

PUBLIC DISCLOSURE

April 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Independence Bank of Kentucky
RSSD #648242**

**2425 Frederica Street
Owensboro, Kentucky 42301**

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 the 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: This institution is rated SATISFACTORY.

The following table shows the performance level of Independence Bank of Kentucky with respect to the Lending, Investment, and Service Tests.

Independence Bank of Kentucky			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution’s rating include the following:

- The bank’s lending levels reflect good responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank’s assessment areas.
- The distribution of loans by borrower’s income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are reasonably accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Independence Bank of Kentucky is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Independence Bancshares, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Owensboro, Kentucky. The bank's branch network consists of 27 offices across nine assessment areas. Twenty-two locations have full-service, on-site interactive teller machines (ITMs), and five locations have cash-dispensing-only automated teller machines (ATMs). The bank has also partnered with Allpoint to offer surcharge-free ATM access to over 55,000 ATMs worldwide. During the review period, the bank closed two branches and opened three new branches.

The bank operates in nine assessment areas, all within the state of Kentucky, as follows:

- Owensboro, Kentucky Metropolitan Statistical Area (MSA) – Daviess, Hancock, and McLean Counties, which make up the entirety of the MSA.
- Western Kentucky – Calloway, Graves, and McCracken Counties.
- Evansville, Indiana-Kentucky Multistate MSA – Henderson County (the entire Kentucky portion of the MSA).
- Central Western Kentucky – Hopkins and Webster Counties.
- Bowling Green, Kentucky MSA – Warren County (one of four counties in the MSA).
- Louisville/Jefferson County, Kentucky-Indiana Multistate MSA – Jefferson and Shelby Counties (two of six counties in the Kentucky portion of the MSA).
- Central Kentucky – Franklin County.
- Lexington-Fayette County, Kentucky MSA – Fayette County (one of six counties in the MSA) (new assessment area since the prior review period).
- Logan County (new assessment area since the prior review period).

The bank's most significant presence remains in the Owensboro MSA, which includes the bank's main office and the largest share of the bank's branches, deposits, and loan volume of any of the bank's assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of March 31, 2024, the bank reported total assets of \$3.7 billion, which represents a 14.8 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$2.0 billion, while deposits totaled \$3.1 billion.

The bank’s loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of March 31, 2024		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
1–4 Family Residential	\$670,148	33.9%
Commercial Real Estate	\$620,362	31.4%
Farmland	\$235,374	11.9%
Farm Loans	\$145,590	7.4%
Commercial and Industrial	\$123,890	6.3%
Construction and Development	\$102,699	5.2%
Multifamily Residential	\$65,947	3.3%
Loans to Individuals	\$5,646	0.3%
Total Other Loans	\$5,885	0.3%
TOTAL	\$1,975,541	100%

As indicated by the table above, a significant portion of the bank’s lending resources is directed to loans secured by 1–4 family residential properties and commercial real estate loans. Other significant product lines include farmland and farm loans. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on October 25, 2021.

SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Large Institution CRA Examination Procedures*, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution level and is a reflection of the conclusions drawn in each of the bank’s nine assessment areas.

The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2023.

Assessment Area	Offices		Deposits as of June 30, 2023		Assessment Area Review Procedures
	#	%	\$ (000s)	%	
Owensboro MSA	6	22.2%	\$1,238,967	43.0%	Full-Scope
Western Kentucky	6	22.2%	\$406,769	14.1%	Full-Scope
Henderson County	2	7.4%	\$271,107	9.4%	Full-Scope
Central Western Kentucky	4	14.8%	\$242,318	8.4%	Limited-Scope
Warren County	2	7.4%	\$297,962	10.4%	Limited-Scope
Louisville	3	11.1%	\$270,605	9.4%	Limited-Scope
Central Kentucky	2	7.4%	\$107,107	3.7%	Limited-Scope
Fayette County	1	3.7%	\$39,326	1.4%	Limited-Scope
Logan County	1	3.7%	\$3,878	0.1%	Limited-Scope
OVERALL	27	100%	\$2,878,039	100%	3 Full-Scope

The bank’s overall institution rating is a composite of the full-scope assessment areas, which are weighted based on the significance of the bank’s operations in each area. In light of branch structure, loan and deposit activity, and the bank’s CRA evaluation history, primary emphasis (in order of significance) was placed on the performance in the full-scope assessment areas of Owensboro MSA, Western Kentucky, and Henderson County. The remaining six assessment areas carried significantly less weight in influencing overall ratings due to their limited scope.

To augment this evaluation, three community contact interviews with representatives throughout the bank’s assessment areas were conducted. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank’s assessment areas and provided context with which to evaluate the bank’s responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank’s performance is evaluated using the following criteria and time periods:

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) Small business and small farm loans reported under the CRA 	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		October 25, 2021 – April 28, 2024
Product Innovation ¹		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. Due to similar volumes and the bank’s strategic focus on both HMDA and small business loans, these two products were given equal weight, with less weight given to small farm loans.

The bank’s Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration²
- Distribution of loans by borrower’s income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation

Under the previously noted Borrower Distribution and Geographic Distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2015 and 2020 American Community Survey (ACS) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.

¹ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank’s performance negatively. These activities are largely used to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

² This criterion is applicable at the institution level only.

- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. The 2022 estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the 2022 U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income or the percentage of businesses and farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either low- or moderate-income census tracts or the percentage of businesses located in low- and moderate-income (LMI) census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which are expected to describe many factors impacting lenders and to predict more relevant comparisons.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems.
- Changes in branch locations.
- Reasonableness of business hours and retail services.
- Community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank’s performance under the Lending Test is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Assessment Areas Concentration	High Percentage Inside
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Adequate Level
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank’s assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	3,092	86.8%	471	13.2%	3,563	100%
	\$490,822	79.5%	\$126,664	20.5%	\$617,486	100%
Small Business	2,701	87.3%	394	12.7%	3,095	100%
	\$331,530	86.8%	\$50,572	13.2%	\$382,102	100%
Small Farm	1,327	80.0%	332	20.0%	1,659	100%
	\$135,858	76.5%	\$41,753	23.5%	\$177,611	100%
TOTAL LOANS	7,120	85.6%	1,197	14.4%	8,317	100%
	\$958,210	81.4%	\$218,989	18.6%	\$1,177,199	100%

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 85.6 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 81.4 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower’s income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Owensboro MSA	Good
Western Kentucky	Good
Henderson County	Excellent
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Below

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Owensboro MSA	Adequate
Western Kentucky	Good
Henderson County	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Central Western Kentucky	Below
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Consistent

Community Development Lending Activity

Overall, the bank makes an adequate level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Owensboro MSA	Adequate
Western Kentucky	Adequate
Henderson County	Adequate
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Central Western Kentucky	Below
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Below
Fayette County	Consistent
Logan County	Below

During the review period, the bank originated or renewed 28 qualifying community development loans inside its assessment areas, totaling \$65.8 million. In addition to meeting the community development lending needs of its own assessment areas, the bank also made seven loans totaling \$36.5 million outside its assessment areas. Two of these loans were to a small business headquartered within its assessment areas, but the proceeds of the loans were used to build a restaurant outside of its assessment areas in Tennessee. As a result, new jobs were created for LMI individuals.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank’s efforts through these lending programs resulted in 150 loans being originated totaling \$20.7 million. Offerings include:

- *Freddie Mac Home Possible mortgage loan program:* This loan program offers flexible home financing options and is offered through Freddie Mac. The program features low down payment requirements, flexible sources of a down payment, lower fees, and income limitations. During the review period, the bank originated 60 loans through this program totaling \$7.2 million. Additionally, 96.7 percent of the originated loans were to LMI borrowers.
- *Kentucky Housing Corporation (KHC):* The bank serves as a third-party mortgage originator for Kentucky’s affordable housing agency. Through this relationship, the bank

originates conventional, Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture (USDA) loans. All loan products offered through KHC feature flexible, long-term financing to eligible borrowers with low down payment requirements. During the review period, the bank originated 18 loans totaling \$2.7 million. Furthermore, 55.6 percent of the loans were to LMI borrowers.

- *Federal Home Loan Bank of Cincinnati Welcome Home Program:* This program offers grants to fund down payment and closing costs for income-eligible homebuyers. Grant funds are reserved on a first-come, first-served basis until all funds have been reserved. During the review period, the bank originated 21 loans that qualified for a total of \$300,000 in grant funds. In addition, 100 percent of the loans were to LMI borrowers.
- *Top Flite Financial, Inc.:* The bank refers applications for conventional, FHA, VA, and USDA mortgage loans to Top Flite Financial, Inc., which offers financial services, including credit repair assistance, to customers who do not meet the bank’s underwriting criteria. In total, 68 loans totaling \$10.5 million were referred to Top Flite Financial, Inc., the vast majority of which are government-sponsored loans. Furthermore, 42.6 percent of the loans were to LMI borrowers.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Owensboro MSA	Excellent
Western Kentucky	Significant
Henderson County	Significant
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Below
Central Kentucky	Consistent
Fayette County	Below
Logan County	Below

During the review period, the bank made three new investments totaling \$5.1 million and had \$54.4 million in previous-period investments that were still outstanding. Additionally, the bank made 497 donations totaling \$1.5 million. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

In addition to the community development investments and grants made to its own assessment areas, the bank also made eight donations totaling \$7,618 outside of its assessment areas.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Owensboro MSA	Reasonably Accessible
Western Kentucky	Reasonably Accessible
Henderson County	Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Consistent

The bank currently operates 4 of its 27 branches (14.8 percent) in LMI geographies. These branches are in the Henderson County, Central Western Kentucky, Warren County, and Louisville assessment areas. In addition to branch locations, consideration was also given to the availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank’s overall record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. During the review period, the bank opened one branch in a moderate-income census tract and two branches in middle-income census tracts. Meanwhile, the bank closed one branch in both a moderate- and a middle-income census tract.

Full-Scope Assessment Areas	Changes in Branch Locations
Owensboro MSA	Not Adversely Affected
Western Kentucky	Not Adversely Affected
Henderson County	Generally Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Exceeds
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 8:30 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Owensboro MSA	Do Not Vary in a Way That Inconveniences
Western Kentucky	Do Not Vary in a Way That Inconveniences
Henderson County	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Owensboro MSA	Relatively High Level
Western Kentucky	Relatively High Level
Henderson County	Adequate Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Central Western Kentucky	Consistent
Warren County	Consistent
Louisville	Consistent
Central Kentucky	Consistent
Fayette County	Consistent
Logan County	Consistent

In total, 142 employees provided community development services to 198 organizations inside the bank’s assessment areas. Additionally, 12 employees provided community development services to seven organizations outside of the bank’s assessment areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

OWENSBORO, KENTUCKY MSA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE OWENSBORO MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six (22.2 percent) of its total branches in the Owensboro MSA assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	0	5	1

Each of these offices contains a full-service ITM. During the review period, the bank did not open or close any branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of the Owensboro, Kentucky MSA, which includes Daviess, Hancock, and McLean Counties. According to 2020 ACS data, the assessment area population was 121,559, which is most heavily concentrated in Daviess County (103,312). Of the 15 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked first in deposit market share, encompassing 37.1 percent of total deposit dollars.

While only 15 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 187 institutions had loan activity in the assessment area, of which the bank ranked second with 9.9 percent of total HMDA loans. The bank ranked first out of 67 institutions with CRA loan activity in the assessment area, accounting for 17.4 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including small dollar loans to newer small businesses. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	6	20.0%	5,334	16.7%
Middle	18	60.0%	20,333	63.6%
Upper	5	16.7%	5,985	18.7%
Unknown	1	3.3%	311	1.0%
TOTAL	30	100%	31,963	100%

As shown above, 20.0 percent of the census tracts in the assessment area are LMI geographies, but only 16.7 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Owensboro in Daviess County.

While the chart displayed above shows the assessment area has no low-income census tracts, this reflection is indicative of changes in applicable census data. During one of the analysis years (2021), the assessment area did have one low-income census tract that was reclassified as a moderate-income census tract in the second analysis year (2022).

Based on 2020 ACS data, the median family income for the assessment area was \$68,358. At the same time, the median family income for the state of Kentucky was \$65,893. More recently, the FFIEC estimates the 2021 and 2022 median family income for the Owensboro MSA to be \$64,400 and \$75,600, respectively. The following table displays population percentages of assessment area families by income level compared to the Kentucky family populations.

Family Population by Income Level				
	Assessment Area		Kentucky	
Low	6,980	21.8%	253,148	22.2%
Moderate	5,640	17.6%	196,689	17.3%
Middle	6,317	19.8%	225,205	19.8%
Upper	13,026	40.8%	464,074	40.7%
TOTAL	31,963	100%	1,139,116	100%

Overall, the distribution of families by income level in the assessment area is closely aligned with the state of Kentucky. In addition, the percentage of families living below the poverty level in the assessment area (12.8 percent) is similar to the level in the state of Kentucky (12.3 percent). Considering income levels and family demographics, the assessment area appears to be similarly affluent to Kentucky.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Kentucky.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Area	\$139,255	17.0%	\$794	35.5%	39.5%
Kentucky	\$147,100	16.1%	\$783	36.6%	35.5%

The higher affordability ratio in the assessment area indicates that homeownership is more affordable than in the state of Kentucky as a whole. Within the assessment area, homeownership appears least affordable in Daviess County based on an affordability ratio of 38.2 percent, while Hancock (49.5 percent) and McLean (48.5 percent) counties are comparatively more affordable.

While slightly more owners’ housing costs exceed 30.0 percent of their income in the assessment area compared to the state of Kentucky, slightly more renters’ housing costs exceed 30.0 percent of their income in the state of Kentucky, indicating a similar affordability between the two geographical areas. Nonetheless, the community contact noted a particular need for additional low-income rentals within the assessment area.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 44,720 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (21.3 percent), healthcare and social assistance (19.9 percent), and retail trade (13.1 percent). The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area and the state of Kentucky.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023 Year to Date (YTD)
Assessment Area	4.1%	3.9%	4.3%
Kentucky	4.4%	3.9%	4.1%

As shown in the table above, unemployment rates in the assessment area were similar to statewide figures over the review period. Unemployment rates fluctuated slightly from year to year and were lowest in 2022.

Community Contact Information

For the Owensboro MSA assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in small business development.

The community contact interviewee categorized the local economy as robust and outperforming the state of Kentucky as a whole. The contact noted that the manufacturing and farming sectors are particularly strong when compared to the small business sector. As for housing, the contact indicated the region lacks affordable housing and specifically cited the need for more low-income rentals.

In addition, the contact noted that the general banking needs of LMI people and small businesses are being met by local financial institutions. However, the contact indicated needs in the area include small dollar loans and financial education programs for small businesses, as well as consumer credit-building resources. Regarding the performance of local financial institutions, the contact noted that many banks are active and supportive of community development projects, which are abundant in the area, and highlighted Independence Bank of Kentucky as being particularly active in the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OWENSBORO MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Owensboro MSA assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$ (000s)	%
Home Improvement	49	2.2%	3,242	1.1%
Home Purchase	270	12.0%	48,208	16.8%
Multifamily Housing	15	0.7%	6,718	2.3%
Refinancing	366	16.3%	56,696	19.7%
Other Purpose Line of Credit (LOC)	184	8.2%	14,913	5.2%
Other Purpose Closed/Exempt	4	0.2%	401	0.1%
Total HMDA	888	39.5%	130,178	45.3%
Small Business	679	30.2%	91,599	31.9%
Small Farm	679	30.2%	65,657	22.8%
TOTAL LOANS	2,246	100%	287,434	100%

The bank’s lending activity in the assessment area represents 31.5 percent of total 2021 and 2022 HMDA and CRA loans. By comparison, the bank operates 22.2 percent of its total branches and holds 43.0 percent of total bank deposits in the assessment area. While the bank’s lending levels were below the share of deposits in the assessment area, the bank faced significant competition specific to HMDA lending from one local credit union during the review period. Therefore, the bank’s lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Owensboro MSA assessment area. As previously mentioned, primary emphasis was placed on performance for HMDA and small business lending given the bank's strategic focus on those loan products.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is adequate overall.

The distribution of HMDA loans to low-income borrowers is considered adequate in 2021 (6.6 percent) and 2022 (7.5 percent), as the bank's performance is in line with the performance of peer institutions in the assessment area in 2021 (7.4 percent) and in 2022 (8.8 percent). While the bank's performance is well below the percentage of assessment area families who are low income (22.2 percent in 2021 and 21.8 percent in 2022), a significant portion of borrowers in this demographic is unlikely to qualify for a home mortgage loan given the overall family poverty level of 12.8 percent in the assessment area.

The bank originated 17.9 percent of its HMDA loans to moderate-income borrowers in 2021, which is in line with aggregate lending levels (19.1 percent) and the percentage of families who are moderate-income (17.8 percent), reflecting adequate performance. However, the bank's level of lending to moderate-income borrowers in 2022 (14.7 percent) is below aggregate (22.2 percent) and demographic levels (17.6 percent) and, thus, is considered poor.

Small Business

The bank's distribution of small business loans by business revenue profile is good.

In 2021, the bank originated 78.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (56.4 percent) but was below the demographic figure (89.0 percent), reflecting good performance. The bank's level of lending in 2022, however, was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (55.0 percent) was similar to aggregate performance (57.6 percent) but below the demographic figure (88.9 percent).

Small Farm Lending

The bank's overall distribution of small farm loans by borrowers' profile is good.

In 2021, the bank originated 87.1 percent of its farm loans to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (74.0 percent), trailed the demographic figure (98.9 percent), and is considered good. Similarly, the percentage of loans to small farms in 2022 (74.0 percent) exceeded aggregate lending levels (61.4 percent), trailed the demographic figure (98.9 percent), and is considered good.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the current assessment area has no low-income census tracts (one low-income census tract in 2021) and six moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is adequate overall.

The percentage of HMDA loans originated in the low-income census tract in 2021 (1.0 percent) was in line with both aggregate lending levels (0.9 percent) and the percentage of owner-occupied housing in the low-income census tract (1.5 percent); this reflects adequate performance in low-income geographies in 2021.

In 2021, the bank originated 10.3 percent of HMDA loans in moderate-income geographies in the assessment area, which was approaching both the aggregate performance (14.6 percent) and the demographic levels (14.9 percent), reflecting adequate performance. In 2022, the percentage of HMDA loans in moderate-income geographies increased to 13.3 percent, which was in line with aggregate lending levels (13.8 percent) and the demographic figure (13.7 percent) and is also considered adequate.

Small Business Lending

The bank's overall geographic distribution of small business loans is adequate.

The percentage of small business loans originated in the low-income census tract in 2021 (2.7 percent) was in line with aggregate lending levels (2.8 percent) and the demographic figure for the low-income geography (2.7 percent); this reflects adequate performance in the low-income geography for 2021.

In 2021, the bank originated 12.9 percent of small business loans in moderate-income geographies, which is well below aggregate performance (21.0 percent) and the demographic levels (27.8 percent), reflecting poor performance. In 2022, the bank made 16.8 percent of its small business loans in moderate-income geographies, which approached aggregate performance (19.0 percent), reflecting adequate performance.

Small Farm Lending

The bank's overall geographic distribution of small farm loans is adequate.

As demonstrated by the 2021 assessment area demographic figure (0.4 percent) and aggregate lending levels (0.0 percent), there are limited opportunities to reach small farms located in the only low-income census tract. Therefore, the bank's performance (0.0 percent) is considered adequate.

In 2021, the percentage of small farm loans in moderate-income geographies (0.9 percent) was in line with aggregate lending levels (1.3 percent) and was approaching the percentage of assessment area farms in moderate-income geographies (4.0 percent), reflecting adequate performance. While the bank had no small farm loans in moderate-income geographies in 2022, based on the assessment area demographic figure (1.5 percent) and aggregate lending levels (0.2 percent), there were limited opportunities to reach small farms located in moderate-income census tracts. This reflects adequate performance.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021 and 2022, the bank had loan activity in all assessment area census tracts. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Owensboro MSA assessment area. During the review period, the bank made three community development loans totaling \$3.4 million. All of these community development loans were to nonprofit organizations that provide community services primarily for LMI individuals.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the Owensboro MSA assessment area and is often in a leadership position. During the review period, the bank received credit for 14 investments made prior to the review period still outstanding totaling \$22.7 million. Most of the investments were municipal bonds to improve the city of Owensboro schools with a majority of students coming from LMI families.

In addition to these investments, the bank also made 170 donations totaling \$517,156 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families and nonprofit organizations providing community services to LMI families. Of note, the bank made several donations totaling \$44,512 to its own “Backpack” program designed to support the food needs of local children.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Owensboro MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates six branches in the Owensboro MSA assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	5	1	0	6
	0.0%	0.0%	83.3%	16.7%	0.0%	100%
Census Tracts	0.0%	20.0%	60.0%	16.7%	3.3%	100%
Household Population	0.0%	19.7%	61.9%	17.2%	1.2%	100%

As shown in the previous table, none of the bank’s offices are in LMI geographies. However, three of the bank’s offices are located less than one mile from a moderate-income census tract. Additionally, the bank offers access to a large network of fee-free ATMs and mobile banking to all customers in the Owensboro MSA assessment area. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended drive-through hours past 5 p.m. on Fridays. Saturday drive-through hours are offered at the three branches located in Daviess County, which are the closest locations to LMI census tracts in downtown Owensboro. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank’s branch locations in the assessment area.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 45 bank employees provided community development services to 50 qualifying organizations in the Owensboro MSA assessment area. These community development services included the following noteworthy services:

- Eleven bank employees taught financial literacy at local schools at which a majority of students qualified for the free or reduced lunch program.
- One bank employee provided financial expertise by serving as a committee member for an organization that provides LMI individuals with affordable housing, which was identified as a need by the community contact.

WESTERN KENTUCKY NONMSA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE WESTERN KENTUCKY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six (22.2 percent) of its total branches in the Western Kentucky assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	0	4	2

Five of these offices contain a full-service ITM, with one location containing an ATM that is cash-dispensing only. During the review period, the bank did not open or close any branches in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of Calloway, Graves, and McCracken Counties in a nonMSA portion of western Kentucky. According to 2020 ACS data, the assessment area population was 141,627, which is most heavily concentrated in McCracken County (67,875). Of the 15 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked seventh in deposit market share, encompassing 9.9 percent of total deposit dollars.

While only 15 depository institutions operate branches in the assessment area, a much higher number of institutions reported loan activity there. An analysis of HMDA-reportable loans shows that in 2021, the bank ranked third out of 225 lenders, encompassing 7.0 percent of total HMDA loans; in 2022, the bank ranked second out of 212 institutions with 7.8 percent of total HMDA loans. In addition, in 2021 the bank ranked first out of 75 lenders with CRA loan activity in the assessment area, accounting for 16.9 percent of total CRA loan activity; in 2022, the bank ranked fifth out of 73 institutions, accounting for 10.4 percent of total CRA loan activity.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. The community contact familiar with the assessment area pointed to a specific need for start-up loans for new farmers. Additionally, bank management indicated the assessment area offers many opportunities for community development involvement.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	2.5%	400	1.1%
Moderate	7	17.5%	3,445	9.8%
Middle	12	30.0%	11,160	31.7%
Upper	19	47.5%	19,881	56.4%
Unknown	1	2.5%	359	1.0%
TOTAL	40	100%	35,245	100%

As shown above, 20.0 percent of the census tracts in the assessment area are LMI geographies, but only 10.9 percent of the family population resides in these tracts. Moreover, only 7.8 percent of all owner-occupied housing units in the assessment area are in LMI geographies. This suggests that LMI areas have fewer opportunities for homeownership than middle- and upper-income geographies. The single low-income census tract and one of the moderate-income census tracts are in the city of Murray (Calloway County); five of the moderate-income census tracts are in the city of Paducah (McCracken County); and one moderate-income census tract is in the city of Mayfield (Graves County).

Based on 2020 ACS data, the median family income for the assessment area was \$62,647. At the same time, the median family income for nonMSA Kentucky as a whole was significantly lower at \$54,327. More recently, the FFIEC estimates the 2021 and 2022 median family income for nonMSA Kentucky to be \$52,600 and \$61,700, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Kentucky family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Kentucky	
Low	6,158	17.5%	109,027	23.0%
Moderate	5,501	15.6%	79,154	16.7%
Middle	6,534	18.5%	88,561	18.7%
Upper	17,052	48.4%	196,893	41.6%
TOTAL	35,245	100%	473,635	100%

As shown in the table above, 33.1 percent of families within the assessment area were considered LMI, which is lower than the LMI family percentages of 39.7 percent in nonMSA Kentucky. Similarly, the percentage of families living below the poverty level in the assessment area (11.8 percent) falls below the level in nonMSA Kentucky (16.0 percent). Considering these factors, the assessment area appears to be more affluent than nonMSA Kentucky as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and nonMSA Kentucky as a whole.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Area	\$133,042	17.2%	\$710	39.1%	34.3%
NonMSA Kentucky	\$107,295	16.3%	\$657	34.3%	39.0%

Based on information in the table above, housing in the assessment area is less affordable when compared to housing in nonMSA Kentucky as a whole. The affordability ratio of the assessment area (34.3 percent) is below nonMSA Kentucky (39.0 percent). In addition, median gross rents are notably higher in the assessment area (\$710) when compared to nonMSA Kentucky (\$657). Finally, more owners’ and renters’ housing costs exceed 30.0 percent of their income in the assessment area than in nonMSA Kentucky.

