 7.4 | 17.8 | 25.9 | 56.0 | 63.0 | 2.4 | 11.7 | 23.7 | 61.0 |
| OWENSBORO MSA 5990 | 61 | 3.6 | 20.8 | 3.3 | 17.7 | 26.2 | 23.2 | 21.3 | 38.3 | 49.2 | 9.1 | 25.2 | 24.5 | 40.0 |

Table 8a. Borrower Distribution of Home Purchase Loans

| Borrower Distribution: HOME PURCHASE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | | |
|--------------------------------------|---------------------------|-----------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|--------------|-----|-----|-----|-----|--|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share | | | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Over all | Low | Mod | Mid | Upp | |
| Full-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 944 | 55.5 | 20.3 | 5.6 | 17.8 | 17.4 | 22.5 | 24.7 | 39.3 | 50.1 | 4.8 | 2.5 | 3.7 | 4.2 | 6.6 | |
| LEXINGTON MSA 4280 | 576 | 33.9 | 22.0 | 7.6 | 16.5 | 16.3 | 21.4 | 21.7 | 40.2 | 52.4 | 6.2 | 5.0 | 4.4 | 5.0 | 8.4 | |
| Limited-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 38 | 2.2 | 14.0 | 0 | 14.8 | 0 | 19.6 | 18.4 | 51.6 | 81.6 | 1.7 | 0 | 0 | 1.2 | 2.3 | |
| LEXINGTON NON MSA | 81 | 4.8 | 13.5 | 2.5 | 12.6 | 7.4 | 17.8 | 25.9 | 56.0 | 63.0 | 8.5 | 8.7 | 5.4 | 9.3 | 8.8 | |
| OWENSBORO MSA 5990 | 61 | 3.6 | 20.8 | 3.3 | 17.7 | 26.2 | 23.2 | 21.3 | 38.3 | 49.2 | 3.9 | 1.4 | 4.0 | 3.4 | 4.8 | |

Table 8b. Borrower Distribution of Home Purchase Loans

| Borrower Distribution: HOME PURCHASE | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | |
|--------------------------------------|---------------------------|-----------------|----------------------|---|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,161 | 62.2 | 20.3 | 9.2 | 17.8 | 21.6 | 22.5 | 23.9 | 39.3 | 43.2 |
| LEXINGTON MSA 4280 | 531 | 28.5 | 22.0 | 7.0 | 16.5 | 17.3 | 21.4 | 25.6 | 40.2 | 46.3 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 45 | 2.4 | 14.0 | 2.2 | 14.8 | 4.4 | 19.6 | 24.4 | 51.6 | 66.7 |
| LEXINGTON NON MSA | 69 | 3.7 | 13.5 | 2.9 | 12.6 | 5.8 | 17.8 | 26.1 | 56.0 | 62.3 |
| OWENSBORO MSA 5990 | 60 | 3.2 | 20.8 | 5.0 | 17.7 | 25.0 | 23.2 | 21.7 | 38.3 | 48.3 |

Table 9. Borrower Distribution of Home Improvement Loans

| Borrower Distribution: HOME IMPROVEMENT | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|---|------------------------------|-----------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|----------------------------|------|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Aggregate Lending Data (%) | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 245 | 51.9 | 20.3 | 7.8 | 17.8 | 18.4 | 22.5 | 30.6 | 39.3 | 43.3 | 15.3 | 22.0 | 28.9 | 33.1 |
| LEXINGTON MSA 4280 | 120 | 25.4 | 22.0 | 2.5 | 16.5 | 10.8 | 21.4 | 29.2 | 40.2 | 52.5 | 13.1 | 21.9 | 27.3 | 36.8 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 14 | 3.0 | 14.0 | 0 | 14.8 | 0 | 19.6 | 21.4 | 51.6 | 78.6 | 4.7 | 12.7 | 23.4 | 58.7 |
| LEXINGTON NON MSA | 75 | 15.9 | 13.5 | 1.3 | 12.6 | 6.7 | 17.8 | 20.0 | 56.0 | 72.0 | 2.7 | 11.4 | 19.6 | 66.4 |
| OWENSBORO MSA 5990 | 18 | 3.8 | 20.8 | 5.6 | 17.7 | 5.6 | 23.2 | 38.9 | 38.3 | 50.0 | 12.1 | 22.7 | 24.4 | 39.6 |

