

PUBLIC DISCLOSURE

November 29, 2021

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Citizens Bank of Kentucky, Inc.
RSSD #495419

620 Broadway Avenue
Paintsville, Kentucky 41240

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, OH 44101-1387

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

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INSTITUTION'S CRA RATING: Outstanding

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors and criteria contributing to this rating include:

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs;
- A majority of loans and other lending-related activities are in the AA;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes;
- The geographic distribution of loans reflects a reasonable dispersion throughout the AA;
- There were no Community Reinvestment Act (CRA)-related complaints filed against the bank since the previous evaluation; and,
- The bank's community development performance demonstrates an excellent responsiveness to the community development needs of the AA, considering the bank's capacity and the need and availability of such opportunities in the bank's AA.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination procedures for Intermediate Small Institutions was utilized to evaluate Citizens Bank of Kentucky (Citizens) CRA Performance under Regulation BB. The evaluation considered CRA performance context, including Citizens' asset size, financial condition, business strategy and market competition, as well as the demographics, economic characteristics, and credit needs of the AAs.

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended Home Mortgage Disclosure Act (HMDA) to add new data points. These changes were effective January 1, 2018 and they included the reporting of home equity loans for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to the breadth of these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018 are separated from loans made before that date. Ultimately these changes did not have a significant impact on Citizens' HMDA reporting.

Citizens' CRA performance was evaluated based on HMDA-reportable lending data for the period of January 1, 2017 through June 30, 2021. Consumer, small business, and home equity lending data was evaluated for the period of July 1, 2020 through June 30, 2021. In this evaluation HMDA-reportable loans consist of refinance and home purchase loans. Due to limited loan volumes, HMDA-reportable home improvement and multi-family loans were not considered in this evaluation. When there was not enough volume to conduct meaningful analyses, products were combined. HMDA-reportable loans were combined each year in the Huntington-Ashland MSA and Lexington-Fayette MSA. In Nonmetropolitan Kentucky there was not enough volume

to separately evaluate home purchase loans in 2020 and 2018 or refinance loans in 2021, 2020, 2019, and 2018. Also, in 2017 geographic and borrower distributions could not be performed in Nonmetropolitan Kentucky for HMDA-reportable loans because addresses were not required to be geocoded for nonmetropolitan areas. Non-reportable consumer loans consist of other secured, other unsecured, and motor vehicle loans; these loans were combined in the Huntington-Ashland MSA. There was not enough volume to conduct meaningful analyses of consumer or business loans in the Lexington-Fayette MSA. Lastly, there was only enough volume to conduct a meaningful analysis of home equity lines of credit in Nonmetropolitan Kentucky.

From April 14, 2020 through May 7, 2021, Citizens facilitated 152 PPP loans totaling \$13.5 million through the U.S. government's Paycheck Protection Program (PPP) to help small businesses impacted by the COVID-19 emergency, and 130 (85.5%) PPP loans totaling \$9.4 million (69.8%) were originated inside the bank's delineated CRA AAs.

Consistent with information provided in the March 19, 2020 joint statement on CRA Consideration for Activities in Response to COVID-19, bank management elected to keep PPP loans in LMI and distressed or underserved middle-income tracts made within the evaluation period for small business loans (July 1, 2020 through June 30, 2021) in the lending test. The bank made 72 (47.4%) PPP loans totaling \$2.9 million (21.7%) during the evaluation period for small business loans. Of these loans, 59 (81.9%) PPP loans totaling \$2.0 million (67.7%) were made in the bank's AAs.

Community development activities were reviewed for the period between August 22, 2017 through November 29, 2021 as part of this evaluation. Community development activities are comprised of community development loans, qualified investments and donations, and community development services.

The bank made 80 (52.6%) PPP loans totaling \$10.6 million (78.3%) outside the evaluation period for small business loans (April 1, 2020 through June 30, 2020). Of these loans, 71 (89.0%) PPP loans totaling \$7.4 million (70.0%) were made in the bank's AAs; and 48 (68.0%) of these loans totaling \$3.5 million (47.0%) were made in LMI or distressed or underserved middle-income tracts in the AAs. In addition, the bank made two PPP loans in distressed or underserved middle-income tracts totaling approximately \$190,000 in a broader regional area in Kentucky.

Citizens' CRA-delineated footprint is comprised of the following three AAs, and the scope of the review for each area was determined based on the volume and dollar amount as a percentage of overall lending activity, deposit market share, number of branches, percentage of total deposits, percentage of LMI geographies, volume of community development activity, and other non-financial considerations:

- Nonmetropolitan Kentucky – full-scope evaluation
 - Consists of the entireties of Floyd, Johnson, Lawrence, and Magoffin counties, and a portion of Pike County
 - Carter County was in Nonmetropolitan Kentucky in 2017 and 2018; however, the Office of Management and Budget (OMB) made changes to MSA designations, which became effective January 1, 2019 - Carter County was added to the Huntington-Ashland MSA.
- Huntington-Ashland WV-KY-OH Metropolitan Statistical Area (Huntington-Ashland MSA) – limited-scope evaluation
 - Consists of the entireties of Boyd, Carter, and Greenup counties in Kentucky, excluding Lawrence County in Ohio and Cabell, Putnam, and Wayne counties in West Virginia.
 - This AA consisted of portions of Boyd and Greenup counties in 2017 and 2018; but in 2019, bank management modified this AA to include the entirety of Carter County and the entireties of Boyd and Greenup counties to maintain a contiguous AA.
- Lexington-Fayette Metropolitan Statistical Area – (Lexington-Fayette MSA) - limited-scope evaluation
 - Consists of the entirety of Clark County, excluding Bourbon, Fayette, Jessamine, Scott, and Woodland counties

The Nonmetropolitan Kentucky AA was given the greatest weight in the evaluation, because it contains the largest percentage of loans (by number and dollar amount), total deposits, and branches. A sample of revenues for small business and borrower income for consumer loans was obtained. Borrower distribution received more weight than geographic distribution in this evaluation, since the overall percentage of LMI families is greater than the percentage of LMI geographies in each AA.

Based on the total loan volume by number and dollar amounts available, HMDA-reportable loans (refinance and home purchase, respectively) and consumer loans (other secured, other unsecured, and motor vehicle, respectively) received the greatest weight, followed small business loans and home equity lines of credit. If lending performance differed between years, more weight was given to 2020 performance, the year with the most loans by volume and dollar amount.

Aggregated lending data, which is comprised of lending activity for all other lenders reporting under HMDA in the respective AAs, was used as a comparison in evaluating Citizens' lending performance in 2017, 2018, 2019, and 2020.¹

¹ As of the start of this evaluation, 2021 aggregate lender data was unavailable.

To better understand AA community development and credit needs, several sources were used, including publicly accessible data and information submitted by the bank. A community contact interview was conducted with a representative from an economic development agency operating inside the bank's delineated AA. This individual has expertise in economic, social, and demographic characteristics and community development opportunities in the AAs. Information obtained from this interview helped establish context for the communities in which Citizens operates and supplement information on the bank's performance. More detailed information obtained from this contact is included in the Description of the Institution's Operations section in the full-scope AA.

DESCRIPTION OF INSTITUTION

Citizens is an intrastate community bank and a banking subsidiary of Citizens National Corporation. Both entities are headquartered in Paintsville, Kentucky. Citizens has total assets of \$776.3 million and total deposits of \$660.5 million as of September 30, 2021. Citizens accounted for 100.0% of the holding company's consolidated assets. As of June 30, 2021 in addition to its main office with a full-service ATM, Citizens has 11 branches with full-service ATMs. The bank operates its main office and eight branches in the Nonmetropolitan Kentucky AA. In the Huntington-Ashland AA, the bank operates two branches located in Ashland (moderate-income tracts) in Boyd County and Grayson (middle-income tract) in Carter County. In May 2018, Citizens closed a branch in Ashland (upper-income tract) in Greenup County. In the Lexington-Fayette AA, Citizens operates one branch located in Winchester (middle-income tract) in Clark County. There have been no branch openings since the prior evaluation.

Citizens' website, wercitizens.bank, online and mobile banking supplements its branch and ATM networks. Customers can look up balances, confirm what transactions have posted, transfer funds, make loan payments, and visitors can apply for an account online. Citizens also offers customers eStatements, Visa debit cards, credit cards, and financial calculators.

As a full-service retail bank, Citizens offers traditional bank products including deposit and checking accounts, commercial, residential real estate, agricultural, and consumer loans. Although not specifically designed for LMI persons, Citizens offers a fee-free deposit account (Breeze) that includes a debit card, online banking, bill pay, unlimited check writing, mobile banking, and optional person-to-person money transfer capabilities without a direct charge to consumers.

The following table displays the loan portfolio composition as of September 30, 2021. Based on lending volume, loans secured by non-farm non-residential real estate makes up most of Citizens' originations, followed by one-to-four family residential real estate, and commercial and industrial loans, respectively.

Composition of Loan Portfolio as of September 30, 2021		
Loan Type	\$(000)	%
Construction and Land Development	14,809	4.1
Farmland	623	0.2
1-4 Family Residential Real Estate	109,747	30.1
Multifamily Residential Real Estate	4,271	1.2
Non-Farm Non-Residential Real Estate	182,025	50.0
Agricultural	0	0.0
Commercial and Industrial	37,566	10.3
Consumer	14,679	4.0
Other	591	0.2
Gross Loans	364,311	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Citizens' investment portfolio as of September 30, 2021 was \$355.6 million, which represented 45.8% of total assets. Interest bearing bank balances accounted for 45.7% of total investments, followed by municipal securities and U.S. Treasury and Agency securities at 28.5% and 25.8%, respectively.

There are no known legal, financial, or other factors impeding Citizens' ability to help meet the credit needs of its communities.

Citizens was rated "Satisfactory" under the CRA at its previous evaluation conducted August 21, 2017. The lending was rated "Satisfactory," and the community development test was rated "Outstanding."

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Citizens' overall CRA performance is rated "Outstanding." Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending and community development test performance ratings.

LENDING TEST

Citizens' performance relative to the lending test is rated "Satisfactory" based on Citizens' loan-to-deposit ratio, AA concentration, and borrower and geographic distributions.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses. Details of Citizens' lending and information regarding lending by the aggregate of all lenders can be found in Appendix C.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit (LTD) ratio is evaluated to determine the reasonableness of lending considering performance context, such as Citizens' capacity to lend, the availability of lending opportunities, and the demographic and economic factors present in the AA since the previous evaluation in comparison to similarly situated FDIC-insured institutions (custom peer group). The custom peer group was selected based on asset size, market share, and the area where they are located.

Loan-to-Deposit Ratios						
The Citizens Bank of Kentucky, Inc, Paintsville, KY				Cumberland Valley National Bank & Trust, East Bernstadt, KY	Peoples Exchange Bank, Winchester, KY	Custom Peer Ratio
As of Date	Net Loans \$(000s)	Total Deposits \$(000s)	Bank Ratio	Peer 1 Ratio	Peer 2 Ratio	Custom Peer Ratio
September 30, 2021	360,612	660,504	54.6	64.1	82.2	73.2
June 30, 2021	364,396	656,339	55.5	64.2	82.6	73.4
March 31, 2021	355,933	644,810	55.2	64.9	85.5	75.2
December 31, 2020	372,975	618,887	60.3	71.4	88.5	79.9
September 30, 2020	379,931	601,568	63.2	72.5	93.1	82.8
June 30, 2020	384,608	622,966	61.7	72.2	93.5	82.8
March 31, 2020	392,750	546,407	71.9	73.0	98.5	85.8
December 31, 2019	397,215	544,121	73.0	77.5	95.1	86.3
September 30, 2019	410,432	531,506	77.2	75.2	96.8	86.0
June 30, 2019	405,316	507,925	79.8	74.4	94.2	84.3
March 31, 2019	393,229	498,186	78.9	75.8	94.1	84.9
December 31, 2018	379,982	483,044	78.7	77.5	101.3	89.4
September 30, 2018	363,055	480,639	75.5	79.0	100.8	89.9
June 30, 2018	353,766	484,991	72.9	78.1	100.9	89.5
March 31, 2018	338,640	484,082	70.0	78.3	99.0	88.6
December 31, 2017	343,408	481,479	71.3	78.9	100.8	89.9
September 30, 2017	335,719	475,508	70.6	75.9	99.2	87.6
June 30, 2017	333,657	476,330	70.1	76.6	102.0	89.3
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation			68.9	73.9	94.9	84.4

During this period, Citizens' LTD ratio averaged 68.9%, which was below the custom peer group average of 84.4%. While loan demand has decreased slightly since the third quarter of 2019, Citizens, like other community banks, has seen a large increase in deposits due to direct payments to consumers and small businesses from various economic stimulus programs in response to the COVID-19 pandemic, along with low loan demand. As a result, deposit growth has significantly outpaced loan growth over the last six quarters, which has moved the bank's LTD ratio downward. Therefore, Citizens' ratio is considered reasonable.

Assessment Area Concentration

Citizens' HMDA, consumer, and home equity loans, and small business originations, as available from January 1, 2018 to June 30, 2021 were analyzed to determine the volume of lending inside and outside the bank's AA. Of Citizens' total lending evaluated, 78.1%, by volume and 59.8% of total dollar amount were made inside the AA.

Lending Inside and Outside the Assessment Areas – 1/1/2018-6/30/2021								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Motor Vehicle	61	91.0	1,212	92.2	6	9.0	103	7.8
Other – Secured	84	86.6	1,816	76.1	13	13.4	570	23.9
Other – Unsecured	161	83.0	815	81.7	33	17.0	182	18.3
Total Consumer related	306	85.5	3,843	81.8	52	14.5	855	18.2
Home Improvement	11	78.6	558	81.5	3	21.4	127	18.5
Home Purchase – Conventional	127	70.9	16,921	59.9	52	29.1	11,309	40.1
Loan Purpose Not Applicable	0	0.0	0	0.0	1	100.0	150	100.0
Multi-Family Housing	23	65.7	25,948	69.3	12	34.3	11,499	30.7
Other Purpose Closed-End	32	91.4	2,025	86.4	3	8.6	320	13.6
Refinancing	237	77.7	34,866	66.7	68	22.3	17,391	33.3
Total HMDA related	430	75.6	80,317	66.3	139	24.4	40,796	33.7
Home Equity	36	87.8	1,916	87.1	5	12.2	284	12.9
Total Non-HMDA Residential related	36	87.8	1,916	87.1	5	12.2	284	12.9
Small Business	135	69.9	43,638	49.0	58	30.1	45,436	51.0
Total Small Business related	135	69.9	43,638	49.0	58	30.1	45,436	51.0
Total Loans	907	78.1	129,714	59.8	254	21.9	87,371	40.2

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

As noted above, a majority of Citizen’s loans by both volume and dollar amount were made inside its AAs. Citizens originated an increased number of large dollar PPP loans outside its delineated AAs in 2020 which impacted its percentage of small dollar business loans by volume and dollar amount inside the AAs.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates Citizens’ lending to borrowers of different income levels and businesses of different revenue sizes. Citizens’ lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes.

Citizens originated 59 (81.9%) PPP loans totaling \$2.0 million (67.7%) during the evaluation period for small business loans in its AAs. However, banks were not required to collect revenue data for PPP loans, since the intent of the PPP is to assist small businesses; therefore, these unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency will be considered in this evaluation. As a result, the borrower distribution performance to businesses of different sizes will not receive much weight, since gross annual revenue information was not available for a large percentage of Citizens’ small business loans.

Citizens helps qualified homebuyers obtain grants through the Federal Home Loan Bank’s (FHLB) Welcome Home Program. The Welcome Home Program provides grants for qualified homebuyers with up to \$5,000 of assistance towards a down payment, and/or closing costs. During the evaluation period, Citizens assisted a qualified homebuyer in a distressed middle-

income census tract in Johnson County in Nonmetropolitan Kentucky obtain a grant.

Citizens helps homeowners and renters affected by natural disasters obtain grants of up to \$20,000 through the FHLB's Disaster Reconstruction Program. This program is a standing response to disasters that occur within Kentucky, Ohio, and Tennessee. During the evaluation period, Citizens obtained two grants under this program that helped homeowners in distressed middle-income census tracts in Floyd County in Nonmetropolitan Kentucky.

Citizens offers assistance under the Unemployment Bridge Program through the Kentucky Homeownership Protection Center. The Unemployment Bridge Program is designed to help eligible applicants by making their mortgage payments and bringing past-due mortgages current. During the evaluation period, 16 eligible applicants received assistance through this program totaling nearly \$10,000 (11 eligible applicants in moderate- or distressed middle-income tracts in Nonmetropolitan Kentucky and five eligible applicants in a broader regional area) and were able to stay in their homes through this program.

Citizens also participates in the Kentucky Small Business Credit Initiative (KSBCI), administered by the Kentucky Cabinet for Economic Development. The initiative is designed to generate jobs and increase the availability of credit to small businesses by reducing the loan risk for participating Kentucky lenders, credit unions, and Community Development Financial Institutions. The initiative leverages funding from private sector sources to help finance creditworthy small businesses that would typically fall just outside a lender's normal underwriting standards. During the evaluation period, Citizens originated eight loans totaling \$942,090 through this program. Three loans benefited small businesses in moderate-income tracts in Nonmetropolitan Kentucky. Four loans were made to small businesses in the Huntington-Ashland MSA with one of the loans benefiting a small business in a moderate-income tract. The remaining loan benefited a small business in a moderate-income tract in the Lexington-Fayette MSA.

Through these programs and PPP loan originations, Citizens was able to meet credit and demonstrate responsiveness to community development needs across its AAs, particularly for LMI homebuyers and homeowners, small businesses, and those impacted by the COVID-19 pandemic and natural disasters.

Geographic Distribution of Loans

This performance criterion evaluates Citizens' distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. Citizens' overall geographic distribution of loans reflects a reasonable dispersion throughout the AAs with a moderate level of lending gaps.