Industry and Employment Demographics

BLS industry demographics indicate that there are 57,130 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are retail trade (16.2 percent), healthcare and social assistance (15.6 percent), and accommodation and food services (13.9 percent). The table below details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted), for the assessment area and nonMSA Kentucky as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023 Year to Date (YTD)
Assessment Area	4.5%	4.1%	4.2%
NonMSA Kentucky	4.8%	4.4%	4.7%

As shown in the table above, unemployment levels in the assessment area were just below nonMSA Kentucky as a whole. Unemployment rates fluctuated only slightly from year to year and were highest in 2021. These slight fluctuations in unemployment were corroborated by the community contact interviewee.

Community Contact Information

For the Western Kentucky assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in agriculture and community outreach.

The contact views the region as having a resilient economy, despite ebbs and flows with industrial manufacturing jobs and agriculture. The contact believes that the economic downturns related to the COVID-19 pandemic and deadly tornados in December 2021 were temporary. The main concerns stated by the contact are inflation and affordable housing, especially in Calloway County, where home prices in the city of Murray are greatly inflated over comparable homes in Graves and McCracken Counties. The contact believes this is due in part to high demand for rental properties stemming from the need for student housing at Murray State University.

Despite these issues, the contact feels that local financial institutions are in healthy competition with each other and are willing to provide credit to LMI individuals, even those with poor credit history. The contact went on to state that all local financial institutions were responsive to recovery efforts following the December 2021 tornadoes.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WESTERN KENTUCKY ASSESSMENT AREA

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Western Kentucky assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$ (000s)	%
Home Improvement	33	2.5%	2,172	1.2%
Home Purchase	193	14.7%	36,400	19.8%
Multifamily Housing	14	1.1%	15,166	8.3%
Refinancing	191	14.5%	30,351	16.5%
Other Purpose LOC	98	7.5%	7,163	3.9%
Other Purpose Closed/Exempt	3	0.2%	416	0.2%
Total HMDA	532	40.5%	91,668	49.9%
Small Business	570	43.4%	68,446	37.3%
Small Farm	213	16.2%	23,435	12.8%
TOTAL LOANS	1,315	100%	183,549	100%

The bank’s lending activity in the assessment area represents 18.5 percent of total 2021 and 2022 HMDA and CRA loans. By comparison, the bank operates 22.2 percent of its total branches and holds 14.1 percent of total bank deposits in the assessment area. In addition, the bank experienced an increase in overall lending in this assessment area since its previous evaluation. Therefore, as the bank’s lending levels are above the share of deposits in the assessment area, the bank’s lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Western Kentucky assessment area.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is adequate overall.

The bank originated 3.9 percent of its HMDA loans to low-income borrowers in 2021, which was in line with the performance of peer institutions in the assessment area (3.5 percent) but below the percentage of assessment area families who are low income (17.8 percent). While the gap between the bank's performance and the demographic figure is large, a significant portion of borrowers in this demographic is unlikely to qualify for a home mortgage loan given the overall family poverty level of 11.8 percent in the assessment area. Therefore, the bank's performance is considered adequate. In 2022, the bank originated 1.8 percent of its HMDA loans to low-income borrowers, which compared unfavorably to aggregate lending levels (4.5 percent) and the demographic figure (17.5 percent), reflecting poor performance.

In 2021, the bank originated 9.7 percent of its HMDA loans to moderate-income borrowers, which approached both the aggregate lending level (12.5 percent) and the demographic figure (13.6 percent) and is considered adequate. In 2022, the bank's performance declined; the bank made 8.5 percent of its HMDA loans to moderate-income borrowers as compared to 15.5 percent for other lenders in the assessment area and the demographic figure (15.6 percent), reflecting poor performance.

Small Business

The bank's distribution of small business loans by business revenue profile is good.

In 2021, the bank originated 80.4 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (60.0 percent) but was below the demographic figure (91.0 percent), reflecting good performance. The bank's level of lending in 2022 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (77.6 percent) again exceeded aggregate performance (61.6 percent) but was below the demographic figure (91.1 percent).

Small Farm Lending

The bank's overall distribution of small farm loans by borrowers' profile is good.

In 2021, 88.9 percent of the bank's farm loans were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (66.1 percent), trailed the demographic figure (98.9 percent), and is considered good. Similarly, the percentage of loans to small farms in 2022 (80.5 percent) also exceeded aggregate lending levels (58.1 percent), trailed the demographic figure (99.1 percent), and is considered good.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is good. As previously mentioned, the assessment area has one low-income census tract and seven moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts.

HMDA Lending

The bank's overall distribution of HMDA loans reflects good penetration among geographies of different income levels, particularly LMI geographies.

In 2021, the bank originated 1.3 percent of its HMDA loans in the low-income census tract, which is above the aggregate lending levels (0.5 percent) and the percentage of owner-occupied housing units in the low-income geography (0.5 percent), reflecting good performance. The bank's geographic distribution of HMDA loans in the low-income census tract in 2022 (0.9 percent) is in line with the performance of peer institutions in the assessment area (0.8 percent) and the demographic figure (0.7 percent) and is considered adequate.

The bank's lending performance in moderate-income geographies in 2021 (11.0 percent) exceeded both the aggregate lending level (7.9 percent) and the demographic figure (8.1 percent), reflecting excellent performance. In addition, lending in moderate-income census tracts in 2022 (7.6 percent) was slightly above both the aggregate lending performance (6.6 percent) and the demographic figure (7.1 percent), reflecting good performance.

Small Business Lending

The bank's overall geographic distribution of small business loans is good.

The bank's percentage of small business loans originated in the low-income census tract in 2021 (3.2 percent) was above both the aggregate lending level (1.9 percent) and the demographic figure (1.3 percent), reflecting excellent performance. In 2022, the bank did not originate any loans to small businesses in the low-income geography. Compared to the demographic figure (1.9 percent) and aggregate lending levels (1.9 percent), the bank's performance is considered adequate.

In 2021, the bank originated 17.9 percent of small business loans in moderate-income geographies, which is just above aggregate performance (15.1 percent) and the demographic levels (17.0 percent), reflecting good performance. During the following year, the bank made 17.9 percent of its small business loans in moderate-income geographies, which exceeded aggregate performance (13.3 percent) and the demographic level (15.7 percent), reflecting excellent performance.

Small Farm Lending

The bank's overall geographic distribution of small farm loans in LMI geographies is adequate.

In 2021, the percentage of small farm loans in the low-income geography (0.8 percent) was in line with both the aggregate lending levels (0.4 percent) and the percentage of assessment area farms

in the low-income geography (0.2 percent), reflecting adequate performance. In 2022, while the percentage of assessment area farms in the low-income geography rose slightly (0.7 percent), the bank and peer institutions did not originate any loans in the low-income census tract. As a result, the bank's performance is considered adequate.

In 2021, the percentage of small farm loans in moderate-income geographies (1.6 percent) was below both the aggregate lending levels (4.4 percent) and the percentage of assessment area farms in moderate-income geographies (4.1 percent), reflecting poor performance. However, in 2022, the percentage of small farm loans in moderate-income geographies (1.1 percent) was in line with both the aggregate lending levels (1.9 percent) and the percentage of assessment area farms in moderate-income geographies (2.1 percent), reflecting adequate performance.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021, the bank had loan activity in all assessment area census tracts. In 2022, the bank had lending activity in 97.4 percent of census tracts in the assessment area and 87.5 percent of LMI geographies in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Western Kentucky assessment area. During the review period, the bank made three community development loans totaling \$4.2 million. These community development loans supported various community development purposes, including affordable housing, economic development, and community service. The community development loan that supported affordable housing was to renovate a multifamily property located in a low-income census tract, totaling \$878,288. As previously noted, a substantial portion of renters in these areas have rental costs exceeding 30.0 percent of their income, and these community development loans help address the need for affordable rental housing for LMI individuals.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within its Western Kentucky assessment area and is occasionally in a leadership position. During the review period, the bank made one investment totaling \$3.1 million in a newly qualified investment and received credit for three investments made prior to the review period that are still outstanding totaling \$3.6 million. Each investment was a municipal bond to improve local schools with a majority of students coming from LMI families.

The bank also made 93 donations totaling \$428,174 to various organizations throughout the assessment area. Similar to the investments, several donations were made that benefited children from LMI families. The bank also made many donations to support disaster relief from the impacts of a tornado, including four notable donations to a designated county relief fund totaling \$205,308. Overall, these investments and donations reflect good responsiveness to community development needs.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Western Kentucky assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates six branches in the Western Kentucky assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	4	2	0	6
	0.0%	0.0%	66.7%	33.3%	0.0%	100%
Census Tracts	2.5%	17.5%	30.0%	47.5%	2.5%	100%
Household Population	3.0%	10.5%	31.4%	53.9%	1.2%	100%

As shown in the previous table, none of the bank’s offices are in LMI geographies. However, three of the bank’s offices are near LMI tracts and can reasonably serve those areas. This includes one location in Calloway County that is directly across the street from a moderate-income census tract. Additionally, the bank offers access to a large network of fee-free ATMs and mobile banking to all customers in the Western Kentucky assessment area. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the

assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering extended hours on Fridays. Three of the bank's six branches offer Saturday drive-through hours until noon. One location, located in Calloway County, is closed on Saturday and is the only location without a full-service ITM. However, that location is near another branch in the same city of Murray. Lastly, all offices in the assessment area offer the same set of deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 29 bank employees provided community development services to 53 organizations in the Western Kentucky assessment area. Noteworthy community development services included two employees providing financial expertise by serving as board of directors (board) and committee members for various organizations within a designated disaster area that support the communities and individuals impacted by the deadly tornadoes in December 2021.

EVANSVILLE, INDIANA-KENTUCKY MULTISTATE MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HENDERSON COUNTY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates two (7.4 percent) of its total branches in the Henderson County assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	1	1	0

Both offices contain a full-service ITM. The bank closed one branch in a middle-income census tract during the review period. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of Henderson County, the single county in the Kentucky portion of the Evansville, Indiana-Kentucky MSA. According to 2020 ACS data, the assessment area population was 44,793. Of the eight FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked second in deposit market share, encompassing 24.7 percent of total deposit dollars.

While only eight depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 104 institutions had loan activity in the assessment area, of which the bank ranked second with 15.3 percent of total HMDA loans. The bank also ranked second out of 43 institutions with CRA loan activity in the assessment area, accounting for 17.6 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. Furthermore, the community contact indicated that there are plenty of opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	7.1%	585	4.7%
Moderate	4	28.6%	2,743	21.9%
Middle	8	57.1%	8,102	64.7%
Upper	1	7.1%	1,087	8.7%
Unknown	0	0.0%	0	0.0%
TOTAL	14	100%	12,517	100%

As shown above, 35.7 percent of the census tracts in the assessment area are LMI geographies, but only 26.6 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Henderson.

Based on 2020 ACS data, the median family income for the assessment area was \$63,278. At the same time, the median family income for the Evansville MSA and the state of Kentucky was \$72,963 and \$65,893, respectively. More recently, the FFIEC estimates the 2021 and 2022 median family income for the Evansville MSA to be \$78,400 and \$83,700, respectively. The following table displays population percentages of assessment area families by income level compared to the Evansville MSA and the state of Kentucky family populations.

Family Population by Income Level						
	Assessment Area		Evansville MSA		Kentucky	
Low	3,200	25.6%	17,763	21.3%	253,148	22.2%
Moderate	2,319	18.5%	14,790	17.7%	196,689	17.3%
Middle	2,797	22.3%	17,560	21.0%	225,205	19.8%
Upper	4,201	33.6%	33,457	40.0%	464,074	40.7%
TOTAL	12,517	100%	83,570	100%	1,139,116	100%

As shown in the table above, 44.1 percent of families within the assessment area were considered LMI, which exceeds the LMI family populations in the Evansville MSA (39.0 percent) and the state of Kentucky (39.5 percent). Furthermore, the percentage of families living below the poverty level in the assessment area (14.3 percent) exceeds the level in the Evansville MSA (9.6 percent) and the state of Kentucky (12.3 percent). Considering these factors, the assessment area appears less affluent than both the Evansville MSA and the state of Kentucky.

Housing Demographics

The following table displays housing demographics for the assessment area, the Evansville MSA, and the state of Kentucky.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Area	\$133,190	18.5%	\$692	37.2%	37.9%
Evansville MSA	\$144,955	15.8%	\$797	41.3%	38.1%
Kentucky	\$147,100	16.1%	\$783	36.6%	35.5%

While the affordability ratios listed in the table above indicate homeownership is more affordable in the assessment area than in the state of Kentucky and similar to the Evansville MSA as a whole, the percentage of owners with housing costs exceeding 30.0 percent of their income is greater in the assessment area than in both the Evansville MSA and the state of Kentucky. Regarding rental properties, many renters’ housing costs exceed 30.0 percent of their income in all three areas, with the highest percentage living in the Evansville MSA. This burden was echoed by the community contact, who stated that there is a great need for affordable housing in the assessment area.

Industry and Employment Demographics

BLS industry demographics indicate that there are 16,320 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (29.8 percent), retail trade (11.5 percent), and accommodation and food services (8.8 percent). The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area, the Evansville MSA, and the state of Kentucky.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023 YTD
Assessment Area	4.2%	3.8%	3.9%
Evansville MSA	3.7%	3.0%	3.3%
Kentucky	4.4%	3.9%	4.1%

As shown in the table above, unemployment rates in the assessment area were consistently higher than the Evansville MSA figures but slightly lower than statewide figures over the review period. Unemployment rates across all areas were highest in 2021 and lowest in 2022. Overall, unemployment rates in the assessment area were fairly steady over the review period, which was corroborated by the community contact interviewee.

Community Contact Information

For the Henderson County assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in economic development.

The community contact interviewee described the region overall as doing well economically with healthcare, manufacturing, and retail being among the top industries. In addition, the contact indicated that unemployment has remained steady and relatively low for several years. Regarding

housing, the contact believes that population growth in the region has caused a significant need for more affordable housing.

Moreover, the contact characterized banking competition as healthy and indicated that while most banks are willing to engage with LMI individuals, banks struggle to find qualified LMI applicants. The contact also indicated that there are plenty of opportunities for financial institutions to participate in community development-related activities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HENDERSON COUNTY ASSESSMENT AREA

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Henderson County assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Excellent
Geographic Distribution	Good
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$ (000s)	%
Home Improvement	25	2.7%	1,002	1.0%
Home Purchase	130	13.8%	18,524	18.4%
Multifamily Housing	5	0.5%	1,063	1.1%
Refinancing	207	22.0%	24,424	24.2%
Other Purpose LOC	71	7.6%	3,157	3.1%
Other Purpose Closed/Exempt	2	0.2%	105	0.1%
Total HMDA	440	46.8%	48,275	47.8%
Small Business	330	35.1%	33,732	33.4%
Small Farm	170	18.1%	18,928	18.8%
TOTAL LOANS	940	100%	100,935	100%

The bank’s lending activity in the assessment area represents 13.2 percent of total 2021 and 2022 HMDA and CRA loans. By comparison, the bank operates 7.4 percent of its total branches and holds 9.4 percent of total bank deposits in the assessment area. Considering the level of loans originated in the assessment area relative to the percentage of deposits held, and the level of lending compared to other banks operating in the market, the bank’s lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is excellent in the Henderson County assessment area.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 13.9 percent of its HMDA loans to low-income borrowers in 2021, which was just above the performance of peer institutions in the assessment area (12.0 percent) but below the percentage of assessment area families who are low income (25.0 percent). While the gap between the bank's performance and the demographic figure is significant, a portion of borrowers in this demographic is unlikely to qualify for a home mortgage loan given the overall family poverty level of 14.3 percent in the assessment area. Therefore, the bank's performance is considered good. In 2022, the bank originated 16.0 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (13.5 percent) but was also below the demographic figure (25.6 percent), reflecting good performance.

In 2021, the bank originated 22.8 percent of its HMDA loans to moderate-income borrowers, which was closely aligned with the aggregate lending level (24.4 percent) but exceeded the demographic figure (19.2 percent) and is considered good. In 2022, the bank made 20.4 percent of its HMDA loans to moderate-income borrowers as compared to 23.8 percent for other lenders in the assessment area and the demographic figure (18.5 percent), reflecting good performance.

Small Business

The bank's distribution of small business loans by business revenue profile is excellent.

In 2021, the bank originated 84.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which significantly exceeded aggregate lending levels (55.3 percent) and approached the demographic figure (89.5 percent), reflecting excellent performance. The bank's level of lending in 2022 was good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (73.8 percent) again significantly exceeded aggregate performance (45.5 percent) but trailed the demographic figure (89.7 percent).

Small Farm Lending

The bank's overall distribution of small farm loans by borrowers' profile is excellent.

In 2021, the bank's percentage of small farm loans (92.2 percent) to farms with annual revenues of \$1 million or less significantly exceeded the performance of peer institutions in the assessment area (74.2 percent), approached the demographic figure (99.0 percent), and is considered excellent. The percentage of loans to small farms in 2022 (83.6 percent) also exceeded aggregate lending levels (67.1 percent) but trailed the demographic figure (99.0 percent) and is considered good.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is good. As previously mentioned, the assessment area has one low-income census tract and four moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is good overall.

The percentage of HMDA loans originated in the low-income census tract in 2021 (6.2 percent) and 2022 (5.0 percent) exceeded aggregate lending levels (3.0 percent in 2021 and 3.2 percent in 2022) and the percentage of owner-occupied housing in the low-income census tract (3.8 percent in 2021 and 3.2 percent in 2022); this reflects excellent performance in the low-income geography for both years.

The percentage of HMDA loans originated in moderate-income census tracts in 2021 (21.6 percent) and 2022 (19.3 percent) was in line with the aggregate performance (22.4 percent in 2021 and 19.8 percent in 2022) and the demographic levels (20.9 percent in 2021 and 18.1 percent in 2022), reflecting adequate performance in the moderate-income geographies for both years.

Small Business Lending

The bank's distribution of small business loans in LMI geographies is adequate overall.

The percentage of small business loans originated in the low-income census tract in 2021 (13.0 percent) was above the aggregate lending level (8.2 percent) and in line with the demographic figure (12.1 percent), reflecting good performance. In 2022, the bank's performance declined, with the bank originating only 3.7 percent of small business loans in the low-income census tract. At the same time, aggregate lending levels were at 6.3 percent, and the demographic figure was at 11.6 percent. As a result, the bank's performance is considered poor.

The percentage of small business loans originated in moderate-income census tracts in 2021 (23.3 percent) and 2022 (22.4 percent) was approaching aggregate performance (26.1 percent in 2021 and 26.3 percent in 2022) and reflects adequate performance for both years. At the same time, the demographic figure was 31.9 percent in 2021 and 31.2 percent in 2022.

Small Farm Lending

The bank's overall geographic distribution of small farm loans is adequate.

In 2021, the percentage of small farm loans in the low-income geography (0.9 percent) was similar to the aggregate lending levels (0.6 percent) and the percentage of assessment area farms in the low-income geography (1.6 percent), reflecting adequate performance. In 2022, the bank's percentage of lending in the low-income geography was 1.8 percent, remaining in line with

aggregate lending levels (1.2 percent) and the percentage of assessment area farms in the low-income geography (1.6 percent). Therefore, the bank’s performance is considered adequate.

In 2021, the percentage of small farm loans in moderate-income geographies (5.2 percent) was just above the aggregate lending levels (4.4 percent) and in line with the percentage of assessment area farms in moderate-income geographies (4.9 percent), reflecting good performance. In 2022, the percentage of small farm loans in moderate-income geographies (5.5 percent) was below the aggregate lending levels (7.1 percent) and reflects adequate performance. At the same time, the percentage of assessment area farms in moderate-income geographies was 9.7 percent.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021 and 2022, the bank had loan activity in all assessment area census tracts. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Henderson County assessment area. During the review period, the bank made two community development loans totaling \$390,000. These community development loans supported affordable housing for LMI individuals, which, as noted by the community contact, is a particular need in the assessment area.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the Henderson County assessment area and is occasionally in a leadership position. During the review period, the bank received credit for three investments made prior to the review period that are still outstanding, totaling \$4.9 million. Each investment was a municipal bond to improve local schools with a majority of students qualifying for the free or reduced lunch program. Furthermore, the bank made 37 donations totaling \$11,548, several of which benefited children from LMI families.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Henderson County assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Generally Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates two branches in the Henderson County assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	1	1	0	0	2
	0.0%	50.0%	50.0%	0.0%	0.0%	100%
Census Tracts	7.1%	28.6%	57.1%	7.1%	0.0%	100%
Household Population	5.1%	24.4%	62.5%	8.0%	0.0%	100%

As shown in the previous table, the bank has one of its two branches in an LMI geography. The other branch is near a moderate-income census tract and can reasonably serve that area. Additionally, the bank offers access to a large network of fee-free ATMs and mobile banking to all customers in the assessment area. As a result, the bank’s service delivery systems are accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank closed one branch location in a middle-income census tract, which was located less than one mile from a moderate-income census tract; however, a remaining branch is also in close proximity to the moderate-income census tract and is able to serve the area. Therefore, the bank’s record of opening and closing branch locations has generally not adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer relatively consistent lobby and drive-through hours. The branch located in the moderate-income census tract is the only location that offers lobby and drive-through hours on Saturday. Both locations have extended hours on Fridays. Lastly, all offices in the assessment area offer the same set of deposit and loan products, and lenders are equally dispersed throughout the bank’s branch locations.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, eight bank employees provided community development services to 16

organizations in the Henderson County assessment area. Noteworthy community development services included three employees providing financial expertise by serving as board and committee members for an organization that provides LMI individuals with affordable housing, which was identified as a significant need by the community contact.

CENTRAL WESTERN KENTUCKY NONMSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CENTRAL WESTERN KENTUCKY ASSESSMENT AREA

Independence Bank of Kentucky operates four branches in this assessment area, which includes the entirety of Hopkins and Webster Counties. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	2	10	5	0	17
	0.0%	11.8%	58.8%	29.4%	0.0%	100%
Family Population	0	1,378	9,510	4,620	0	15,508
	0.0%	8.9%	61.3%	29.8%	0.0%	100%
Household Population	0	2,176	14,765	6,679	0	23,620
	0.0%	9.2%	62.5%	28.3%	0.0%	100%
Business Institutions	0	320	929	345	0	1,594
	0.0%	20.1%	58.3%	21.6%	0.0%	100%
Agricultural Institutions	0	3	59	54	0	116
	0.0%	2.6%	50.9%	46.6%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	3,123	2,566	2,889	6,930	15,508
	20.1%	16.6%	18.6%	44.7%	100%
Household Population	5,484	3,177	4,260	10,699	23,620
	23.2%	13.5%	18.0%	45.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL WESTERN KENTUCKY ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Western Kentucky assessment area (the full-scope nonMSA assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Below
Community Development Lending Activity	Below
LENDING TEST RATING	CONSISTENT

During the review period, the bank made two community development loans totaling \$60,000. These loans qualified for a community development purpose of affordable housing.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in the Western Kentucky assessment area. The bank received credit for two investments made prior to the review period that were still outstanding totaling \$1.5 million. Furthermore, 76 donations were made totaling \$249,478. This performance is consistent with the level of investments and grants made by the bank in the Western Kentucky assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Western Kentucky assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, 13 employees provided services to 20 organizations. This is in line with peer performance and consistent with the bank’s performance in the Western Kentucky assessment area.

BOWLING GREEN, KENTUCKY MSA *(Limited-Scope Review)*

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE WARREN COUNTY ASSESSMENT AREA

Independence Bank of Kentucky operates two branches in this assessment area, which includes the entirety of Warren County, one of four counties in the Bowling Green, Kentucky MSA. The bank closed one branch in a moderate-income census tract in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	7	11	7	1	27
	3.7%	25.9%	40.7%	25.9%	3.7%	100%
Family Population	763	6,902	12,569	10,289	530	31,053
	2.5%	22.2%	40.5%	33.1%	1.7%	100%
Household Population	1,354	12,922	20,104	14,165	1,335	49,880
	2.7%	25.9%	40.3%	28.4%	2.7%	100%
Business Institutions	316	1,080	2,000	1,607	220	5,223
	6.1%	20.7%	38.3%	30.8%	4.2%	100%
Agricultural Institutions	3	5	129	50	0	187
	1.6%	2.7%	69.0%	26.7%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	6,383	4,937	5,832	13,901	31,053
	20.6%	15.9%	18.8%	44.8%	100%
Household Population	11,569	7,724	8,760	21,827	49,880
	23.2%	15.5%	17.6%	43.8%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WARREN COUNTY ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Owensboro MSA and Henderson County assessment areas (the full-scope MSA assessment areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
LENDING TEST RATING	CONSISTENT

During the review period, the bank made 12 community development loans totaling \$25.1 million. These loans qualified for a community development purpose of revitalization/stabilization of LMI geographies (four), economic development (four), affordable housing (three), and community services (one).