Table 9a. Borrower Distribution of Home Improvement Loans

| Borrower Distribution: HOME IMPROVEMENT | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | | |
|---|------------------------------|------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|--------------|------|------|------|------|--|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share | | | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Over all | Lo w | Mo d | Mi d | Up p | |
| Full-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 245 | 51.9 | 20.3 | 7.8 | 17.8 | 18.4 | 22.5 | 30.6 | 39.3 | 43.3 | 4.0 | 2.0 | 3.3 | 4.2 | 5.2 | |
| LEXINGTON MSA 4280 | 120 | 25.4 | 22.0 | 2.5 | 16.5 | 10.8 | 21.4 | 29.2 | 40.2 | 52.5 | 7.5 | 1.4 | 3.7 | 8.0 | 10.7 | |
| Limited-Review: | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 14 | 3.0 | 14.0 | 0 | 14.8 | 0 | 19.6 | 21.4 | 51.6 | 78.6 | 3.6 | 0 | 0 | 3.3 | 4.9 | |
| LEXINGTON NON MSA | 75 | 15.9 | 13.5 | 1.3 | 12.6 | 6.7 | 17.8 | 20.0 | 56.0 | 72.0 | 34.1 | 16.7 | 20.0 | 34.9 | 37.0 | |
| OWENSBORO MSA 5990 | 18 | 3.8 | 20.8 | 5.6 | 17.7 | 5.6 | 23.2 | 38.9 | 38.3 | 50.0 | 4.5 | 2.1 | 1.1 | 7.2 | 5.7 | |

Table 9b. Borrower Distribution of Home Improvement Loans

| Borrower Distribution: HOME IMPROVEMENT | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | |
|---|------------------------------|------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 246 | 54.2 | 20.3 | 8.9 | 17.8 | 22.8 | 22.5 | 37.0 | 39.3 | 30.9 |
| LEXINGTON MSA 4280 | 91 | 20.0 | 22.0 | 9.9 | 16.5 | 25.3 | 21.4 | 27.5 | 40.2 | 37.4 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 34 | 7.5 | 14.0 | 0 | 14.8 | 2.9 | 19.6 | 29.4 | 51.6 | 67.7 |
| LEXINGTON NON MSA | 58 | 12.8 | 13.5 | 3.5 | 12.6 | 19.0 | 17.8 | 15.5 | 56.0 | 62.1 |
| OWENSBORO MSA 5990 | 25 | 5.5 | 20.8 | 8.0 | 17.7 | 24.0 | 23.2 | 28.0 | 38.3 | 40.0 |

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Distribution: HOME MORTGAGE REFINACE | | State: KENTUCKY | | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | |
|---|-------------------------------------|-----------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|----------------------------|------|------|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Aggregate Lending Data (%) | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,609 | 72.0 | 20.3 | 5.2 | 17.8 | 15.4 | 22.5 | 24.9 | 39.3 | 53.3 | 12.8 | 19.9 | 27.0 | 35.8 |
| LEXINGTON MSA 4280 | 400 | 17.9 | 22.0 | 5.3 | 16.5 | 12.0 | 21.4 | 21.0 | 40.2 | 58.8 | 9.9 | 18.9 | 24.0 | 42.2 |
| Limited-Review: | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 70 | 3.1 | 14.0 | 1.4 | 14.8 | 11.4 | 19.6 | 8.6 | 51.6 | 77.1 | 2.6 | 10.1 | 18.2 | 63.4 |
| LEXINGTON NON MSA | 119 | 5.3 | 13.5 | 2.5 | 12.6 | 11.8 | 17.8 | 10.1 | 56.0 | 74.8 | 2.0 | 8.5 | 18.3 | 68.2 |
| OWENSBORO MSA 5990 | 38 | 1.7 | 20.8 | 2.6 | 17.7 | 18.4 | 23.2 | 23.7 | 38.3 | 52.6 | 10.1 | 17.0 | 28.3 | 41.9 |