Citizens deferred 114 loan payments due to the COVID-19 emergency, totaling approximately \$2.5 million in commercial loan payments, \$217,984 in mortgage loan payments, \$30,705 in consumer loan payments, and \$1,874 in home equity loan payments. Of the 114 deferred loan payments, 15 (13.0%) helped customers in LMI tracts. The table below shows the breakdown of deferrals by AA:

Distribution of Deferrals by AA			
	Nonmetropolitan Kentucky	Huntington-Ashland MSA	Lexington-Fayette MSA
Commercial	66	10	4
Deferrals in LMI Tracts	2 (3.0%)	5 (50.0%)	1 (25.0%)
Mortgage	9	12	0
Deferrals in LMI Tracts	0 (0.0%)	5 (41.7%)	0 (0.0%)
Equity Lines	2	0	0
Deferrals in LMI Tracts	0 (0.0%)	0 (0.0%)	0 (0.0%)
Consumer	8	3	0
Deferrals in LMI Tracts	2 (25.0%)	0 (0.0%)	0 (0.0%)
# (%) Deferrals in LMI Tracts in AA	4 (5.0%)	10 (40.0%)	1 (25.0%)
Total Deferrals	85 (74.0%)	25 (22.0%)	4 (4.0%)

Response to Complaints

Neither Citizens nor this Reserve Bank has received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

Citizens' performance relative to the community development test is rated "Outstanding" based on Citizens' excellent responsiveness to community development needs of its AAs through community development loans, qualified investments and donations, and community development services, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs. The bank made a large number of community development loans that were particularly responsive to credit needs of distressed or underserved middle-income areas and small businesses impacted by COVID-19 in LMI and distressed or underserved-middle-income tracts in Nonmetropolitan Kentucky and the Huntington-Ashland AAs. While Citizens holds one qualified prior period investment, Citizens did not make any community development loans or donations or provide community development services in the Lexington-Fayette MSA. However, this is a competitive market with multiple national and regional financial institutions, and Citizens ranks 32nd out of 38 financial institutions in the MSA with a market share of 0.1%.

Community Development Lending

Citizens originated 88 community development loans, totaling \$26.5 million during the evaluation period. Of these 88 loans, 48 were PPP loans, totaling \$3.5 million, made outside of the small business evaluation period (April 1, 2020 – June 30, 2020) that helped to stabilize LMI and distressed or underserved middle-income tracts in Nonmetropolitan Kentucky and the Huntington-Ashland AA. The remaining 40 loans, totaling \$23.0 million, helped provide services to LMI individuals, promote economic development by creating and/or retaining jobs for LMI individuals, in addition to revitalizing or stabilizing distressed or underserved middle-income tracts in Nonmetropolitan Kentucky and LMI tracts in the Huntington-Ashland MSA.

Because Citizens was responsive to community development needs of its AAs, consideration was given to eight community development loans, totaling approximately \$3.1 million, in broader regional areas in Nonmetropolitan Kentucky and the Huntington-Ashland MSA. Lastly, consideration was also given to three community development loans, totaling \$740,000, that benefited a broader regional area outside the bank's delineated AAs. These loans consisted of two PPP loans, totaling \$190,000, made to small businesses in distressed middle-income tracts and one loan, totaling \$550,000, made to a clinic that provides essential health care services in a distressed and underserved community.

Community Development Investments

Citizens holds 43 qualified community development investments, totaling \$21.4 million in this evaluation period. All qualified investments were municipal bonds supporting school systems with at least 50.0% of the student bodies qualified for the free- or reduced-lunch program, and most of the qualified investments by dollar amount (79.0%) are prior period investments that benefited a broader regional area. Within the bank's AAs, Citizens holds three prior period investments with a current book value of approximately \$1.9 million that helped schools in Nonmetropolitan Ohio and one prior period investment with a current book value of approximately \$135,000 that helped a school in the Lexington-Fayette MSA.

Because Citizens was responsive to community development needs of its AAs, consideration was given to 39 investments totaling \$19.4 million (89.0%) that benefited school districts in a broader regional area outside the bank's AAs. These investments consisted of seven new investments worth approximately \$4.3 million and 32 prior period investments with a current book value of approximately \$15.1 million. While new and more complex types of investments are considered more responsive to community development needs than outstanding prior period investments, the community contact stressed the importance supporting education in this region.

Citizens also made nine donations totaling \$115,750 during the evaluation period. Six donations totaling \$106,250 were made to organizations that serve a multitude of needs in the greater eastern Kentucky area, which includes the bank's AAs. A particularly responsive donation

(\$15,000) helped a small manufacturer purchase a 3-D printer to make face shields for community hospitals, nursing homes, and correctional facilities in response to the COVID-19 crisis. The remaining three donations consisted of two (\$4,500) donations made in Nonmetropolitan Kentucky and one (\$5,000) donation made in the Huntington-Ashland MSA.

Community Development Services

During the evaluation period, six employees provided approximately 275 hours to 12 organizations serving the community with financial expertise and leadership on boards and committees.

Two employees provided 45 hours of services (including seven hours of financial literacy training) to six organizations that promote economic development in Nonmetropolitan Kentucky. Two employees provided 73 hours of service to two organizations that promote economic development in the Huntington-Ashland MSA. Citizens did not provide community development services in the Lexington-Fayette MSA. Lastly, two employees provided approximately 157 hours of service to four organizations that serve a multitude of needs in the greater eastern Kentucky area, which includes the bank's AAs. These community development services include:

- Serving on the board of a community college to expand access to higher education and further regional workforce development and economic development
- Serving on a board of an organization that provides services to LMI persons to improve the lives children, families, and seniors in Appalachia who are struggling to escape poverty
- Serving on a board of an organization that provides behavioral health services in a primarily distressed and underserved community
- Serving on the board of an organization that promotes economic development by recruiting industries to eastern Kentucky

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

NONMETROPOLITAN AREA
(Full-scope Review)

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN
 NONMETROPOLITAN KENTUCKY**

The Nonmetropolitan Kentucky AA consists of the entireties of Floyd, Johnson, Lawrence, and Magoffin counties and a portion of Pike County (three tracts² contiguous to Floyd County).

In 2017 and 2018 Carter County was part of Nonmetropolitan Kentucky; however, in 2018 the OMB made changes to MSA designations and removed Carter County from Nonmetropolitan Kentucky and made it part of the Huntington-Ashland MSA. These changes became effective January 1, 2019. There were no other changes to this AA since the previous evaluation. This AA was comprised of the following tracts:

Tract Income Designations		
Assessment Area: Nonmetropolitan Kentucky		
Income Tract Level	Number of Tracts 2017-2018	Number of Tracts 2019-2020-2021
Low	0	0
Moderate	6	6
Middle	28	21
Upper	1	1
Unknown	0	0
Total	35	28

² Two distressed middle- and one upper-income census tracts

During the evaluation period, 100.0% of Citizens’ middle-income tracts in this AA were distressed or underserved as defined annually by the Board of Governors of the Federal Reserve System. As a result, these geographies are eligible for community development consideration. This AA was comprised of the following distressed or underserved middle-income tracts:

Distressed/Underserved (D/U) Middle-Income Tract Designations		
Counties	# of D/U Tracts 2017-2018	# of D/U Tracts 2019-2020-2021
Carter	7	NA
Floyd	7	7
Johnson	6	6
Lawrence	5	5
Magoffin	1	1
Pike	2	2
Total	28	21

Middle-income tracts in Carter County were distressed due to unemployment in 2017 and poverty and unemployment in 2018. Middle-income tracts in the other counties were distressed due to poverty and unemployment in 2017 through 2020; however, in 2021 the middle-income tracts in Floyd, Johnson, Lawrence, and Pike counties were distressed due to poverty, while the middle-income tract in Magoffin County remained distressed due to poverty and unemployment. Except for the tracts in Carter County, these tracts were also designated as underserved remote rural tracts in 2017 through 2021.

These counties are in the rural Appalachian region of Kentucky. Historically, Appalachia has battled poverty, unemployment, stagnant industry, and lower educational attainment and wages.

Floyd County is in eastern Kentucky and borders Johnson County to the north, Magoffin County to the west, and Pike County to the southeast. Prestonsburg is the largest city and county seat with a population of 3,478, according to 2020 U.S. Census data estimates.

Johnson County is in eastern Kentucky and borders Lawrence County to the north, Magoffin County to the southwest, and Floyd County to the south. Paintsville is the largest city and county seat with a population of 3,894.

Lawrence County is in eastern Kentucky and borders Carter County to the north and Johnson County to the south. Louisa is the largest city and county seat with a population of 2,237.

Magoffin County is in eastern Kentucky and borders Johnson and Floyd Counties to the west. Salyersville is the largest city and county seat with a population of 1,609.

Pike County is in eastern Kentucky and borders Floyd County to the west. Pikeville is the largest city and county seat with a population of 6,389.

As of June 30, 2021, Citizens operates its main office and eight branches with full-service ATMs in this AA, representing 75.0% of its total branches. Citizens operates one branch in Salyersville (Magoffin County) in a moderate-income tract. In middle-income tracts, Citizens operates its main office and one branch in Paintsville (Johnson County); three branches in Allen, Prestonsburg, and McDowell (Floyd County); and one branch in Louisa (Lawrence County). In upper-income tracts Citizens operates two branches in Pikeville (Pike County). In addition to full-service ATMs, each branch offers customers a drive-thru and extended hours of service. Except for the main office and one branch in an upper-income tract, the branches also offer weekend hours of service. There have been no branch openings or closings in this AA since the previous evaluation.

According to the June 30, 2021, FDIC Summary of Deposits Report, Citizens ranked second amongst 11 institutions operating in the Nonmetropolitan Kentucky with a 19.8% deposit market share. Community Trust Bank, Inc., holds the largest share of deposits in the market at 40.6%. While Citizens competes with some national institutions, the primary competition is with other community banks in this market. Citizens' aggregate deposits of \$541.1 million in this AA account for 82.5% of the bank's total deposits.

The 2020 HMDA Peer Market data indicates that Citizens ranked fourth out of 29 HMDA reporters in this AA and originated 76 HMDA loans. By comparison, first ranked Community Trust Bank, Inc., originated 450, second ranked Quick Loans, LLC, originated 123, and third ranked Vanderbilt Mortgage and Finance originated 89 HMDA loans.

Community Contacts

A community contact interview was conducted to provide additional information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from an economic development agency. The contact shared that while the COVID-19 pandemic has negatively impacted the service sector in eastern Kentucky, the overall impact has not been as severe as in larger urban areas in the state. While the number of lower-wage jobs (< \$15 per hour) has diminished considerably, people had quality unemployment benefits which helped them meet expenses during the height of the pandemic. The contact indicated there is a great need for affordable housing in the area. While there is an abundance of homes priced between \$400,000-\$500,000 for upper-income persons, there is a lack of homes priced between \$100,000-\$200,000 for moderate- and middle-income persons. In addition, there are no widespread building projects currently in development to fill this need. The contact stated while opioid addiction remains a problem in eastern Kentucky, it is a much bigger problem in urban areas, and the contact believes giving people hope and economic prospects is a key to combating the opioid problem. The contact indicated there is a need for financial education and to encourage students to pursue careers in the financial/banking industry. Students need to understand that entry-level positions can lead to higher-paying positions with more responsibility. The contact believes there will be a need to replace professionals who retire

from banking. The contact also indicated there are opportunities to direct workers who have lost jobs in the declining coal industry in eastern Kentucky into jobs that contribute to making the region more productive for future industries, like manufacturing, transportation logistics, and shipping centers.

Population Characteristics

Population Change			
Assessment Area: Nonmetropolitan Kentucky			
Area	2015 Population	2020 Population	Percent Change
Floyd County	38,649	34,974	-9.5
Johnson County	23,350	22,002	-5.8
Lawrence County	15,821	15,436	-2.4
Magoffin County	12,979	12,017	-7.4
Pike County	63,434	57,057	-10.1
Kentucky	4,397,353	4,477,251	1.8

Source: 2011-2015 U.S. Census Bureau: American Community Survey
U.S. Census Bureau Vintage 2020 Population Estimates for the United States and States

- The counties in the AA all experienced population declines compared to Kentucky with a growth rate of 1.8%.
- 77.5% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 16.0% of the population was age 65 and over, compared to 14.4% Kentucky; this means the AA has a slightly smaller working-age population and decreased economic activity as a result of lower consumer purchase behavior from populations aged 65 and over.
- 14.8% of the population resides in the AA’s moderate-income tracts.

Income Characteristics

Borrower Income Levels											
Assessment Area: Nonmetropolitan Kentucky											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	- 49.9%	50%	- 79.9%	80%	- 119.9%	120%	-	& above
2017	\$47,800		0	- \$23,899	\$23,900	- \$38,239	\$38,240	- \$57,359	\$57,360	-	& above
2018	\$49,400	3.3	0	- \$24,699	\$24,700	- \$39,519	\$39,520	- \$59,279	\$59,280	-	& above
2019	\$49,800	0.8	0	- \$24,899	\$24,900	- \$39,839	\$39,840	- \$59,759	\$59,760	-	& above
2020	\$51,500	3.4	0	- \$25,749	\$25,750	- \$41,199	\$41,200	- \$61,799	\$61,800	-	& above
2021	\$52,600	2.1	0	- \$26,299	\$26,300	- \$42,079	\$42,080	- \$63,119	\$63,120	-	& above

Source: 2017-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased each year; overall, MFI increased 10.0% during this timeframe.
- According to the U.S. Census data estimates, the 2015 MFI of Nonmetropolitan Kentucky (\$45,986) is only 83.1% of the MFI for Kentucky (\$55,367), demonstrating this AA has concentrated rural poverty

Poverty Rates			
Assessment Area: Nonmetropolitan Kentucky			
Area	2017	2018	2019
Floyd County	32.2	34.2	27.4
Johnson County	23.3	25.0	25.8
Lawrence County	32.8	25.5	23.4
Magoffin County	32.1	28.4	29.4
Pike County	28.8	23.8	24.0
Kentucky	17.1	16.7	16.0
United States	13.4	13.1	12.3

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

- Poverty rates in this AA were substantially higher than poverty rates across Kentucky and the United States.
- Of the 28,021 families in the AA, 44.4% are designated as LMI with 21.3% living below the poverty level. For comparison, 39.6% of families in Kentucky are designated as LMI with 14.4% living below the poverty level.
- Of the 40,687 households in the AA, 26.8% are below the poverty level and 2.9% receive public assistance.

Housing Characteristics

Housing Cost Change										
Assessment Area: Nonmetropolitan Kentucky										
Area	Median Housing Value					Median Gross Rent				
	2010	2015	Percent Change - 2010 to 2015	2019	Percent Change - 2015 to 2019	2010	2015	Percent Change - 2010 to 2015	2019	Percent Change - 2015 to 2019
Floyd County	\$66,700	\$70,600	5.8	\$74,400	5.4	\$494	\$543	9.9	\$646	19.0
Johnson County	\$71,400	\$79,200	10.9	\$101,300	27.9	\$435	\$543	24.8	\$616	13.4
Lawrence County	\$65,800	\$81,400	23.7	\$79,400	-2.5	\$482	\$519	7.7	\$568	9.4
Magoffin County	\$46,200	\$53,100	14.9	\$66,800	25.8	\$455	\$478	5.1	\$533	11.5
Pike County	\$64,700	\$70,400	8.8	\$78,600	11.6	\$515	\$616	19.6	\$665	8.0
Kentucky	\$116,800	\$123,000	5.3	\$141,000	14.6	\$601	\$675	12.3	\$763	13.0

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
2015-2019 U.S. Census Bureau: American Community Survey

- Median housing values increased from 2010 to 2019, particularly in Lawrence County although the gains declined from 2015 to 2019. MFI fell modestly from 2017 to 2019, making housing less affordable across the AA.
- According to the 2015 affordability ratio³ the most affordable housing was in Magoffin and Pike counties.
- Median gross rents across the AA increased by 12.6% from 2010 to 2019. The rise in median gross rents indicates the need for more affordable housing, considering the larger percentage of LMI families dependent upon the rental market.
- There are 47,779 housing units in the AA, of which 60.4% are owner occupied, 24.7% are rental, and 14.8% are vacant. In moderate-income tracts within the AA, 4,218 (60.0%) are owner-occupied, 1,545 (22.0%) are rental, and 1,273 (18.1%) are vacant. This demonstrates that housing stock in moderate-income census tracts are more likely to be vacant than housing in other tracts.
- With 39.5% of housing units being either rental or vacant, there may be limited opportunities to originate home mortgage loans in the AA, particularly in LMI census tracts.
- The median age of housing stock in the AA is 39 years old, and 12.0% of housing units were built prior to 1950. The age of the housing stock across the AA demonstrates a potential need for home improvement lending and possibly for refinancing in order to make needed home repairs.

Housing Cost Burden						
Assessment Area: Nonmetropolitan Kentucky						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Floyd County	51%	28%	20%	54%	30%	37%
Johnson County	51%	16%	18%	72%	43%	43%
Lawrence County	31%	29%	17%	55%	19%	38%
Magoffin County	52%	14%	17%	60%	9%	37%
Pike County	54%	27%	21%	58%	26%	36%
Kentucky	56%	28%	17%	69%	31%	39%

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy

- Nearly half of low-income homeowners and 60.0% of low-income renters are cost burdened, compared 25.0% of moderate-income homeowners and 27.0% of moderate-income renters.
- About 20.0% of homeowners across the AA are cost burdened, which is less than homeowners across Kentucky at 17.0%.
- 37.0% of renters across the AA are cost burdened, which is slightly less than renters across Kentucky at 39.0%.

³The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renter-occupied households.
- Based on the increasing average home values and rental rates, LMI individuals, particularly those who are cost-burdened, may have a difficult time saving enough monies to make a sufficient down payment or afford increasing rents.

Labor, Employment and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan Kentucky					
Area	2016	2017	2018	2019	2020
Floyd County	11.2%	8.1%	6.3%	6.1%	9.2%
Johnson County	10.2%	8.4%	6.6%	6.3%	8.7%
Lawrence County	10.8%	8.9%	7.0%	6.7%	8.3%
Magoffin County	19.6%	15.9%	12.5%	10.6%	16.1%
Pike County	10.7%	7.6%	5.7%	5.5%	8.4%
Kentucky	5.0%	4.8%	4.2%	4.1%	6.6%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2016-2019 unemployment rates decreased across the AA, 2020 unemployment rates increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 7.0% in 2019 to 10.1% in 2020.
- The unemployment rates across the AA were above Kentucky’s unemployment rates from 2015-2020.
- According to the Appalachian Regional Commission (ARC):⁴
 - From 2010-2014 through 2015-2019 for persons over 25, the increase in the rate of college graduates in non-Appalachia Kentucky exceeded the increase in the rate of college graduates within Appalachia for persons over age 25. This may impact job opportunities within the region where a bachelor’s degree is required. However, the increase in the rate for associate degree graduates in Kentucky was stronger for Appalachia, where the growth rate for associate degrees was 1.3% versus a growth rate of 0.9% for non-Appalachia Kentucky residents.
 - While Appalachia’s labor force participation rate was higher in 2015-2019 than in 2010-2014, Kentucky was not among the growth leaders. Pike, Magoffin, and Johnson counties had labor force participations that grew between 0.1-0.4%; while Lawrence and Floyd counties experienced decreases in labor force participation rates.
 - There are areas within Appalachia region that have not yet fully rebounded from the 2007-2009 recession despite the passage of 12 years. Consequently, structural unemployment remains a lingering concern.
 - Public transportation options are limited for Appalachian Kentucky. For households with persons over the age of 16 without a vehicle available, public transportation was

⁴ www.arc.gov/report/the-appalachian-region-a-data-overview-from-the-2015-2019-american-community-survey/

used almost four times as much by non-Appalachian Kentucky than Appalachian Kentucky.