INVESTMENT TEST

The bank’s investment test performance in this assessment area is consistent with the bank’s overall performance in the full-scope MSA assessment areas. During the review period, the bank had ten community development investments totaling \$14.4 million, of which two investments totaling \$2.0 million were made in the current period. Furthermore, 65 donations were made totaling \$245,329. This performance exceeds performance of peers in the area and is consistent with the level of investments and grants made by the bank in the full-scope MSA assessment areas.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the full-scope MSA assessment areas, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, 30 employees provided services to 17 organizations. This is consistent with the bank's performance in the full-scope MSA assessment areas.

LOUISVILLE/JEFFERSON COUNTY, KENTUCKY- INDIANA MULTISTATE MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISVILLE ASSESSMENT AREA

Independence Bank of Kentucky operates three branches in this assessment area, which includes the entirety of Jefferson and Shelby Counties, two of six counties in the Kentucky portion of the Louisville/Jefferson County, Kentucky-Indiana Multistate MSA. The bank opened one branch in a moderate-income tract in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	28	59	78	56	7	228
	12.3%	25.9%	34.2%	24.6%	3.1%	100%
Family Population	14,042	47,379	74,755	60,603	2,140	198,919
	7.1%	23.8%	37.6%	30.5%	1.1%	100%
Household Population	27,196	82,237	126,883	91,443	5,453	333,212
	8.2%	24.7%	38.1%	27.4%	1.6%	100%
Business Institutions	2,697	6,480	14,324	14,030	803	38,334
	7.0%	16.9%	37.4%	36.6%	2.1%	100%
Agricultural Institutions	9	24	144	153	4	334
	2.7%	7.2%	43.1%	45.8%	1.2%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	44,187	36,242	38,911	79,579	198,919
	22.2%	18.2%	19.6%	40.0%	100%
Household Population	82,121	55,963	61,046	134,082	333,212
	24.7%	16.8%	18.3%	40.2%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Owensboro MSA and Henderson County assessment areas (the full-scope MSA assessment areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
LENDING TEST RATING	CONSISTENT

During the review period, the bank made five community development loans totaling \$31.5 million. These loans qualified for a community development purpose of revitalization/stabilization of LMI geographies (three), affordable housing (one), and economic development (one). One noteworthy loan totaling \$20.6 million financed the construction of a new industrial warehouse project in a low-income census tract, which will create numerous permanent LMI jobs.

INVESTMENT TEST

The bank’s investment test performance in this assessment area is below the bank’s overall performance in the full-scope MSA assessment areas. The bank received credit for one investment made prior to the review period that was still outstanding totaling \$937,248. Furthermore, 36 donations were made totaling \$40,368. This performance was in line with performance of peers in the area and is below the level of investments and grants made by the bank in the full-scope MSA assessment areas.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the full-scope MSA assessment areas, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, 11 employees provided services to 21 organizations. This is consistent with peer performance and consistent with the bank's performance in the full-scope MSA assessment areas.

CENTRAL KENTUCKY NONMSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CENTRAL KENTUCKY ASSESSMENT AREA

Independence Bank of Kentucky operates two branches in this assessment area, which includes the entirety of Franklin County. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	2	5	13	0	20
	0.0%	10.0%	25.0%	65.0%	0.0%	100%
Family Population	0	1,093	3,199	9,091	0	13,383
	0.0%	8.2%	23.9%	67.9%	0.0%	100%
Household Population	0	1,873	5,078	14,327	0	21,278
	0.0%	8.8%	23.9%	67.3%	0.0%	100%
Business Institutions	0	396	405	1,417	0	2,218
	0.0%	17.9%	18.3%	63.9%	0.0%	100%
Agricultural Institutions	0	3	9	35	0	47
	0.0%	6.4%	19.1%	74.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	1,623	1,647	2,372	7,741	13,383
	12.1%	12.3%	17.7%	57.8%	100%
Household Population	2,987	2,635	3,448	12,208	21,278
	14.0%	12.4%	16.2%	57.4%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL KENTUCKY ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Western Kentucky assessment area (the full-scope nonMSA assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
LENDING TEST RATING	CONSISTENT

During the review period, the bank made no community development loans in this assessment area.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in the Western Kentucky assessment area. The bank received credit for four community development investments made prior to the review period that were still outstanding totaling \$6.0 million. In addition, 13 donations were made totaling \$6,801. This performance is in line with the performance of peers in the area and is consistent with the level of investments and grants made by the bank in the Western Kentucky assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Western Kentucky assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, nine employees provided services to eight organizations. The bank's performance exceeds that of its peers and is consistent with the bank's performance in the Western Kentucky assessment area.

LEXINGTON-FAYETTE, KENTUCKY MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FAYETTE COUNTY ASSESSMENT AREA

Independence Bank of Kentucky operates one branch in this assessment area, which includes the entirety of Fayette County, one of six counties in the Lexington-Fayette, Kentucky MSA. The bank opened one branch in an unknown-income census tract in the assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	7	19	28	25	3	82
	8.5%	23.2%	34.1%	30.5%	3.7%	100%
Family Population	4,515	14,518	26,875	27,895	697	74,500
	6.1%	19.5%	36.1%	37.4%	0.9%	100%
Household Population	9,233	29,845	45,680	42,751	3,417	130,926
	7.1%	22.8%	34.9%	32.7%	2.6%	100%
Business Institutions	682	2,903	5,212	6,021	1,155	15,973
	4.3%	18.2%	32.6%	37.7%	7.2%	100%
Agricultural Institutions	5	20	159	159	11	354
	1.4%	5.6%	44.9%	44.9%	3.1%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	16,725	12,042	14,289	31,444	74,500
	22.4%	16.2%	19.2%	42.2%	100%
Household Population	33,094	21,504	22,574	53,754	130,926
	25.3%	16.4%	17.2%	41.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FAYETTE COUNTY ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Owensboro MSA and Henderson County assessment areas (the full-scope MSA assessment areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
LENDING TEST RATING	CONSISTENT

During the review period, the bank made one community development loan totaling \$1.2 million. This loan qualified for a community development purpose of economic development.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is below the bank’s overall performance in the full-scope MSA assessment areas. The bank received credit for two community development investments made prior to the review period that were still outstanding totaling \$2.4 million. Furthermore, three donations were made totaling \$21,000. This performance is in line with the performance of peers in the area and is below the level of investments and grants made by the bank in the full-scope MSA assessment areas.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the full-scope MSA assessment areas, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, three employees provided services to four organizations. This is in line with peer performance and consistent with the bank's performance in the full-scope MSA assessment areas.

LOGAN COUNTY NONMSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE LOGAN COUNTY ASSESSMENT AREA

Independence Bank of Kentucky operates one branch in this assessment area, which includes the entirety of Logan County. The bank opened one branch in a middle-income census tract in the assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	0	6	0	0	6
	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Family Population	0	0	7,039	0	0	7,039
	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Household Population	0	0	10,459	0	0	10,459
	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Business Institutions	0	0	967	0	0	967
	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Agricultural Institutions	0	0	161	0	0	161
	0.0%	0.0%	100.0%	0.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	1,275	1,091	1,462	3,211	7,039
	18.1%	15.5%	20.8%	45.6%	100%
Household Population	2,263	1,601	1,602	4,993	10,459
	21.6%	15.3%	15.3%	47.7%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOGAN COUNTY ASSESSMENT AREA

LENDING TEST

Independence Bank of Kentucky’s overall lending performance in this assessment area is consistent with Lending Test performance in the Western Kentucky assessment area (the full-scope nonMSA assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix D.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
LENDING TEST RATING	BELOW

During the review period, the bank made no community development loans in this assessment area.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is below the bank’s overall performance in the Western Kentucky assessment area. During the review period, the bank had no community development investments. However, the bank made four donations totaling \$1,325. This performance is below the performance of peers in the area and the level of investments and grants made by the bank in the Western Kentucky assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Western Kentucky assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
SERVICE TEST RATING	CONSISTENT

During the review period, seven employees provided services to nine organizations. This is in line with peer performance and consistent with the bank's performance in the Western Kentucky assessment area.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2021 – December 31, 2022 for HMDA, small business, and small farm lending October 25, 2021 – April 28, 2024 for community development loans, investment, and service activities	
FINANCIAL INSTITUTION Independence Bank of Kentucky Owensboro, Kentucky	PRODUCTS REVIEWED HMDA Small Business Small Farm	
AFFILIATE(S) N/A	AFFILIATE RELATIONSHIP N/A	PRODUCTS REVIEWED N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2023)	Branches Visited	CRA Review Procedures
Owensboro MSA	Kentucky	6	\$1,238,967	0	Full-Scope
Western Kentucky	Kentucky	6	\$406,769	0	Full-Scope
Henderson County	Kentucky	2	\$271,107	0	Full-Scope
Central Western Kentucky	Kentucky	4	\$242,318	0	Limited-Scope
Warren County	Kentucky	2	\$297,962	0	Limited-Scope
Louisville	Kentucky	3	\$270,605	0	Limited-Scope
Central Kentucky	Kentucky	2	\$107,107	0	Limited Scope
Fayette County	Kentucky	1	\$39,326	0	Limited-Scope
Logan County	Kentucky	1	\$3,878	0	Limited-Scope
OVERALL		27	\$2,878,039	0	3 Full-Scope

APPENDIX B – SUMMARY OF RATINGS

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kentucky	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Kentucky	9	4	4	17	Satisfactory

LENDING PERFORMANCE TABLES BY FULL-SCOPE ASSESSMENT AREA

OWENSBORO MSA

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	5	4.0%	8.0%	345	1.5%	4.4%	22.2%
	Moderate	24	19.0%	22.3%	3,260	14.5%	16.8%	17.8%
	Middle	17	13.5%	23.0%	2,978	13.3%	22.2%	19.8%
	Upper	49	38.9%	29.3%	11,884	52.9%	39.5%	40.1%
	Unknown	31	24.6%	17.4%	4,008	17.8%	17.0%	0.0%
	TOTAL	126	100.0%	100.0%	22,475	100.0%	100.0%	100.0%
Refinance	Low	20	7.4%	7.2%	1,607	3.9%	3.9%	22.2%
	Moderate	53	19.7%	17.0%	6,373	15.6%	12.1%	17.8%
	Middle	56	20.8%	22.9%	6,972	17.1%	19.8%	19.8%
	Upper	111	41.3%	37.3%	20,084	49.3%	46.9%	40.1%
	Unknown	29	10.8%	15.6%	5,724	14.0%	17.3%	0.0%
	TOTAL	269	100.0%	100.0%	40,760	100.0%	100.0%	100.0%
Home Improvement	Low	1	4.8%	4.2%	15	1.2%	2.8%	22.2%
	Moderate	3	14.3%	18.5%	111	8.9%	12.9%	17.8%
	Middle	6	28.6%	20.8%	315	25.2%	17.8%	19.8%
	Upper	8	38.1%	53.5%	462	37.0%	63.3%	40.1%
	Unknown	3	14.3%	3.1%	346	27.7%	3.2%	0.0%
	TOTAL	21	100.0%	100.0%	1,249	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	14.3%	4.5%	236	8.9%	0.6%	N/A
	Unknown	6	85.7%	95.5%	2,425	91.1%	99.4%	N/A
	TOTAL	7	100.0%	100.0%	2,661	100.0%	100.0%	N/A
Other Purpose LOC	Low	8	9.0%	7.2%	399	5.4%	3.9%	22.2%
	Moderate	12	13.5%	13.9%	1,051	14.2%	12.8%	17.8%
	Middle	22	24.7%	25.8%	1,398	18.8%	21.3%	19.8%
	Upper	43	48.3%	47.4%	4,285	57.8%	58.0%	40.1%
	Unknown	4	4.5%	5.7%	284	3.8%	4.1%	0.0%
	TOTAL	89	100.0%	100.0%	7,417	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	21.7%	0	0.0%	13.3%	22.2%
	Moderate	0	0.0%	17.4%	0	0.0%	23.2%	17.8%
	Middle	1	100.0%	26.1%	228	100.0%	35.5%	19.8%
	Upper	0	0.0%	34.8%	0	0.0%	28.0%	40.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	228	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	5.3%	0	0.0%	1.9%	22.2%
	Moderate	0	0.0%	2.6%	0	0.0%	1.1%	17.8%
	Middle	0	0.0%	5.3%	0	0.0%	2.4%	19.8%
	Upper	0	0.0%	2.6%	0	0.0%	1.6%	40.1%
	Unknown	0	0.0%	84.2%	0	0.0%	93.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	34	6.6%	7.4%	2,366	3.2%	4.0%	22.2%
	Moderate	92	17.9%	19.1%	10,795	14.4%	13.9%	17.8%
	Middle	102	19.9%	22.7%	11,891	15.9%	20.1%	19.8%
	Upper	212	41.3%	34.5%	36,951	49.4%	41.6%	40.1%
	Unknown	73	14.2%	16.2%	12,787	17.1%	20.5%	0.0%
	TOTAL	513	100.0%	100.0%	74,790	100.0%	100.0%	100.0%

Appendix C (Continued)

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	6	4.2%	7.5%	594	2.3%	3.9%	21.8%
	Moderate	21	14.6%	23.1%	2,660	10.3%	17.7%	17.6%
	Middle	25	17.4%	22.5%	3,637	14.1%	22.2%	19.8%
	Upper	55	38.2%	28.3%	13,346	51.9%	38.1%	40.8%
	Unknown	37	25.7%	18.6%	5,496	21.4%	18.1%	0.0%
	TOTAL	144	100.0%	100.0%	25,733	100.0%	100.0%	100.0%
Refinance	Low	11	11.3%	11.9%	715	4.5%	6.0%	21.8%
	Moderate	16	16.5%	21.9%	1,947	12.2%	16.9%	17.6%
	Middle	31	32.0%	25.6%	3,696	23.2%	22.6%	19.8%
	Upper	26	26.8%	29.3%	4,240	26.6%	38.1%	40.8%
	Unknown	13	13.4%	11.3%	5,338	33.5%	16.4%	0.0%
	TOTAL	97	100.0%	100.0%	15,936	100.0%	100.0%	100.0%
Home Improvement	Low	3	10.7%	9.7%	79	4.0%	5.6%	21.8%
	Moderate	3	10.7%	24.3%	30	1.5%	18.2%	17.6%
	Middle	6	21.4%	25.4%	423	21.2%	23.6%	19.8%
	Upper	13	46.4%	35.4%	1,275	64.0%	46.9%	40.8%
	Unknown	3	10.7%	5.2%	186	9.3%	5.7%	0.0%
	TOTAL	28	100.0%	100.0%	1,993	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	12.5%	5.6%	240	5.9%	1.9%	N/A
	Unknown	7	87.5%	94.4%	3,817	94.1%	98.1%	N/A
	TOTAL	8	100.0%	100.0%	4,057	100.0%	100.0%	N/A
Other Purpose LOC	Low	8	8.4%	8.2%	711	9.5%	5.9%	21.8%
	Moderate	13	13.7%	16.4%	676	9.0%	10.1%	17.6%
	Middle	16	16.8%	22.8%	605	8.1%	17.5%	19.8%
	Upper	52	54.7%	47.0%	5,246	70.0%	62.5%	40.8%
	Unknown	6	6.3%	5.6%	258	3.4%	3.9%	0.0%
	TOTAL	95	100.0%	100.0%	7,496	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.5%	0	0.0%	5.0%	21.8%
	Moderate	2	66.7%	28.3%	135	78.0%	25.4%	17.6%
	Middle	1	33.3%	15.2%	38	22.0%	14.9%	19.8%
	Upper	0	0.0%	37.0%	0	0.0%	44.5%	40.8%
	Unknown	0	0.0%	13.0%	0	0.0%	10.2%	0.0%
	TOTAL	3	100.0%	100.0%	173	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.8%
	Moderate	0	0.0%	5.3%	0	0.0%	5.3%	17.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.8%
	Unknown	0	0.0%	94.7%	0	0.0%	94.7%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	28	7.5%	8.8%	2,099	3.8%	4.4%	21.8%
	Moderate	55	14.7%	22.2%	5,448	9.8%	16.9%	17.6%
	Middle	79	21.1%	23.2%	8,399	15.2%	21.6%	19.8%
	Upper	147	39.2%	30.2%	24,347	44.0%	38.4%	40.8%
	Unknown	66	17.6%	15.5%	15,095	27.3%	18.7%	0.0%
	TOTAL	375	100.0%	100.0%	55,388	100.0%	100.0%	100.0%

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	383	78.5%	56.4%	\$27,079	50.7%	41.8%	89.0%
	Over \$1 Million/ Unknown	105	21.5%	43.6%	\$26,302	49.3%	58.2%	11.0%
	TOTAL	488	100.0%	100.0%	\$53,381	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	369	75.6%	86.9%	\$9,492	17.8%	26.8%	
	\$100,001– \$250,000	59	12.1%	6.9%	\$10,721	20.1%	19.4%	
	\$250,001– \$1 Million	60	12.3%	6.2%	\$33,168	62.1%	53.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	488	100.0%	100.0%	\$53,381	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	329	85.9%		\$7,354	27.2%	
		\$100,001– \$250,000	27	7.0%		\$4,612	17.0%	
		\$250,001– \$1 Million	27	7.0%		\$15,113	55.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	383	100.0%		\$27,079	100.0%	

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	105	55.0%	57.6%	\$15,840	41.4%	43.9%	88.9%
	Over \$1 Million/ Unknown	86	45.0%	42.4%	\$22,378	58.6%	56.1%	11.1%
	TOTAL	191	100.0%	100.0%	\$38,218	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	99	51.8%	88.3%	\$4,538	11.9%	27.1%	
	\$100,001– \$250,000	43	22.5%	5.8%	\$7,513	19.7%	18.1%	
	\$250,001– \$1 Million	49	25.7%	5.9%	\$26,167	68.5%	54.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	191	100.0%	100.0%	\$38,218	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	69	65.7%		\$2,758	17.4%	
		\$100,001– \$250,000	18	17.1%		\$3,111	19.6%	
		\$250,001– \$1 Million	18	17.1%		\$9,971	62.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	105	100.0%		\$15,840	100.0%	

Appendix C (Continued)

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	370	87.1%	74.0%	\$24,697	72.9%	72.1%	98.9%
	Over \$1 Million/ Unknown	55	12.9%	26.0%	\$9,189	27.1%	27.9%	1.1%
	TOTAL	425	100.0%	100.0%	\$33,886	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	329	77.4%	78.2%	\$9,920	29.3%	27.2%	
	\$100,001– \$250,000	57	13.4%	12.4%	\$10,021	29.6%	28.4%	
	\$250,001– \$1 Million	39	9.2%	9.4%	\$13,945	41.2%	44.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	425	100.0%	100.0%	\$33,886	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	301	81.4%		\$8,632	35.0%	
		\$100,001– \$250,000	45	12.2%		\$7,907	32.0%	
		\$250,001– \$1 Million	24	6.5%		\$8,158	33.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	370	100.0%		\$24,697	100.0%	

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	188	74.0%	61.4%	\$17,768	55.9%	56.1%	98.9%
	Over \$1 Million/ Unknown	66	26.0%	38.6%	\$14,003	44.1%	43.9%	1.1%
	TOTAL	254	100.0%	100.0%	\$31,771	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	152	59.8%	66.9%	\$6,970	21.9%	22.0%	
	\$100,001–\$250,000	66	26.0%	19.6%	\$11,159	35.1%	31.4%	
	\$250,001–\$1 Million	36	14.2%	13.5%	\$13,642	42.9%	46.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	254	100.0%	100.0%	\$31,771	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	133	70.7%		\$5,752	32.4%	
		\$100,001–\$250,000	40	21.3%		\$6,321	35.6%	
		\$250,001–\$1 Million	15	8.0%		\$5,695	32.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	188	100.0%		\$17,768	100.0%	

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	0.8%	1.1%	52	0.2%	0.5%	1.5%
	Moderate	18	14.3%	16.4%	1,397	6.2%	11.5%	14.9%
	Middle	84	66.7%	57.9%	14,302	63.6%	57.1%	59.4%
	Upper	23	18.3%	24.6%	6,724	29.9%	30.9%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	126	100.0%	100.0%	22,475	100.0%	100.0%	100.0%
Refinance	Low	2	0.7%	0.6%	314	0.8%	0.3%	1.5%
	Moderate	26	9.7%	13.5%	3,069	7.5%	9.3%	14.9%
	Middle	159	59.1%	55.4%	22,780	55.9%	56.3%	59.4%
	Upper	82	30.5%	30.5%	14,597	35.8%	34.1%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	269	100.0%	100.0%	40,760	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.4%	0	0.0%	0.3%	1.5%
	Moderate	1	4.8%	10.4%	100	8.0%	8.0%	14.9%
	Middle	18	85.7%	54.6%	1,034	82.8%	53.3%	59.4%
	Upper	2	9.5%	34.6%	115	9.2%	38.4%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	21	100.0%	100.0%	1,249	100.0%	100.0%	100.0%
Multifamily	Low	2	28.6%	18.2%	484	18.2%	3.4%	9.9%
	Moderate	3	42.9%	36.4%	682	25.6%	8.7%	32.2%
	Middle	2	28.6%	31.8%	1,495	56.2%	33.8%	48.8%
	Upper	0	0.0%	13.6%	0	0.0%	54.1%	9.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	7	100.0%	100.0%	2,661	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.5%	0	0.0%	0.1%	1.5%
	Moderate	5	5.6%	7.2%	165	2.2%	4.2%	14.9%
	Middle	61	68.5%	64.4%	4,515	60.9%	62.4%	59.4%
	Upper	23	25.8%	27.8%	2,737	36.9%	33.3%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	89	100.0%	100.0%	7,417	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.3%	0	0.0%	0.7%	1.5%
	Moderate	0	0.0%	8.7%	0	0.0%	1.9%	14.9%
	Middle	1	100.0%	65.2%	228	100.0%	74.1%	59.4%
	Upper	0	0.0%	21.7%	0	0.0%	23.2%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	228	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%
	Moderate	0	0.0%	23.7%	0	0.0%	57.7%	14.9%
	Middle	0	0.0%	50.0%	0	0.0%	29.1%	59.4%
	Upper	0	0.0%	26.3%	0	0.0%	13.1%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	5	1.0%	0.9%	850	1.1%	0.5%	1.5%
	Moderate	53	10.3%	14.6%	5,413	7.2%	10.6%	14.9%
	Middle	325	63.4%	56.7%	44,354	59.3%	55.6%	59.4%
	Upper	130	25.3%	27.8%	24,173	32.3%	33.3%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	513	100.0%	100.0%	74,790	100.0%	100.0%	100.0%

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	27	18.8%	15.9%	2,812	10.9%	11.2%	13.7%
	Middle	86	59.7%	65.0%	16,002	62.2%	65.6%	65.3%
	Upper	28	19.4%	17.9%	6,566	25.5%	22.4%	20.4%
	Unknown	3	2.1%	1.2%	353	1.4%	0.8%	0.6%
	TOTAL	144	100.0%	100.0%	25,733	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	11	11.3%	11.3%	963	6.0%	8.4%	13.7%
	Middle	62	63.9%	63.8%	9,060	56.9%	60.7%	65.3%
	Upper	22	22.7%	23.9%	5,723	35.9%	29.7%	20.4%
	Unknown	2	2.1%	1.0%	190	1.2%	1.2%	0.6%
	TOTAL	97	100.0%	100.0%	15,936	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	7.1%	10.1%	151	7.6%	8.3%	13.7%
	Middle	15	53.6%	60.4%	994	49.9%	58.4%	65.3%
	Upper	11	39.3%	29.1%	848	42.5%	32.7%	20.4%
	Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.6%
	TOTAL	28	100.0%	100.0%	1,993	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	50.0%	38.9%	1,703	42.0%	33.8%	39.8%
	Middle	3	37.5%	44.4%	665	16.4%	34.0%	38.2%
	Upper	1	12.5%	11.1%	1,689	41.6%	20.0%	18.2%
	Unknown	0	0.0%	5.6%	0	0.0%	12.1%	3.7%
	TOTAL	8	100.0%	100.0%	4,057	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	5.3%	7.1%	525	7.0%	6.2%	13.7%
	Middle	66	69.5%	67.5%	4,736	63.2%	62.1%	65.3%
	Upper	24	25.3%	25.4%	2,235	29.8%	31.8%	20.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
	TOTAL	95	100.0%	100.0%	7,496	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	33.3%	17.4%	45	26.0%	17.0%	13.7%
	Middle	2	66.7%	63.0%	128	74.0%	56.2%	65.3%
	Upper	0	0.0%	19.6%	0	0.0%	26.8%	20.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
	TOTAL	3	100.0%	100.0%	173	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	21.1%	0	0.0%	10.6%	13.7%
	Middle	0	0.0%	47.4%	0	0.0%	54.6%	65.3%
	Upper	0	0.0%	31.6%	0	0.0%	34.8%	20.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	50	13.3%	13.8%	6,199	11.2%	10.8%	13.7%
	Middle	234	62.4%	64.4%	31,585	57.0%	63.4%	65.3%
	Upper	86	22.9%	20.9%	17,061	30.8%	24.7%	20.4%
	Unknown	5	1.3%	1.0%	543	1.0%	1.1%	0.6%
	TOTAL	375	100.0%	100.0%	55,388	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	13	2.7%	2.8%	\$1,961	3.7%	3.5%	2.7%
Moderate	63	12.9%	21.0%	\$13,976	26.2%	30.5%	27.8%
Middle	311	63.7%	49.6%	\$22,747	42.6%	39.5%	46.5%
Upper	101	20.7%	26.4%	\$14,697	27.5%	26.5%	22.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
TOTAL	488	100.0%	100.0%	\$53,381	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	32	16.8%	19.0%	\$8,347	21.8%	32.3%	23.9%
Middle	111	58.1%	52.4%	\$20,849	54.6%	44.6%	50.6%
Upper	39	20.4%	23.8%	\$6,591	17.2%	18.0%	18.4%
Unknown	9	4.7%	4.8%	\$2,431	6.4%	5.0%	7.1%
TOTAL	191	100.0%	100.0%	\$38,218	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	4	0.9%	1.3%	\$571	1.7%	2.8%	4.0%
Middle	325	76.5%	72.5%	\$25,928	76.5%	72.0%	73.2%
Upper	96	22.6%	26.2%	\$7,387	21.8%	25.2%	22.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	425	100.0%	100.0%	\$33,886	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.2%	\$0	0.0%	0.1%	1.5%
Middle	172	67.7%	68.5%	\$19,766	62.2%	65.8%	76.3%
Upper	82	32.3%	31.1%	\$12,005	37.8%	34.0%	21.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.4%
TOTAL	254	100.0%	100.0%	\$31,771	100.0%	100.0%	100.0%