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Distribution: HOME MORTGAGE REFINANCE | | | State: KENTUCKY | | | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | |
|--|-------------------------------------|------------|----------------------|--------------|---------------------------|--------------|---|--------------|------------------------|--------------|--------------|------|------|-----|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share | | | | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | Over all | Lo w | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1,609 | 72.0 | 20.3 | 5.2 | 17.8 | 15.4 | 22.5 | 24.9 | 39.3 | 53.3 | 6.6 | 2.7 | 5.1 | 6.1 | 9.8 |
| LEXINGTON MSA 4280 | 400 | 17.9 | 22.0 | 5.3 | 16.5 | 12.0 | 21.4 | 21.0 | 40.2 | 58.8 | 4.9 | 2.6 | 3.1 | 4.3 | 6.8 |
| Limited-Review: | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 70 | 3.1 | 14.0 | 1.4 | 14.8 | 11.4 | 19.6 | 8.6 | 51.6 | 77.1 | 2.4 | 1.4 | 2.7 | 1.1 | 2.9 |
| LEXINGTON NON MSA | 119 | 5.3 | 13.5 | 2.5 | 12.6 | 11.8 | 17.8 | 10.1 | 56.0 | 74.8 | 9.7 | 12.0 | 13.3 | 5.3 | 10.6 |
| OWENSBORO MSA 5990 | 38 | 1.7 | 20.8 | 2.6 | 17.7 | 18.4 | 23.2 | 23.7 | 38.3 | 52.6 | 2.0 | 0.5 | 2.1 | 1.6 | 2.5 |

Table 10b. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Distribution: HOME MORTGAGE REFINANCE | | | State: KENTUCKY | | | | Evaluation Period: | | | |
|--|-------------------------------------|------------|----------------------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|
| JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | | | | |
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | |
| | # | % of Total | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans | % Families | % BANK Loans |
| Full-Review: | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 951 | 78.5 | 20.3 | 3.9 | 17.8 | 16.5 | 22.5 | 20.0 | 39.3 | 51.1 |
| LEXINGTON MSA 4280 | 172 | 14.2 | 22.0 | 4.7 | 16.5 | 16.3 | 21.4 | 23.8 | 40.2 | 49.4 |
| Limited-Review: | | | | | | | | | | |
| LOUISVILLE NON MSA | 17 | 1.4 | 14.0 | 5.9 | 14.8 | 0 | 19.6 | 11.8 | 51.6 | 82.4 |
| LEXINGTON NON MSA | 45 | 3.7 | 13.5 | 2.2 | 12.6 | 6.7 | 17.8 | 11.1 | 56.0 | 75.6 |
| OWENSBORO MSA 5990 | 27 | 2.2 | 20.8 | 7.4 | 17.7 | 14.8 | 23.2 | 37.0 | 38.3 | 40.7 |

Table 11. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: SMALL LOANS TO BUSINESSES | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | |
|--|---------------------------------|-----------------|---|---|--|-------------------------|---------------------------|--------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Businesses | | Businesses with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Business Size | | | Market Share | |
| | # | % of Total | % of Businesses | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | All | Rev \$1 million or less |
| Full-Review: | | | | | | | | | |
| LOUISVILLE MSA 4520 | 298 | 59.4 | 86.4 | 50.0 | 173 | 72 | 53 | 2.9 | 2.5 |
| LEXINGTON MSA 4280 | 172 | 34.3 | 87.2 | 46.5 | 109 | 23 | 40 | 2.8 | 1.9 |
| Limited-Review: | | | | | | | | | |
| LOUISVILLE NON MSA | 8 | 1.6 | 87.8 | 37.5 | 4 | 2 | 2 | 0.5 | 0.3 |
| LEXINGTON NON MSA | 18 | 3.6 | 87.1 | 83.3 | 14 | 2 | 2 | 2.3 | 2.8 |
| OWENSBORO MSA 5990 | 6 | 1.2 | 87.3 | 16.7 | 4 | 2 | 0 | 0.6 | 0.1 |