As indicated in *The Opioid Epidemic and Its Effects: A Perspective on What We Know from the Federal Reserve Bank of Cleveland*,⁵ research suggests that counties that have higher levels of opioid prescriptions have substantially lower prime-age labor force participation rates and reduced labor market activity, which ultimately impacts economic growth potential of a local area. The Centers of Disease Control and Prevention identified the counties in this AA as vulnerable to high rates of certain types of infections because of the opioid epidemic.⁶ As a result, this AA is particularly susceptible to reduced labor market activity and stunted economic growth potential.

5 Cleveland Fed: <https://www.clevelandfed.org/newsroom-and-events/publications/community-development-briefs/db-20180531-the-opioid-epidemic.aspx>

6 amfAR – Kentucky Opioid Epidemic: <https://opioid.amfar.org/KY>

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN KENTUCKY

LENDING TEST

The lending test performance in Nonmetropolitan Kentucky is reasonable. Details of the bank's lending can be found in the tables in Appendix C.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

Citizens' lending penetration among borrowers of different income (including LMI) levels and businesses of different sizes in Nonmetropolitan Kentucky is considered reasonable. Mortgage and consumer loans received the greatest weight, followed by small business loans and home equity lines of credit; however, small business loans did not receive much consideration due to the large percentage of loans with unknown revenues.

HMDA Lending

During the evaluation period, Citizens submitted data for 219 HMDA loans totaling \$27.2 million comprised of refinance, home purchase, and home improvement loans. Citizens' performance was compared to the percentage of families (proxy) and the aggregate of all lenders, where available. Citizens' borrower distribution of HMDA loans is reasonable.

Refinance Lending

From January 1, 2021 through June 30, 2021, Citizens originated 34 refinance loans totaling \$4.2 million. Citizens made two refinance loans to borrowers with unknown-income designations totaling \$125,000.

Citizens made two (5.9%) refinance loans to low-income borrowers totaling \$135,000, which was significantly below the percentage of families at 26.9%. Citizens made two (5.9%) refinance loans to moderate-income borrowers totaling \$101,000, which was significantly below the percentage of families in these tracts at 17.5%.

In 2020 Citizens originated 46 refinance loans totaling \$7.0 million. Citizens made two refinance loans to borrowers with unknown-income designations totaling \$200,000.

Citizens made two (4.3%) refinance loans to low-income borrowers totaling \$84,000, which was significantly below the percentage of families at 26.9% but exceeded the aggregate of all lenders at 2.4%. Citizens made three (6.5%) refinance loans to moderate-income borrowers totaling \$230,000, which was significantly below the percentage of families in these tracts at 17.5% and below the aggregate of all lenders at 7.0%.

In 2019 Citizens originated 50 refinance loans totaling \$4.6 million. Citizens made three refinance loans to unknown-income borrowers totaling \$171,000.

Citizens made three (6.0%) refinance loans to low-income borrowers totaling \$117,000, which was significantly below the percentage of families at 26.9% but exceeded the aggregate of all lenders at 4.3%. Citizens made nine (18.0%) refinance loans to moderate-income borrowers totaling \$500,000, which exceeded the percentage of families at 17.5% and the aggregate of all lenders at 11.1%.

In 2018 Citizens originated 35 refinance loans totaling \$4.9 million. Citizens made two refinance loans to borrowers with unknown-income designations totaling \$207,000.

Citizens made two (5.7%) refinance loans to low-income borrowers totaling \$196,000, which was substantially below the percentage of families at 25.2% and was comparable to the aggregate of all lenders at 5.8%. Citizens made four (11.4%) refinance loans to moderate-income borrowers totaling \$288,000, which was below the percentage of families at 18.1% and the aggregate of all lenders at 14.2%.

While Citizens' performance fell below proxy, it mostly exceeded the aggregate of all lenders. Therefore, the borrower distribution of refinance loans to LMI borrowers is reasonable, especially considering the high rates of poverty and unemployment and the limited supply of affordable housing for lower-income borrowers.

Home Purchase Lending

In 2020 Citizens originated 29 home purchase loans totaling \$3.1 million. Citizens made three (10.3%) home purchase loans to low-income borrowers totaling \$128,000, which was substantially below the percentage of families at 26.9% but exceeded the aggregate of all lenders at 5.7%. Citizens made six (20.7%) home purchase loans to moderate-income borrowers totaling \$384,000, which exceeded the percentage of families at 17.5% and the aggregate of all lenders at 15.2%.

In 2018 Citizens originated 25 home purchase loans totaling \$3.4 million. Citizens made four (16.0%) loans to borrowers with unknown-income designations totaling \$690,000.

Citizens made one (4.0%) home purchase loan to a low-income borrower totaling \$68,000, which was substantially below the percentage of families at 25.2% and below the aggregate of all lenders at 5.8%. Citizens made four (16.0%) home purchase loans to moderate-income borrowers totaling \$279,000, which below the percentage of families at 18.1% and the aggregate of all lenders at 16.7%.

While Citizens' performance varied compared to proxy, the bank's performance mostly exceeded the aggregate of all lenders. Therefore, borrower distribution of home purchase loans to LMI

borrowers is reasonable, especially considering the high rates of poverty, unemployment and the limited supply of affordable housing.

Consumer Lending

During the evaluation period, Citizens made 271 consumer loans totaling \$3.4 million comprised of other secured, motor vehicle, and other unsecured loans. Citizens' performance was compared to the percentage of households (proxy). Citizens' borrower distribution of consumer loans is excellent.

Other Secured Lending

From July 1, 2020 through June 30, 2021, Citizens originated 76 other secured loans totaling \$1.5 million. Citizens made 13 other secured loans to borrowers with unknown-income designations totaling \$257,000.

Citizens made 15 (19.7%) others secured to low-income borrowers totaling \$110,000, which fell below proxy at 30.3%. Citizens made 16 (21.1%) other secured loans to moderate-income borrowers totaling \$300,000, which significantly exceeded proxy at 15.0%.

Considering the high rates of poverty and unemployment, Citizens' borrower distribution of other secured loans to LMI borrowers is excellent, especially to moderate-income borrowers.

Motor Vehicle Lending

From July 1, 2020 through June 30, 2021, Citizens originated 57 motor vehicle loans totaling \$1.2 million. Citizens made three motor vehicle loans to borrowers with unknown-income designations, totaling \$97,000.

Citizens made eight (14.0%) motor vehicle loans to low-income borrowers totaling \$91,000, which was substantially below proxy at 30.3%. Citizens made 11 (19.3%) motor vehicle loans to moderate-income borrowers totaling \$139,000, which exceeded proxy at 15.0%.

Given Citizens' performance relative to the proxy, the borrower distribution of motor vehicle loans to low-income borrowers is reasonable and excellent to moderate-income borrowers. According to the community contact, the area's lack of reliable public transportation makes it challenging to get to and from work. Having access to transportation is essential for improving upward social mobility for LMI individuals and communities.

Other Unsecured Lending

From July 1, 2020 through June 30, 2021, Citizens originated 138 other unsecured loans totaling \$713,000. Citizens made 31 (22.5%) other unsecured loans to low-income borrowers totaling \$83,000, which was below proxy at 30.3%. Citizens made 39 (28.3%) other unsecured loans to moderate-income borrowers totaling \$193,000, which exceeded proxy at 15.0%.

Given Citizens' performance relative to the proxy, the borrower distribution of unsecured loans to low-income borrowers is reasonable and excellent to moderate-income borrowers. Having access to unsecured, small dollar loans gives LMI individuals the ability to have access to smaller amounts of money to pay for items and services they could not otherwise afford at the time.

Small Business Lending

From July 1, 2020 through June 30, 2021, Citizens originated 81 small business loans totaling \$23.7 million to businesses of different sizes, of which seven (8.6%) loans totaling \$15.4 million were made to businesses with revenues of \$1.0 million or less, compared to the percentage of small businesses in the AA at 90.1%. Also 47 (58.0%) small business loans totaling \$1.0 million were PPP loans with unknown gross annual revenues. If PPP loans were excluded from the analysis, 21.6% of the bank's loans were made to businesses with revenues of \$1.0 million or less, which is a poor distribution.

While this analysis was skewed by the large percentage of businesses with unknown gross annual revenues and is not receiving much weight, Citizens made 60 (76.9%) small dollar loans in amounts of \$100,000 or less. Citizens' willingness to lend in smaller amounts exhibits responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency. Also, the need for access to capital, especially for small businesses, is critical for new businesses to start and existing businesses to expand. Therefore, the distribution to businesses of different sizes is reasonable.

Home Equity Lending

From July 1, 2020 through June 30, 2021, Citizens originated 30 home equity lines of credit totaling \$1.5 million. Citizens made two (6.7%) home equity loans to borrowers with unknown-income designations totaling \$67,000.

Citizens made two (6.7%) home equity loans to low-income borrowers totaling \$48,000, which was substantially below the percentage of families at 26.9% and three (10.0%) home equity loans to moderate-income borrowers totaling \$85,000, which was below the percentage of families at 17.5%.

Given Citizens' performance relative to the proxy and the high levels of poverty and unemployment, the borrower distribution of home equity lending to LMI borrowers is

reasonable.

Geographic Distribution of Loans

Citizens' geographic distribution reflects a reasonable dispersion of loans in Nonmetropolitan Kentucky. Mortgage and consumer loans received the greatest weight, followed by small business loans and home equity lines of credit. Citizens has a low level of lending gaps.

Percentage of Lending Penetration				
Tract Income Level	2018	2019	2020	1/1/2021-6/30/2021
Moderate	50.0%	50.0%	100.0%	100.0%
Middle	67.9%	85.7%	100.0%	95.2%
Upper	100.0%	100.0%	100.0%	100.0%
Total	65.7%	78.6%	100.0%	96.4%

Citizens penetrated 100.0% of total tracts, including moderate-income tracts in 2020 and 96.4% of total tracts during the first half of 2021. While there are more gaps in lending in 2019 and 2018, the total loan volume was substantially lower. The high lending penetration rates in 2020, 2021, and 2019, respectively in middle-income tracts is noteworthy considering the persistent levels of poverty and unemployment in these underserved rural geographies. Overall, Citizens was able to make loans in a majority of tracts each year.

HMDA Lending

Citizens' performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders, where available. Citizens' geographic distribution of HMDA loans is reasonable.

Refinance Lending

From January 1, 2021 through June 30, 2021, Citizens originated 34 refinance loans totaling \$4.2 million. Citizens made four (11.8%) refinance loans in moderate-income tracts totaling \$355,000, which was below the percentage of owner-occupied units in these tracts at 14.6%.

In 2020 Citizens originated 46 refinance loans totaling \$7.0 million. Citizens made five (10.9%) refinance loans in moderate-income tracts totaling \$733,000, which was below the percentage of owner-occupied units in these tracts at 14.6% but exceeded the aggregate of all lenders at 7.0%.

In 2019 Citizens originated 50 refinance loans totaling \$4.6 million. Citizens made three (6.0%) refinance loans in moderate-income tracts totaling \$191,000, which was below the percentage of owner-occupied units in these tracts at 14.6% but exceeded the aggregate of all lenders at 5.8%.

In 2018 Citizens originated 35 refinance loans totaling \$4.9 million. Citizens made four (11.4%)

refinance loans in moderate-income tracts totaling \$461,000, which was comparable to the percentage of owner-occupied units in these tracts at 11.4% but substantially exceeded the aggregate of all lenders at 4.5%.

While Citizens' performance fell below proxy, it exceeded the aggregate of all lenders. Therefore, the geographic distribution of refinance loans in moderate-income tracts is reasonable, especially considering the high rates of poverty and unemployment and low homeownership rates.

Home Purchase Lending

In 2020 Citizens originated 29 home purchase loans totaling \$3.1 million. Citizens made four (13.8%) home purchase loans in moderate-income tracts totaling \$239,000, which was below the percentage of owner-occupied units in these tracts at 14.6% but exceeded the aggregate of all lenders at 6.4%

In 2018 Citizens originated 25 home purchase loans totaling \$3.4 million. Citizens made one (4.0%) home purchase loan in a moderate-income tract totaling \$50,000, which was below the percentage of owner-occupied units in these tracts at 11.4% and the aggregate of all lenders at 7.2%

While Citizens' performance fell below proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is reasonable, especially considering the high rates of poverty and unemployment and low homeownership rates.

Consumer Lending

During the evaluation period, Citizens made 271 consumer loans totaling \$3.4 million comprised of other secured, motor vehicle, and other unsecured loans. Citizens' performance was compared to the percentage of households (proxy). Citizens' geographic distribution of consumer loans is excellent, which is notable considering the high levels of poverty and unemployment across the AA.

Other Secured Lending

From July 1, 2020 through June 30, 2021 Citizens originated 76 other secured loans totaling \$1.5 million. Citizens made 19 (25.0%) other secured loans in moderate-income tracts totaling \$297,000, which exceeded the proxy in these tracts at 14.2%. Given Citizens' performance relative to proxy, the geographic distribution of other secured loans in moderate-income tracts is excellent.

Motor Vehicle Lending

From July 1, 2020 through June 30, 2021, Citizens originated 57 motor vehicle purchase loans totaling \$1.2 million. Citizens made 11 (19.3%) motor vehicle loans in moderate-income tracts totaling \$199,000, which exceeded the proxy in these tracts at 14.2%. Given Citizens' performance relative to proxy, the geographic distribution of motor vehicle loans in moderate-income tracts is excellent.

Other Unsecured Lending

From July 1, 2020 through June 30, 2021, Citizens originated 138 other unsecured loans totaling \$713,000. Citizens made 23 (16.7%) other unsecured loans in moderate-income tracts totaling \$133,000, which exceeded proxy in these tracts at 14.2%. Given Citizens' performance relative to proxy, the geographic distribution of other unsecured loans in moderate-income tracts is excellent.

Small Business Lending

From July 1, 2020 through June 30, 2021, Citizens originated 81 small business loans totaling \$23.7 million. Citizens made eight (9.9%) small business loans in moderate-income tracts totaling \$882,000, which exceeded the percentage of businesses in these tracts at 6.1%. Exceeding the percentage of businesses in these tracts is noteworthy, especially considering the needs of small businesses impacted by the COVID-19 emergency. Therefore, the geographic distribution of small business loans in moderate-income tracts is excellent.

Home Equity Lending

From July 1, 2020 through June 30, 2021, Citizens originated 30 home equity lines of credit totaling \$1.5 million. Citizens made one (3.3%) home equity loan in a moderate-income tract totaling \$49,000, which was substantially below the percentage of owner-occupied units in these tracts at 14.6%. Therefore, the geographic distribution of the home equity lending in moderate-income tracts is reasonable, especially considering the high unemployment and structural, persistent poverty.

COMMUNITY DEVELOPMENT TEST

Citizens' community development performance demonstrates outstanding responsiveness to community development needs in Nonmetropolitan Kentucky through community development loans, qualified investments, and community development services. Citizens made numerous community development loans that are particularly responsive to credit needs of distressed and underserved middle-income areas and small businesses impacted by COVID-19 in distressed and

underserved middle-income tracts.

Community Development Lending

Citizens originated 64 community development loans, totaling \$13.3 million during the evaluation period. Of these loans 35 were PPP loans, totaling \$2.7 million, made outside of the small business evaluation period (April 1, 2020 – June 30, 2020) that helped to stabilize moderate- or distressed and underserved middle-income tracts in the AA. The remaining 29 loans, totaling \$10.6 million, helped provide services to LMI individuals, promote economic development, and revitalize or stabilize distressed and underserved middle-income geographies in the AA. These loans are considered responsive and support ongoing needs in the AA identified by the community contact and other performance context. These loans help to expand job opportunities and community services in an economically depressed area with chronic levels of poverty and unemployment. Examples of these community development loans include but are not limited to:

- Working capital loan to a small business in a distressed and underserved middle-income tract to help them expand their facility and create 39 new permanent jobs
- Short-term loan to a fire department serving a distressed and underserved middle-income community to help them maintain full capacity until they receive grant funding
- A loan to a wastewater management treatment facility to help them improve water drainage infrastructure in a distressed and underserved middle-income community
- A construction loan to a non-profit to construct a community youth center that serves a distressed and underserved middle-income community. This is particularly responsive since the organization provides a multitude of wraparound services including but not limited to food insecurity for LMI individuals and families impacted by the COVID-19 emergency

Because Citizens was responsive to community development needs of its AA, consideration was given to seven community development loans, totaling approximately \$2.7 million, originated in broad regional areas within Nonmetropolitan Kentucky. These loans helped to provide services to LMI individuals and families to revitalize and stabilize moderate- and distressed middle-income geographies. Examples of these community development loans include:

- Construction of a new clinic that provides comprehensive mental health services to LMI individuals
- Purchase a commercial vehicle that will be used by a non-profit to transport LMI patients to medical appointments throughout southeast Kentucky
- Infrastructure improvements in a distressed and underserved rural community
- Funding to three small businesses to help them create/retain long-term job opportunities for residents in moderate- and distressed middle-income communities

Qualified Investments

Citizens holds three prior period community development investments, with a current book value of approximately \$1.9 million. These qualified investments are municipal bonds supporting school systems with at least 50.0% of the student bodies qualified for the free- or reduced-lunch program.

Citizens also made two donations, totaling \$4,500, during the evaluation period. These donations helped two schools in distressed and underserved middle-income communities. One of the donations helped purchase new computers for students.