WESTERN KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	4	3.9%	4.1%	265	1.5%	2.1%	17.8%
	Moderate	10	9.8%	15.8%	1,089	6.0%	10.2%	13.6%
	Middle	16	15.7%	20.1%	2,361	13.1%	17.2%	18.5%
	Upper	48	47.1%	42.4%	11,299	62.6%	53.7%	50.1%
	Unknown	24	23.5%	17.5%	3,030	16.8%	16.8%	0.0%
	TOTAL	102	100.0%	100.0%	18,044	100.0%	100.0%	100.0%
Refinance	Low	5	3.7%	2.9%	274	1.2%	1.3%	17.8%
	Moderate	14	10.4%	9.7%	1,128	5.0%	6.0%	13.6%
	Middle	22	16.3%	17.1%	2,770	12.3%	13.0%	18.5%
	Upper	82	60.7%	54.2%	16,578	73.3%	62.7%	50.1%
	Unknown	12	8.9%	16.1%	1,854	8.2%	17.1%	0.0%
	TOTAL	135	100.0%	100.0%	22,604	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	6.2%	0	0.0%	3.2%	17.8%
	Moderate	1	8.3%	9.3%	24	2.7%	8.9%	13.6%
	Middle	3	25.0%	13.4%	62	6.9%	8.6%	18.5%
	Upper	7	58.3%	62.9%	664	73.5%	67.2%	50.1%
	Unknown	1	8.3%	8.2%	154	17.0%	12.1%	0.0%
	TOTAL	12	100.0%	100.0%	904	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	10.8%	0	0.0%	1.0%	N/A
	Unknown	8	100.0%	89.2%	13,201	100.0%	99.0%	N/A
	TOTAL	8	100.0%	100.0%	13,201	100.0%	100.0%	NA
Other Purpose LOC	Low	3	5.8%	3.2%	44	1.3%	0.6%	17.8%
	Moderate	5	9.6%	11.8%	103	2.9%	3.9%	13.6%
	Middle	8	15.4%	17.2%	436	12.4%	12.2%	18.5%
	Upper	36	69.2%	67.7%	2,922	83.4%	83.3%	50.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	52	100.0%	100.0%	3,505	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Moderate	0	0.0%	24.4%	0	0.0%	14.4%	13.6%
	Middle	0	0.0%	9.8%	0	0.0%	12.7%	18.5%
	Upper	0	0.0%	56.1%	0	0.0%	62.4%	50.1%
	Unknown	0	0.0%	9.8%	0	0.0%	10.5%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	2.3%	0	0.0%	1.1%	17.8%
	Moderate	0	0.0%	4.5%	0	0.0%	4.1%	13.6%
	Middle	0	0.0%	2.3%	0	0.0%	3.2%	18.5%
	Upper	0	0.0%	4.5%	0	0.0%	5.8%	50.1%
	Unknown	0	0.0%	86.4%	0	0.0%	85.8%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	12	3.9%	3.5%	583	1.0%	1.5%	17.8%
	Moderate	30	9.7%	12.5%	2,344	4.0%	7.4%	13.6%
	Middle	49	15.9%	18.1%	5,629	9.7%	13.7%	18.5%
	Upper	173	56.0%	48.4%	31,463	54.0%	53.0%	50.1%
	Unknown	45	14.6%	17.5%	18,239	31.3%	24.4%	0.0%
	TOTAL	309	100.0%	100.0%	58,258	100.0%	100.0%	100.0%

Appendix C (Continued)

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	1.1%	3.9%	280	1.5%	1.7%	17.5%
	Moderate	4	4.4%	15.4%	456	2.5%	9.9%	15.6%
	Middle	9	9.9%	24.8%	1,269	6.9%	21.9%	18.5%
	Upper	54	59.3%	39.3%	13,310	72.5%	51.9%	48.4%
	Unknown	23	25.3%	16.6%	3,041	16.6%	14.6%	0.0%
	TOTAL	91	100.0%	100.0%	18,356	100.0%	100.0%	100.0%
Refinance	Low	2	3.6%	5.8%	69	0.9%	2.7%	17.5%
	Moderate	8	14.3%	16.4%	862	11.1%	10.5%	15.6%
	Middle	8	14.3%	21.9%	813	10.5%	18.2%	18.5%
	Upper	33	58.9%	46.7%	5,293	68.3%	58.1%	48.4%
	Unknown	5	8.9%	9.1%	710	9.2%	10.5%	0.0%
	TOTAL	56	100.0%	100.0%	7,747	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	6.0%	0	0.0%	3.0%	17.5%
	Moderate	4	19.0%	19.2%	199	15.7%	14.1%	15.6%
	Middle	2	9.5%	18.0%	59	4.7%	17.2%	18.5%
	Upper	15	71.4%	50.9%	1,010	79.7%	59.7%	48.4%
	Unknown	0	0.0%	6.0%	0	0.0%	5.9%	0.0%
	TOTAL	21	100.0%	100.0%	1,268	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	2	33.3%	7.4%	477	24.3%	1.1%	N/A
	Unknown	4	66.7%	92.6%	1,488	75.7%	98.9%	N/A
	TOTAL	6	100.0%	100.0%	1,965	100.0%	100.0%	N/A
Other Purpose LOC	Low	1	2.2%	4.0%	70	1.9%	2.2%	17.5%
	Moderate	3	6.5%	15.3%	260	7.1%	11.4%	15.6%
	Middle	11	23.9%	21.8%	475	13.0%	16.4%	18.5%
	Upper	30	65.2%	58.1%	2,793	76.4%	69.4%	48.4%
	Unknown	1	2.2%	0.8%	60	1.6%	0.7%	0.0%
	TOTAL	46	100.0%	100.0%	3,658	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.3%	0	0.0%	4.5%	17.5%
	Moderate	0	0.0%	12.5%	0	0.0%	4.9%	15.6%
	Middle	0	0.0%	17.2%	0	0.0%	10.0%	18.5%
	Upper	3	100.0%	56.3%	416	100.0%	61.8%	48.4%
	Unknown	0	0.0%	7.8%	0	0.0%	18.8%	0.0%
	TOTAL	3	100.0%	100.0%	416	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	3.7%	0	0.0%	1.4%	17.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%
	Middle	0	0.0%	3.7%	0	0.0%	7.2%	18.5%
	Upper	0	0.0%	7.4%	0	0.0%	29.2%	48.4%
	Unknown	0	0.0%	85.2%	0	0.0%	62.2%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	4	1.8%	4.5%	419	1.3%	1.9%	17.5%
	Moderate	19	8.5%	15.5%	1,777	5.3%	9.2%	15.6%
	Middle	30	13.5%	23.0%	2,616	7.8%	18.9%	18.5%
	Upper	137	61.4%	42.4%	23,299	69.7%	49.6%	48.4%
	Unknown	33	14.8%	14.6%	5,299	15.9%	20.4%	0.0%
	TOTAL	223	100.0%	100.0%	33,410	100.0%	100.0%	100.0%

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	279	80.4%	60.0%	\$17,075	46.9%	40.5%	91.0%
	Over \$1 Million/ Unknown	68	19.6%	40.0%	\$19,359	53.1%	59.5%	9.0%
	TOTAL	347	100.0%	100.0%	\$36,434	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	258	74.4%	92.1%	\$7,539	20.7%	31.6%	
	\$100,001–\$250,000	47	13.5%	3.7%	\$8,019	22.0%	15.3%	
	\$250,001–\$1 Million	42	12.1%	4.2%	\$20,876	57.3%	53.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	347	100.0%	100.0%	\$36,434	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	241	86.4%		\$6,694	39.2%	
		\$100,001–\$250,000	25	9.0%		\$4,480	26.2%	
		\$250,001–\$1 Million	13	4.7%		\$5,901	34.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	279	100.0%		\$17,075	100.0%	

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	173	77.6%	61.6%	\$19,189	59.9%	40.4%	91.1%
	Over \$1 Million/ Unknown	50	22.4%	38.4%	\$12,823	40.1%	59.6%	8.9%
	TOTAL	223	100.0%	100.0%	\$32,012	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	133	59.6%	93.5%	\$5,498	17.2%	34.9%	
	\$100,001–\$250,000	55	24.7%	3.6%	\$10,075	31.5%	17.7%	
	\$250,001–\$1 Million	35	15.7%	2.9%	\$16,439	51.4%	47.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	223	100.0%	100.0%	\$32,012	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	121	69.9%		\$5,066	26.4%	
		\$100,001–\$250,000	36	20.8%		\$6,449	33.6%	
		\$250,001–\$1 Million	16	9.2%		\$7,674	40.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	173	100.0%		\$19,189	100.0%	

Appendix C (Continued)

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	112	88.9%	66.1%	\$8,988	81.1%	77.0%	98.9%
	Over \$1 Million/ Unknown	14	11.1%	33.9%	\$2,097	18.9%	23.0%	1.1%
	TOTAL	126	100.0%	100.0%	\$11,085	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	93	73.8%	82.3%	\$3,407	30.7%	31.8%	
	\$100,001– \$250,000	22	17.5%	11.4%	\$3,709	33.5%	31.1%	
	\$250,001– \$1 Million	11	8.7%	6.3%	\$3,969	35.8%	37.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	126	100.0%	100.0%	\$11,085	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	87	77.7%		\$3,153	35.1%	
		\$100,001– \$250,000	17	15.2%		\$2,939	32.7%	
		\$250,001– \$1 Million	8	7.1%		\$2,896	32.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	112	100.0%		\$8,988	100.0%	

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	70	80.5%	58.1%	8,852	71.7%	63.9%	99.1%
	Over \$1 Million/ Unknown	17	19.5%	41.9%	3,498	28.3%	36.1%	0.9%
	TOTAL	87	100.0%	100.0%	12,350	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	47	54.0%	75.7%	2,583	20.9%	25.7%	
	\$100,001– \$250,000	26	29.9%	16.7%	4,450	36.0%	37.2%	
	\$250,001– \$1 Million	14	16.1%	7.6%	5,317	43.1%	37.1%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	TOTAL	87	100.0%	100.0%	12,350	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	41	58.6%		2,183	24.7%	
		\$100,001– \$250,000	20	28.6%		3,481	39.3%	
		\$250,001– \$1 Million	9	12.9%		3,188	36.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		TOTAL	70	100.0%		8,852	100.0%	

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	2.0%	0.6%	166	0.9%	0.3%	0.5%
	Moderate	14	13.7%	8.7%	1,894	10.5%	7.4%	8.1%
	Middle	37	36.3%	35.4%	5,360	29.7%	30.6%	36.3%
	Upper	49	48.0%	55.3%	10,624	58.9%	61.8%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	102	100.0%	100.0%	18,044	100.0%	100.0%	100.0%
Refinance	Low	2	1.5%	0.2%	148	0.7%	0.1%	0.5%
	Moderate	11	8.1%	6.7%	1,849	8.2%	6.2%	8.1%
	Middle	38	28.1%	30.7%	5,256	23.3%	25.5%	36.3%
	Upper	84	62.2%	62.4%	15,351	67.9%	68.2%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	135	100.0%	100.0%	22,604	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	3	25.0%	8.2%	99	11.0%	6.0%	8.1%
	Middle	2	16.7%	36.1%	178	19.7%	32.6%	36.3%
	Upper	7	58.3%	55.7%	627	69.4%	61.3%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	12	100.0%	100.0%	904	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	5.4%	0	0.0%	1.7%	2.2%
	Moderate	1	12.5%	32.4%	205	1.6%	9.9%	41.4%
	Middle	4	50.0%	21.6%	1,771	13.4%	11.1%	30.4%
	Upper	3	37.5%	40.5%	11,225	85.0%	77.3%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	8	100.0%	100.0%	13,201	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	5	9.6%	6.5%	110	3.1%	2.1%	8.1%
	Middle	16	30.8%	25.8%	734	20.9%	16.0%	36.3%
	Upper	31	59.6%	67.7%	2,661	75.9%	81.9%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	52	100.0%	100.0%	3,505	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	12.2%	0	0.0%	19.2%	8.1%
	Middle	0	0.0%	26.8%	0	0.0%	25.4%	36.3%
	Upper	0	0.0%	61.0%	0	0.0%	55.4%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	2.3%	0	0.0%	1.1%	0.5%
	Moderate	0	0.0%	6.8%	0	0.0%	6.6%	8.1%
	Middle	0	0.0%	43.2%	0	0.0%	32.8%	36.3%
	Upper	0	0.0%	47.7%	0	0.0%	59.5%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	4	1.3%	0.5%	314	0.5%	0.3%	0.5%
	Moderate	34	11.0%	7.9%	4,157	7.1%	7.1%	8.1%
	Middle	97	31.4%	32.9%	13,299	22.8%	26.5%	36.3%
	Upper	174	56.3%	58.7%	40,488	69.5%	66.0%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	309	100.0%	100.0%	58,258	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	1.1%	0.9%	204	1.1%	0.7%	0.7%
	Moderate	8	8.8%	7.0%	939	5.1%	5.0%	7.1%
	Middle	28	30.8%	32.9%	4,654	25.4%	28.9%	31.4%
	Upper	54	59.3%	58.3%	12,559	68.4%	64.6%	60.2%
	Unknown	0	0.0%	0.9%	0	0.0%	0.7%	0.7%
	TOTAL	91	100.0%	100.0%	18,356	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.6%	0	0.0%	0.5%	0.7%
	Moderate	4	7.1%	4.8%	266	3.4%	3.5%	7.1%
	Middle	11	19.6%	29.5%	942	12.2%	27.0%	31.4%
	Upper	41	73.2%	64.2%	6,539	84.4%	68.3%	60.2%
	Unknown	0	0.0%	0.9%	0	0.0%	0.7%	0.7%
	TOTAL	56	100.0%	100.0%	7,747	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	1.2%	0	0.0%	0.9%	0.7%
	Moderate	1	4.8%	9.0%	44	3.5%	8.2%	7.1%
	Middle	5	23.8%	21.6%	154	12.1%	19.1%	31.4%
	Upper	15	71.4%	66.5%	1,070	84.4%	69.4%	60.2%
	Unknown	0	0.0%	1.8%	0	0.0%	2.4%	0.7%
	TOTAL	21	100.0%	100.0%	1,268	100.0%	100.0%	100.0%
Multifamily	Low	1	16.7%	7.4%	878	44.7%	5.3%	18.8%
	Moderate	2	33.3%	22.2%	390	19.8%	5.6%	10.4%
	Middle	1	16.7%	25.9%	220	11.2%	17.7%	17.1%
	Upper	2	33.3%	44.4%	477	24.3%	71.4%	49.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	4.4%
	TOTAL	6	100.0%	100.0%	1,965	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	Moderate	2	4.3%	5.6%	104	2.8%	3.8%	7.1%
	Middle	11	23.9%	24.2%	1,112	30.4%	24.3%	31.4%
	Upper	33	71.7%	69.4%	2,442	66.8%	71.2%	60.2%
	Unknown	0	0.0%	0.8%	0	0.0%	0.6%	0.7%
	TOTAL	46	100.0%	100.0%	3,658	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	Moderate	0	0.0%	3.1%	0	0.0%	0.8%	7.1%
	Middle	1	33.3%	31.3%	136	32.7%	45.0%	31.4%
	Upper	2	66.7%	64.1%	280	67.3%	53.6%	60.2%
	Unknown	0	0.0%	1.6%	0	0.0%	0.6%	0.7%
	TOTAL	3	100.0%	100.0%	416	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	Moderate	0	0.0%	11.1%	0	0.0%	23.1%	7.1%
	Middle	0	0.0%	44.4%	0	0.0%	29.3%	31.4%
	Upper	0	0.0%	44.4%	0	0.0%	47.6%	60.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.7%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	2	0.9%	0.8%	1,082	3.2%	1.0%	0.7%
	Moderate	17	7.6%	6.6%	1,743	5.2%	4.8%	7.1%
	Middle	57	25.6%	31.1%	7,218	21.6%	27.6%	31.4%
	Upper	147	65.9%	60.6%	23,367	69.9%	65.9%	60.2%
	Unknown	0	0.0%	0.9%	0	0.0%	0.7%	0.7%
	TOTAL	223	100.0%	100.0%	33,410	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Western Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	11	3.2%	1.9%	\$1,126	3.1%	5.2%	1.3%
Moderate	62	17.9%	15.1%	\$6,372	17.5%	18.7%	17.0%
Middle	118	34.0%	33.5%	\$13,034	35.8%	34.2%	36.5%
Upper	156	45.0%	48.8%	\$15,902	43.6%	41.8%	45.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	347	100.0%	100.0%	\$36,434	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Western Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	1.9%	\$0	0.0%	0.7%	1.9%
Moderate	40	17.9%	13.3%	\$6,760	21.1%	21.0%	15.7%
Middle	57	25.6%	27.9%	\$7,121	22.2%	22.9%	27.4%
Upper	113	50.7%	53.5%	\$15,449	48.3%	51.1%	52.2%
Unknown	13	5.8%	3.4%	\$2,682	8.4%	4.4%	2.7%
TOTAL	223	100.0%	100.0%	\$32,012	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Western Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	1	0.8%	0.4%	\$123	1.1%	0.7%	0.2%
Moderate	2	1.6%	4.4%	\$267	2.4%	4.1%	4.1%
Middle	46	36.5%	45.8%	\$3,795	34.2%	35.8%	40.6%
Upper	77	61.1%	48.3%	\$6,900	62.2%	59.2%	55.0%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.1%	0.0%
TOTAL	126	100.0%	100.0%	\$11,085	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Western Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	1	1.1%	1.9%	\$100	0.8%	4.9%	2.1%
Middle	24	27.6%	37.1%	\$3,221	26.1%	30.1%	30.1%
Upper	62	71.3%	60.0%	\$9,029	73.1%	64.5%	66.1%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.5%	0.9%
TOTAL	87	100.0%	100.0%	\$12,350	100.0%	100.0%	100.0%

HENDERSON COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	10	14.3%	13.4%	815	8.1%	8.8%	25.0%
	Moderate	13	18.6%	26.0%	1,576	15.6%	22.9%	19.2%
	Middle	11	15.7%	15.9%	1,460	14.4%	16.8%	21.7%
	Upper	19	27.1%	18.1%	3,729	36.8%	25.9%	34.2%
	Unknown	17	24.3%	26.7%	2,541	25.1%	25.6%	0.0%
	TOTAL	70	100.0%	100.0%	10,121	100.0%	100.0%	100.0%
Refinance	Low	20	13.7%	10.7%	1,548	8.3%	6.1%	25.0%
	Moderate	35	24.0%	23.6%	3,310	17.7%	17.8%	19.2%
	Middle	30	20.5%	22.0%	3,544	18.9%	20.0%	21.7%
	Upper	43	29.5%	26.7%	8,095	43.2%	36.8%	34.2%
	Unknown	18	12.3%	17.0%	2,221	11.9%	19.2%	0.0%
	TOTAL	146	100.0%	100.0%	18,718	100.0%	100.0%	100.0%
Home Improvement	Low	1	11.1%	9.0%	30	9.0%	8.9%	25.0%
	Moderate	5	55.6%	32.8%	166	49.7%	23.7%	19.2%
	Middle	1	11.1%	26.9%	20	6.0%	26.0%	21.7%
	Upper	2	22.2%	31.3%	118	35.3%	41.4%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	9	100.0%	100.0%	334	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	50.0%	25.0%	164	42.1%	4.6%	N/A
	Unknown	1	50.0%	75.0%	226	57.9%	95.4%	N/A
	TOTAL	2	100.0%	100.0%	390	100.0%	100.0%	N/A
Other Purpose LOC	Low	4	12.9%	17.0%	26	2.2%	6.6%	25.0%
	Moderate	6	19.4%	19.1%	365	31.5%	24.8%	19.2%
	Middle	8	25.8%	19.1%	284	24.5%	16.6%	21.7%
	Upper	13	41.9%	40.4%	483	41.7%	49.4%	34.2%
	Unknown	0	0.0%	4.3%	0	0.0%	2.7%	0.0%
	TOTAL	31	100.0%	100.0%	1,158	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	1	100.0%	57.1%	22	100.0%	45.8%	25.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Middle	0	0.0%	28.6%	0	0.0%	47.4%	21.7%
	Upper	0	0.0%	14.3%	0	0.0%	6.8%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	22	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.2%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	36	13.9%	12.0%	2,441	7.9%	7.1%	25.0%
	Moderate	59	22.8%	24.4%	5,417	17.6%	19.2%	19.2%
	Middle	50	19.3%	19.3%	5,308	17.3%	17.6%	21.7%
	Upper	78	30.1%	23.4%	12,589	40.9%	30.1%	34.2%
	Unknown	36	13.9%	20.9%	4,988	16.2%	26.0%	0.0%
	TOTAL	259	100.0%	100.0%	30,743	100.0%	100.0%	100.0%

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	7	11.7%	12.8%	623	7.4%	7.5%	25.6%
	Moderate	10	16.7%	24.3%	1,435	17.1%	19.6%	18.5%
	Middle	17	28.3%	22.4%	2,529	30.1%	23.2%	22.3%
	Upper	19	31.7%	19.2%	2,948	35.1%	27.9%	33.6%
	Unknown	7	11.7%	21.3%	868	10.3%	21.8%	0.0%
	TOTAL	60	100.0%	100.0%	8,403	100.0%	100.0%	100.0%
Refinance	Low	16	26.2%	15.7%	1,147	20.1%	11.0%	25.6%
	Moderate	14	23.0%	25.3%	1,054	18.5%	20.4%	18.5%
	Middle	12	19.7%	26.3%	1,313	23.0%	27.1%	22.3%
	Upper	17	27.9%	22.9%	2,024	35.5%	30.7%	33.6%
	Unknown	2	3.3%	9.8%	168	2.9%	10.9%	0.0%
	TOTAL	61	100.0%	100.0%	5,706	100.0%	100.0%	100.0%
Home Improvement	Low	3	18.8%	7.6%	119	17.8%	5.4%	25.6%
	Moderate	4	25.0%	25.0%	81	12.1%	21.6%	18.5%
	Middle	2	12.5%	27.2%	131	19.6%	28.4%	22.3%
	Upper	5	31.3%	35.9%	129	19.3%	38.5%	33.6%
	Unknown	2	12.5%	4.3%	208	31.1%	6.1%	0.0%
	TOTAL	16	100.0%	100.0%	668	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	33.3%	12.0%	127	18.9%	3.7%	N/A
	Unknown	2	66.7%	88.0%	546	81.1%	96.3%	N/A
	TOTAL	3	100.0%	100.0%	673	100.0%	100.0%	N/A
Other Purpose LOC	Low	3	7.5%	14.5%	245	12.3%	15.6%	25.6%
	Moderate	8	20.0%	18.8%	379	19.0%	16.3%	18.5%
	Middle	10	25.0%	26.1%	458	22.9%	24.5%	22.3%
	Upper	18	45.0%	37.7%	897	44.9%	41.6%	33.6%
	Unknown	1	2.5%	2.9%	20	1.0%	2.0%	0.0%
	TOTAL	40	100.0%	100.0%	1,999	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	30.0%	0	0.0%	25.4%	25.6%
	Moderate	1	100.0%	30.0%	83	100.0%	33.1%	18.5%
	Middle	0	0.0%	16.7%	0	0.0%	6.6%	22.3%
	Upper	0	0.0%	23.3%	0	0.0%	34.8%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	83	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	33.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	29	16.0%	13.5%	2,134	12.2%	7.9%	25.6%
	Moderate	37	20.4%	23.8%	3,032	17.3%	17.9%	18.5%
	Middle	41	22.7%	23.5%	4,431	25.3%	21.8%	22.3%
	Upper	60	33.1%	22.6%	6,125	34.9%	26.7%	33.6%
	Unknown	14	7.7%	16.6%	1,810	10.3%	25.8%	0.0%
	TOTAL	181	100.0%	100.0%	17,532	100.0%	100.0%	100.0%