Table 11a. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: SMALL LOANS TO BUSINESSES | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | |
|--|---------------------------------|-----------------|---|---|--|-------------------------|---------------------------|----------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Businesses | | Businesses with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Business Size | | | Aggregate Data | |
| | # | % of Total | % of Businesses | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | All | Rev \$1 million or less |
| Full-Review: | | | | | | | | | |
| LOUISVILLE MSA 4520 | 298 | 59.4 | 86.4 | 50.0 | 173 | 72 | 53 | 10,400 | 56.0 |
| LEXINGTON MSA 4280 | 172 | 34.3 | 87.2 | 46.5 | 109 | 23 | 40 | 6,237 | 65.0 |
| Limited-Review: | | | | | | | | | |
| LOUISVILLE NON MSA | 8 | 1.6 | 87.8 | 37.5 | 4 | 2 | 2 | 1,627 | 71.0 |
| LEXINGTON NON MSA | 18 | 3.6 | 87.1 | 83.3 | 14 | 2 | 2 | 792 | 67.0 |
| OWENSBORO MSA 5990 | 6 | 1.2 | 87.3 | 16.7 | 4 | 2 | 0 | 1,016 | 68.0 |

Table 11b. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: SMALL LOANS TO BUSINESSES State: KENTUCKY Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | |
|--|---------------------------------|------------|---|--------------|--|-------------------------|---------------------------|
| MA/Assessment Area: | Total Small Loans to Businesses | | Businesses with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Business Size | | |
| | # | % of Total | % of Businesses | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$1,000,000 |
| Full-Review: | | | | | | | |
| LOUISVILLE MSA 4520 | 386 | 68.1 | 86.4 | 51.8 | 232 | 77 | 77 |
| LEXINGTON MSA 4280 | 151 | 26.6 | 87.2 | 57.6 | 95 | 31 | 25 |
| Limited-Review: | | | | | | | |
| LOUISVILLE NON MSA | 11 | 1.9 | 87.8 | 36.4 | 5 | 0 | 6 |
| LEXINGTON NON MSA | 18 | 3.2 | 87.1 | 88.2 | 15 | 3 | 0 |
| OWENSBORO MSA 5990 | 1 | 0.2 | 87.3 | 100 | 1 | 0 | 0 |

Table 12. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: SMALL LOANS TO FARMS TO DECEMBER 31, 1999 | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 | | | | | |
|---|------------------------|-----------------|--|------------------------------------|--|-------------------------|-------------------------|--------------|-------------------------|
| MA/Assessment Area: | Total Small Farm Loans | | Farms with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Farm Size | | | Market Share | |
| | # | % of Total | % of Farms | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$500,000 | All | Rev \$1 million or less |
| Full-Review: | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1 | 1.6 | 97.3 | 100 | 1 | 0 | 0 | 1.1 | 1.2 |
| LEXINGTON MSA 4280 | 54 | 88.5 | 96.8 | 96.3 | 42 | 10 | 2 | 3.8 | 4.0 |
| Limited-Review: | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 98.9 | 0 | 0 | 0 | 0 | 0 | 0 |
| LEXINGTON NON MSA | 6 | 9.8 | 98.3 | 100 | 6 | 0 | 0 | 2.2 | 2.5 |
| OWENSBORO MSA 5990 | 0 | 0 | 98.7 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12a. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: SMALL LOANS TO FARMS TO DECEMBER 31, 1999 | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 | | | | | |
|---|------------------------|-----------------|--|------------------------------------|--|-------------------------|-------------------------|----------------|-------------------------|
| MA/Assessment Area: | Total Small Farm Loans | | Farms with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Farm Size | | | Aggregate Data | |
| | # | % of Total | % of Farms | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$500,000 | All | Rev \$1 million or less |
| Full-Review: | | | | | | | | | |
| LOUISVILLE MSA 4520 | 1 | 1.6 | 97.3 | 100 | 1 | 0 | 0 | 94 | 90.0 |
| LEXINGTON MSA 4280 | 54 | 88.5 | 96.8 | 96.3 | 42 | 10 | 2 | 1,410 | 92.0 |
| Limited-Review: | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 98.9 | 0 | 0 | 0 | 0 | 106 | 93.0 |
| LEXINGTON NON MSA | 6 | 9.8 | 98.3 | 100 | 6 | 0 | 0 | 271 | 90.0 |
| OWENSBORO MSA 5990 | 0 | 0 | 98.7 | 0 | 0 | 0 | 0 | 112 | 88.0 |