Community Development Services

During the evaluation period, two employees provided approximately 45 hours of community development services to six organizations serving the community with financial expertise and leadership on boards and committees. One employee served as the director of a local chamber of commerce that attempts to recruit new businesses to the community and a board member of an economic development agency that promotes the advancement of economic development initiatives in the county. The remaining employee provided seven hours of financial literacy that included:

- Discussing finances, business operations, and increased business leadership roles for women at an annual women's small business symposium
- Teaching four financial literacy classes about budgeting, preventing identity theft, credit and demand deposit products, and resources that adults (parents/grandparents) could take advantage of to assist their families in financial planning at a family resource center and youth service center in a distressed and underserved middle-income community.
- Participating in the 4-H Reality Store in a distressed and underserved middle-income community. The Reality Store helped 300 to 400 students experience financial responsibilities, hardships, and understand the difference between needs and wants.

METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS

- **Huntington-Ashland MSA**
 - As of June 30, 2021 Citizens operated two branches in the AA, representing 16.7% of its total branches.
 - As of June 30, 2021 Citizens had \$93.7 million in deposits in this AA, representing a market share* of 6.0% and 14.3% of its total deposits.
- **Lexington-Fayette MSA**
 - As of June 30, 2021 Citizens operated one branch in the AA, representing 8.3% of its total branches.
 - As of June 30, 2021 Citizens had \$21.5 million in deposits in this AA, representing a market share* of 2.6% and 3.3% of its total deposits.

*Market share reflects the counties with branches in the bank’s AA

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, each AA’s performance was evaluated and compared with Citizens’ overall performance. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices B and C for information regarding these areas.

Assessment Area	Lending Test	Community Development Test
Huntington-Ashland MSA	Consistent	Consistent
Lexington-Fayette MSA	Consistent	Below

For the lending test, Citizens received an “Satisfactory” rating. Performance in the Huntington-Ashland and Lexington-Fayette AAs was consistent with the overall rating. The borrower distribution for HMDA loans is reasonable in both AAs, and the penetration among businesses of different revenue sizes is reasonable in the Huntington-Ashland AA. The geographic distribution of loans is excellent with moderate lending gaps in the Huntington-Ashland AA and reasonable with significant lending gaps in the Lexington-Fayette AA.

For the community development test, Citizens received an “Outstanding” rating. Performance was consistent with the overall rating in the Huntington-Ashland MSA and below in the Lexington-Fayette MSA.

Specifically, Citizens originated 24 community development loans, totaling \$13.2 million in the Huntington-Ashland MSA. Thirteen (13) of these loans (\$763,000) were PPP loans that supported

small businesses in LMI tracts impacted by COVID-19, the remaining loans provided drug treatment for LMI adolescents and creating and retaining permanent jobs for LMI individuals or in LMI communities. Because these loans were responsive to community development needs in this AA, consideration was given to a community development loan, totaling \$400,000 in a broader regional area within the Huntington-Ashland MSA. This loan helped a non-profit expand wraparound services, including but not limited to additional meals to LMI children. Citizens did not originate community development loans in the Lexington-Fayette MSA.

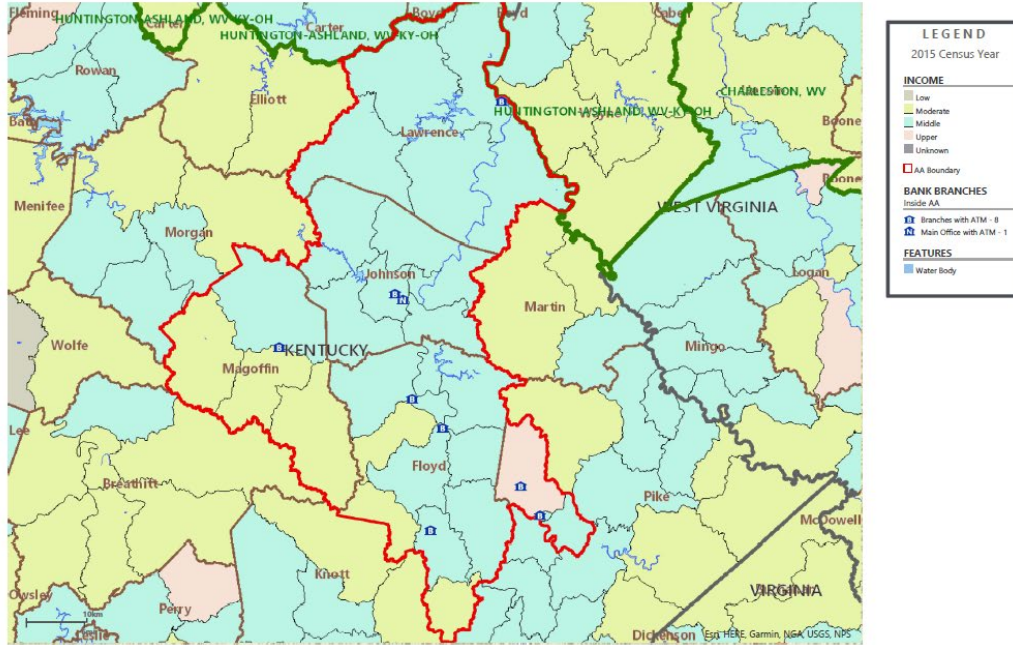
In the Huntington-Ashland MSA, Citizens made one donation, totaling \$5,000, which supported a performance arts center in a moderate-income tract. In the Lexington-Fayette MSA, Citizens had one qualified community development investment, which was a prior period investment with a book value of \$135,000.

During the evaluation period, two employees provided approximately 73 hours of services to two organizations that promote economic development serving the community with financial expertise and leadership on boards and committees in the Huntington-Ashland MSA. Citizens did not provide community development services in the Lexington-Fayette MSA.

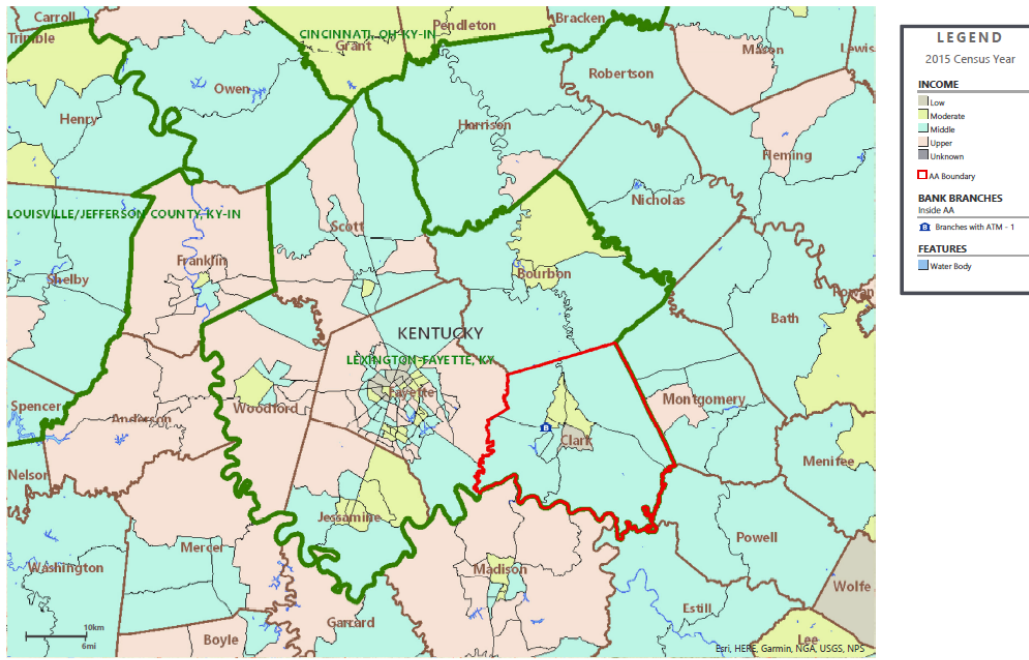
The performance in the limited-scope AAs did not change the overall bank rating.

Appendix A – Maps of the Assessment Areas

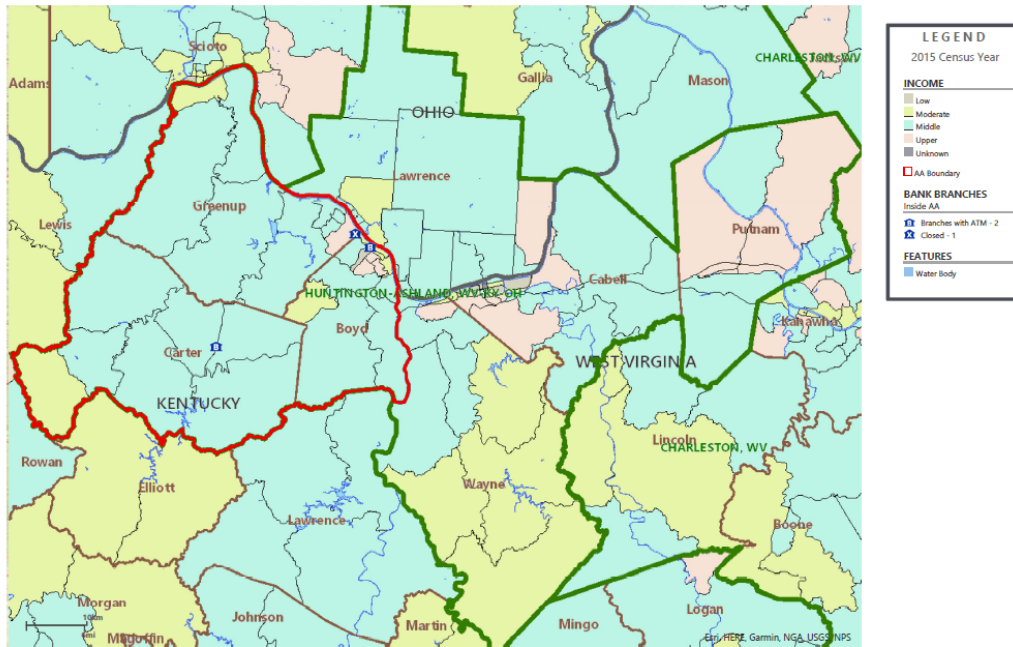
Assessment Area: 2021 Nonmetropolitan Kentucky



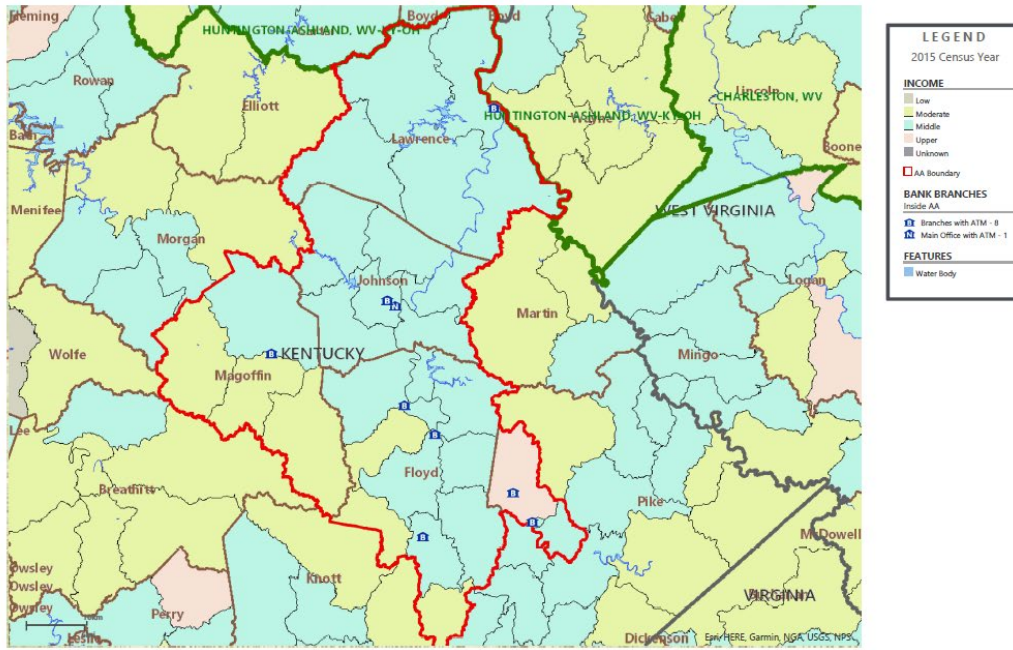
Assessment Area: 2021 Lexington-Fayette, KY MSA #30460



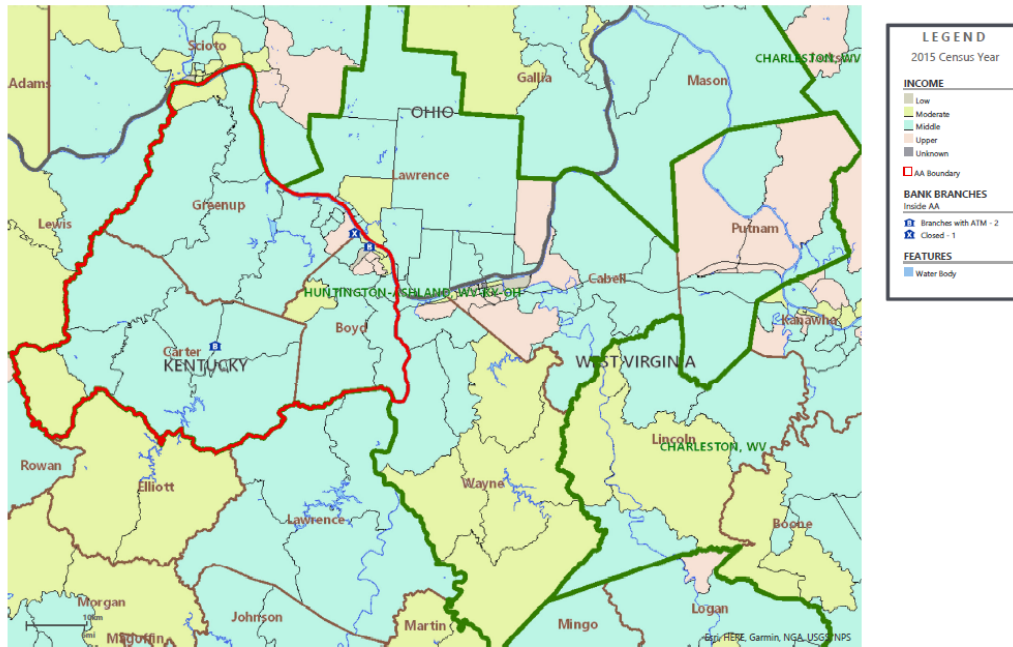
Assessment Area: 2021 Huntington-Ashland, WV-KY-OH MSA #26580



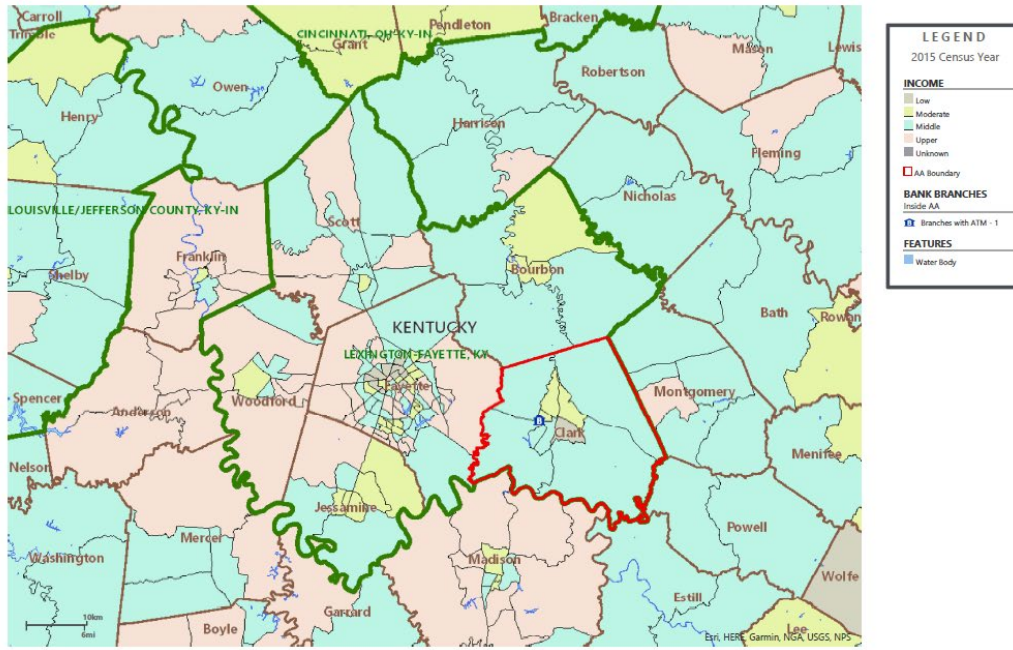
Assessment Area: 2020 Nonmetropolitan Kentucky



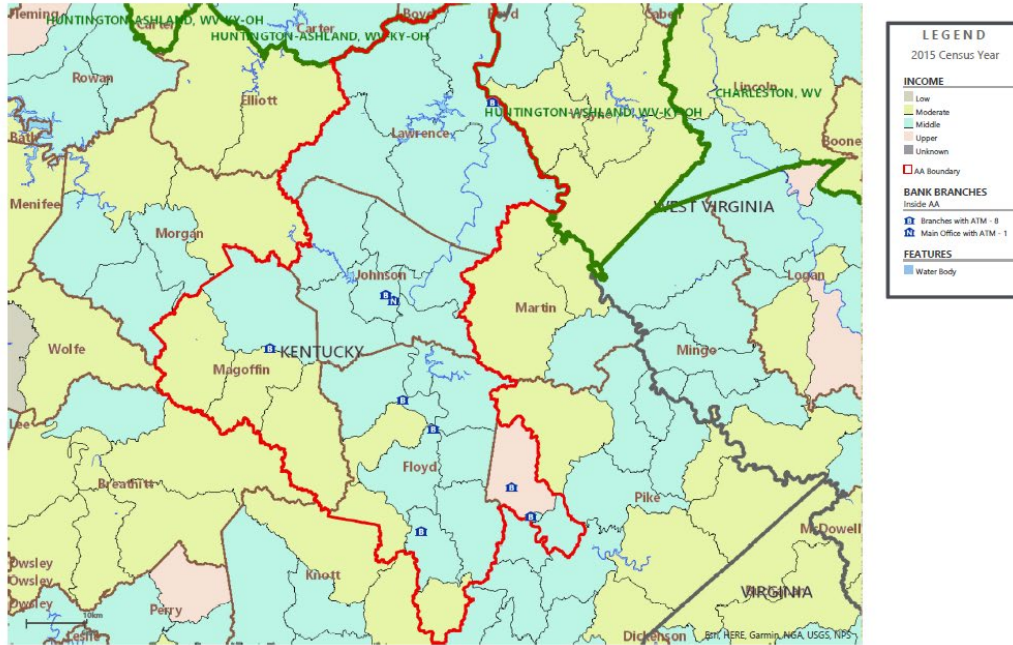
Assessment Area: 2020 Huntington-Ashland, WV-KY-OH MSA #26580