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	188	84.3%	55.3%	\$11,673	56.3%	39.4%	89.5%
	Over \$1 Million/ Unknown	35	15.7%	44.7%	\$9,044	43.7%	60.6%	10.5%
	TOTAL	223	100.0%	100.0%	\$20,717	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	181	81.2%	88.9%	\$4,387	21.2%	28.1%	
	\$100,001– \$250,000	24	10.8%	6.3%	\$3,676	17.7%	19.5%	
	\$250,001– \$1 Million	18	8.1%	4.9%	\$12,654	61.1%	52.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	223	100.0%	100.0%	\$20,717	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	165	87.8%		\$3,697	31.7%	
		\$100,001– \$250,000	14	7.4%		\$2,202	18.9%	
		\$250,001– \$1 Million	9	4.8%		\$5,774	49.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	188	100.0%		\$11,673	100.0%	

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	79	73.8%	45.5%	\$6,248	48.0%	39.1%	89.7%
	Over \$1 Million/Unknown	28	26.2%	54.5%	\$6,767	52.0%	60.9%	10.3%
	TOTAL	107	100.0%	100.0%	\$13,015	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	75	70.1%	93.7%	\$2,806	21.6%	40.2%	
	\$100,001-\$250,000	20	18.7%	3.9%	\$3,188	24.5%	19.3%	
	\$250,001-\$1 Million	12	11.2%	2.4%	\$7,021	53.9%	40.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	107	100.0%	100.0%	\$13,015	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	62	78.5%		\$2,225	35.6%	
		\$100,001-\$250,000	12	15.2%		\$2,046	32.7%	
		\$250,001-\$1 Million	5	6.3%		\$1,977	31.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	79	100.0%		\$6,248	100.0%	

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	106	92.2%	74.2%	\$8,442	87.5%	85.4%	100.0%
	Over \$1 Million/ Unknown	9	7.8%	25.8%	\$1,207	12.5%	14.6%	0.0%
	TOTAL	115	100.0%	100.0%	\$9,649	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	87	75.7%	79.2%	\$2,494	25.8%	25.1%	
	\$100,001– \$250,000	16	13.9%	11.3%	\$2,677	27.7%	25.9%	
	\$250,001– \$1 Million	12	10.4%	9.4%	\$4,478	46.4%	49.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	115	100.0%	100.0%	\$9,649	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	80	75.5%		\$2,182	25.8%	
		\$100,001– \$250,000	16	15.1%		\$2,677	31.7%	
		\$250,001– \$1 Million	10	9.4%		\$3,583	42.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	106	100.0%		\$8,442	100.0%	

Appendix C (Continued)

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	46	83.6%	67.1%	\$6,596	71.1%	73.0%	100.0%
	Over \$1 Million/ Unknown	9	16.4%	32.9%	\$2,683	28.9%	27.0%	0.0%
	TOTAL	55	100.0%	100.0%	\$9,279	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	24	43.6%	57.6%	\$1,196	12.9%	13.5%	
	\$100,001– \$250,000	18	32.7%	23.5%	\$3,142	33.9%	30.6%	
	\$250,001– \$1 Million	13	23.6%	18.8%	\$4,941	53.2%	55.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	55	100.0%	100.0%	\$9,279	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	22	47.8%		\$1,078	16.3%	
		\$100,001– \$250,000	16	34.8%		\$2,797	42.4%	
		\$250,001– \$1 Million	8	17.4%		\$2,721	41.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	46	100.0%		\$6,596	100.0%	

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	7	10.0%	2.9%	625	6.2%	2.1%	3.8%
	Moderate	16	22.9%	27.5%	1,827	18.1%	21.0%	20.9%
	Middle	47	67.1%	69.5%	7,669	75.8%	76.8%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	70	100.0%	100.0%	10,121	100.0%	100.0%	100.0%
Refinance	Low	7	4.8%	3.2%	646	3.5%	2.3%	3.8%
	Moderate	31	21.2%	18.4%	3,403	18.2%	14.1%	20.9%
	Middle	108	74.0%	78.4%	14,669	78.4%	83.5%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	146	100.0%	100.0%	18,718	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	2	22.2%	11.9%	61	18.3%	8.1%	20.9%
	Middle	7	77.8%	88.1%	273	81.7%	91.9%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	9	100.0%	100.0%	334	100.0%	100.0%	100.0%
Multifamily	Low	1	50.0%	16.7%	226	57.9%	4.3%	6.1%
	Moderate	0	0.0%	33.3%	0	0.0%	51.0%	35.5%
	Middle	1	50.0%	50.0%	164	42.1%	44.7%	58.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	2	100.0%	100.0%	390	100.0%	100.0%	100.0%
Other Purpose LOC	Low	1	3.2%	2.1%	42	3.6%	2.1%	3.8%
	Moderate	7	22.6%	23.4%	99	8.5%	10.7%	20.9%
	Middle	23	74.2%	74.5%	1,017	87.8%	87.3%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	31	100.0%	100.0%	1,158	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	0	0.0%	14.3%	0	0.0%	15.4%	20.9%
	Middle	1	100.0%	85.7%	22	100.0%	84.6%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	22	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	0	0.0%	50.0%	0	0.0%	64.3%	20.9%
	Middle	0	0.0%	50.0%	0	0.0%	35.7%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	16	6.2%	3.0%	1,539	5.0%	2.3%	3.8%
	Moderate	56	21.6%	22.4%	5,390	17.5%	19.3%	20.9%
	Middle	187	72.2%	74.6%	23,814	77.5%	78.4%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	259	100.0%	100.0%	30,743	100.0%	100.0%	100.0%

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	5	8.3%	3.7%	540	6.4%	3.1%	3.2%
	Moderate	15	25.0%	22.0%	1,910	22.7%	16.7%	18.1%
	Middle	38	63.3%	68.9%	5,545	66.0%	74.2%	67.5%
	Upper	2	3.3%	5.4%	408	4.9%	6.0%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	60	100.0%	100.0%	8,403	100.0%	100.0%	100.0%
Refinance	Low	2	3.3%	1.8%	325	5.7%	2.0%	3.2%
	Moderate	10	16.4%	19.3%	780	13.7%	17.5%	18.1%
	Middle	45	73.8%	67.5%	4,280	75.0%	69.2%	67.5%
	Upper	4	6.6%	11.3%	321	5.6%	11.3%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	61	100.0%	100.0%	5,706	100.0%	100.0%	100.0%
Home Improvement	Low	2	12.5%	4.3%	26	3.9%	2.4%	3.2%
	Moderate	4	25.0%	13.0%	196	29.3%	12.4%	18.1%
	Middle	10	62.5%	69.6%	446	66.8%	74.8%	67.5%
	Upper	0	0.0%	13.0%	0	0.0%	10.4%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	16	100.0%	100.0%	668	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	8.0%	0	0.0%	6.7%	4.9%
	Moderate	1	33.3%	36.0%	127	18.9%	32.1%	39.0%
	Middle	2	66.7%	52.0%	546	81.1%	60.4%	56.2%
	Upper	0	0.0%	4.0%	0	0.0%	0.8%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	3	100.0%	100.0%	673	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	2.9%	0	0.0%	1.3%	3.2%
	Moderate	5	12.5%	13.0%	349	17.5%	16.2%	18.1%
	Middle	31	77.5%	75.4%	1,515	75.8%	76.7%	67.5%
	Upper	4	10.0%	8.7%	135	6.8%	5.8%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	40	100.0%	100.0%	1,999	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.7%	0	0.0%	8.0%	3.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Middle	1	100.0%	73.3%	83	100.0%	72.9%	67.5%
	Upper	0	0.0%	20.0%	0	0.0%	19.1%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	83	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.2%
	Moderate	0	0.0%	37.5%	0	0.0%	57.4%	18.1%
	Middle	0	0.0%	62.5%	0	0.0%	42.6%	67.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	9	5.0%	3.2%	891	5.1%	3.2%	3.2%
	Moderate	35	19.3%	19.8%	3,362	19.2%	18.3%	18.1%
	Middle	127	70.2%	68.6%	12,415	70.8%	71.4%	67.5%
	Upper	10	5.5%	8.4%	864	4.9%	7.1%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	181	100.0%	100.0%	17,532	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Henderson County							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	29	13.0%	8.2%	\$3,072	14.8%	10.2%	12.1%
Moderate	52	23.3%	26.1%	\$7,334	35.4%	29.9%	31.9%
Middle	142	63.7%	64.6%	\$10,311	49.8%	59.7%	55.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	0.0%
TOTAL	223	100.0%	100.0%	\$20,717	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Henderson County							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	4	3.7%	6.3%	\$423	3.3%	5.9%	11.6%
Moderate	24	22.4%	26.3%	\$4,547	34.9%	30.7%	31.2%
Middle	68	63.6%	57.6%	\$7,392	56.8%	54.1%	51.7%
Upper	11	10.3%	8.4%	\$653	5.0%	8.9%	5.5%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.4%	0.0%
TOTAL	107	100.0%	100.0%	\$13,015	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Henderson County							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	1	0.9%	0.6%	\$109	1.1%	1.0%	1.6%
Moderate	6	5.2%	4.4%	\$755	7.8%	6.6%	4.9%
Middle	108	93.9%	95.0%	\$8,785	91.0%	92.4%	93.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	115	100.0%	100.0%	\$9,649	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Henderson County							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	1	1.8%	1.2%	\$183	2.0%	1.6%	1.6%
Moderate	3	5.5%	7.1%	\$430	4.6%	5.6%	9.7%
Middle	49	89.1%	82.4%	\$8,561	92.3%	91.4%	74.2%
Upper	2	3.6%	9.4%	\$105	1.1%	1.4%	14.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	55	100.0%	100.0%	\$9,279	100.0%	100.0%	100.0%

LENDING PERFORMANCE TABLES BY LIMITED-SCOPE ASSESSMENT AREA

CENTRAL WESTERN KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	3.0%	0	0.0%	1.9%	17.6%
	Moderate	7	8.6%	18.5%	711	6.2%	12.7%	13.6%
	Middle	16	19.8%	22.4%	2,053	18.0%	21.0%	20.0%
	Upper	49	60.5%	32.2%	7,707	67.5%	41.8%	48.9%
	Unknown	9	11.1%	23.8%	943	8.3%	22.5%	0.0%
	TOTAL	81	100.0%	100.0%	11,414	100.0%	100.0%	100.0%
Refinance	Low	2	1.5%	3.6%	89	0.4%	1.6%	17.6%
	Moderate	11	8.3%	10.5%	723	3.4%	5.9%	13.6%
	Middle	31	23.3%	20.3%	3,088	14.7%	16.0%	20.0%
	Upper	87	65.4%	48.4%	12,490	59.4%	52.4%	48.9%
	Unknown	2	1.5%	17.2%	4,633	22.0%	24.0%	0.0%
	TOTAL	133	100.0%	100.0%	21,023	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	1	5.3%	11.5%	30	3.2%	5.5%	13.6%
	Middle	2	10.5%	13.1%	21	2.2%	6.9%	20.0%
	Upper	16	84.2%	72.1%	898	94.6%	79.1%	48.9%
	Unknown	0	0.0%	3.3%	0	0.0%	8.5%	0.0%
	TOTAL	19	100.0%	100.0%	949	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	12.5%	0	0.0%	0.4%	N/A
	Upper	0	0.0%	12.5%	0	0.0%	4.8%	N/A
	Unknown	2	100.0%	75.0%	1,724	100.0%	94.7%	N/A
	TOTAL	2	100.0%	100.0%	1,724	100.0%	100.0%	N/A
Other Purpose LOC	Low	2	3.5%	3.5%	61	1.9%	2.2%	17.6%
	Moderate	3	5.3%	8.2%	84	2.7%	4.2%	13.6%
	Middle	7	12.3%	17.6%	294	9.3%	13.7%	20.0%
	Upper	45	78.9%	69.4%	2,729	86.1%	76.7%	48.9%
	Unknown	0	0.0%	1.2%	0	0.0%	3.3%	0.0%
	TOTAL	57	100.0%	100.0%	3,168	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	18.2%	0	0.0%	10.5%	13.6%
	Middle	0	0.0%	27.3%	0	0.0%	37.9%	20.0%
	Upper	0	0.0%	45.5%	0	0.0%	42.7%	48.9%
	Unknown	0	0.0%	9.1%	0	0.0%	8.9%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	48.9%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	4	1.4%	3.2%	150	0.4%	1.7%	17.6%
	Moderate	22	7.5%	13.9%	1,548	4.0%	9.1%	13.6%
	Middle	56	19.2%	20.6%	5,456	14.3%	17.9%	20.0%
	Upper	197	67.5%	42.2%	23,824	62.2%	46.9%	48.9%
	Unknown	13	4.5%	20.2%	7,300	19.1%	24.4%	0.0%
	TOTAL	292	100.0%	100.0%	38,278	100.0%	100.0%	100.0%

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	1.2%	3.9%	40	0.3%	2.2%	20.1%
	Moderate	5	6.1%	17.9%	512	4.2%	12.9%	16.5%
	Middle	19	23.2%	22.9%	2,313	19.0%	20.0%	18.6%
	Upper	50	61.0%	33.1%	8,459	69.6%	44.2%	44.7%
	Unknown	7	8.5%	22.2%	823	6.8%	20.7%	0.0%
	TOTAL	82	100.0%	100.0%	12,147	100.0%	100.0%	100.0%
Refinance	Low	3	3.5%	7.3%	158	1.8%	4.8%	20.1%
	Moderate	16	18.8%	21.0%	1,382	15.6%	14.4%	16.5%
	Middle	18	21.2%	22.8%	1,310	14.8%	21.9%	18.6%
	Upper	40	47.1%	37.9%	4,090	46.2%	43.9%	44.7%
	Unknown	8	9.4%	10.9%	1,905	21.5%	14.9%	0.0%
	TOTAL	85	100.0%	100.0%	8,845	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	9.8%	0	0.0%	7.9%	20.1%
	Moderate	0	0.0%	11.0%	0	0.0%	9.5%	16.5%
	Middle	4	28.6%	29.3%	149	24.4%	28.1%	18.6%
	Upper	10	71.4%	47.6%	462	75.6%	51.7%	44.7%
	Unknown	0	0.0%	2.4%	0	0.0%	2.8%	0.0%
	TOTAL	14	100.0%	100.0%	611	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	28.6%	0	0.0%	16.0%	N/A
	Unknown	1	100.0%	71.4%	100	100.0%	84.0%	N/A
	TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	N/A
Other Purpose LOC	Low	1	2.3%	4.7%	150	4.9%	5.0%	20.1%
	Moderate	6	13.6%	17.4%	321	10.5%	13.4%	16.5%
	Middle	15	34.1%	31.4%	991	32.5%	31.9%	18.6%
	Upper	22	50.0%	43.0%	1,591	52.1%	46.8%	44.7%
	Unknown	0	0.0%	3.5%	0	0.0%	2.9%	0.0%
	TOTAL	44	100.0%	100.0%	3,053	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	9.7%	0	0.0%	11.7%	20.1%
	Moderate	1	33.3%	22.6%	72	24.8%	20.8%	16.5%
	Middle	1	33.3%	29.0%	63	21.7%	24.3%	18.6%
	Upper	1	33.3%	38.7%	155	53.4%	43.2%	44.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	3	100.0%	100.0%	290	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.7%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	5	2.2%	5.5%	348	1.4%	3.2%	20.1%
	Moderate	28	12.2%	18.3%	2,287	9.1%	12.8%	16.5%
	Middle	57	24.9%	23.4%	4,826	19.3%	20.3%	18.6%
	Upper	123	53.7%	35.6%	14,757	58.9%	42.9%	44.7%
	Unknown	16	7.0%	17.3%	2,828	11.3%	20.8%	0.0%
	TOTAL	229	100.0%	100.0%	25,046	100.0%	100.0%	100.0%

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	210	80.8%	57.2%	\$8,121	42.5%	34.8%	88.2%
	Over \$1 Million/Unknown	50	19.2%	42.8%	\$10,988	57.5%	65.2%	11.8%
	TOTAL	260	100.0%	100.0%	\$19,109	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	209	80.4%	91.2%	\$4,836	25.3%	32.7%	
	\$100,001–\$250,000	33	12.7%	5.4%	\$5,222	27.3%	21.6%	
	\$250,001–\$1 Million	18	6.9%	3.4%	\$9,051	47.4%	45.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	260	100.0%	100.0%	\$19,109	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	191	91.0%		\$3,906	48.1%	
		\$100,001–\$250,000	16	7.6%		\$2,409	29.7%	
		\$250,001–\$1 Million	3	1.4%		\$1,806	22.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	210	100.0%		\$8,121	100.0%	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	72	72.7%	47.7%	\$6,628	52.0%	40.3%	88.3%
	Over \$1 Million/Unknown	27	27.3%	52.3%	\$6,109	48.0%	59.7%	11.7%
	TOTAL	99	100.0%	100.0%	\$12,737	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	61	61.6%	92.2%	\$2,272	17.8%	32.0%	
	\$100,001–\$250,000	28	28.3%	5.0%	\$4,610	36.2%	20.6%	
	\$250,001–\$1 Million	10	10.1%	2.8%	\$5,855	46.0%	47.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	99	100.0%	100.0%	\$12,737	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	49	68.1%		\$1,600	24.1%	
		\$100,001–\$250,000	20	27.8%		\$3,183	48.0%	
		\$250,001–\$1 Million	3	4.2%		\$1,845	27.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	72	100.0%		\$6,628	100.0%	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	101	83.5%	69.9%	\$6,050	66.9%	65.3%	95.8%
	Over \$1 Million/ Unknown	20	16.5%	30.1%	\$2,997	33.1%	34.7%	4.2%
	TOTAL	121	100.0%	100.0%	\$9,047	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	93	76.9%	81.8%	\$2,286	25.3%	29.2%	
	\$100,001– \$250,000	18	14.9%	11.9%	\$2,914	32.2%	31.3%	
	\$250,001– \$1 Million	10	8.3%	6.3%	\$3,847	42.5%	39.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	121	100.0%	100.0%	\$9,047	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	83	82.2%		\$1,883	31.1%	
		\$100,001– \$250,000	13	12.9%		\$2,145	35.5%	
		\$250,001– \$1 Million	5	5.0%		\$2,022	33.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	101	100.0%		\$6,050	100.0%	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	63	84.0%	64.7%	\$8,567	78.2%	74.9%	95.7%
	Over \$1 Million/ Unknown	12	16.0%	35.3%	\$2,384	21.8%	25.1%	4.3%
	TOTAL	75	100.0%	100.0%	\$10,951	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	40	53.3%	68.4%	\$1,923	17.6%	19.7%	
	\$100,001– \$250,000	21	28.0%	19.5%	\$3,473	31.7%	32.3%	
	\$250,001– \$1 Million	14	18.7%	12.0%	\$5,555	50.7%	48.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	75	100.0%	100.0%	\$10,951	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	35	55.6%		\$1,574	18.4%	
		\$100,001– \$250,000	17	27.0%		\$2,778	32.4%	
		\$250,001– \$1 Million	11	17.5%		\$4,215	49.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	63	100.0%		\$8,567	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	1.2%	5.4%	116	1.0%	3.8%	3.8%
	Middle	31	38.3%	37.7%	2,911	25.5%	32.7%	51.4%
	Upper	49	60.5%	57.0%	8,387	73.5%	63.5%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	81	100.0%	100.0%	11,414	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	1.5%	2.9%	162	0.8%	1.9%	3.8%
	Middle	60	45.1%	38.2%	6,572	31.3%	32.3%	51.4%
	Upper	71	53.4%	58.9%	14,289	68.0%	65.7%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	133	100.0%	100.0%	21,023	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	8	42.1%	44.3%	321	33.8%	46.5%	51.4%
	Upper	11	57.9%	55.7%	628	66.2%	53.5%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	19	100.0%	100.0%	949	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.2%
	Middle	1	50.0%	62.5%	237	13.7%	53.1%	45.8%
	Upper	1	50.0%	37.5%	1,487	86.3%	46.9%	39.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	2	100.0%	100.0%	1,724	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	3.5%	0	0.0%	2.6%	3.8%
	Middle	26	45.6%	40.0%	1,693	53.4%	47.3%	51.4%
	Upper	31	54.4%	56.5%	1,475	46.6%	50.1%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	57	100.0%	100.0%	3,168	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	0	0.0%	36.4%	0	0.0%	26.2%	51.4%
	Upper	0	0.0%	63.6%	0	0.0%	73.8%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	0	0.0%	54.2%	0	0.0%	48.3%	51.4%
	Upper	0	0.0%	45.8%	0	0.0%	51.7%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	3	1.0%	3.9%	278	0.7%	2.8%	3.8%
	Middle	126	43.2%	38.6%	11,734	30.7%	33.5%	51.4%
	Upper	163	55.8%	57.6%	26,266	68.6%	63.8%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	292	100.0%	100.0%	38,278	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	6.1%	10.6%	486	4.0%	8.3%	5.8%
	Middle	52	63.4%	64.1%	7,523	61.9%	61.3%	60.6%
	Upper	25	30.5%	25.3%	4,138	34.1%	30.4%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	82	100.0%	100.0%	12,147	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	2.4%	6.7%	133	1.5%	5.6%	5.8%
	Middle	61	71.8%	64.1%	6,044	68.3%	61.6%	60.6%
	Upper	22	25.9%	29.2%	2,668	30.2%	32.9%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	85	100.0%	100.0%	8,845	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	7.1%	7.3%	25	4.1%	6.1%	5.8%
	Middle	9	64.3%	57.3%	344	56.3%	54.9%	60.6%
	Upper	4	28.6%	35.4%	242	39.6%	39.0%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	14	100.0%	100.0%	611	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	28.6%	0	0.0%	57.3%	19.3%
	Middle	1	100.0%	42.9%	100	100.0%	35.5%	74.7%
	Upper	0	0.0%	28.6%	0	0.0%	7.2%	6.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	1.2%	0	0.0%	1.1%	5.8%
	Middle	34	77.3%	72.1%	2,541	83.2%	72.2%	60.6%
	Upper	10	22.7%	26.7%	512	16.8%	26.7%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	44	100.0%	100.0%	3,053	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	6.5%	0	0.0%	4.1%	5.8%
	Middle	2	66.7%	64.5%	227	78.3%	68.4%	60.6%
	Upper	1	33.3%	29.0%	63	21.7%	27.4%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	3	100.0%	100.0%	290	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	8.3%	0	0.0%	13.1%	5.8%
	Middle	0	0.0%	75.0%	0	0.0%	72.2%	60.6%
	Upper	0	0.0%	16.7%	0	0.0%	14.7%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	8	3.5%	8.5%	644	2.6%	8.9%	5.8%
	Middle	159	69.4%	64.3%	16,779	67.0%	60.9%	60.6%
	Upper	62	27.1%	27.2%	7,623	30.4%	30.2%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	229	100.0%	100.0%	25,046	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	3.8%	5.7%	\$785	4.1%	3.6%	8.3%
Middle	124	47.7%	41.7%	\$8,553	44.8%	41.7%	42.8%
Upper	126	48.5%	52.2%	\$9,771	51.1%	54.6%	48.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.0%	0.0%
TOTAL	260	100.0%	100.0%	\$19,109	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	7.1%	12.0%	\$1,151	9.0%	11.9%	20.1%
Middle	66	66.7%	61.3%	\$9,382	73.7%	65.8%	58.3%
Upper	26	26.3%	26.1%	\$2,204	17.3%	22.2%	21.6%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	99	100.0%	100.0%	\$12,737	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	55	45.5%	47.7%	\$3,828	42.3%	41.1%	55.5%
Upper	66	54.5%	52.3%	\$5,219	57.7%	58.9%	44.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	121	100.0%	100.0%	\$9,047	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	2.6%
Middle	38	50.7%	53.4%	\$6,512	59.5%	56.7%	50.9%
Upper	37	49.3%	46.6%	\$4,439	40.5%	43.3%	46.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	75	100.0%	100.0%	\$10,951	100.0%	100.0%	100.0%

WARREN COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	2.1%	7.1%	128	1.5%	4.9%	19.7%
	Moderate	5	10.4%	19.1%	710	8.4%	15.2%	16.6%
	Middle	6	12.5%	20.6%	1,278	15.1%	19.4%	19.7%
	Upper	14	29.2%	33.2%	2,935	34.6%	42.0%	44.0%
	Unknown	22	45.8%	19.9%	3,438	40.5%	18.5%	0.0%
	TOTAL	48	100.0%	100.0%	8,489	100.0%	100.0%	100.0%
Refinance	Low	3	3.5%	5.0%	212	1.6%	2.9%	19.7%
	Moderate	14	16.5%	15.1%	1,640	12.3%	10.8%	16.6%
	Middle	12	14.1%	20.0%	2,057	15.4%	16.9%	19.7%
	Upper	32	37.6%	40.0%	5,914	44.3%	49.1%	44.0%
	Unknown	24	28.2%	19.9%	3,530	26.4%	20.3%	0.0%
	TOTAL	85	100.0%	100.0%	13,353	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	1.6%	0	0.0%	1.3%	19.7%
	Moderate	2	25.0%	12.0%	31	7.8%	9.6%	16.6%
	Middle	1	12.5%	19.9%	50	12.5%	16.0%	19.7%
	Upper	3	37.5%	59.2%	126	31.6%	65.9%	44.0%
	Unknown	2	25.0%	7.3%	192	48.1%	7.2%	0.0%
	TOTAL	8	100.0%	100.0%	399	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.9%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	11.1%	2.7%	375	6.3%	0.4%	N/A
	Unknown	8	88.9%	96.4%	5,596	93.7%	99.6%	N/A
	TOTAL	9	100.0%	100.0%	5,971	100.0%	100.0%	N/A
Other Purpose LOC	Low	2	6.3%	6.2%	65	1.8%	2.9%	19.7%
	Moderate	2	6.3%	11.0%	45	1.3%	6.8%	16.6%
	Middle	6	18.8%	22.4%	960	26.9%	20.4%	19.7%
	Upper	21	65.6%	59.5%	2,480	69.6%	69.6%	44.0%
	Unknown	1	3.1%	1.0%	15	0.4%	0.2%	0.0%
	TOTAL	32	100.0%	100.0%	3,565	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	8.9%	0	0.0%	8.2%	16.6%
	Middle	0	0.0%	20.0%	0	0.0%	10.8%	19.7%
	Upper	0	0.0%	66.7%	0	0.0%	65.3%	44.0%
	Unknown	0	0.0%	4.4%	0	0.0%	15.7%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	2.4%	0	0.0%	2.6%	19.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.0%
	Unknown	0	0.0%	97.6%	0	0.0%	97.4%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	6	3.3%	5.8%	405	1.3%	3.2%	19.7%
	Moderate	23	12.6%	16.3%	2,426	7.6%	10.5%	16.6%
	Middle	25	13.7%	19.9%	4,345	13.7%	14.7%	19.7%
	Upper	71	39.0%	37.4%	11,830	37.2%	37.3%	44.0%
	Unknown	57	31.3%	20.6%	12,771	40.2%	34.4%	0.0%
	TOTAL	182	100.0%	100.0%	31,777	100.0%	100.0%	100.0%