Table 12b. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: SMALL LOANS TO FARMS | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | |
|---|------------------------|-----------------|--|---|--|-------------------------|-------------------------|
| MA/Assessment Area: | Total Small Farm Loans | | Farms with Revenues of \$1 million or less | | Loans by Original Amount Regardless of Farm Size | | |
| | # | % of Total | % of Farms | % BANK Loans | \$100,000 or Less | >\$100,000 to \$250,000 | >\$250,000 to \$500,000 |
| Full-Review: | | | | | | | |
| LOUISVILLE MSA 4520 | 0 | 0 | 97.3 | 0 | 0 | 0 | 0 |
| LEXINGTON MSA 4280 | 71 | 92.2 | 96.8 | 87.3 | 53 | 9 | 9 |
| Limited-Review: | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 98.9 | 0 | 0 | 0 | 0 |
| LEXINGTON NON MSA | 6 | 7.8 | 98.3 | 100 | 5 | 1 | 0 |
| OWENSBORO MSA 5990 | 0 | 0 | 98.7 | 0 | 0 | 0 | 0 |

Table 13. Geographic and Borrower Distribution of Consumer Loans

| Geographic and Borrower Distribution: CONSUMER LOANS | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999 | | | | | | | | | | | | | | | |
|--|----------------------|-----------------|-------------------------|---|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|-----------------------|---------------|---------------------------|---------------|-------------------------|---------------|------------------------|---------------|--|
| MA/Assessment Area: | Total Consumer Loans | | Geographic Distribution | | | | | | | | Borrower Distribution | | | | | | | | |
| | # | % of Total | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | |
| | | | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | |
| Full-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 8,924 | 71.9 | 6.5 | 1.7 | 19.8 | 10.9 | 46.5 | 45.9 | 27.2 | 41.5 | 24.0 | 9.7 | 15.9 | 17.2 | 19.1 | 22.2 | 40.9 | 32.1 | |
| LEXINGTON MSA 4280 | 1,906 | 15.4 | 4.4 | 1.2 | 24.2 | 12.5 | 45.3 | 43.9 | 26.0 | 42.4 | 25.3 | 5.9 | 15.0 | 14.3 | 18.6 | 21.0 | 41.1 | 39.0 | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 744 | 6.0 | 0 | 0 | 1.1 | 0.5 | 37.8 | 27.4 | 61.1 | 72.0 | 16.3 | 0.7 | 12.6 | 9.8 | 17.1 | 16.0 | 54.1 | 55.4 | |
| LEXINGTON NON MSA | 633 | 5.1 | 0 | 0 | 1.0 | 0.2 | 23.3 | 17.1 | 75.7 | 82.8 | 16.5 | 2.5 | 12.2 | 10.7 | 16.1 | 17.4 | 55.2 | 50.1 | |
| OWENSBORO MSA 5990 | 207 | 1.7 | 6.7 | 2.4 | 9.9 | 5.3 | 62.8 | 66.2 | 20.6 | 26.1 | 26.0 | 6.3 | 14.1 | 18.8 | 18.6 | 29.5 | 41.2 | 44.9 | |