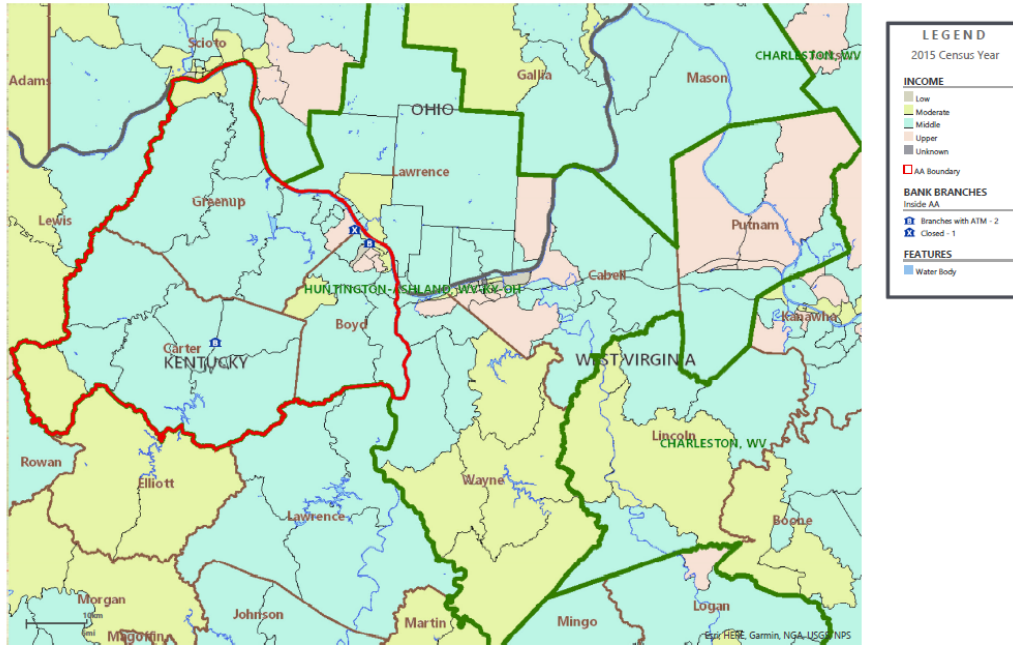
Assessment Area: 2020 Lexington-Fayette, KY MSA #30460



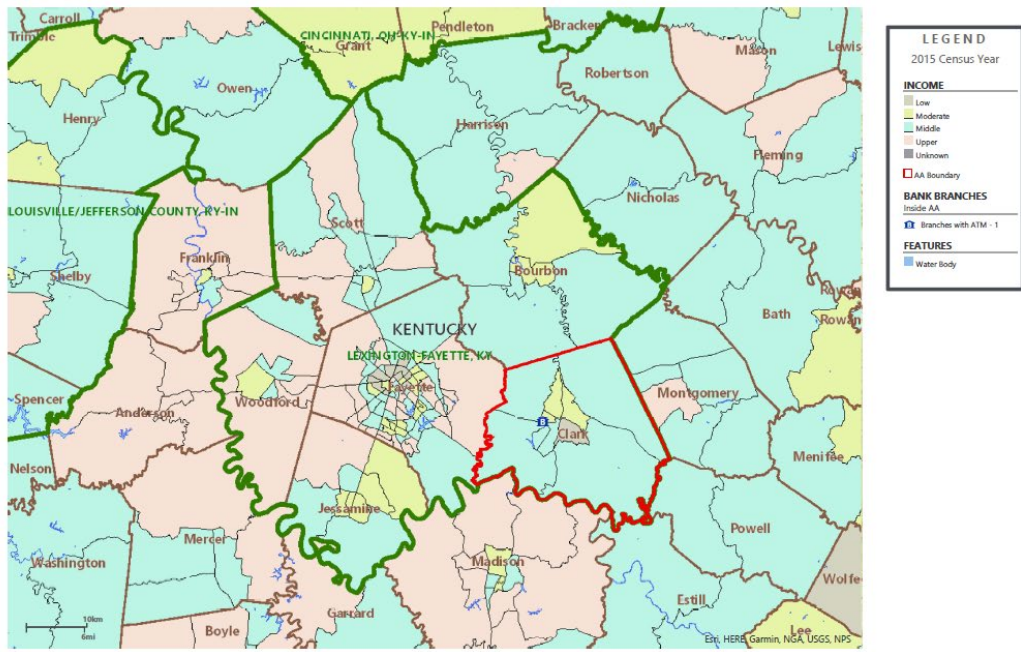
Assessment Area: 2019 Nonmetropolitan Kentucky



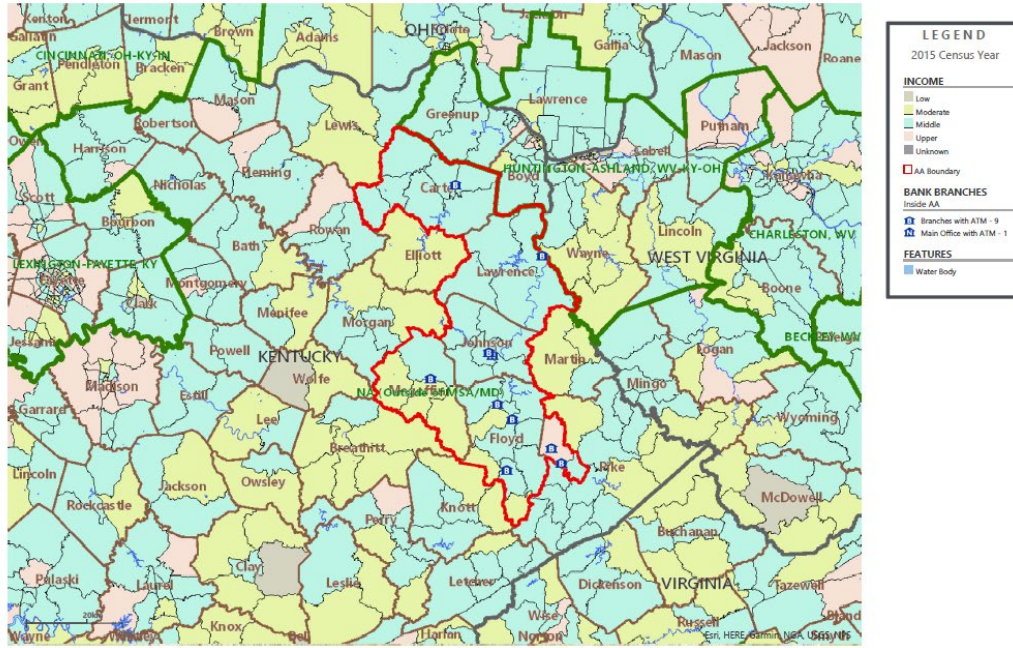
Assessment Area: 2019 Huntington-Ashland, WV-KY-OH MSA #26580



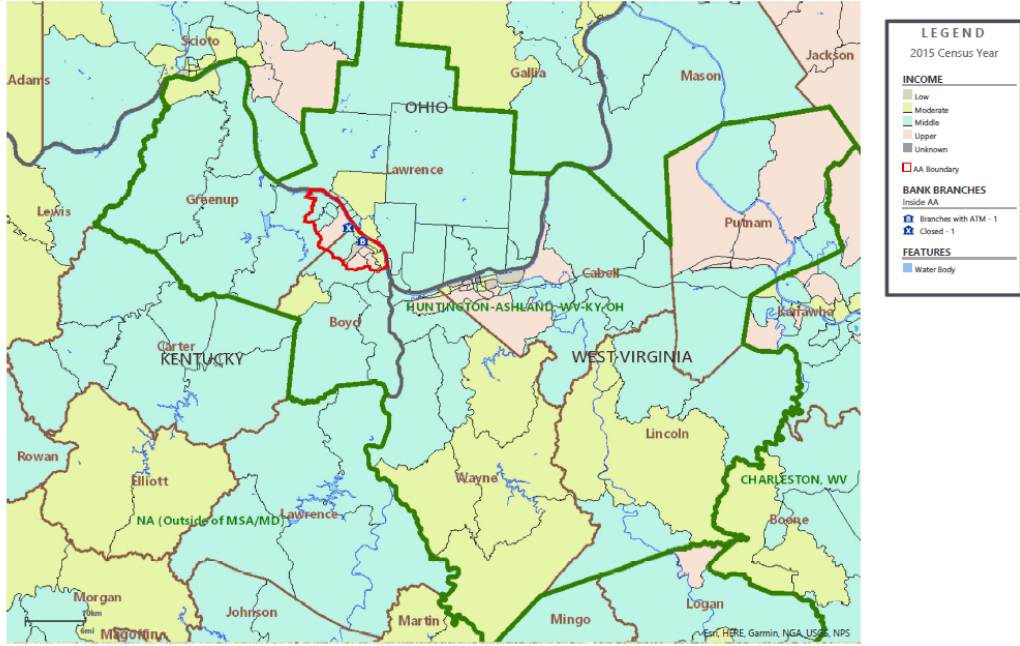
Assessment Area: 2019 Lexington-Fayette, KY MSA #30460



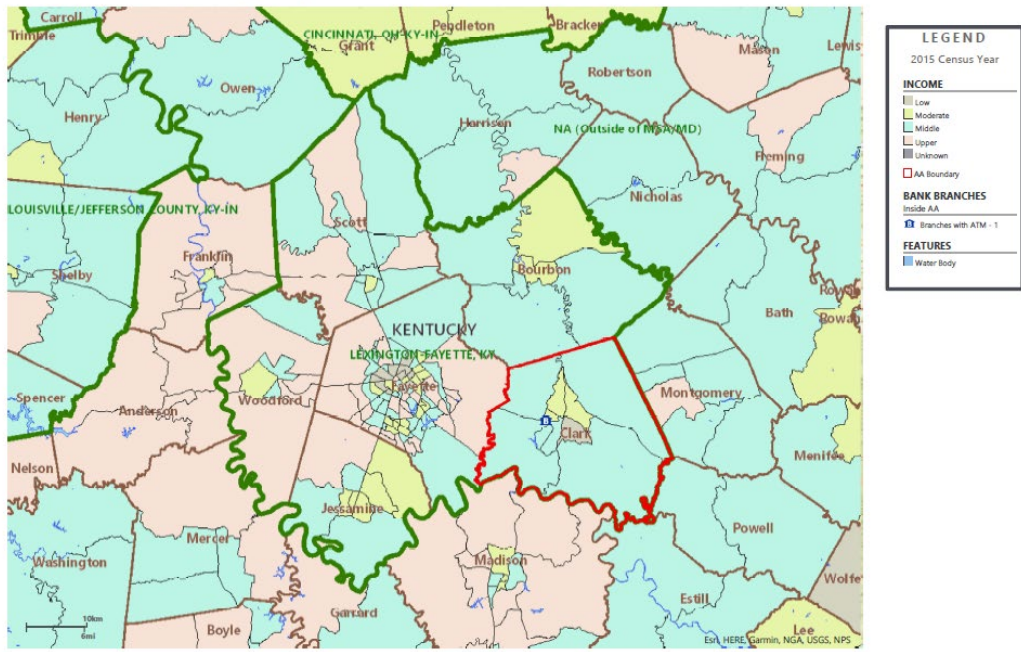
Assessment Area: 2018 Nonmetropolitan Kentucky



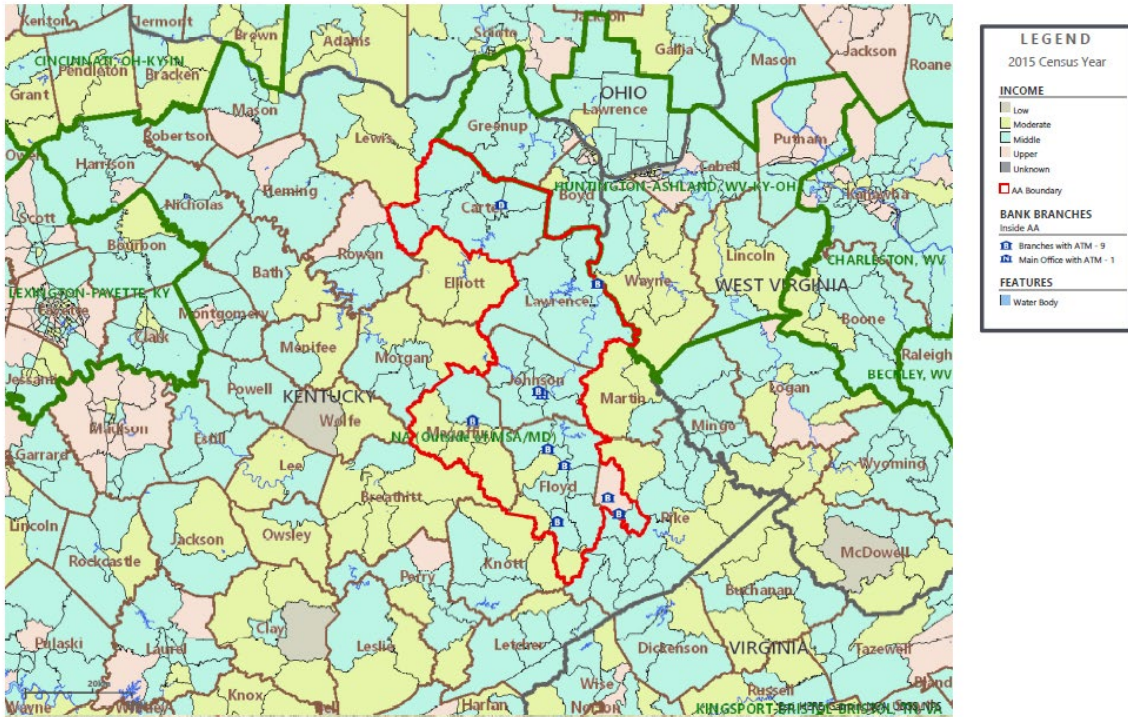
Assessment Area: 2018 Huntington-Ashland, WV-KY-OH MSA #26580



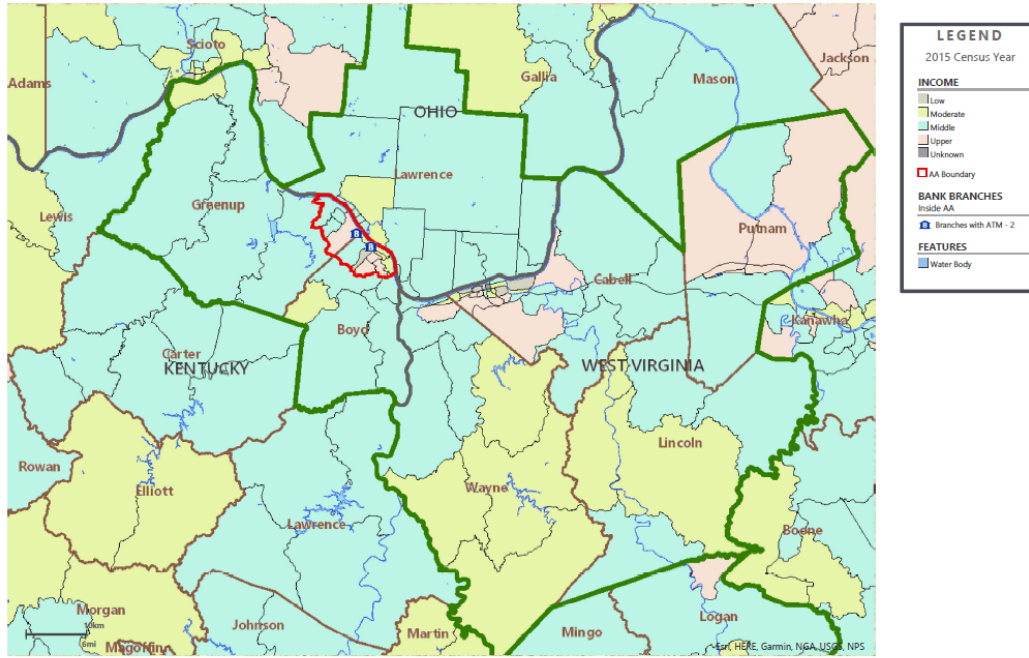
Assessment Area: 2018 Lexington-Fayette, KY MSA #30460



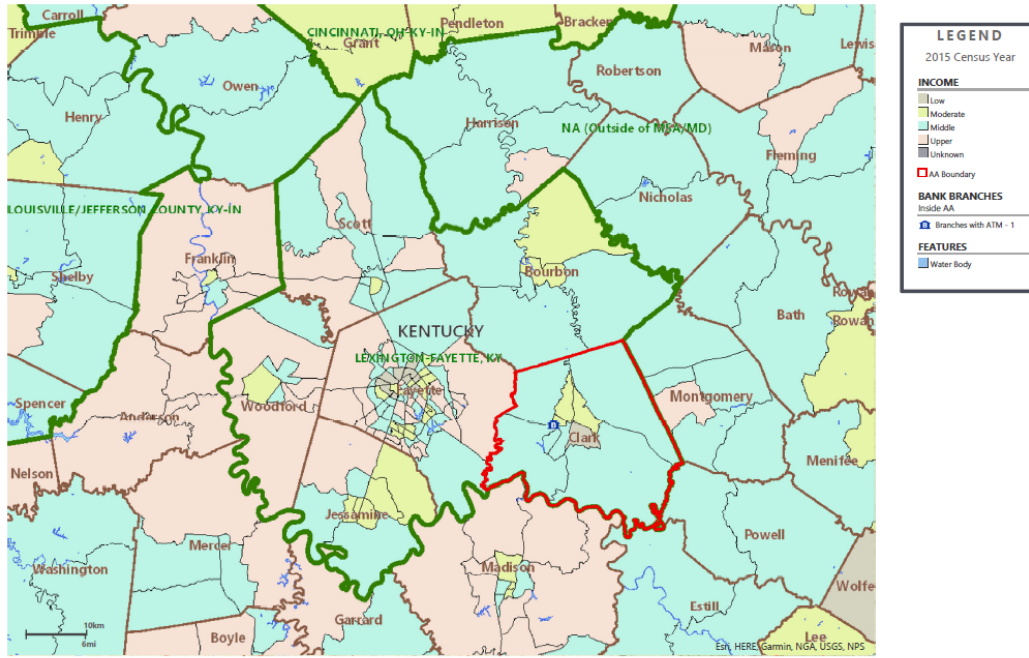
Assessment Area: 2017 Nonmetropolitan Kentucky