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	2.1%	3.6%	102	1.0%	1.7%	20.6%
	Moderate	2	4.3%	15.6%	228	2.3%	11.3%	15.9%
	Middle	7	14.9%	23.7%	1,013	10.1%	21.8%	18.8%
	Upper	24	51.1%	35.4%	6,725	66.9%	44.6%	44.8%
	Unknown	13	27.7%	21.7%	1,987	19.8%	20.5%	0.0%
	TOTAL	47	100.0%	100.0%	10,055	100.0%	100.0%	100.0%
Refinance	Low	2	5.7%	7.9%	92	1.3%	4.6%	20.6%
	Moderate	3	8.6%	16.2%	116	1.7%	11.7%	15.9%
	Middle	2	5.7%	20.3%	158	2.3%	16.4%	18.8%
	Upper	22	62.9%	42.4%	5,438	77.6%	53.1%	44.8%
	Unknown	6	17.1%	13.2%	1,203	17.2%	14.2%	0.0%
	TOTAL	35	100.0%	100.0%	7,007	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	4.8%	0	0.0%	2.3%	20.6%
	Moderate	2	22.2%	11.9%	35	4.1%	8.4%	15.9%
	Middle	0	0.0%	26.7%	0	0.0%	21.5%	18.8%
	Upper	6	66.7%	48.9%	446	51.9%	53.0%	44.8%
	Unknown	1	11.1%	7.8%	378	44.0%	14.8%	0.0%
	TOTAL	9	100.0%	100.0%	859	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.9%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	1	6.7%	1.8%	1,512	6.2%	0.6%	N/A
	Unknown	14	93.3%	97.2%	23,021	93.8%	99.4%	N/A
	TOTAL	15	100.0%	100.0%	24,533	100.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	3.1%	0	0.0%	1.7%	20.6%
	Moderate	3	15.8%	15.8%	388	16.0%	12.8%	15.9%
	Middle	2	10.5%	22.8%	175	7.2%	17.3%	18.8%
	Upper	13	68.4%	55.3%	1,810	74.7%	66.6%	44.8%
	Unknown	1	5.3%	3.1%	50	2.1%	1.7%	0.0%
	TOTAL	19	100.0%	100.0%	2,423	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.5%	0	0.0%	3.3%	20.6%
	Moderate	0	0.0%	9.1%	0	0.0%	6.3%	15.9%
	Middle	0	0.0%	26.0%	0	0.0%	14.4%	18.8%
	Upper	2	100.0%	54.5%	113	100.0%	73.8%	44.8%
	Unknown	0	0.0%	3.9%	0	0.0%	2.2%	0.0%
	TOTAL	2	100.0%	100.0%	113	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.8%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	3	2.4%	4.7%	194	0.4%	1.7%	20.6%
	Moderate	10	7.9%	15.0%	767	1.7%	8.1%	15.9%
	Middle	11	8.7%	22.4%	1,346	3.0%	14.6%	18.8%
	Upper	68	53.5%	38.4%	16,044	35.7%	34.1%	44.8%
	Unknown	35	27.6%	19.6%	26,639	59.2%	41.5%	0.0%
	TOTAL	127	100.0%	100.0%	44,990	100.0%	100.0%	100.0%

Small Business Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	198	75.9%	52.3%	\$14,172	52.7%	35.3%	91.1%
	Over \$1 Million/Unknown	63	24.1%	47.7%	\$12,713	47.3%	64.7%	8.9%
	TOTAL	261	100.0%	100.0%	\$26,885	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	188	72.0%	88.8%	\$6,131	22.8%	28.6%	
	\$100,001–\$250,000	41	15.7%	5.7%	\$6,911	25.7%	18.1%	
	\$250,001–\$1 Million	32	12.3%	5.5%	\$13,843	51.5%	53.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	261	100.0%	100.0%	\$26,885	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	160	80.8%		\$4,281	30.2%	
		\$100,001–\$250,000	23	11.6%		\$4,158	29.3%	
		\$250,001–\$1 Million	15	7.6%		\$5,733	40.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	198	100.0%		\$14,172	100.0%	

Appendix D (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	99	59.3%	53.9%	\$14,254	48.2%	36.2%	90.8%
	Over \$1 Million/Unknown	68	40.7%	46.1%	\$15,308	51.8%	63.8%	9.2%
	TOTAL	167	100.0%	100.0%	\$29,562	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	90	53.9%	88.2%	\$4,359	14.7%	28.3%	
	\$100,001–\$250,000	38	22.8%	6.6%	\$6,586	22.3%	20.6%	
	\$250,001–\$1 Million	39	23.4%	5.3%	\$18,617	63.0%	51.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	167	100.0%	100.0%	\$29,562	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	60	60.6%		\$2,468	17.3%	
		\$100,001–\$250,000	21	21.2%		\$3,618	25.4%	
		\$250,001–\$1 Million	18	18.2%		\$8,168	57.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	99	100.0%		\$14,254	100.0%	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	23	92.0%	57.0%	\$1,343	71.1%	56.4%	98.4%
	Over \$1 Million/ Unknown	2	8.0%	43.0%	\$545	28.9%	43.6%	1.6%
	TOTAL	25	100.0%	100.0%	\$1,888	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	19	76.0%	85.0%	\$355	18.8%	26.9%	
	\$100,001– \$250,000	4	16.0%	7.5%	\$746	39.5%	25.7%	
	\$250,001– \$1 Million	2	8.0%	7.5%	\$787	41.7%	47.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	25	100.0%	100.0%	\$1,888	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	18	78.3%		\$310	23.1%	
		\$100,001– \$250,000	4	17.4%		\$746	55.5%	
		\$250,001– \$1 Million	1	4.3%		\$287	21.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	23	100.0%		\$1,343	100.0%	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	11	68.8%	50.3%	\$1,211	39.1%	55.2%	98.4%
	Over \$1 Million/ Unknown	5	31.3%	49.7%	\$1,884	60.9%	44.8%	1.6%
	TOTAL	16	100.0%	100.0%	\$3,095	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	43.8%	74.5%	\$292	9.4%	21.3%	
	\$100,001– \$250,000	4	25.0%	15.9%	\$646	20.9%	34.1%	
	\$250,001– \$1 Million	5	31.3%	9.6%	\$2,157	69.7%	44.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	16	100.0%	100.0%	\$3,095	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	54.5%		\$262	21.6%	
		\$100,001– \$250,000	4	36.4%		\$646	53.3%	
		\$250,001– \$1 Million	1	9.1%		\$303	25.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	11	100.0%		\$1,211	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	4	8.3%	3.1%	375	4.4%	1.8%	2.8%
	Moderate	8	16.7%	10.2%	990	11.7%	7.4%	11.4%
	Middle	13	27.1%	32.4%	2,285	26.9%	28.3%	34.1%
	Upper	23	47.9%	54.0%	4,839	57.0%	62.2%	51.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.4%
	TOTAL	48	100.0%	100.0%	8,489	100.0%	100.0%	100.0%
Refinance	Low	4	4.7%	1.3%	737	5.5%	0.8%	2.8%
	Moderate	12	14.1%	9.8%	1,536	11.5%	7.5%	11.4%
	Middle	23	27.1%	27.3%	3,247	24.3%	22.8%	34.1%
	Upper	46	54.1%	61.3%	7,833	58.7%	68.7%	51.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.4%
	TOTAL	85	100.0%	100.0%	13,353	100.0%	100.0%	100.0%
Home Improvement	Low	2	25.0%	2.6%	65	16.3%	0.8%	2.8%
	Moderate	3	37.5%	8.4%	203	50.9%	8.4%	11.4%
	Middle	0	0.0%	25.7%	0	0.0%	24.4%	34.1%
	Upper	3	37.5%	63.4%	131	32.8%	66.4%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	TOTAL	8	100.0%	100.0%	399	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	7.1%	0	0.0%	6.7%	11.3%
	Moderate	4	44.4%	39.3%	3,284	55.0%	21.5%	36.6%
	Middle	3	33.3%	23.2%	815	13.6%	18.7%	19.4%
	Upper	2	22.2%	25.9%	1,872	31.4%	50.9%	24.5%
	Unknown	0	0.0%	4.5%	0	0.0%	2.2%	8.3%
	TOTAL	9	100.0%	100.0%	5,971	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.5%	0	0.0%	0.1%	2.8%
	Moderate	0	0.0%	4.8%	0	0.0%	2.9%	11.4%
	Middle	11	34.4%	28.6%	904	25.4%	20.4%	34.1%
	Upper	21	65.6%	66.2%	2,661	74.6%	76.6%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	TOTAL	32	100.0%	100.0%	3,565	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	2.2%	0	0.0%	1.3%	2.8%
	Moderate	0	0.0%	13.3%	0	0.0%	8.5%	11.4%
	Middle	0	0.0%	22.2%	0	0.0%	10.1%	34.1%
	Upper	0	0.0%	62.2%	0	0.0%	80.2%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	11.9%	0	0.0%	7.7%	11.4%
	Middle	0	0.0%	54.8%	0	0.0%	48.3%	34.1%
	Upper	0	0.0%	33.3%	0	0.0%	44.0%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	10	5.5%	2.2%	1,177	3.7%	2.3%	2.8%
	Moderate	27	14.8%	10.3%	6,013	18.9%	10.1%	11.4%
	Middle	50	27.5%	29.7%	7,251	22.8%	24.3%	34.1%
	Upper	95	52.2%	57.5%	17,336	54.6%	62.7%	51.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.6%	0.4%
	TOTAL	182	100.0%	100.0%	31,777	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	4.3%	1.8%	128	1.3%	1.2%	1.0%
	Moderate	7	14.9%	15.8%	1,018	10.1%	10.5%	15.7%
	Middle	13	27.7%	41.2%	3,322	33.0%	40.6%	45.3%
	Upper	25	53.2%	40.9%	5,587	55.6%	47.4%	37.8%
	Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.2%
	TOTAL	47	100.0%	100.0%	10,055	100.0%	100.0%	100.0%
Refinance	Low	1	2.9%	0.6%	35	0.5%	0.4%	1.0%
	Moderate	11	31.4%	14.1%	2,031	29.0%	10.6%	15.7%
	Middle	11	31.4%	45.2%	1,514	21.6%	39.8%	45.3%
	Upper	12	34.3%	39.7%	3,427	48.9%	49.0%	37.8%
	Unknown	0	0.0%	0.4%	0	0.0%	0.2%	0.2%
	TOTAL	35	100.0%	100.0%	7,007	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%
	Moderate	2	22.2%	13.7%	453	52.7%	14.0%	15.7%
	Middle	2	22.2%	41.5%	161	18.7%	34.8%	45.3%
	Upper	5	55.6%	44.8%	245	28.5%	51.2%	37.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	TOTAL	9	100.0%	100.0%	859	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	6.4%	0	0.0%	8.5%	3.9%
	Moderate	5	33.3%	43.1%	6,084	24.8%	17.5%	45.0%
	Middle	8	53.3%	31.2%	5,358	21.8%	39.0%	24.9%
	Upper	1	6.7%	16.5%	12,750	52.0%	33.0%	12.4%
	Unknown	1	6.7%	2.8%	341	1.4%	2.0%	13.8%
	TOTAL	15	100.0%	100.0%	24,533	100.0%	100.0%	100.0%
Other Purpose LOC	Low	1	5.3%	0.4%	13	0.5%	0.1%	1.0%
	Moderate	1	5.3%	4.4%	60	2.5%	3.2%	15.7%
	Middle	3	15.8%	44.7%	232	9.6%	36.9%	45.3%
	Upper	14	73.7%	50.4%	2,118	87.4%	59.8%	37.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	TOTAL	19	100.0%	100.0%	2,423	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	1.3%	0	0.0%	0.5%	1.0%
	Moderate	0	0.0%	7.8%	0	0.0%	3.5%	15.7%
	Middle	0	0.0%	41.6%	0	0.0%	30.0%	45.3%
	Upper	2	100.0%	48.1%	113	100.0%	64.6%	37.8%
	Unknown	0	0.0%	1.3%	0	0.0%	1.4%	0.2%
	TOTAL	2	100.0%	100.0%	113	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%
	Moderate	0	0.0%	28.6%	0	0.0%	17.8%	15.7%
	Middle	0	0.0%	28.6%	0	0.0%	29.1%	45.3%
	Upper	0	0.0%	42.9%	0	0.0%	53.1%	37.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	4	3.1%	1.4%	176	0.4%	3.1%	1.0%
	Moderate	26	20.5%	15.2%	9,646	21.4%	12.4%	15.7%
	Middle	37	29.1%	42.1%	10,587	23.5%	39.8%	45.3%
	Upper	59	46.5%	40.9%	24,240	53.9%	43.9%	37.8%
	Unknown	1	0.8%	0.4%	341	0.8%	0.8%	0.2%
	TOTAL	127	100.0%	100.0%	44,990	100.0%	100.0%	100.0%

Appendix D (Continued)

Geographic Distribution of Small Business Loans Assessment Area: Warren County							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	24	9.2%	5.2%	\$4,073	15.1%	5.8%	8.3%
Moderate	53	20.3%	18.4%	\$4,373	16.3%	20.4%	18.0%
Middle	78	29.9%	29.0%	\$10,754	40.0%	30.2%	32.8%
Upper	99	37.9%	44.1%	\$7,027	26.1%	41.3%	36.6%
Unknown	7	2.7%	3.3%	\$658	2.4%	2.3%	4.2%
TOTAL	261	100.0%	100.0%	\$26,885	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Warren County							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	15	9.0%	3.0%	\$5,151	17.4%	4.7%	6.1%
Moderate	17	10.2%	17.8%	\$2,807	9.5%	17.3%	20.7%
Middle	67	40.1%	39.6%	\$12,088	40.9%	35.3%	38.3%
Upper	64	38.3%	36.2%	\$7,142	24.2%	38.5%	30.8%
Unknown	4	2.4%	3.5%	\$2,374	8.0%	4.1%	4.2%
TOTAL	167	100.0%	100.0%	\$29,562	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Warren County							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	2.8%	\$0	0.0%	6.1%	2.2%
Middle	10	40.0%	33.6%	\$396	21.0%	28.9%	38.7%
Upper	15	60.0%	62.6%	\$1,492	79.0%	64.9%	58.6%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.2%	0.0%
TOTAL	25	100.0%	100.0%	\$1,888	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Warren County							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	2.5%	\$0	0.0%	0.2%	2.7%
Middle	10	62.5%	74.5%	\$2,685	86.8%	86.2%	69.0%
Upper	6	37.5%	22.9%	\$410	13.2%	13.6%	26.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$3,095	100.0%	100.0%	100.0%

LOUISVILLE

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Louisville								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	4	21.1%	12.3%	537	15.1%	6.9%	22.8%
	Moderate	4	21.1%	25.7%	605	17.0%	19.1%	17.6%
	Middle	0	0.0%	19.5%	0	0.0%	19.0%	19.1%
	Upper	8	42.1%	28.6%	2,132	60.0%	40.5%	40.5%
	Unknown	3	15.8%	13.8%	280	7.9%	14.5%	0.0%
	TOTAL	19	100.0%	100.0%	3,554	100.0%	100.0%	100.0%
Refinance	Low	3	10.7%	8.1%	335	5.3%	4.3%	22.8%
	Moderate	2	7.1%	18.6%	205	3.3%	13.0%	17.6%
	Middle	8	28.6%	20.8%	1,598	25.5%	18.0%	19.1%
	Upper	10	35.7%	35.5%	3,392	54.0%	47.0%	40.5%
	Unknown	5	17.9%	17.0%	747	11.9%	17.6%	0.0%
	TOTAL	28	100.0%	100.0%	6,277	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	6.7%	0	0.0%	4.1%	22.8%
	Moderate	1	25.0%	14.8%	75	7.3%	9.3%	17.6%
	Middle	1	25.0%	19.3%	33	3.2%	13.7%	19.1%
	Upper	2	50.0%	54.0%	920	89.5%	65.9%	40.5%
	Unknown	0	0.0%	5.2%	0	0.0%	7.1%	0.0%
	TOTAL	4	100.0%	100.0%	1,028	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.5%	0	0.0%	0.1%	N/A
	Moderate	0	0.0%	0.5%	0	0.0%	0.2%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	4.6%	0	0.0%	1.0%	N/A
	Unknown	2	100.0%	94.5%	1,623	100.0%	98.8%	N/A
	TOTAL	2	100.0%	100.0%	1,623	100.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	6.3%	0	0.0%	4.1%	22.8%
	Moderate	1	9.1%	14.8%	130	8.0%	8.8%	17.6%
	Middle	2	18.2%	21.5%	459	28.2%	16.5%	19.1%
	Upper	8	72.7%	55.7%	1,041	63.9%	68.9%	40.5%
	Unknown	0	0.0%	1.6%	0	0.0%	1.7%	0.0%
	TOTAL	11	100.0%	100.0%	1,630	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	9.8%	0	0.0%	5.9%	22.8%
	Moderate	0	0.0%	22.2%	0	0.0%	14.0%	17.6%
	Middle	0	0.0%	21.4%	0	0.0%	14.7%	19.1%
	Upper	0	0.0%	34.8%	0	0.0%	49.7%	40.5%
	Unknown	0	0.0%	11.9%	0	0.0%	15.7%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	2.0%	0	0.0%	1.4%	22.8%
	Moderate	0	0.0%	1.3%	0	0.0%	0.9%	17.6%
	Middle	0	0.0%	0.3%	0	0.0%	0.4%	19.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.5%
	Unknown	0	0.0%	96.3%	0	0.0%	97.3%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	7	10.9%	9.6%	872	6.2%	5.0%	22.8%
	Moderate	8	12.5%	21.0%	1,015	7.2%	14.4%	17.6%
	Middle	11	17.2%	20.0%	2,090	14.8%	16.9%	19.1%
	Upper	28	43.8%	33.4%	7,485	53.0%	41.2%	40.5%
	Unknown	10	15.6%	15.9%	2,650	18.8%	22.5%	0.0%
	TOTAL	64	100.0%	100.0%	14,112	100.0%	100.0%	100.0%

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Louisville								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	12.4%	0	0.0%	6.5%	22.2%
	Moderate	3	4.8%	24.4%	486	3.0%	17.7%	18.2%
	Middle	8	12.9%	19.9%	1,980	12.1%	19.3%	19.6%
	Upper	27	43.5%	30.0%	9,511	58.4%	43.0%	40.0%
	Unknown	24	38.7%	13.4%	4,322	26.5%	13.5%	0.0%
	TOTAL	62	100.0%	100.0%	16,299	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	14.6%	0	0.0%	8.2%	22.2%
	Moderate	2	3.6%	21.7%	312	3.2%	15.7%	18.2%
	Middle	5	8.9%	21.3%	916	9.3%	19.3%	19.6%
	Upper	8	14.3%	30.7%	2,060	20.8%	43.5%	40.0%
	Unknown	41	73.2%	11.8%	6,611	66.8%	13.4%	0.0%
	TOTAL	56	100.0%	100.0%	9,899	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	8.5%	0	0.0%	4.2%	22.2%
	Moderate	0	0.0%	17.5%	0	0.0%	11.1%	18.2%
	Middle	2	22.2%	20.1%	262	15.7%	15.3%	19.6%
	Upper	7	77.8%	49.9%	1,410	84.3%	62.5%	40.0%
	Unknown	0	0.0%	4.0%	0	0.0%	6.9%	0.0%
	TOTAL	9	100.0%	100.0%	1,672	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.4%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.4%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	2.9%	0	0.0%	0.2%	N/A
	Unknown	7	100.0%	96.3%	3,609	100.0%	99.8%	N/A
	TOTAL	7	100.0%	100.0%	3,609	100.0%	100.0%	N/A
Other Purpose LOC	Low	1	3.0%	7.9%	15	0.4%	3.7%	22.2%
	Moderate	4	12.1%	16.7%	316	9.1%	10.7%	18.2%
	Middle	9	27.3%	23.8%	682	19.7%	18.2%	19.6%
	Upper	17	51.5%	48.6%	2,250	65.0%	64.7%	40.0%
	Unknown	2	6.1%	3.0%	196	5.7%	2.8%	0.0%
	TOTAL	33	100.0%	100.0%	3,459	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	11.9%	0	0.0%	8.2%	22.2%
	Moderate	0	0.0%	20.7%	0	0.0%	13.5%	18.2%
	Middle	0	0.0%	21.0%	0	0.0%	14.2%	19.6%
	Upper	1	100.0%	37.1%	150	100.0%	49.2%	40.0%
	Unknown	0	0.0%	9.3%	0	0.0%	14.9%	0.0%
	TOTAL	1	100.0%	100.0%	150	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.8%	0	0.0%	0.5%	22.2%
	Moderate	0	0.0%	0.4%	0	0.0%	0.8%	18.2%
	Middle	0	0.0%	0.4%	0	0.0%	1.0%	19.6%
	Upper	0	0.0%	0.4%	0	0.0%	0.2%	40.0%
	Unknown	0	0.0%	98.1%	0	0.0%	97.5%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	1	0.6%	12.2%	15	0.0%	5.3%	22.2%
	Moderate	9	5.4%	22.1%	1,114	3.2%	13.0%	18.2%
	Middle	24	14.3%	20.2%	3,840	10.9%	14.9%	19.6%
	Upper	60	35.7%	32.4%	15,381	43.8%	34.8%	40.0%
	Unknown	74	44.0%	13.1%	14,738	42.0%	32.0%	0.0%
	TOTAL	168	100.0%	100.0%	35,088	100.0%	100.0%	100.0%

Small Business Loans by Revenue and Loan Size								
Assessment Area: Louisville								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	72	79.1%	46.7%	\$6,414	47.9%	29.6%	90.4%
	Over \$1 Million/Unknown	19	20.9%	53.3%	\$6,963	52.1%	70.4%	9.6%
	TOTAL	91	100.0%	100.0%	\$13,377	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	60	65.9%	87.3%	\$1,553	11.6%	25.8%	
	\$100,001–\$250,000	13	14.3%	6.5%	\$2,474	18.5%	18.8%	
	\$250,001–\$1 Million	18	19.8%	6.2%	\$9,350	69.9%	55.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	91	100.0%	100.0%	\$13,377	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	55	76.4%		\$1,253	19.5%	
		\$100,001–\$250,000	8	11.1%		\$1,471	22.9%	
		\$250,001–\$1 Million	9	12.5%		\$3,690	57.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	72	100.0%		\$6,414	100.0%	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Louisville								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	32	53.3%	49.7%	\$7,172	47.6%	30.9%	90.3%
	Over \$1 Million/Unknown	28	46.7%	50.3%	\$7,909	52.4%	69.1%	9.7%
	TOTAL	60	100.0%	100.0%	\$15,081	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	26	43.3%	90.6%	\$1,183	7.8%	27.8%	
	\$100,001–\$250,000	14	23.3%	4.3%	\$2,631	17.4%	15.5%	
	\$250,001–\$1 Million	20	33.3%	5.1%	\$11,267	74.7%	56.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	60	100.0%	100.0%	\$15,081	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	18	56.3%		\$718	10.0%	
		\$100,001–\$250,000	3	9.4%		\$475	6.6%	
		\$250,001–\$1 Million	11	34.4%		\$5,979	83.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	32	100.0%		\$7,172	100.0%	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Louisville								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	2	100.0%	45.0%	\$32	100.0%	39.5%	99.1%
	Over \$1 Million/ Unknown	0	0.0%	55.0%	\$0	0.0%	60.5%	0.9%
	TOTAL	2	100.0%	100.0%	\$32	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	100.0%	96.2%	\$32	100.0%	71.5%	
	\$100,001– \$250,000	0	0.0%	3.8%	\$0	0.0%	28.5%	
	\$250,001– \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	2	100.0%	100.0%	\$32	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	100.0%		\$32	100.0%		
	\$100,001– \$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	2	100.0%		\$32	100.0%		