Table 13a. Geographic and Borrower Distribution of Consumer Loans

| Geographic and Borrower Distribution: CONSUMER LOANS | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000 | | | | | | | | | | | | | | | |
|--|----------------------|-----------------|-------------------------|---|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|-----------------------|---------------|---------------------------|---------------|-------------------------|---------------|------------------------|---------------|--|
| MA/Assessment Area: | Total Consumer Loans | | Geographic Distribution | | | | | | | | Borrower Distribution | | | | | | | | |
| | # | % of Total | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | |
| | | | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | % of Hhlds | % BAN K Loans | |
| Full-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 6,074 | 66.1 | 6.5 | 1.7 | 19.8 | 10.4 | 46.5 | 46.7 | 27.2 | 41.2 | 24.0 | 11.2 | 15.9 | 21.7 | 19.1 | 26.5 | 40.9 | 37.3 | |
| LEXINGTON MSA 4280 | 1,860 | 20.3 | 4.4 | 1.1 | 24.2 | 19.5 | 45.3 | 42.1 | 26.0 | 37.3 | 25.3 | 10.9 | 15.0 | 19.3 | 18.6 | 21.9 | 41.1 | 42.5 | |
| Limited-Review: | | | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 493 | 5.4 | 0 | 0 | 1.1 | 0 | 37.8 | 25.0 | 61.1 | 75.0 | 16.3 | 2.0 | 12.6 | 10.1 | 17.1 | 22.3 | 54.1 | 64.3 | |
| LEXINGTON NON MSA | 497 | 5.4 | 0 | 0 | 1.0 | 0 | 23.3 | 18.5 | 75.7 | 81.5 | 16.5 | 4.4 | 12.2 | 12.5 | 16.1 | 17.9 | 55.2 | 54.5 | |
| OWENSBORO MSA 5990 | 261 | 2.8 | 6.7 | 3.8 | 9.9 | 3.5 | 62.8 | 64.8 | 20.6 | 28.0 | 26.0 | 10.0 | 14.1 | 17.2 | 18.6 | 26.4 | 41.2 | 44.1 | |

Table 14. Qualified Investments

| QUALIFIED INVESTMENTS | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000 | | | | | |
|------------------------|--------------------------|-----------------|----------------------------|---|-------------------|------------|-----------------|----------------------|------------|
| MA/Assessment Areas: | Prior Period Investments | | Current Period Investments | | Total Investments | | | Unfunded Commitments | |
| | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Review: | | | | | | | | | |
| LOUISVILLE MSA 4520 | 4 | 2,799 | 38 | 2,504 | 42 | 5,303 | 94.3 | 5 | 5,605 |
| LEXINGTON MSA 4280 | 2 | 264 | 34 | 56 | 36 | 320 | 5.7 | 2 | 1,522 |
| Limited-Review: | | | | | | | | | |
| LOUISVILLE NON MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LEXINGTON NON MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OWENSBORO MSA 5990 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS | | | | | | | | State: KENTUCKY | | Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000 | | | | | | | |
|---|-------------------------------------|--------------------|-------------------------------------|---|------|------|------|--------------------------|----------------------|---|-----|-----|-----|---|------|------|------|
| MA/Assessment Area: | Deposits | Branches | | | | | | Branch Openings/Closings | | | | | | Population | | | |
| | % of Rated Area Deposits in MSA/A A | # of BANK Branches | % of Rated Area Branches in MSA/A A | Location of Branches by Income of Geographies (%) | | | | # of Branch Closings | # of Branch Openings | Net Change in Location of Branches (+ or -) | | | | % of the Population within Each Geography | | | |
| | | | | Low | Mod | Mid | Upp | | | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Review: | | | | | | | | | | | | | | | | | |
| LOUISVILLE MSA 4520 | 62.1 | 42 | 67.7 | 2.4 | 9.5 | 45.2 | 42.9 | 0 | 10 | 0 | 1 | 4 | 5 | 6.2 | 19.2 | 47.2 | 27.4 |
| LEXINGTON MSA 4280 | 26.6 | 12 | 19.4 | 0 | 30.8 | 53.8 | 15.4 | 0 | 5 | 0 | 1 | 3 | 1 | 5.6 | 24.4 | 44.2 | 25.7 |
| Limited-Review: | | | | | | | | | | | | | | | | | |
| LOUISVILLE NON MSA | 1.0 | 1 | 1.6 | 0 | 0 | 0 | 100 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.9 | 40.6 | 58.5 |
| LEXINGTON NON MSA | 7.8 | 5 | 8.1 | 0 | 0 | 20.0 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.7 | 24.4 | 74.9 |
| OWENSBORO MSA 5990 | 2.6 | 2 | 3.2 | 50.0 | 50.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.2 | 9.2 | 64.3 | 20.4 |