Assessment Area: 2017 Huntington-Ashland, WV-KY-OH MSA #26580



Assessment Area: 2017 Lexington-Fayette, KY MSA #30460



Appendix B – Demographic Information

2021 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	7,532	26.9
Moderate	6	21.4	4,194	15.0	1,235	29.4	4,898	17.5
Middle	21	75.0	22,188	79.2	4,570	20.6	4,901	17.5
Upper	1	3.6	1,639	5.8	174	10.6	10,690	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28,021	100.0	5,979	21.3	28,021	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	7,036	4,218	14.6	59.9	1,545	22.0	1,273	18.1
Middle	37,915	22,903	79.3	60.4	9,524	25.1	5,488	14.5
Upper	2,828	1,751	6.1	61.9	746	26.4	331	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,779	28,872	100.0	60.4	11,815	24.7	7,092	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	219	6.1	200	6.2	13	4.7	6	7.3
Middle	2,904	80.9	2,609	80.6	225	82.1	70	85.4
Upper	468	13.0	426	13.2	36	13.1	6	7.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,591	100.0	3,235	100.0	274	100.0	82	100.0
Percentage of Total Businesses:				90.1			7.6	2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	3.8	2	3.8	0	0.0	0	0.0
Middle	47	88.7	47	88.7	0	0.0	0	0.0
Upper	4	7.5	4	7.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	53	100.0	53	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0			0.0	0.0
Source: 2021 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	1,025	3.3	452	44.1	7,057	23.0
Moderate	6	20.7	3,284	10.7	691	21.0	5,505	17.9
Middle	18	62.1	21,858	71.2	2,908	13.3	6,380	20.8
Upper	4	13.8	4,541	14.8	346	7.6	11,766	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,708	100.0	4,397	14.3	30,708	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,857	679	2.1	36.6	980	52.8	198	10.7
Moderate	6,515	3,251	9.9	49.9	2,186	33.6	1,078	16.5
Middle	34,533	23,744	72.5	68.8	6,584	19.1	4,205	12.2
Upper	7,412	5,095	15.5	68.7	1,551	20.9	766	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,317	32,769	100.0	65.1	11,301	22.5	6,247	12.4
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	95	2.6	90	2.7	5	1.8	0	0.0
Moderate	839	22.8	719	21.6	113	39.6	7	12.1
Middle	2,209	60.1	2,027	60.9	140	49.1	42	72.4
Upper	530	14.4	494	14.8	27	9.5	9	15.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,673	100.0	3,330	100.0	285	100.0	58	100.0
Percentage of Total Businesses:			90.7		7.8		1.6	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	12.2	10	12.2	0	0.0	0	0.0
Middle	72	87.8	72	87.8	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	82	100.0	82	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	840	8.7	177	21.1	2,553	26.5
Moderate	3	30.0	3,250	33.7	549	16.9	1,777	18.4
Middle	6	60.0	5,544	57.5	241	4.3	2,009	20.9
Upper	0	0.0	0	0.0	0	0.0	3,295	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,634	100.0	967	10.0	9,634	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,495	721	7.9	48.2	557	37.3	217	14.5
Moderate	6,059	2,635	29.6	44.4	2,693	44.4	678	11.2
Middle	8,190	5,655	62.5	69.4	1,829	22.3	676	8.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,744	9,094	100.0	57.8	5,079	32.3	1,571	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	92	7.0	85	7.1	6	5.9	1	11.1
Moderate	471	36.1	425	35.6	44	43.6	2	22.2
Middle	742	56.9	685	57.5	51	50.5	6	66.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,305	100.0	1,195	100.0	101	100.0	9	100.0
Percentage of Total Businesses:				91.6		7.7		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	6.9	4	6.9	0	0.0	0	0.0
Moderate	2	3.4	2	3.4	0	0.0	0	0.0
Middle	52	89.7	52	89.7	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	58	100.0	0	0.0	0	0.0
Percentage of Total Farms:				N 100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	7,532	26.9
Moderate	6	21.4	4,194	15.0	1,235	29.4	4,898	17.5
Middle	21	75.0	22,188	79.2	4,570	20.6	4,901	17.5
Upper	1	3.6	1,639	5.8	174	10.6	10,690	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28,021	100.0	5,979	21.3	28,021	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	7,036	4,218	14.6	59.9	1,545	22.0	1,273	18.1
Middle	37,915	22,903	79.3	60.4	9,524	25.1	5,488	14.5
Upper	2,828	1,751	6.1	61.9	746	26.4	331	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,779	28,872	100.0	60.4	11,815	24.7	7,092	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	219	6.1	200	6.2	13	4.7	6	7.3
Middle	2,904	80.9	2,609	80.6	225	82.1	70	85.4
Upper	468	13.0	426	13.2	36	13.1	6	7.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,591	100.0	3,235	100.0	274	100.0	82	100.0
Percentage of Total Businesses:				90.1		7.6		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	3.8	2	3.8	0	0.0	0	0.0
Middle	47	88.7	47	88.7	0	0.0	0	0.0
Upper	4	7.5	4	7.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	53	100.0	53	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	1,025	3.3	452	44.1	7,057	23.0
Moderate	6	20.7	3,284	10.7	691	21.0	5,505	17.9
Middle	18	62.1	21,858	71.2	2,908	13.3	6,380	20.8
Upper	4	13.8	4,541	14.8	346	7.6	11,766	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,708	100.0	4,397	14.3	30,708	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,857	679	2.1	36.6	980	52.8	198	10.7
Moderate	6,515	3,251	9.9	49.9	2,186	33.6	1,078	16.5
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Upper	7,412	5,095	15.5	68.7	1,551	20.9	766	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,317	32,769	100.0	65.1	11,301	22.5	6,247	12.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	95	2.6	90	2.7	5	1.8	0	0.0
Moderate	839	22.8	719	21.6	113	39.6	7	12.1
Middle	2,209	60.1	2,027	60.9	140	49.1	42	72.4
Upper	530	14.4	494	14.8	27	9.5	9	15.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,673	100.0	3,330	100.0	285	100.0	58	100.0
Percentage of Total Businesses:				90.7		7.8		1.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	12.2	10	12.2	0	0.0	0	0.0
Middle	72	87.8	72	87.8	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	82	100.0	82	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	840	8.7	177	21.1	2,553	26.5
Moderate	3	30.0	3,250	33.7	549	16.9	1,777	18.4
Middle	6	60.0	5,544	57.5	241	4.3	2,009	20.9
Upper	0	0.0	0	0.0	0	0.0	3,295	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,634	100.0	967	10.0	9,634	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,495	721	7.9	48.2	557	37.3	217	14.5
Moderate	6,059	2,688	29.6	44.4	2,693	44.4	678	11.2
Middle	8,190	5,685	62.5	69.4	1,829	22.3	676	8.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,744	9,094	100.0	57.8	5,079	32.3	1,571	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	92	7.0	85	7.1	6	5.9	1	11.1
Moderate	471	36.1	425	35.6	44	43.6	2	22.2
Middle	742	56.9	685	57.3	51	50.5	6	66.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,305	100.0	1,195	100.0	101	100.0	9	100.0
Percentage of Total Businesses:					91.6		7.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	6.9	4	6.9	0	0.0	0	0.0
Moderate	2	3.4	2	3.4	0	0.0	0	0.0
Middle	52	89.7	52	89.7	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	58	100.0	0	0.0	0	0.0
Percentage of Total Farms:					100.0		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	7,532	26.9
Moderate	6	21.4	4,194	15.0	1,235	29.4	4,898	17.5
Middle	21	75.0	22,188	79.2	4,570	20.6	4,901	17.5
Upper	1	3.6	1,639	5.8	174	10.6	10,690	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28,021	100.0	5,979	21.3	28,021	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	7,036	4,218	14.6	59.9	1,545	22.0	1,273	18.1
Middle	37,915	22,903	79.3	60.4	9,524	25.1	5,488	14.5
Upper	2,828	1,751	6.1	61.9	746	26.4	331	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,779	28,872	100.0	60.4	11,815	24.7	7,092	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	224	6.2	203	6.2	13	4.5	8	9.2
Middle	2,925	80.6	2,617	80.5	236	81.7	72	82.8
Upper	478	13.2	431	13.3	40	13.8	7	8.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,627	100.0	3,251	100.0	289	100.0	87	100.0
Percentage of Total Businesses:				89.6		8.0		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	3.6	2	3.6	0	0.0	0	0.0
Middle	50	89.3	50	89.3	0	0.0	0	0.0
Upper	4	7.1	4	7.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	56	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	1,025	3.3	452	44.1	7,057	23.0
Moderate	6	20.7	3,284	10.7	691	21.0	5,505	17.9
Middle	18	62.1	21,858	71.2	2,908	13.3	6,380	20.8
Upper	4	13.8	4,541	14.8	346	7.6	11,766	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,708	100.0	4,397	14.3	30,708	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,857	679	2.1	36.6	980	52.8	198	10.7
Moderate	6,515	3,251	9.9	49.9	2,186	33.6	1,078	16.5
Middle	34,533	23,744	72.5	68.8	6,564	19.1	4,205	12.2
Upper	7,412	5,095	15.5	68.7	1,551	20.9	766	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,317	32,769	100.0	65.1	11,301	22.5	6,247	12.4
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	99	2.7	95	2.8	6	2.0	0	0.0
Moderate	860	23.3	737	22.1	117	38.5	6	10.9
Middle	2,210	59.9	2,020	60.7	150	49.3	40	72.7
Upper	519	14.1	479	14.4	31	10.2	9	16.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,688	100.0	3,329	100.0	304	100.0	55	100.0
Percentage of Total Businesses:			90.3		8.2		1.5	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	1.1	1	1.1	0	0.0	0	0.0
Moderate	9	10.2	9	10.2	0	0.0	0	0.0
Middle	76	86.4	76	86.4	0	0.0	0	0.0
Upper	2	2.3	2	2.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	88	100.0	88	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	1	10.0	840	8.7	177	21.1	2,553	26.5		
Moderate	3	30.0	3,250	33.7	549	16.9	1,777	18.4		
Middle	6	60.0	5,544	57.5	241	4.3	2,009	20.9		
Upper	0	0.0	0	0.0	0	0.0	3,295	34.2		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	10	100.0	9,634	100.0	967	10.0	9,634	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	1,495	721	7.9	48.2	557	37.3	217	14.5		
Moderate	6,059	2,685	29.6	44.4	2,693	44.4	678	11.2		
Middle	8,190	5,685	62.5	69.4	1,829	22.3	676	8.3		
Upper	0	0	0.0	0.0	0	0.0	0	0.0		
Unknown	0	0	0.0	0.0	0	0.0	0	0.0		
Total AA	15,744	9,094	100.0	57.8	5,079	32.3	1,571	10.0		
	Total Businesses by Tract	Businesses by Tract & Revenue Size								
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
		#	%	#	%	#	%	#	%	
Low	96	7.5	89	7.6	6	6.1	1	10.0		
Moderate	461	35.8	413	35.1	45	45.5	3	30.0		
Middle	730	56.7	676	57.4	48	48.5	6	60.0		
Upper	0	0.0	0	0.0	0	0.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	1,287	100.0	1,178	100.0	99	100.0	10	100.0		
Percentage of Total Businesses:				91.5		7.7		0.8		
	Total Farms by Tract	Farms by Tract & Revenue Size								
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
		#	%	#	%	#	%	#	%	
Low	4	7.0	4	7.0	0	0.0	0	0.0		
Moderate	3	5.3	3	5.3	0	0.0	0	0.0		
Middle	50	87.7	50	87.7	0	0.0	0	0.0		
Upper	0	0.0	0	0.0	0	0.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	57	100.0	57	100.0	0	0.0	0	0.0		
Percentage of Total Farms:				100.0		0.0		0.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.										

2018 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,889	25.2
Moderate	6	17.1	4,194	11.9	1,235	29.4	6,401	18.1
Middle	28	80.0	29,455	83.5	5,526	18.8	6,437	18.2
Upper	1	2.9	1,639	4.6	174	10.6	13,561	38.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	35	100.0	35,288	100.0	6,935	19.7	35,288	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0	0.0	0	0.0	
Moderate	7,036	4,218	11.4	59.9	1,545	22.0	1,273	18.1
Middle	50,200	31,085	83.9	61.9	11,829	23.6	7,286	14.5
Upper	2,828	1,751	4.7	61.9	746	26.4	331	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	60,064	37,054	100.0	61.7	14,120	23.5	8,890	14.8
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	239	5.0	215	5.0	16	4.5	8	7.1
Middle	4,011	83.7	3,618	83.6	295	83.3	98	86.7
Upper	543	11.3	493	11.4	43	12.1	7	6.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,793	100.0	4,326	100.0	354	100.0	113	100.0
Percentage of Total Businesses:			90.3		7.4		2.4	
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.1	2	2.1	0	0.0	0	0.0
Middle	89	92.7	89	92.7	0	0.0	0	0.0
Upper	5	5.2	5	5.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	96	100.0	96	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	1,025	8.9	452	44.1	2,670	23.1
Moderate	3	25.0	1,268	11.0	371	29.3	1,762	15.2
Middle	4	33.3	4,723	40.9	645	13.7	2,183	18.9
Upper	4	33.3	4,541	39.3	346	7.6	4,942	42.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	11,557	100.0	1,814	15.7	11,557	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,857	679	5.7	36.6	980	52.8	198	10.7
Moderate	2,907	982	8.2	33.8	1,419	48.8	506	17.4
Middle	7,709	5,224	43.6	67.8	1,773	23.0	712	9.2
Upper	7,412	5,095	42.5	68.7	1,551	20.9	766	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,885	11,980	100.0	60.2	5,723	28.8	2,182	11.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	96	5.2	90	5.4	6	3.6	0	0.0
Moderate	697	37.7	602	36.4	91	54.5	4	16.0
Middle	483	26.2	433	26.2	39	23.4	11	44.0
Upper	571	30.9	530	32.0	31	18.6	10	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,847	100.0	1,655	100.0	167	100.0	25	100.0
Percentage of Total Businesses:				89.6		9.0		1.4
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	25.0	1	25.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1	25.0	1	25.0	0	0.0	0	0.0
Upper	2	50.0	2	50.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	840	8.7	177	21.1	2,553	26.5
Moderate	3	30.0	3,250	33.7	549	16.9	1,777	18.4
Middle	6	60.0	5,544	57.5	241	4.3	2,009	20.9
Upper	0	0.0	0	0.0	0	0.0	3,295	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,634	100.0	967	10.0	9,634	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,495	721	7.9	48.2	557	37.3	217	14.5
Moderate	6,059	2,638	29.6	44.4	2,693	44.4	678	11.2
Middle	8,190	5,685	62.5	69.4	1,829	22.3	676	8.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,744	9,094	100.0	57.8	5,079	32.3	1,571	10.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	94	7.2	87	7.3	6	5.8	1	9.1
Moderate	469	35.9	416	34.9	49	47.1	4	36.4
Middle	743	56.9	688	57.8	49	47.1	6	54.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,306	100.0	1,191	100.0	104	100.0	11	100.0
Percentage of Total Businesses:			91.2		8.0		0.8	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	6.3	4	6.3	0	0.0	0	0.0
Moderate	4	6.3	4	6.3	0	0.0	0	0.0
Middle	56	87.5	55	87.3	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	64	100.0	63	100.0	1	100.0	0	0.0
Percentage of Total Farms:			98.4		1.6		0.0	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2017 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,889	25.2
Moderate	6	17.1	4,194	11.9	1,235	29.4	6,401	18.1
Middle	28	80.0	29,455	83.5	5,526	18.8	6,437	18.2
Upper	1	2.9	1,639	4.6	174	10.6	13,561	38.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	35	100.0	35,288	100.0	6,935	19.7	35,288	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	7,036	4,218	11.4	59.9	1,545	22.0	1,273	18.1
Middle	50,200	31,085	83.9	61.9	11,829	23.6	7,286	14.5
Upper	2,828	1,751	4.7	61.9	746	26.4	331	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	60,064	37,054	100.0	61.7	14,120	23.5	8,890	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	187	4.3	167	4.3	14	3.9	6	6.0
Middle	3,709	85.4	3,308	85.2	312	86.2	89	89.0
Upper	448	10.3	407	10.5	36	9.9	5	5.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,344	100.0	3,882	100.0	362	100.0	100	100.0
Percentage of Total Businesses:				89.4		8.3		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.7	2	2.7	0	0.0	0	0.0
Middle	69	92.0	69	92.0	0	0.0	0	0.0
Upper	4	5.3	4	5.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	75	100.0	75	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<p>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2017 HUNTINGTON-ASHLAND, WV-KY-OH MSA #2580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	1,025	8.9	452	44.1	2,670	23.1
Moderate	3	25.0	1,268	11.0	371	29.3	1,762	15.2
Middle	4	33.3	4,723	40.9	645	13.7	2,183	18.9
Upper	4	33.3	4,541	39.3	346	7.6	4,942	42.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	11,557	100.0	1,814	15.7	11,557	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,857	679	5.7	36.6	980	52.8	198	10.7
Moderate	2,907	982	8.2	33.8	1,419	48.8	506	17.4
Middle	7,709	5,224	43.6	67.8	1,773	23.0	712	9.2
Upper	7,412	5,095	42.5	68.7	1,551	20.9	766	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,885	11,980	100.0	60.2	5,723	28.8	2,182	11.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	100	6.2	92	6.4	8	4.7	0	0.0
Moderate	597	36.9	503	35.2	89	52.4	5	21.7
Middle	425	26.2	374	26.2	41	24.1	10	43.5
Upper	498	30.7	458	32.1	32	18.8	8	34.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,620	100.0	1,427	100.0	170	100.0	23	100.0
Percentage of Total Businesses:				88.1		10.5		1.4
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	25.0	1	25.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2	50.0	2	50.0	0	0.0	0	0.0
Upper	1	25.0	1	25.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2017 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	840	8.7	177	21.1	2,553	26.5
Moderate	3	30.0	3,250	33.7	549	16.9	1,777	18.4
Middle	6	60.0	5,544	57.5	241	4.3	2,009	20.9
Upper	0	0.0	0	0.0	0	0.0	3,295	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,634	100.0	967	10.0	9,634	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,495	721	7.9	48.2	557	37.3	217	14.5
Moderate	6,059	2,688	29.6	44.4	2,693	44.4	678	11.2
Middle	8,190	5,685	62.5	69.4	1,829	22.3	676	8.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,744	9,094	100.0	57.8	5,079	32.3	1,571	10.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	92	7.8	86	8.1	5	4.7	1	16.7
Moderate	412	34.9	358	33.6	51	48.1	3	50.0
Middle	675	57.3	623	58.4	50	47.2	2	33.3
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,179	100.0	1,067	100.0	106	100.0	6	100.0
Percentage of Total Businesses:			90.5		9.0		0.5	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5	8.6	5	8.6	0	0.0	0	0.0
Moderate	3	5.2	3	5.2	0	0.0	0	0.0
Middle	50	86.2	50	86.2	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	58	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Appendix C – Lending Tables