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Louisville								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	5	83.3%	55.2%	\$690	80.7%	61.2%	98.8%
	Over \$1 Million/ Unknown	1	16.7%	44.8%	\$165	19.3%	38.8%	1.2%
	TOTAL	6	100.0%	100.0%	\$855	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	33.3%	84.4%	\$45	5.3%	23.8%	
	\$100,001– \$250,000	3	50.0%	9.7%	\$445	52.0%	33.8%	
	\$250,001– \$1 Million	1	16.7%	5.8%	\$365	42.7%	42.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	6	100.0%	100.0%	\$855	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	40.0%		\$45	6.5%	
		\$100,001– \$250,000	2	40.0%		\$280	40.6%	
		\$250,001– \$1 Million	1	20.0%		\$365	52.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	5	100.0%		\$690	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Louisville								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	5.3%	5.0%	48	1.4%	3.1%	5.7%
	Moderate	2	10.5%	17.8%	155	4.4%	11.6%	17.2%
	Middle	8	42.1%	37.6%	1,253	35.3%	31.5%	38.2%
	Upper	8	42.1%	39.5%	2,098	59.0%	53.5%	38.9%
	Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.1%
	TOTAL	19	100.0%	100.0%	3,554	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	2.3%	0	0.0%	1.3%	5.7%
	Moderate	3	10.7%	12.0%	168	2.7%	7.5%	17.2%
	Middle	11	39.3%	36.3%	2,578	41.1%	28.8%	38.2%
	Upper	14	50.0%	49.3%	3,531	56.3%	62.3%	38.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	TOTAL	28	100.0%	100.0%	6,277	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	3.1%	0	0.0%	1.9%	5.7%
	Moderate	1	25.0%	9.0%	75	7.3%	5.1%	17.2%
	Middle	1	25.0%	31.2%	33	3.2%	24.3%	38.2%
	Upper	2	50.0%	56.7%	920	89.5%	68.7%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	TOTAL	4	100.0%	100.0%	1,028	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	14.2%	0	0.0%	4.8%	15.5%
	Moderate	1	50.0%	36.1%	353	21.7%	19.9%	25.2%
	Middle	1	50.0%	29.7%	1,270	78.3%	32.5%	33.1%
	Upper	0	0.0%	17.8%	0	0.0%	41.0%	23.4%
	Unknown	0	0.0%	2.3%	0	0.0%	1.8%	2.9%
	TOTAL	2	100.0%	100.0%	1,623	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	1.2%	0	0.0%	0.5%	5.7%
	Moderate	1	9.1%	6.3%	75	4.6%	3.6%	17.2%
	Middle	2	18.2%	29.8%	297	18.2%	20.3%	38.2%
	Upper	8	72.7%	62.3%	1,258	77.2%	74.8%	38.9%
	Unknown	0	0.0%	0.4%	0	0.0%	0.8%	0.1%
	TOTAL	11	100.0%	100.0%	1,630	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	2.1%	0	0.0%	1.0%	5.7%
	Moderate	0	0.0%	14.9%	0	0.0%	8.0%	17.2%
	Middle	0	0.0%	35.8%	0	0.0%	25.6%	38.2%
	Upper	0	0.0%	47.2%	0	0.0%	65.3%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	8.4%	0	0.0%	5.8%	5.7%
	Moderate	0	0.0%	24.6%	0	0.0%	18.9%	17.2%
	Middle	0	0.0%	51.2%	0	0.0%	53.4%	38.2%
	Upper	0	0.0%	15.8%	0	0.0%	22.0%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	1	1.6%	3.5%	48	0.3%	2.3%	5.7%
	Moderate	8	12.5%	14.3%	826	5.9%	10.1%	17.2%
	Middle	23	35.9%	36.6%	5,431	38.5%	30.1%	38.2%
	Upper	32	50.0%	45.5%	7,807	55.3%	57.2%	38.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.1%
	TOTAL	64	100.0%	100.0%	14,112	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Louisville								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	8	12.9%	4.8%	1,273	7.8%	2.6%	4.3%
	Moderate	13	21.0%	22.1%	1,449	8.9%	14.4%	20.8%
	Middle	18	29.0%	40.4%	5,165	31.7%	35.8%	40.4%
	Upper	20	32.3%	32.0%	7,805	47.9%	46.5%	33.9%
	Unknown	3	4.8%	0.6%	607	3.7%	0.6%	0.6%
	TOTAL	62	100.0%	100.0%	16,299	100.0%	100.0%	100.0%
Refinance	Low	9	16.1%	3.9%	1,067	10.8%	2.2%	4.3%
	Moderate	18	32.1%	19.2%	2,476	25.0%	12.0%	20.8%
	Middle	19	33.9%	41.5%	4,458	45.0%	35.5%	40.4%
	Upper	9	16.1%	34.9%	1,798	18.2%	49.8%	33.9%
	Unknown	1	1.8%	0.5%	100	1.0%	0.6%	0.6%
	TOTAL	56	100.0%	100.0%	9,899	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	3.0%	0	0.0%	2.1%	4.3%
	Moderate	1	11.1%	13.4%	200	12.0%	7.6%	20.8%
	Middle	2	22.2%	34.7%	262	15.7%	27.4%	40.4%
	Upper	6	66.7%	48.4%	1,210	72.4%	62.4%	33.9%
	Unknown	0	0.0%	0.5%	0	0.0%	0.5%	0.6%
	TOTAL	9	100.0%	100.0%	1,672	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	19.1%	0	0.0%	3.8%	11.9%
	Moderate	4	57.1%	34.0%	2,524	69.9%	9.6%	23.4%
	Middle	2	28.6%	34.9%	645	17.9%	73.6%	37.3%
	Upper	1	14.3%	10.4%	440	12.2%	12.0%	22.0%
	Unknown	0	0.0%	1.7%	0	0.0%	1.0%	5.4%
	TOTAL	7	100.0%	100.0%	3,609	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	1.0%	0	0.0%	0.6%	4.3%
	Moderate	0	0.0%	10.6%	0	0.0%	5.2%	20.8%
	Middle	19	57.6%	35.8%	1,450	41.9%	25.8%	40.4%
	Upper	13	39.4%	52.1%	1,879	54.3%	67.5%	33.9%
	Unknown	1	3.0%	0.6%	130	3.8%	1.0%	0.6%
	TOTAL	33	100.0%	100.0%	3,459	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.0%	0	0.0%	2.8%	4.3%
	Moderate	0	0.0%	20.2%	0	0.0%	10.2%	20.8%
	Middle	0	0.0%	36.6%	0	0.0%	24.7%	40.4%
	Upper	1	100.0%	38.5%	150	100.0%	61.9%	33.9%
	Unknown	0	0.0%	0.8%	0	0.0%	0.4%	0.6%
	TOTAL	1	100.0%	100.0%	150	100.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	12.8%	0	0.0%	10.6%	4.3%
	Moderate	0	0.0%	34.9%	0	0.0%	33.4%	20.8%
	Middle	0	0.0%	40.7%	0	0.0%	38.9%	40.4%
	Upper	0	0.0%	10.9%	0	0.0%	16.1%	33.9%
	Unknown	0	0.0%	0.8%	0	0.0%	1.1%	0.6%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	17	10.1%	4.4%	2,340	6.7%	2.8%	4.3%
	Moderate	36	21.4%	20.1%	6,649	18.9%	12.5%	20.8%
	Middle	60	35.7%	39.9%	11,980	34.1%	43.3%	40.4%
	Upper	50	29.8%	35.0%	13,282	37.9%	40.7%	33.9%
	Unknown	5	3.0%	0.6%	837	2.4%	0.7%	0.6%
	TOTAL	168	100.0%	100.0%	35,088	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Louisville							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	6	6.6%	7.8%	\$2,060	15.4%	11.5%	8.3%
Moderate	9	9.9%	15.0%	\$1,481	11.1%	16.5%	15.5%
Middle	28	30.8%	29.0%	\$3,369	25.2%	28.5%	30.1%
Upper	46	50.5%	43.7%	\$5,897	44.1%	36.1%	41.5%
Unknown	2	2.2%	4.5%	\$570	4.3%	7.5%	4.6%
TOTAL	91	100.0%	100.0%	\$13,377	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Louisville							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	4	6.7%	5.8%	\$2,805	18.6%	7.8%	7.0%
Moderate	10	16.7%	16.9%	\$1,946	12.9%	15.0%	16.9%
Middle	23	38.3%	37.0%	\$5,351	35.5%	38.1%	37.4%
Upper	22	36.7%	38.1%	\$4,929	32.7%	35.4%	36.6%
Unknown	1	1.7%	2.2%	\$50	0.3%	3.7%	2.1%
TOTAL	60	100.0%	100.0%	\$15,081	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans							
Assessment Area: Louisville							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	4.4%
Moderate	0	0.0%	3.8%	\$0	0.0%	11.9%	4.7%
Middle	1	50.0%	44.3%	\$7	21.9%	26.3%	41.2%
Upper	1	50.0%	51.1%	\$25	78.1%	61.5%	48.2%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.4%	1.5%
TOTAL	2	100.0%	100.0%	\$32	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans							
Assessment Area: Louisville							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.6%	\$0	0.0%	0.1%	2.7%
Moderate	0	0.0%	5.2%	\$0	0.0%	11.5%	7.2%
Middle	3	50.0%	48.1%	\$520	60.8%	55.7%	43.1%
Upper	3	50.0%	46.1%	\$335	39.2%	32.7%	45.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.2%
TOTAL	6	100.0%	100.0%	\$855	100.0%	100.0%	100.0%

CENTRAL KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	3.7%	1.5%	95	2.2%	0.8%	14.4%
	Moderate	4	14.8%	14.3%	517	12.0%	10.7%	10.8%
	Middle	2	7.4%	23.9%	363	8.4%	20.7%	18.2%
	Upper	13	48.1%	41.6%	2,186	50.8%	48.6%	56.6%
	Unknown	7	25.9%	18.7%	1,140	26.5%	19.2%	0.0%
	TOTAL	27	100.0%	100.0%	4,301	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	2.2%	0	0.0%	1.3%	14.4%
	Moderate	5	18.5%	10.6%	628	17.3%	7.4%	10.8%
	Middle	8	29.6%	18.4%	1,154	31.7%	14.8%	18.2%
	Upper	12	44.4%	49.7%	1,701	46.8%	54.6%	56.6%
	Unknown	2	7.4%	19.1%	154	4.2%	22.0%	0.0%
	TOTAL	27	100.0%	100.0%	3,637	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	3.0%	0	0.0%	1.5%	14.4%
	Moderate	0	0.0%	10.5%	0	0.0%	8.6%	10.8%
	Middle	0	0.0%	18.8%	0	0.0%	13.0%	18.2%
	Upper	1	33.3%	60.9%	25	12.7%	67.1%	56.6%
	Unknown	2	66.7%	6.8%	172	87.3%	9.7%	0.0%
	TOTAL	3	100.0%	100.0%	197	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Unknown	2	100.0%	100.0%	750	100.0%	100.0%	N/A
	TOTAL	2	100.0%	100.0%	750	100.0%	100.0%	N/A
Other Purpose LOC	Low	1	8.3%	2.8%	50	8.2%	2.3%	14.4%
	Moderate	0	0.0%	18.1%	0	0.0%	8.2%	10.8%
	Middle	3	25.0%	27.8%	130	21.2%	18.3%	18.2%
	Upper	8	66.7%	51.4%	433	70.6%	71.2%	56.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	12	100.0%	100.0%	613	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	7.7%	0	0.0%	3.6%	14.4%
	Moderate	0	0.0%	11.5%	0	0.0%	8.6%	10.8%
	Middle	0	0.0%	19.2%	0	0.0%	19.6%	18.2%
	Upper	0	0.0%	53.8%	0	0.0%	63.3%	56.6%
	Unknown	0	0.0%	7.7%	0	0.0%	4.9%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	56.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	2	2.8%	2.0%	145	1.5%	1.0%	14.4%
	Moderate	9	12.7%	12.1%	1,145	12.1%	8.2%	10.8%
	Middle	13	18.3%	20.5%	1,647	17.3%	16.0%	18.2%
	Upper	34	47.9%	45.9%	4,345	45.7%	47.2%	56.6%
	Unknown	13	18.3%	19.4%	2,216	23.3%	27.6%	0.0%
	TOTAL	71	100.0%	100.0%	9,498	100.0%	100.0%	100.0%

Appendix D (Continued)

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	1.9%	0	0.0%	1.1%	12.1%
	Moderate	3	12.0%	16.1%	203	5.1%	11.4%	12.3%
	Middle	4	16.0%	25.6%	622	15.6%	22.5%	17.7%
	Upper	10	40.0%	39.3%	1,953	49.0%	47.7%	57.8%
	Unknown	8	32.0%	17.1%	1,206	30.3%	17.3%	0.0%
	TOTAL	25	100.0%	100.0%	3,984	100.0%	100.0%	100.0%
Refinance	Low	1	6.3%	5.0%	30	1.1%	2.2%	12.1%
	Moderate	0	0.0%	16.1%	0	0.0%	12.1%	12.3%
	Middle	4	25.0%	25.9%	555	20.3%	23.2%	17.7%
	Upper	8	50.0%	42.9%	1,753	64.2%	48.9%	57.8%
	Unknown	3	18.8%	10.2%	392	14.4%	13.6%	0.0%
	TOTAL	16	100.0%	100.0%	2,730	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	4.1%	0	0.0%	1.8%	12.1%
	Moderate	0	0.0%	11.2%	0	0.0%	6.3%	12.3%
	Middle	0	0.0%	26.0%	0	0.0%	17.4%	17.7%
	Upper	3	60.0%	53.6%	138	38.0%	66.8%	57.8%
	Unknown	2	40.0%	5.1%	225	62.0%	7.7%	0.0%
	TOTAL	5	100.0%	100.0%	363	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	5.7%	0	0.0%	4.7%	N/A
	Unknown	0	0.0%	94.3%	0	0.0%	95.3%	N/A
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	7.7%	0	0.0%	4.6%	12.1%
	Moderate	1	25.0%	15.4%	8	6.5%	8.4%	12.3%
	Middle	1	25.0%	28.5%	16	12.9%	23.8%	17.7%
	Upper	2	50.0%	46.9%	100	80.6%	60.7%	57.8%
	Unknown	0	0.0%	1.5%	0	0.0%	2.6%	0.0%
	TOTAL	4	100.0%	100.0%	124	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	12.1%
	Moderate	0	0.0%	25.0%	0	0.0%	38.8%	12.3%
	Middle	0	0.0%	50.0%	0	0.0%	44.1%	17.7%
	Upper	0	0.0%	25.0%	0	0.0%	17.2%	57.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	12.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	57.8%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	1	2.0%	3.4%	30	0.4%	1.4%	12.1%
	Moderate	4	8.0%	15.1%	211	2.9%	10.1%	12.3%
	Middle	9	18.0%	25.4%	1,193	16.6%	20.1%	17.7%
	Upper	23	46.0%	41.6%	3,944	54.8%	44.5%	57.8%
	Unknown	13	26.0%	14.5%	1,823	25.3%	23.9%	0.0%
	TOTAL	50	100.0%	100.0%	7,201	100.0%	100.0%	100.0%

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	68	77.3%	53.1%	\$3,246	53.7%	42.9%	89.2%
	Over \$1 Million/ Unknown	20	22.7%	46.9%	\$2,797	46.3%	57.1%	10.8%
	TOTAL	88	100.0%	100.0%	\$6,043	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	70	79.5%	91.0%	\$2,292	37.9%	39.8%	
	\$100,001–\$250,000	15	17.0%	6.1%	\$2,628	43.5%	24.8%	
	\$250,001–\$1 Million	3	3.4%	2.9%	\$1,123	18.6%	35.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	88	100.0%	100.0%	\$6,043	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	61	89.7%		\$1,791	55.2%	
		\$100,001–\$250,000	6	8.8%		\$1,055	32.5%	
		\$250,001–\$1 Million	1	1.5%		\$400	12.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	68	100.0%		\$3,246	100.0%	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	36	58.1%	58.3%	\$3,800	43.0%	43.7%	89.2%
	Over \$1 Million/ Unknown	26	41.9%	41.7%	\$5,027	57.0%	56.3%	10.8%
	TOTAL	62	100.0%	100.0%	\$8,827	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	38	61.3%	92.0%	\$1,720	19.5%	32.3%	
	\$100,001–\$250,000	16	25.8%	3.7%	\$2,961	33.5%	15.4%	
	\$250,001–\$1 Million	8	12.9%	4.4%	\$4,146	47.0%	52.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	62	100.0%	100.0%	\$8,827	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	27	75.0%		\$1,042	27.4%	
		\$100,001–\$250,000	6	16.7%		\$1,131	29.8%	
		\$250,001–\$1 Million	3	8.3%		\$1,627	42.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	36	100.0%		\$3,800	100.0%	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	9	100.0%	43.5%	\$620	100.0%	82.5%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	56.5%	\$0	0.0%	17.5%	0.0%
	TOTAL	9	100.0%	100.0%	\$620	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	88.9%	89.1%	\$385	62.1%	41.5%	
	\$100,001– \$250,000	1	11.1%	6.5%	\$235	37.9%	24.1%	
	\$250,001– \$1 Million	0	0.0%	4.3%	\$0	0.0%	34.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	9	100.0%	100.0%	\$620	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	8	88.9%		\$385	62.1%		
	\$100,001– \$250,000	1	11.1%		\$235	37.9%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$620	100.0%		

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	3	100.0%	51.9%	\$337	100.0%	48.5%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	48.1%	\$0	0.0%	51.5%	0.0%
	TOTAL	3	100.0%	100.0%	\$337	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	66.7%	81.5%	\$94	27.9%	25.5%	
	\$100,001– \$250,000	1	33.3%	7.4%	\$243	72.1%	17.3%	
	\$250,001– \$1 Million	0	0.0%	11.1%	\$0	0.0%	57.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	3	100.0%	100.0%	\$337	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	66.7%		\$94	27.9%	
		\$100,001– \$250,000	1	33.3%		\$243	72.1%	
		\$250,001– \$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	3	100.0%		\$337	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	4.4%	0	0.0%	3.3%	4.8%
	Middle	6	22.2%	10.5%	795	18.5%	8.6%	8.9%
	Upper	21	77.8%	85.1%	3,506	81.5%	88.1%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	27	100.0%	100.0%	4,301	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	3.7%	3.0%	30	0.8%	1.9%	4.8%
	Middle	5	18.5%	7.9%	586	16.1%	5.9%	8.9%
	Upper	21	77.8%	89.1%	3,021	83.1%	92.2%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	27	100.0%	100.0%	3,637	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	33.3%	3.8%	60	30.5%	3.1%	4.8%
	Middle	1	33.3%	15.0%	112	56.9%	12.7%	8.9%
	Upper	1	33.3%	81.2%	25	12.7%	84.3%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	3	100.0%	100.0%	197	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.7%
	Middle	1	50.0%	16.7%	200	26.7%	23.7%	18.6%
	Upper	1	50.0%	83.3%	550	73.3%	76.3%	75.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	2	100.0%	100.0%	750	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	1.4%	0	0.0%	0.2%	4.8%
	Middle	0	0.0%	8.3%	0	0.0%	5.1%	8.9%
	Upper	12	100.0%	90.3%	613	100.0%	94.7%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	12	100.0%	100.0%	613	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
	Middle	0	0.0%	11.5%	0	0.0%	7.8%	8.9%
	Upper	0	0.0%	88.5%	0	0.0%	92.2%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
	Middle	0	0.0%	10.5%	0	0.0%	10.6%	8.9%
	Upper	0	0.0%	89.5%	0	0.0%	89.4%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	2.8%	3.5%	90	0.9%	2.3%	4.8%
	Middle	13	18.3%	9.6%	1,693	17.8%	8.8%	8.9%
	Upper	56	78.9%	87.0%	7,715	81.2%	88.9%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	71	100.0%	100.0%	9,498	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	5.7%	0	0.0%	3.7%	7.3%
	Middle	8	32.0%	25.7%	1,191	29.9%	22.2%	23.0%
	Upper	17	68.0%	68.6%	2,793	70.1%	74.1%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	25	100.0%	100.0%	3,984	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	6.3%	4.3%	85	3.1%	2.7%	7.3%
	Middle	3	18.8%	23.1%	532	19.5%	19.2%	23.0%
	Upper	12	75.0%	72.6%	2,113	77.4%	78.2%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	16	100.0%	100.0%	2,730	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	5.6%	0	0.0%	4.0%	7.3%
	Middle	2	40.0%	16.8%	135	37.2%	15.5%	23.0%
	Upper	3	60.0%	77.6%	228	62.8%	80.6%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	5	100.0%	100.0%	363	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	15.9%	10.0%
	Middle	0	0.0%	17.1%	0	0.0%	13.8%	20.9%
	Upper	0	0.0%	68.6%	0	0.0%	70.3%	69.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	25.0%	4.6%	75	60.5%	4.9%	7.3%
	Middle	0	0.0%	22.3%	0	0.0%	23.9%	23.0%
	Upper	3	75.0%	73.1%	49	39.5%	71.2%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	4	100.0%	100.0%	124	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	7.3%
	Middle	0	0.0%	75.0%	0	0.0%	82.8%	23.0%
	Upper	0	0.0%	25.0%	0	0.0%	17.2%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	23.3%	7.3%
	Middle	0	0.0%	50.0%	0	0.0%	38.8%	23.0%
	Upper	0	0.0%	33.3%	0	0.0%	37.8%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	2	4.0%	5.4%	160	2.2%	4.8%	7.3%
	Middle	13	26.0%	23.7%	1,858	25.8%	20.4%	23.0%
	Upper	35	70.0%	70.8%	5,183	72.0%	74.8%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	50	100.0%	100.0%	7,201	100.0%	100.0%	100.0%

Appendix D (Continued)

Geographic Distribution of Small Business Loans Assessment Area: Central Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	8.0%	13.4%	\$581	9.6%	16.6%	14.8%
Middle	6	6.8%	10.9%	\$424	7.0%	11.5%	10.7%
Upper	75	85.2%	75.3%	\$5,038	83.4%	71.9%	74.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.0%	0.0%
TOTAL	88	100.0%	100.0%	\$6,043	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Central Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	24.2%	15.3%	\$3,550	40.2%	25.2%	17.9%
Middle	3	4.8%	20.1%	\$353	4.0%	15.8%	18.3%
Upper	44	71.0%	63.8%	\$4,924	55.8%	58.9%	63.9%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.1%	0.0%
TOTAL	62	100.0%	100.0%	\$8,827	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Central Kentucky							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	4.1%
Middle	0	0.0%	4.3%	\$0	0.0%	0.5%	0.0%
Upper	9	100.0%	95.7%	\$620	100.0%	99.5%	95.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$620	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Central Kentucky							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	7.4%	\$0	0.0%	0.4%	6.4%
Middle	1	33.3%	11.1%	\$69	20.5%	12.0%	19.1%
Upper	2	66.7%	81.5%	\$268	79.5%	87.6%	74.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$337	100.0%	100.0%	100.0%

FAYETTE COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Fayette County								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	7.4%	0	0.0%	4.4%	23.3%
	Moderate	2	12.5%	20.5%	344	10.1%	15.6%	15.7%
	Middle	0	0.0%	19.7%	0	0.0%	17.9%	18.3%
	Upper	4	25.0%	36.4%	828	24.2%	46.8%	42.6%
	Unknown	10	62.5%	16.0%	2,249	65.7%	15.3%	0.0%
	TOTAL	16	100.0%	100.0%	3,421	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	7.1%	0	0.0%	3.9%	23.3%
	Moderate	0	0.0%	17.5%	0	0.0%	12.0%	15.7%
	Middle	1	16.7%	20.5%	141	12.5%	17.1%	18.3%
	Upper	2	33.3%	40.1%	422	37.3%	51.6%	42.6%
	Unknown	3	50.0%	14.8%	568	50.2%	15.4%	0.0%
	TOTAL	6	100.0%	100.0%	1,131	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	6.2%	0	0.0%	3.0%	23.3%
	Moderate	0	0.0%	14.9%	0	0.0%	7.9%	15.7%
	Middle	0	0.0%	19.2%	0	0.0%	13.5%	18.3%
	Upper	0	0.0%	55.8%	0	0.0%	68.7%	42.6%
	Unknown	1	100.0%	3.9%	250	100.0%	6.8%	0.0%
	TOTAL	1	100.0%	100.0%	250	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	2.4%	0	0.0%	1.1%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	4.7%	0	0.0%	1.0%	N/A
	Unknown	1	100.0%	92.9%	2,304	100.0%	97.9%	N/A
	TOTAL	1	100.0%	100.0%	2,304	100.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	5.1%	0	0.0%	2.3%	23.3%
	Moderate	0	0.0%	17.0%	0	0.0%	9.6%	15.7%
	Middle	0	0.0%	18.9%	0	0.0%	12.7%	18.3%
	Upper	0	0.0%	55.9%	0	0.0%	73.8%	42.6%
	Unknown	1	100.0%	3.1%	75	100.0%	1.6%	0.0%
	TOTAL	1	100.0%	100.0%	75	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	5.7%	0	0.0%	2.8%	23.3%
	Moderate	0	0.0%	17.0%	0	0.0%	11.7%	15.7%
	Middle	0	0.0%	19.9%	0	0.0%	9.2%	18.3%
	Upper	0	0.0%	46.1%	0	0.0%	64.5%	42.6%
	Unknown	0	0.0%	11.3%	0	0.0%	11.9%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.3%
	Moderate	0	0.0%	1.4%	0	0.0%	0.8%	15.7%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.6%
	Unknown	0	0.0%	98.6%	0	0.0%	99.2%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	7.0%	0	0.0%	3.6%	23.3%
	Moderate	2	8.0%	18.2%	344	4.8%	11.5%	15.7%
	Middle	1	4.0%	19.8%	141	2.0%	14.7%	18.3%
	Upper	6	24.0%	39.6%	1,250	17.4%	43.0%	42.6%
	Unknown	16	64.0%	15.4%	5,446	75.8%	27.2%	0.0%
	TOTAL	25	100.0%	100.0%	7,181	100.0%	100.0%	100.0%

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Fayette County								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	6.3%	0	0.0%	3.2%	22.4%
	Moderate	1	6.7%	18.5%	175	2.9%	13.2%	16.2%
	Middle	1	6.7%	20.1%	239	3.9%	17.2%	19.2%
	Upper	5	33.3%	37.8%	3,466	57.2%	48.3%	42.2%
	Unknown	8	53.3%	17.3%	2,178	36.0%	18.2%	0.0%
	TOTAL	15	100.0%	100.0%	6,058	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	11.3%	0	0.0%	6.1%	22.4%
	Moderate	0	0.0%	20.4%	0	0.0%	14.8%	16.2%
	Middle	0	0.0%	20.3%	0	0.0%	18.6%	19.2%
	Upper	1	33.3%	34.4%	51	7.1%	45.4%	42.2%
	Unknown	2	66.7%	13.7%	672	92.9%	15.0%	0.0%
	TOTAL	3	100.0%	100.0%	723	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	8.7%	0	0.0%	4.0%	22.4%
	Moderate	0	0.0%	15.5%	0	0.0%	8.6%	16.2%
	Middle	0	0.0%	22.7%	0	0.0%	17.2%	19.2%
	Upper	0	0.0%	49.2%	0	0.0%	64.3%	42.2%
	Unknown	0	0.0%	3.9%	0	0.0%	6.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	1.0%	0	0.0%	0.2%	N/A
	Moderate	0	0.0%	1.0%	0	0.0%	0.1%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	5.0%	0	0.0%	0.8%	N/A
	Unknown	0	0.0%	93.0%	0	0.0%	98.9%	N/A
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	7.1%	0	0.0%	3.7%	22.4%
	Moderate	0	0.0%	20.9%	0	0.0%	14.0%	16.2%
	Middle	0	0.0%	23.3%	0	0.0%	16.8%	19.2%
	Upper	1	100.0%	46.6%	250	100.0%	63.5%	42.2%
	Unknown	0	0.0%	2.1%	0	0.0%	2.1%	0.0%
	TOTAL	1	100.0%	100.0%	250	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	13.5%	0	0.0%	12.2%	22.4%
	Moderate	0	0.0%	15.9%	0	0.0%	8.6%	16.2%
	Middle	0	0.0%	25.9%	0	0.0%	21.9%	19.2%
	Upper	0	0.0%	40.0%	0	0.0%	52.2%	42.2%
	Unknown	0	0.0%	4.7%	0	0.0%	5.1%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	2.1%	0	0.0%	1.7%	22.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.2%
	Unknown	0	0.0%	97.9%	0	0.0%	98.3%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	8.1%	0	0.0%	3.3%	22.4%
	Moderate	1	5.3%	18.5%	175	2.5%	10.7%	16.2%
	Middle	1	5.3%	20.5%	239	3.4%	14.1%	19.2%
	Upper	7	36.8%	38.3%	3,767	53.6%	39.4%	42.2%
	Unknown	10	52.6%	14.7%	2,850	40.5%	32.4%	0.0%
	TOTAL	19	100.0%	100.0%	7,031	100.0%	100.0%	100.0%

Appendix D (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Fayette County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	15	93.8%	49.1%	\$1,575	90.0%	32.6%	91.3%
	Over \$1 Million/ Unknown	1	6.3%	50.9%	\$175	10.0%	67.4%	8.7%
	TOTAL	16	100.0%	100.0%	\$1,750	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	12	75.0%	87.8%	\$275	15.7%	27.2%	
	\$100,001– \$250,000	3	18.8%	6.3%	\$488	27.9%	18.7%	
	\$250,001– \$1 Million	1	6.3%	5.9%	\$987	56.4%	54.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	16	100.0%	100.0%	\$1,750	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	12	80.0%		\$275	17.5%	
		\$100,001– \$250,000	2	13.3%		\$313	19.9%	
		\$250,001– \$1 Million	1	6.7%		\$987	62.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	15	100.0%		\$1,575	100.0%	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Fayette County								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	5	62.5%	50.5%	\$849	32.7%	36.4%	91.2%
	Over \$1 Million/Unknown	3	37.5%	49.5%	\$1,746	67.3%	63.6%	8.8%
	TOTAL	8	100.0%	100.0%	\$2,595	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	25.0%	91.5%	\$148	5.7%	30.9%	
	\$100,001–\$250,000	2	25.0%	4.1%	\$359	13.8%	15.6%	
	\$250,001–\$1 Million	4	50.0%	4.4%	\$2,088	80.5%	53.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$2,595	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	40.0%		\$148	17.4%	
		\$100,001–\$250,000	2	40.0%		\$359	42.3%	
		\$250,001–\$1 Million	1	20.0%		\$342	40.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	5	100.0%		\$849	100.0%	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Fayette County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	100.0%	64.4%	\$10	100.0%	59.4%	95.4%
	Over \$1 Million/ Unknown	0	0.0%	35.6%	\$0	0.0%	40.6%	4.6%
	TOTAL	1	100.0%	100.0%	\$10	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1	100.0%	87.5%	\$10	100.0%	28.0%	
	\$100,001– \$250,000	0	0.0%	5.6%	\$0	0.0%	21.1%	
	\$250,001– \$1 Million	0	0.0%	6.9%	\$0	0.0%	50.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1	100.0%	100.0%	\$10	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	100.0%		\$10	100.0%		
	\$100,001– \$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	1	100.0%		\$10	100.0%		

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Fayette County								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	6	100.0%	61.8%	\$859	100.0%	57.4%	96.0%
	Over \$1 Million/ Unknown	0	0.0%	38.2%	\$0	0.0%	42.6%	4.0%
	TOTAL	6	100.0%	100.0%	\$859	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	50.0%	86.8%	\$84	9.8%	28.4%	
	\$100,001– \$250,000	2	33.3%	5.6%	\$425	49.5%	18.0%	
	\$250,001– \$1 Million	1	16.7%	7.6%	\$350	40.7%	53.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	6	100.0%	100.0%	\$859	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	3	50.0%		\$84	9.8%	
		\$100,001– \$250,000	2	33.3%		\$425	49.5%	
		\$250,001– \$1 Million	1	16.7%		\$350	40.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	6	100.0%		\$859	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Fayette County								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	12.5%	5.3%	295	8.6%	3.7%	6.3%
	Moderate	4	25.0%	17.0%	660	19.3%	11.6%	16.2%
	Middle	8	50.0%	33.8%	2,072	60.6%	30.9%	35.2%
	Upper	2	12.5%	43.9%	394	11.5%	53.8%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	16	100.0%	100.0%	3,421	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	3.8%	0	0.0%	2.6%	6.3%
	Moderate	1	16.7%	13.0%	80	7.1%	8.2%	16.2%
	Middle	2	33.3%	32.4%	270	23.9%	29.0%	35.2%
	Upper	3	50.0%	50.8%	781	69.1%	60.2%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	6	100.0%	100.0%	1,131	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	6.4%	0	0.0%	3.2%	6.3%
	Moderate	0	0.0%	9.9%	0	0.0%	6.6%	16.2%
	Middle	0	0.0%	32.0%	0	0.0%	31.2%	35.2%
	Upper	1	100.0%	51.7%	250	100.0%	59.0%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	250	100.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	20.6%	0	0.0%	13.3%	17.6%
	Moderate	0	0.0%	31.8%	0	0.0%	43.6%	33.9%
	Middle	1	100.0%	24.1%	2,304	100.0%	24.1%	32.5%
	Upper	0	0.0%	23.5%	0	0.0%	19.1%	16.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	2,304	100.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	2.2%	0	0.0%	1.0%	6.3%
	Moderate	0	0.0%	9.9%	0	0.0%	5.6%	16.2%
	Middle	0	0.0%	29.7%	0	0.0%	30.8%	35.2%
	Upper	1	100.0%	58.1%	75	100.0%	62.6%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	75	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	3.5%	0	0.0%	1.9%	6.3%
	Moderate	0	0.0%	15.6%	0	0.0%	7.3%	16.2%
	Middle	0	0.0%	31.9%	0	0.0%	35.0%	35.2%
	Upper	0	0.0%	48.9%	0	0.0%	55.8%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	5.5%	0	0.0%	4.0%	6.3%
	Moderate	0	0.0%	26.0%	0	0.0%	19.7%	16.2%
	Middle	0	0.0%	32.9%	0	0.0%	31.9%	35.2%
	Upper	0	0.0%	35.6%	0	0.0%	44.4%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	2	8.0%	4.6%	295	4.1%	4.6%	6.3%
	Moderate	5	20.0%	14.5%	740	10.3%	14.6%	16.2%
	Middle	11	44.0%	32.7%	4,646	64.7%	29.1%	35.2%
	Upper	7	28.0%	48.1%	1,500	20.9%	51.8%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	25	100.0%	100.0%	7,181	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Fayette County								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	6.7%	4.0%	218	3.6%	2.8%	3.5%
	Moderate	3	20.0%	16.3%	642	10.6%	11.2%	17.6%
	Middle	4	26.7%	41.8%	963	15.9%	37.9%	35.7%
	Upper	6	40.0%	36.9%	3,335	55.1%	47.0%	42.6%
	Unknown	1	6.7%	1.0%	900	14.9%	1.0%	0.6%
	TOTAL	15	100.0%	100.0%	6,058	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	3.8%	0	0.0%	2.9%	3.5%
	Moderate	1	33.3%	16.6%	51	7.1%	11.0%	17.6%
	Middle	2	66.7%	36.7%	672	92.9%	31.6%	35.7%
	Upper	0	0.0%	42.1%	0	0.0%	53.4%	42.6%
	Unknown	0	0.0%	0.9%	0	0.0%	1.1%	0.6%
	TOTAL	3	100.0%	100.0%	723	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	4.0%	0	0.0%	2.6%	3.5%
	Moderate	0	0.0%	12.6%	0	0.0%	7.6%	17.6%
	Middle	0	0.0%	33.8%	0	0.0%	29.0%	35.7%
	Upper	0	0.0%	49.0%	0	0.0%	59.7%	42.6%
	Unknown	0	0.0%	0.7%	0	0.0%	1.1%	0.6%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	12.0%	0	0.0%	2.2%	11.9%
	Moderate	0	0.0%	34.0%	0	0.0%	58.7%	29.6%
	Middle	0	0.0%	20.0%	0	0.0%	17.4%	30.5%
	Upper	0	0.0%	28.0%	0	0.0%	18.1%	20.4%
	Unknown	0	0.0%	6.0%	0	0.0%	3.6%	7.5%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	1.5%	0	0.0%	1.1%	3.5%
	Moderate	0	0.0%	9.5%	0	0.0%	5.5%	17.6%
	Middle	0	0.0%	37.3%	0	0.0%	28.8%	35.7%
	Upper	1	100.0%	51.4%	250	100.0%	64.1%	42.6%
	Unknown	0	0.0%	0.3%	0	0.0%	0.4%	0.6%
	TOTAL	1	100.0%	100.0%	250	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.1%	0	0.0%	2.4%	3.5%
	Moderate	0	0.0%	12.9%	0	0.0%	7.3%	17.6%
	Middle	0	0.0%	34.7%	0	0.0%	36.1%	35.7%
	Upper	0	0.0%	47.1%	0	0.0%	53.1%	42.6%
	Unknown	0	0.0%	1.2%	0	0.0%	1.1%	0.6%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	4.3%	0	0.0%	3.6%	3.5%
	Moderate	0	0.0%	23.4%	0	0.0%	19.5%	17.6%
	Middle	0	0.0%	44.7%	0	0.0%	40.1%	35.7%
	Upper	0	0.0%	27.7%	0	0.0%	36.8%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	1	5.3%	3.9%	218	3.1%	2.7%	3.5%
	Moderate	4	21.1%	15.7%	693	9.9%	20.1%	17.6%
	Middle	6	31.6%	38.8%	1,635	23.3%	32.0%	35.7%
	Upper	7	36.8%	40.8%	3,585	51.0%	43.7%	42.6%
	Unknown	1	5.3%	0.9%	900	12.8%	1.5%	0.6%
	TOTAL	19	100.0%	100.0%	7,031	100.0%	100.0%	100.0%

Appendix D (Continued)

Geographic Distribution of Small Business Loans Assessment Area: Fayette County							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	2	12.5%	7.5%	\$166	9.5%	10.6%	7.6%
Moderate	3	18.8%	15.8%	\$86	4.9%	12.5%	16.6%
Middle	7	43.8%	40.0%	\$1,139	65.1%	47.4%	41.5%
Upper	4	25.0%	36.4%	\$359	20.5%	29.5%	34.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
TOTAL	16	100.0%	100.0%	\$1,750	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Fayette County							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	4.9%	\$0	0.0%	4.5%	4.3%
Moderate	2	25.0%	17.7%	\$635	24.5%	19.9%	18.2%
Middle	3	37.5%	33.3%	\$782	30.1%	32.0%	32.6%
Upper	3	37.5%	38.1%	\$1,178	45.4%	35.7%	37.7%
Unknown	0	0.0%	6.0%	\$0	0.0%	8.0%	7.2%
TOTAL	8	100.0%	100.0%	\$2,595	100.0%	100.0%	100.0%

Appendix D (Continued)

Geographic Distribution of Small Farm Loans Assessment Area: Fayette County							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	1.9%	\$0	0.0%	0.2%	3.4%
Moderate	1	100.0%	6.3%	\$10	100.0%	1.3%	4.6%
Middle	0	0.0%	49.4%	\$0	0.0%	49.9%	46.1%
Upper	0	0.0%	40.6%	\$0	0.0%	48.3%	45.8%
Unknown	0	0.0%	1.9%	\$0	0.0%	0.3%	0.0%
TOTAL	1	100.0%	100.0%	\$10	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Fayette County							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	3	50.0%	3.5%	\$84	9.8%	1.3%	1.4%
Moderate	0	0.0%	9.0%	\$0	0.0%	6.2%	5.6%
Middle	1	16.7%	41.0%	\$350	40.7%	55.9%	44.9%
Upper	2	33.3%	37.5%	\$425	49.5%	29.1%	44.9%
Unknown	0	0.0%	9.0%	\$0	0.0%	7.4%	3.1%
TOTAL	6	100.0%	100.0%	\$859	100.0%	100.0%	100.0%

LOGAN COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Logan County								
Product Type	Borrower Income Levels	2021						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	2.4%	0	0.0%	1.3%	19.2%
	Moderate	0	0.0%	17.8%	0	0.0%	12.6%	17.1%
	Middle	0	0.0%	24.8%	0	0.0%	23.3%	21.7%
	Upper	1	50.0%	36.1%	148	76.3%	43.6%	42.0%
	Unknown	1	50.0%	18.8%	46	23.7%	19.2%	0.0%
	TOTAL	2	100.0%	100.0%	194	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	4.6%	0	0.0%	2.4%	19.2%
	Moderate	0	0.0%	12.3%	0	0.0%	8.0%	17.1%
	Middle	0	0.0%	19.2%	0	0.0%	17.0%	21.7%
	Upper	1	100.0%	46.8%	100	100.0%	53.5%	42.0%
	Unknown	0	0.0%	17.1%	0	0.0%	19.1%	0.0%
	TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	7.9%	0	0.0%	5.4%	19.2%
	Moderate	0	0.0%	7.9%	0	0.0%	7.7%	17.1%
	Middle	0	0.0%	10.5%	0	0.0%	14.5%	21.7%
	Upper	0	0.0%	73.7%	0	0.0%	72.4%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	N/A
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	5.3%	0	0.0%	2.9%	19.2%
	Moderate	0	0.0%	5.3%	0	0.0%	5.8%	17.1%
	Middle	0	0.0%	21.1%	0	0.0%	25.4%	21.7%
	Upper	1	100.0%	57.9%	150	100.0%	47.5%	42.0%
	Unknown	0	0.0%	10.5%	0	0.0%	18.3%	0.0%
	TOTAL	1	100.0%	100.0%	150	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	9.1%	0	0.0%	4.8%	19.2%
	Moderate	0	0.0%	18.2%	0	0.0%	16.1%	17.1%
	Middle	0	0.0%	36.4%	0	0.0%	26.3%	21.7%
	Upper	0	0.0%	36.4%	0	0.0%	52.8%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	3.8%	0	0.0%	1.9%	19.2%
	Moderate	0	0.0%	14.4%	0	0.0%	9.9%	17.1%
	Middle	0	0.0%	21.4%	0	0.0%	19.4%	21.7%
	Upper	3	75.0%	42.7%	398	89.6%	47.0%	42.0%
	Unknown	1	25.0%	17.8%	46	10.4%	21.7%	0.0%
	TOTAL	4	100.0%	100.0%	444	100.0%	100.0%	100.0%

Appendix D (Continued)

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Logan County								
Product Type	Borrower Income Levels	2022						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	2.1%	0	0.0%	1.0%	18.1%
	Moderate	0	0.0%	17.4%	0	0.0%	13.7%	15.5%
	Middle	0	0.0%	29.9%	0	0.0%	26.6%	20.8%
	Upper	0	0.0%	33.7%	0	0.0%	40.6%	45.6%
	Unknown	0	0.0%	16.8%	0	0.0%	18.1%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Refinance	Low	0	0.0%	6.2%	0	0.0%	3.9%	18.1%
	Moderate	0	0.0%	16.8%	0	0.0%	11.7%	15.5%
	Middle	0	0.0%	28.8%	0	0.0%	26.1%	20.8%
	Upper	0	0.0%	40.7%	0	0.0%	50.5%	45.6%
	Unknown	0	0.0%	7.5%	0	0.0%	7.8%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	2.2%	0	0.0%	1.7%	18.1%
	Moderate	0	0.0%	13.3%	0	0.0%	6.8%	15.5%
	Middle	0	0.0%	24.4%	0	0.0%	22.7%	20.8%
	Upper	0	0.0%	60.0%	0	0.0%	68.8%	45.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
	Moderate	0	0.0%	7.7%	0	0.0%	1.6%	N/A
	Middle	0	0.0%	7.7%	0	0.0%	5.1%	N/A
	Upper	0	0.0%	7.7%	0	0.0%	1.2%	N/A
	Unknown	0	0.0%	76.9%	0	0.0%	92.1%	N/A
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Other Purpose LOC	Low	0	0.0%	2.6%	0	0.0%	1.5%	18.1%
	Moderate	0	0.0%	12.8%	0	0.0%	12.4%	15.5%
	Middle	0	0.0%	17.9%	0	0.0%	16.9%	20.8%
	Upper	1	100.0%	66.7%	55	100.0%	69.2%	45.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	55	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	18.8%	0	0.0%	10.4%	18.1%
	Moderate	0	0.0%	6.3%	0	0.0%	10.3%	15.5%
	Middle	0	0.0%	31.3%	0	0.0%	23.1%	20.8%
	Upper	0	0.0%	37.5%	0	0.0%	53.8%	45.6%
	Unknown	0	0.0%	6.3%	0	0.0%	2.4%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	3.8%	0	0.0%	1.8%	18.1%
	Moderate	0	0.0%	16.2%	0	0.0%	11.8%	15.5%
	Middle	0	0.0%	28.1%	0	0.0%	24.1%	20.8%
	Upper	1	100.0%	38.8%	55	100.0%	41.3%	45.6%
	Unknown	0	0.0%	13.1%	0	0.0%	21.1%	0.0%
	TOTAL	1	100.0%	100.0%	55	100.0%	100.0%	100.0%

Small Business Loans by Revenue and Loan Size								
Assessment Area: Logan County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	57.1%	54.7%	\$96	8.2%	19.1%	91.0%
	Over \$1 Million/ Unknown	3	42.9%	45.3%	\$1,072	91.8%	80.9%	9.0%
	TOTAL	7	100.0%	100.0%	\$1,168	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	5	71.4%	88.0%	\$126	10.8%	25.4%	
	\$100,001–\$250,000	0	0.0%	6.4%	\$0	0.0%	20.6%	
	\$250,001–\$1 Million	2	28.6%	5.6%	\$1,042	89.2%	54.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	7	100.0%	100.0%	\$1,168	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	4	100.0%		\$96	100.0%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	4	100.0%		\$96	100.0%	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Logan County								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	1	33.3%	59.8%	\$19	3.1%	29.3%	90.8%
	Over \$1 Million/Unknown	2	66.7%	40.2%	\$600	96.9%	70.7%	9.2%
	TOTAL	3	100.0%	100.0%	\$619	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	66.7%	89.3%	\$119	19.2%	22.6%	
	\$100,001-\$250,000	0	0.0%	4.0%	\$0	0.0%	13.1%	
	\$250,001-\$1 Million	1	33.3%	6.8%	\$500	80.8%	64.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	3	100.0%	100.0%	\$619	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	1	100.0%		\$19	100.0%	
		\$100,001-\$250,000	0	0.0%		\$0	0.0%	
		\$250,001-\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	1	100.0%		\$19	100.0%	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Logan County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	52.2%	\$0	0.0%	74.9%	97.5%
	Over \$1 Million/ Unknown	0	0.0%	47.8%	\$0	0.0%	25.1%	2.5%
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	74.6%	\$0	0.0%	21.6%	
	\$100,001– \$250,000	0	0.0%	16.4%	\$0	0.0%	39.3%	
	\$250,001– \$1 Million	0	0.0%	9.0%	\$0	0.0%	39.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%	
		\$100,001– \$250,000	0	0.0%		\$0	0.0%	
		\$250,001– \$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	0	0.0%		\$0	0.0%	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Logan County								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	100.0%	49.4%	\$144	100.0%	84.2%	97.5%
	Over \$1 Million/ Unknown	0	0.0%	50.6%	\$0	0.0%	15.8%	2.5%
	TOTAL	1	100.0%	100.0%	\$144	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	75.9%	\$0	0.0%	18.8%	
	\$100,001– \$250,000	1	100.0%	12.7%	\$144	100.0%	25.0%	
	\$250,001– \$1 Million	0	0.0%	11.4%	\$0	0.0%	56.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1	100.0%	100.0%	\$144	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%	
		\$100,001– \$250,000	1	100.0%		\$144	100.0%	
		\$250,001– \$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	1	100.0%		\$144	100.0%	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Logan County								
Product Type	Tract Income Levels	2021						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	50.0%	78.1%	46	23.7%	77.7%	78.4%
	Upper	1	50.0%	21.9%	148	76.3%	22.3%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	2	100.0%	100.0%	194	100.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	74.8%	0	0.0%	74.1%	78.4%
	Upper	1	100.0%	25.2%	100	100.0%	25.9%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	60.5%	0	0.0%	61.1%	78.4%
	Upper	0	0.0%	39.5%	0	0.0%	38.9%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	88.9%	0	0.0%	96.9%	91.0%
	Upper	0	0.0%	11.1%	0	0.0%	3.1%	9.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	57.9%	0	0.0%	60.2%	78.4%
	Upper	1	100.0%	42.1%	150	100.0%	39.8%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	150	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	72.7%	0	0.0%	82.5%	78.4%
	Upper	0	0.0%	27.3%	0	0.0%	17.5%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	52.8%	78.4%
	Upper	0	0.0%	50.0%	0	0.0%	47.2%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	25.0%	75.4%	46	10.4%	76.2%	78.4%
	Upper	3	75.0%	24.6%	398	89.6%	23.8%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	4	100.0%	100.0%	444	100.0%	100.0%	100.0%

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Logan County								
Product Type	Tract Income Levels	2022						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	100.0%	100.0%	55	100.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	55	100.0%	100.0%	100.0%

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	100.0%	100.0%	55	100.0%	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	1	100.0%	100.0%	55	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Logan County							
Tract Income Levels	2021						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	7	100.0%	74.2%	\$1,168	100.0%	71.7%	76.8%
Upper	0	0.0%	24.3%	\$0	0.0%	28.2%	23.2%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.1%	0.0%
TOTAL	7	100.0%	100.0%	\$1,168	100.0%	100.0%	100.0%

Geographic Distribution of Small Business Loans Assessment Area: Logan County							
Tract Income Levels	2022						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	3	100.0%	99.5%	\$619	100.0%	99.9%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	3	100.0%	100.0%	\$619	100.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Logan County							
Tract Income Levels	2021						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	73.1%	\$0	0.0%	83.2%	78.0%
Upper	0	0.0%	26.9%	\$0	0.0%	16.8%	22.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Geographic Distribution of Small Farm Loans Assessment Area: Logan County							
Tract Income Levels	2022						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	\$144	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$144	100.0%	100.0%	100.0%

GLOSSARY

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

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on 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 contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) 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; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

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

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

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

Appendix E (Continued)

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

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

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

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

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

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

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

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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

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

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

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

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

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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