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	26.9
Moderate	3	16.7	98	3.4	17.5
Middle	6	33.3	667	23.0	17.5
Upper	9	50.0	2,127	73.6	38.1
Unknown	0	0.0	0	0.0	0.0
Total	18	100.0	2,892	100.0	100.0
Refinance Loans					
Low	2	5.9	135	3.2	26.9
Moderate	2	5.9	101	2.4	17.5
Middle	9	26.5	767	18.4	17.5
Upper	19	55.9	3,050	73.0	38.1
Unknown	2	5.9	125	3.0	0.0
Total	34	100.0	4,177	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	26.9
Moderate	1	100.0	40	100.0	17.5
Middle	0	0.0	0	0.0	17.5
Upper	0	0.0	0	0.0	38.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	40	100.0	100.0
Total HMDA Reportable Loans					
Low	3	5.1	170	2.3	26.9
Moderate	10	16.9	404	5.5	17.5
Middle	15	25.4	1,434	19.5	17.5
Upper	29	49.2	5,225	71.0	38.1
Unknown	2	3.4	125	1.7	0.0
Total	59	100.0	7,358	100.0	100.0
<small>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</small>					
<small>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. *Aggregate data is not currently available.</small>					

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	%	\$(000)	%	
Other Purpose LOC					
Low	0	0.0	0	0.0	26.9
Moderate	0	0.0	0	0.0	17.5
Middle	0	0.0	0	0.0	17.5
Upper	0	0.0	0	0.0	38.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	1	16.7	35	14.1	26.9
Moderate	4	66.7	166	66.7	17.5
Middle	0	0.0	0	0.0	17.5
Upper	1	16.7	48	19.4	38.1
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	248	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	26.9
Moderate	0	0.0	0	0.0	17.5
Middle	0	0.0	0	0.0	17.5
Upper	0	0.0	0	0.0	38.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. *Aggregate data is not currently available.</p>					

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	10.3	5.7	128	4.1	2.5	26.9
Moderate	6	20.7	15.2	384	12.4	9.2	17.5
Middle	4	13.8	24.2	153	4.9	19.4	17.5
Upper	16	55.2	40.8	2,441	78.6	55.3	38.1
Unknown	0	0.0	14.0	0	0.0	13.7	0.0
Total	29	100.0	100.0	3,106	100.0	100.0	100.0
Refinance Loans							
Low	2	4.3	2.4	84	1.2	1.4	26.9
Moderate	3	6.5	7.0	230	3.3	3.7	17.5
Middle	10	21.7	15.9	995	14.1	11.0	17.5
Upper	29	63.0	57.2	5,528	78.6	66.3	38.1
Unknown	2	4.3	17.4	200	2.8	17.5	0.0
Total	46	100.0	100.0	7,037	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.5	0	0.0	5.8	26.9
Moderate	0	0.0	8.8	0	0.0	3.5	17.5
Middle	0	0.0	15.0	0	0.0	11.8	17.5
Upper	0	0.0	62.5	0	0.0	72.7	38.1
Unknown	0	0.0	6.3	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	5.8	4.0	212	1.3	1.8	26.9
Moderate	14	16.3	10.6	806	4.8	5.8	17.5
Middle	14	16.3	18.9	1,148	6.8	13.8	17.5
Upper	50	58.1	49.3	8,644	51.2	59.3	38.1
Unknown	3	3.5	17.1	6,062	35.9	19.2	0.0
Total	86	100.0	100.0	16,872	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	#%	\$(000)	\$%		\$%
Other Purpose LOC							
Low	0	0.0	2.3	0	0.0	1.7	26.9
Moderate	0	0.0	9.1	0	0.0	3.6	17.5
Middle	0	0.0	15.9	0	0.0	13.5	17.5
Upper	0	0.0	65.9	0	0.0	77.6	38.1
Unknown	0	0.0	6.8	0	0.0	3.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.7	0	0.0	1.7	26.9
Moderate	5	50.0	22.2	192	22.1	10.9	17.5
Middle	0	0.0	7.4	0	0.0	5.4	17.5
Upper	5	50.0	63.0	675	77.9	80.5	38.1
Unknown	0	0.0	3.7	0	0.0	1.5	0.0
Total	10	100.0	100.0	867	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	26.9
Moderate	0	0.0	0.0	0	0.0	0.0	17.5
Middle	0	0.0	0.0	0	0.0	0.0	17.5
Upper	0	0.0	0.0	0	0.0	0.0	38.1
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.2	0	0.0	2.7	26.9
Moderate	2	11.8	15.3	59	3.0	9.0	17.5
Middle	3	17.6	23.9	263	13.2	20.0	17.5
Upper	7	41.2	39.9	1,296	65.3	52.7	38.1
Unknown	5	29.4	16.7	367	18.5	15.6	0.0
Total	17	100.0	100.0	1,985	100.0	100.0	100.0
Refinance Loans							
Low	3	6.0	4.3	117	2.5	1.9	26.9
Moderate	9	18.0	11.1	500	10.9	6.8	17.5
Middle	11	22.0	16.9	892	19.4	11.9	17.5
Upper	24	48.0	52.2	2,924	63.5	61.5	38.1
Unknown	3	6.0	15.5	171	3.7	18.0	0.0
Total	50	100.0	100.0	4,604	100.0	100.0	100.0
Home Improvement Loans							
Low	1	14.3	3.5	18	4.3	2.4	26.9
Moderate	2	28.6	12.8	73	17.3	8.4	17.5
Middle	1	14.3	17.4	80	18.9	16.8	17.5
Upper	2	28.6	58.1	172	40.7	57.2	38.1
Unknown	1	14.3	8.1	80	18.9	15.2	0.0
Total	7	100.0	100.0	423	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	4.9	4.3	135	1.5	2.3	26.9
Moderate	14	17.1	13.2	652	7.0	7.7	17.5
Middle	16	19.5	19.7	1,280	13.8	15.6	17.5
Upper	36	43.9	46.5	4,598	49.6	55.8	38.1
Unknown	12	14.6	16.3	2,601	28.1	18.6	0.0
Total	82	100.0	100.0	9,266	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	5.7	0	0.0	1.7	26.9
Moderate	0	0.0	13.2	0	0.0	7.8	17.5
Middle	0	0.0	13.2	0	0.0	11.2	17.5
Upper	0	0.0	66.0	0	0.0	78.9	38.1
Unknown	0	0.0	1.9	0	0.0	0.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.4	0	0.0	7.9	26.9
Moderate	1	25.0	15.6	20	8.9	7.5	17.5
Middle	1	25.0	12.5	45	20.1	6.8	17.5
Upper	2	50.0	59.4	159	71.0	75.8	38.1
Unknown	0	0.0	3.1	0	0.0	1.9	0.0
Total	4	100.0	100.0	224	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	26.9
Moderate	0	0.0	0.0	0	0.0	0.0	17.5
Middle	0	0.0	0.0	0	0.0	0.0	17.5
Upper	0	0.0	0.0	0	0.0	0.0	38.1
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	4.0	5.8	68	2.0	2.7	25.2
Moderate	4	16.0	16.7	279	8.1	11.3	18.1
Middle	1	4.0	22.0	106	3.1	16.6	18.2
Upper	15	60.0	40.0	2,294	66.7	54.0	38.4
Unknown	4	16.0	15.5	690	20.1	15.5	0.0
Total	25	100.0	100.0	3,437	100.0	100.0	100.0
Refinance Loans							
Low	2	5.7	5.8	196	4.0	3.4	25.2
Moderate	4	11.4	14.2	288	5.9	9.4	18.1
Middle	5	14.3	20.0	449	9.1	15.8	18.2
Upper	22	62.9	50.6	3,773	76.8	61.9	38.4
Unknown	2	5.7	9.4	207	4.2	9.5	0.0
Total	35	100.0	100.0	4,913	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	3.6	25.2
Moderate	0	0.0	16.3	0	0.0	15.5	18.1
Middle	1	50.0	15.2	50	58.8	17.8	18.2
Upper	0	0.0	58.7	0	0.0	55.5	38.4
Unknown	1	50.0	5.4	35	41.2	7.6	0.0
Total	2	100.0	100.0	85	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	3.9	5.6	264	2.0	2.9	25.2
Moderate	10	13.2	15.6	632	4.8	10.3	18.1
Middle	10	13.2	20.1	716	5.5	15.5	18.2
Upper	39	51.3	43.7	6,149	46.9	53.8	38.4
Unknown	14	18.4	14.9	5,348	40.8	17.6	0.0
Total	76	100.0	100.0	13,109	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	7.0	0	0.0	4.5	25.2
Moderate	0	0.0	19.7	0	0.0	12.7	18.1
Middle	0	0.0	18.3	0	0.0	12.5	18.2
Upper	0	0.0	54.9	0	0.0	70.3	38.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.1	0	0.0	3.8	25.2
Moderate	2	28.6	24.2	65	25.2	18.8	18.1
Middle	3	42.9	18.2	111	43.0	21.8	18.2
Upper	2	28.6	48.5	82	31.8	51.4	38.4
Unknown	0	0.0	3.0	0	0.0	4.2	0.0
Total	7	100.0	100.0	258	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.9	0	0.0	1.9	25.2
Moderate	0	0.0	1.9	0	0.0	2.5	18.1
Middle	0	0.0	7.7	0	0.0	3.5	18.2
Upper	0	0.0	3.8	0	0.0	5.8	38.4
Unknown	0	0.0	84.6	0	0.0	86.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of July 1, 2020-June 30, 2021 Consumer Loans by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	8	14.0	91	7.8	30.3
Moderate	11	19.3	139	12.0	15.0
Middle	13	22.8	201	17.3	15.6
Upper	22	38.6	634	54.6	39.1
Unknown	3	5.3	97	8.3	0.0
Total	57	100.0	1,162	100.0	100.0
Other – Secured Loans					
Low	15	19.7	110	7.3	30.3
Moderate	16	21.1	300	19.9	15.0
Middle	16	21.1	209	13.9	15.6
Upper	16	21.1	629	41.8	39.1
Unknown	13	17.1	257	17.1	0.0
Total	76	100.0	1,505	100.0	100.0
Other – Unsecured Loans					
Low	31	22.5	83	11.6	30.3
Moderate	39	28.3	193	27.1	15.0
Middle	34	24.6	196	27.5	15.6
Upper	34	24.6	241	33.8	39.1
Unknown	0	0.0	0	0.0	0.0
Total	138	100.0	713	100.0	100.0
Total Consumer Loans					
Low	34	19.9	284	8.4	30.3
Moderate	66	24.4	632	18.7	15.0
Middle	63	23.2	606	17.9	15.6
Upper	72	26.6	1,504	44.5	39.1
Unknown	16	5.9	354	10.5	0.0
Total	271	100.0	3,380	100.0	100.0
Source: 2020 and 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of July 1, 2020-June 30, 2021 Small Business Lending by Revenue Size of Businesses Assessment Area: Nonmetropolitan Kentucky					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	7	8.6	15,390	64.9	90.1
Over \$1 Million	27	33.3	7,290	30.7	7.6
Revenue Unknown	47	58.0	1,038	4.4	2.3
Total	81	100.0	23,717	100.0	100.0
By Loan Size					
\$100,000 or Less	60	74.1	1,593	6.7	
\$100,001 - \$250,000	9	11.1	1,319	5.6	
\$250,001 - \$1 Million	9	11.1	3,994	16.8	
Total	81	100.0	23,717	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	1	14.3	100	0.6	
\$100,001 - \$250,000	1	14.3	120	0.8	
\$250,001 - \$1 Million	3	42.9	1,474	9.6	
Total	7	100.0	15,390	100.0	
Source: 2020 and 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of July 1, 2020-June 30, 2021 Home Equity Lines of Credit by Borrower Income Level Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	2	6.7	48	3.2	26.9
Moderate	3	10.0	85	5.7	17.5
Middle	1	3.3	15	1.0	17.5
Upper	22	73.3	1,267	85.6	38.1
Unknown	2	6.7	67	4.5	0.0
Total	30	100.0	1,481	100.0	100.0
Source: 2020 and 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	0.0
Moderate	1	5.6	40	1.4	14.6
Middle	15	83.3	1,891	65.4	79.3
Upper	2	11.1	961	33.2	6.1
Unknown	0	0.0	0	0.0	0.0
Total	18	100.0	2,892	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	0.0
Moderate	4	11.8	356	8.5	14.6
Middle	29	85.3	3,647	87.3	79.3
Upper	1	2.9	175	4.2	6.1
Unknown	0	0.0	0	0.0	0.0
Total	34	100.0	4,177	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	14.6
Middle	1	100.0	40	100.0	79.3
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	40	100.0	100.0
Multifamily Loans					Multifamily Units %
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	2.7
Middle	0	0.0	0	0.0	95.1
Upper	0	0.0	0	0.0	2.2
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	0.0
Moderate	6	10.2	429	5.8	14.6
Middle	50	84.7	5,793	78.7	79.3
Upper	3	5.1	1,136	15.4	6.1
Unknown	0	0.0	0	0.0	0.0
Total	59	100.0	7,358	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	14.6
Middle	0	0.0	0	0.0	79.3
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.0
Moderate	1	16.7	33	13.3	14.6
Middle	5	83.3	216	86.9	79.3
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	248	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	14.6
Middle	0	0.0	0	0.0	79.3
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	13.8	6.4	239	7.7	4.7	14.6
Middle	24	82.8	84.3	2,368	76.2	80.8	79.3
Upper	1	3.4	9.3	499	16.1	14.5	6.1
Total	29	100.0	100.0	3,106	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	10.9	7.0	733	10.4	5.4	14.6
Middle	39	84.8	77.8	5,637	80.1	73.5	79.3
Upper	2	4.3	15.2	667	9.5	21.1	6.1
Total	46	100.0	100.0	7,037	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	1.6	14.6
Middle	0	0.0	80.0	0	0.0	77.8	79.3
Upper	0	0.0	16.3	0	0.0	20.5	6.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.7
Middle	0	0.0	66.7	0	0.0	24.3	95.1
Upper	1	100.0	33.3	5,862	100.0	75.7	2.2
Total	1	100.0	100.0	5,862	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	12.8	6.7	1,078	6.4	5.0	14.6
Middle	71	82.6	81.2	8,766	52.0	75.4	79.3
Upper	4	4.7	12.2	7,028	41.7	19.6	6.1
Total	86	100.0	100.0	16,872	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.5	0	0.0	2.0	14.6
Middle	0	0.0	84.1	0	0.0	82.3	79.3
Upper	0	0.0	11.4	0	0.0	15.7	6.1
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 Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	20.0	11.1	106	12.2	8.5	14.6
Middle	8	80.0	88.9	761	87.8	91.5	79.3
Upper	0	0.0	0.0	0	0.0	0.0	6.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	867	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	12.5	0	0.0	10.5	14.6
Middle	0	0.0	87.5	0	0.0	89.5	79.3
Upper	0	0.0	0.0	0	0.0	0.0	6.1
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
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.0	0	0.0	4.3	14.6
Middle	16	94.1	83.2	1,585	79.8	82.2	79.3
Upper	1	5.9	9.8	400	20.2	13.6	6.1
Total	17	100.0	100.0	1,985	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	6.0	5.8	191	4.1	3.6	14.6
Middle	45	90.0	84.7	4,050	88.0	83.3	79.3
Upper	2	4.0	9.5	363	7.9	13.1	6.1
Total	50	100.0	100.0	4,604	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	4.7	18	4.3	1.8	14.6
Middle	6	85.7	82.6	405	95.7	80.2	79.3
Upper	0	0.0	12.8	0	0.0	18.0	6.1
Total	7	100.0	100.0	423	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	9.1	0	0.0	1.0	2.7
Middle	3	75.0	81.8	1,983	97.7	97.8	95.1
Upper	1	25.0	9.1	47	2.3	1.1	2.2
Total	4	100.0	100.0	2,030	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	4	4.9	6.4	209	2.3	3.9	14.6
Middle	74	90.2	83.8	8,247	89.0	82.8	79.3
Upper	4	4.9	9.8	810	8.7	13.3	6.1
Total	82	100.0	100.0	9,266	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.5	0	0.0	3.8	14.6
Middle	0	0.0	83.0	0	0.0	79.4	79.3
Upper	0	0.0	9.4	0	0.0	16.8	6.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	14.6
Middle	4	100.0	93.8	224	100.0	92.0	79.3
Upper	0	0.0	6.3	0	0.0	8.0	6.1
Total	4	100.0	100.0	224	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	18.8	0	0.0	16.0	14.6
Middle	0	0.0	68.8	0	0.0	61.0	79.3
Upper	0	0.0	12.5	0	0.0	22.9	6.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.0	7.2	50	1.5	6.0	11.4
Middle	23	92.0	85.8	3,217	93.6	83.7	83.9
Upper	1	4.0	6.7	170	4.9	10.0	4.7
Total	25	100.0	100.0	3,437	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	11.4	4.5	461	9.4	3.6	11.4
Middle	31	88.6	89.3	4,452	90.6	86.9	83.9
Upper	0	0.0	6.2	0	0.0	9.5	4.7
Total	35	100.0	100.0	4,913	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	2.2	11.4
Middle	2	100.0	87.0	85	100.0	89.6	83.9
Upper	0	0.0	10.9	0	0.0	8.2	4.7
Total	2	100.0	100.0	85	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.3
Middle	7	100.0	100.0	4,416	100.0	100.0	95.8
Upper	0	0.0	0.0	0	0.0	0.0	1.8
Total	7	100.0	100.0	4,416	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	9.2	6.0	585	4.5	5.0	11.4
Middle	68	89.5	86.4	12,351	94.2	85.1	83.9
Upper	1	1.3	7.5	170	1.3	9.8	4.7
Total	76	100.0	100.0	13,109	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.2	0	0.0	2.5	11.4
Middle	0	0.0	80.3	0	0.0	79.1	83.9
Upper	0	0.0	15.5	0	0.0	18.4	4.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	28.6	12.1	77	29.8	8.1	11.4
Middle	5	71.4	75.8	181	70.2	81.0	83.9
Upper	0	0.0	12.1	0	0.0	10.8	4.7
Total	7	100.0	100.0	258	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	5.8	0	0.0	7.5	11.4
Middle	0	0.0	82.7	0	0.0	78.5	83.9
Upper	0	0.0	11.5	0	0.0	14.1	4.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of July 1, 2020-June 30, 2021 Consumer Loans by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans				Households %
	#	№%	\$(000)	№%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	11	19.3	199	17.1	14.2
Middle	46	80.7	963	82.9	79.7
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	57	100.0	1,162	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	19	25.0	297	19.7	14.2
Middle	57	75.0	1,208	80.3	79.7
Upper	0	0.0	0	0.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	1,505	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	23	16.7	133	18.7	14.2
Middle	111	80.4	572	80.2	79.7
Upper	4	2.9	9	1.3	6.1
Unknown	0	0.0	0	0.0	0.0
Total	138	100.0	713	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	53	19.6	629	18.6	14.2
Middle	214	79.0	2,743	81.2	79.7
Upper	4	1.5	9	0.3	6.1
Unknown	0	0.0	0	0.0	0.0
Total	271	100.0	3,380	100.0	100.0
Source: 2020 and 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of July 1, 2020-June 30, 2021 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans				Total Businesses %
	#	№%	\$(000)	№%	
Low	0	0.0	0	0.0	0.0
Moderate	8	9.9	882	3.7	6.1
Middle	69	85.2	22,607	95.3	80.9
Upper	4	4.9	227	1.0	13.0
Unknown	0	0.0	0	0.0	0.0
Total	81	100.0	23,717	100.0	100.0
Source: 2020 and 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of July 1, 2020-June 30, 2021 Home Equity Lines of Credit by Income Level of Geography Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	3.3	49	3.3	14.6
Middle	28	93.3	1,402	94.7	79.3
Upper	1	3.3	30	2.0	6.1
Unknown	0	0.0	0	0.0	0.0
Total	30	100.0	1,481	100.0	100.0
Source: 2020 and 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH #26580					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	1	8.3	34	1.1	23.0
Moderate	2	16.7	168	5.4	17.9
Middle	1	8.3	78	2.5	20.8
Upper	6	50.0	2,205	71.3	38.3
Unknown	2	16.7	610	19.7	0.0
Total	12	100.0	3,094	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.4	0	0.0	4.1	23.0
Moderate	1	12.5	21.6	80	5.0	16.3	17.9
Middle	0	0.0	22.9	0	0.0	21.5	20.8
Upper	4	50.0	32.3	834	52.4	42.7	38.3
Unknown	3	37.5	15.7	679	42.6	15.5	0.0
Total	8	100.0	100.0	1,593	100.0	100.0	100.0
Refinance Loans							
Low	2	11.8	4.6	95	3.7	2.1	23.0
Moderate	1	5.9	12.5	50	1.9	7.6	17.9
Middle	3	17.6	18.9	253	9.9	14.7	20.8
Upper	10	58.8	40.1	1,986	77.4	48.2	38.3
Unknown	1	5.9	23.9	182	7.1	27.4	0.0
Total	17	100.0	100.0	2,566	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.7	0	0.0	2.5	23.0
Moderate	0	0.0	16.4	0	0.0	11.6	17.9
Middle	0	0.0	19.3	0	0.0	14.0	20.8
Upper	0	0.0	55.0	0	0.0	70.1	38.3
Unknown	0	0.0	3.6	0	0.0	1.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	6.9	6.0	95	1.9	3.0	23.0
Moderate	3	10.3	16.6	141	2.8	11.4	17.9
Middle	4	13.8	20.2	298	5.9	17.1	20.8
Upper	15	51.7	36.6	2,925	58.0	45.5	38.3
Unknown	5	17.2	20.5	1,588	31.5	23.1	0.0
Total	29	100.0	100.0	5,047	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	11.4	0	0.0	5.5	23.0
Moderate	0	0.0	9.1	0	0.0	10.2	17.9
Middle	0	0.0	27.3	0	0.0	21.5	20.8
Upper	0	0.0	52.3	0	0.0	62.8	38.3
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
Other Purpose Closed/Exempt							
Low	0	0.0	11.8	0	0.0	5.5	23.0
Moderate	1	33.3	17.6	11	6.8	10.3	17.9
Middle	1	33.3	7.8	45	28.0	5.5	20.8
Upper	1	33.3	60.8	105	65.2	77.2	38.3
Unknown	0	0.0	2.0	0	0.0	1.5	0.0
Total	3	100.0	100.0	161	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.0
Moderate	0	0.0	0.0	0	0.0	0.0	17.9
Middle	0	0.0	0.0	0	0.0	0.0	20.8
Upper	0	0.0	0.0	0	0.0	0.0	38.3
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
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	8.0	0	0.0	4.6	23.0
Moderate	1	11.1	18.6	107	7.6	14.1	17.9
Middle	1	11.1	23.2	63	4.5	22.8	20.8
Upper	6	66.7	32.3	1,141	81.2	43.0	38.3
Unknown	1	11.1	17.9	94	6.7	15.4	0.0
Total	9	100.0	100.0	1,405	100.0	100.0	100.0
Refinance Loans							
Low	1	5.3	7.4	38	0.9	3.3	23.0
Moderate	2	10.5	15.8	77	1.9	10.7	17.9
Middle	1	5.3	19.0	66	1.6	15.5	20.8
Upper	15	78.9	43.5	3,961	95.6	54.3	38.3
Unknown	0	0.0	14.2	0	0.0	16.1	0.0
Total	19	100.0	100.0	4,142	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.3	0	0.0	4.4	23.0
Moderate	0	0.0	13.2	0	0.0	10.4	17.9
Middle	0	0.0	29.9	0	0.0	26.7	20.8
Upper	1	100.0	45.4	10	100.0	53.1	38.3
Unknown	0	0.0	5.2	0	0.0	5.4	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	3.3	7.8	38	0.7	4.0	23.0
Moderate	3	10.0	16.7	184	3.3	12.0	17.9
Middle	2	6.7	21.7	129	2.3	19.2	20.8
Upper	22	73.3	37.2	5,112	90.9	46.2	38.3
Unknown	2	6.7	16.6	160	2.8	18.5	0.0
Total	30	100.0	100.0	5,623	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	12.3	0	0.0	9.5	23.0
Moderate	0	0.0	15.8	0	0.0	8.9	17.9
Middle	0	0.0	17.5	0	0.0	19.8	20.8
Upper	0	0.0	54.4	0	0.0	61.8	38.3
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
Other Purpose Closed/Exempt							
Low	0	0.0	15.2	0	0.0	9.1	23.0
Moderate	0	0.0	6.5	0	0.0	4.3	17.9
Middle	0	0.0	23.9	0	0.0	28.4	20.8
Upper	0	0.0	43.5	0	0.0	44.0	38.3
Unknown	0	0.0	10.9	0	0.0	14.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.0
Moderate	0	0.0	0.0	0	0.0	0.0	17.9
Middle	0	0.0	0.0	0	0.0	0.0	20.8
Upper	0	0.0	3.0	0	0.0	8.2	38.3
Unknown	0	0.0	97.0	0	0.0	91.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	5.6	9.1	120	3.1	5.0	23.1
Moderate	1	5.6	17.8	130	3.3	12.2	15.2
Middle	2	11.1	20.9	276	7.1	18.9	18.9
Upper	10	55.6	37.2	2,001	51.4	46.1	42.8
Unknown	4	22.2	14.9	1,368	35.1	17.8	0.0
Total	18	100.0	100.0	3,895	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%		\$%
Low	1	6.3	7.5	20	0.8	3.6	23.1
Moderate	0	0.0	17.6	0	0.0	11.9	15.2
Middle	0	0.0	21.9	0	0.0	19.6	18.9
Upper	10	62.5	35.5	1,652	68.4	42.2	42.8
Unknown	5	31.3	17.5	742	30.7	22.7	0.0
Total	16	100.0	100.0	2,414	100.0	100.0	100.0
<i>Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of July 1, 2020-June 30, 2021 Consumer Loans by Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	\$%	
Low	11	33.3	65	14.3	25.4
Moderate	7	21.2	18	4.0	16.4
Middle	9	27.3	266	58.5	16.8
Upper	5	15.2	87	19.1	41.5
Unknown	1	3.0	19	4.2	0.0
Total	33	100.0	455	100.0	100.0
<i>Source: 2020 and 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Distribution of July 1, 2020-June 30,2021 Small Business Lending by Revenue Size of Businesses Assessment Area: Huntington-Ashland, WV-KY-OH #26580					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	9	22.5	4,384	49.6	90.7
Over \$1 Million	19	47.5	3,547	40.1	7.8
Revenue Unknown	12	30.0	914	10.3	1.6
Total	40	100.0	8,845	100.0	100.0
By Loan Size					
\$100,000 or Less	21	52.5	1,067	12.1	
\$100,001 - \$250,000	7	17.5	901	10.2	
\$250,001 - \$1 Million	11	27.5	5,869	66.4	
Total	40	100.0	8,845	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	2	22.2	178	4.1	
\$100,001 - \$250,000	1	11.1	179	4.1	
\$250,001 - \$1 Million	5	55.6	3,019	68.9	
Total	9	100.0	4,384	100.0	
Source: 2020 and 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of January 1, 2021 - June 30, 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH #26580					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Low	1	8.3	495	16.0	2.1
Moderate	0	0.0	0	0.0	9.9
Middle	4	33.3	762	24.6	72.5
Upper	7	58.3	1,837	59.4	15.5
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	3,094	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	12.5	3.2	80	5.0	2.4	2.1
Moderate	0	0.0	6.3	0	0.0	5.2	9.9
Middle	4	50.0	67.7	939	58.9	68.4	72.5
Upper	3	37.5	22.8	574	36.0	23.9	15.5
Total	8	100.0	100.0	1,593	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.1	0	0.0	2.0	2.1
Moderate	0	0.0	6.5	0	0.0	6.1	9.9
Middle	13	76.5	69.1	1,974	76.9	69.2	72.5
Upper	4	23.5	22.4	592	23.1	22.7	15.5
Total	17	100.0	100.0	2,566	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.9	0	0.0	3.1	2.1
Moderate	0	0.0	10.0	0	0.0	6.9	9.9
Middle	0	0.0	71.4	0	0.0	73.4	72.5
Upper	0	0.0	15.7	0	0.0	16.5	15.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	15.8	0	0.0	33.0	22.4
Moderate	0	0.0	15.8	0	0.0	7.6	30.9
Middle	0	0.0	47.4	0	0.0	44.3	37.1
Upper	1	100.0	21.1	727	100.0	15.1	9.6
Total	1	100.0	100.0	727	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	3.4	2.8	80	1.6	3.1	2.1
Moderate	0	0.0	6.6	0	0.0	5.8	9.9
Middle	19	65.5	68.3	2,969	58.8	68.2	72.5
Upper	9	31.0	22.2	1,998	39.6	22.8	15.5
Total	29	100.0	100.0	5,047	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	4.5	0	0.0	2.1	2.1
Moderate	0	0.0	2.3	0	0.0	1.9	9.9
Middle	0	0.0	68.2	0	0.0	66.8	72.5
Upper	0	0.0	25.0	0	0.0	29.2	15.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.9	0	0.0	3.4	2.1
Moderate	0	0.0	5.9	0	0.0	12.1	9.9
Middle	2	66.7	70.6	56	34.8	65.8	72.5
Upper	1	33.3	17.6	105	65.2	18.8	15.5
Total	3	100.0	100.0	161	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.2	0	0.0	2.5	2.1
Moderate	0	0.0	11.1	0	0.0	8.4	9.9
Middle	0	0.0	63.9	0	0.0	71.6	72.5
Upper	0	0.0	20.8	0	0.0	17.5	15.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.5	0	0.0	1.3	2.1
Moderate	1	11.1	7.4	107	7.6	6.3	9.9
Middle	7	77.8	69.2	1,253	89.2	69.0	72.5
Upper	1	11.1	21.9	45	3.2	23.3	15.5
Total	9	100.0	100.0	1,405	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.8	0	0.0	1.5	2.1
Moderate	2	10.5	7.9	97	2.3	6.1	9.9
Middle	10	52.6	69.5	2,115	51.1	70.2	72.5
Upper	7	36.8	20.7	1,930	46.6	22.2	15.5
Total	19	100.0	100.0	4,142	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.7	0	0.0	0.8	2.1
Moderate	0	0.0	8.6	0	0.0	6.7	9.9
Middle	1	100.0	70.1	10	100.0	71.7	72.5
Upper	0	0.0	19.5	0	0.0	20.7	15.5
Total	1	100.0	100.0	10	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	7.1	0	0.0	1.8	22.4
Moderate	0	0.0	14.3	0	0.0	7.5	30.9
Middle	1	100.0	64.3	66	100.0	14.6	37.1
Upper	0	0.0	14.3	0	0.0	76.2	9.6
Total	1	100.0	100.0	66	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	1.4	2.1
Moderate	3	10.0	7.8	204	3.6	6.3	9.9
Middle	19	63.3	69.3	3,444	61.2	67.7	72.5
Upper	8	26.7	21.3	1,975	35.1	24.6	15.5
Total	30	100.0	100.0	5,623	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.8	0	0.0	4.4	2.1
Moderate	0	0.0	8.8	0	0.0	9.1	9.9
Middle	0	0.0	66.7	0	0.0	61.3	72.5
Upper	0	0.0	22.8	0	0.0	25.1	15.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.2	0	0.0	1.3	2.1
Moderate	0	0.0	6.5	0	0.0	2.4	9.9
Middle	0	0.0	76.1	0	0.0	86.0	72.5
Upper	0	0.0	15.2	0	0.0	10.3	15.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.1
Moderate	0	0.0	12.1	0	0.0	10.0	9.9
Middle	0	0.0	57.6	0	0.0	55.9	72.5
Upper	0	0.0	30.3	0	0.0	34.1	15.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	6.1	0	0.0	6.0	5.7
Moderate	0	0.0	7.3	0	0.0	5.7	8.2
Middle	4	22.2	40.5	428	11.0	36.7	43.6
Upper	14	77.8	46.1	3,467	89.0	51.6	42.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	3,895	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	6.9	0	0.0	8.4	5.7
Moderate	1	6.3	7.6	278	11.5	8.0	8.2
Middle	3	18.8	37.7	343	14.2	34.0	43.6
Upper	12	75.0	47.8	1,793	74.3	49.5	42.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	16	100.0	100.0	2,414	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of July 1, 2020-June 30, 2021 Consumer Loans by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580						
Geographic Income Level	Bank Loans				Households %	
	#	%	\$(000)	%		
Low	1	3.0	2	0.4	3.8	
Moderate	5	15.2	16	3.5	12.3	
Middle	21	63.6	398	87.5	68.8	
Upper	6	18.2	39	8.6	15.1	
Unknown	0	0.0	0	0.0	0.0	
Total	33	100.0	455	100.0	100.0	

Source: 2020 and 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of July 1, 2020-June 30, 2021 Small Business Lending by Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	%	\$(000)	%		
Low	1	2.5	17	0.2	2.6	
Moderate	14	35.0	2,678	30.3	22.8	
Middle	13	32.5	2,620	29.6	60.1	
Upper	12	30.0	3,531	39.9	14.4	
Unknown	0	0.0	0	0.0	0.0	
Total	40	100.0	8,845	100.0	100.0	

Source: 2020 and 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	26.5
Moderate	1	25.0	115	9.6	18.4
Middle	0	0.0	0	0.0	20.9
Upper	2	50.0	1,000	83.3	34.2
Unknown	1	25.0	86	7.1	0.0
Total	4	100.0	1,200	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	11.7	0	0.0	6.5	26.5
Moderate	1	16.7	20.7	120	2.8	16.4	18.4
Middle	1	16.7	20.4	109	2.6	18.8	20.9
Upper	2	33.3	24.4	667	15.8	28.4	34.2
Unknown	2	33.3	22.8	3,330	78.8	29.9	0.0
Total	6	100.0	100.0	4,226	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	2	11.8	11.9	120	1.5	6.1	26.5
Moderate	2	11.8	20.3	174	2.2	15.1	18.4
Middle	2	11.8	21.6	358	4.5	19.9	20.9
Upper	7	41.2	27.9	1,114	14.1	34.6	34.2
Unknown	4	23.5	18.3	6,143	77.7	24.3	0.0
Total	17	100.0	100.0	7,909	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%		\$%
Low	0	0.0	9.7	0	0.0	4.9	26.5
Moderate	2	18.2	25.4	182	6.7	20.1	18.4
Middle	0	0.0	21.3	0	0.0	19.0	20.9
Upper	4	36.4	25.2	2,177	80.1	31.7	34.2
Unknown	5	45.5	18.4	358	13.2	24.2	0.0
Total	11	100.0	100.0	2,717	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%		\$%
Low	1	20.0	9.3	108	28.3	4.8	26.5
Moderate	1	20.0	20.2	80	21.0	15.1	18.4
Middle	0	0.0	21.4	0	0.0	19.4	20.9
Upper	0	0.0	25.7	0	0.0	33.6	34.2
Unknown	3	60.0	23.4	193	50.7	27.1	0.0
Total	5	100.0	100.0	381	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of January 1, 2021 – June 30, 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	7.9
Moderate	1	25.0	86	7.1	29.6
Middle	3	75.0	1,115	92.9	62.5
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	1,200	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	7.6	0	0.0	7.8	7.9
Moderate	4	66.7	25.9	896	21.2	20.5	29.6
Middle	2	33.3	66.5	3,330	78.8	71.6	62.5
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	6	100.0	100.0	4,226	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	3	27.3	6.7	259	9.5	4.6	7.9
Moderate	3	27.3	28.0	205	7.5	24.0	29.6
Middle	5	45.5	65.3	2,253	82.9	71.3	62.5
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	2,717	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	40.0	8.6	105	27.6	5.6	7.9
Moderate	0	0.0	25.8	0	0.0	22.7	29.6
Middle	3	60.0	65.5	276	72.4	71.7	62.5
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	5	100.0	100.0	381	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Appendix D – Glossary of Terms

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

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

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1.0 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income 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 lines of credit, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated 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.

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