

# **PUBLIC DISCLOSURE**

**October 25, 2021**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Independence Bank of Kentucky  
RSSD #648242**

**2425 Frederica Street  
Owensboro, Kentucky 42301**

**Federal Reserve Bank of St. Louis**

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

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

## TABLE OF CONTENTS

I.	Institution Rating .....	1
II.	Institution	
	a. Description of Institution .....	2
	b. Scope of Examination .....	4
	c. Conclusions with Respect to Performance Tests .....	7
III.	Owensboro, Kentucky Metropolitan Statistical Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the Owensboro MSA Assessment Area.....	15
	b. Conclusions with Respect to Performance Tests in the Owensboro MSA Assessment Area.....	19
IV.	Western Kentucky Nonmetropolitan Statistical Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the Western Kentucky Assessment Area.....	25
	b. Conclusions with Respect to Performance Tests in the Western Kentucky Assessment Area.....	29
V.	Central Western Kentucky Nonmetropolitan Statistical Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the Central Western Kentucky Assessment Area.....	35
	b. Conclusions with Respect to Performance Tests in the Central Western Kentucky Assessment Area .....	39
VI.	Bowling Green, Kentucky Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Warren County Assessment Area.....	44
	b. Conclusions with Respect to Performance Tests in the Warren County Assessment Area.....	45
VII.	Evansville, Indiana-Kentucky Multistate Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Henderson County Assessment Area.....	46
	b. Conclusions with Respect to Performance Tests in the Henderson County Assessment Area.....	47

VIII.	Louisville/Jefferson County, Kentucky-Indiana Multistate Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Jefferson County Assessment Area.....	48
	b. Conclusions with Respect to Performance Tests in the Jefferson County Assessment Area.....	49
IX.	Central Kentucky Nonmetropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Central Kentucky Assessment Area.....	50
	b. Conclusions with Respect to Performance Tests in the Central Kentucky Assessment Area.....	51
X.	Appendices	
	a. Scope of Examination Tables .....	52
	b. Assessment Area Maps .....	53
	c. Lending Performance Tables for Full-Scope Review Assessment Areas .....	57
	d. Lending Performance Tables for Limited-Scope Review Assessment Areas .....	96
	e. Glossary .....	148

**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

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

INDEPENDENCE BANK OF KENTUCKY			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

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

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

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

## DESCRIPTION OF INSTITUTION

Independence Bank of Kentucky is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Independence Bancshares, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Owensboro, Kentucky. The bank's branch network consists of 26 offices across 7 assessment areas. Twenty locations have full-service, on-site interactive teller machines (ITMs), and five locations have cash-dispensing only automated teller machines (ATMs). The bank has also partnered with Allpoint to offer surcharge-free ATM access to over 55,000 ATMs worldwide. During the review period, the bank relocated one branch, closed one branch, and opened one new branch. Based on this branch network and other service delivery systems, the bank is generally positioned to deliver financial services to its assessment areas.

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

- Owensboro, Kentucky Metropolitan Statistical Area (MSA) - Daviess, Hancock, and McLean Counties that make up the entirety of the MSA.
- Bowling Green, Kentucky MSA - Warren County (one of four counties in the MSA).
- Evansville, Indiana-Kentucky Multistate MSA - Henderson County (the entire Kentucky portion of the MSA).
- Louisville/Jefferson County Kentucky-Indiana Multistate MSA - Jefferson County (one of six counties in the Kentucky portion of the MSA).
- Western Kentucky - Calloway, Graves, and McCracken Counties.
- Central Western Kentucky - Hopkins and Webster Counties.
- Central Kentucky - Franklin County.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of June 30, 2021, the bank reported total assets of \$3.0 billion, which represents a 32.5 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$1.6 billion, while deposits totaled \$2.6 billion.

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

<b>Distribution of Total Loans as of June 30, 2021</b>		
<b>Credit Category</b>	<b>Amount (\$000s)</b>	<b>Percentage of Total Loans</b>
Construction and Development	\$61,779	4.0%
Commercial Real Estate	\$443,212	28.5%
Multifamily Residential	\$57,884	3.7%
1–4 Family Residential	\$531,731	34.1%
Farmland	\$207,810	13.3%
Farm Loans	\$95,886	6.2%
Commercial and Industrial	\$143,998	9.2%
Loans to Individuals	\$6,378	0.4%
Total Other Loans	\$8,811	0.6%
<b>TOTAL</b>	<b>\$1,557,489</b>	<b>100%</b>

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

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on November 26, 2018.

## SCOPE OF EXAMINATION

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

The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2021.

Assessment Area	Offices		Deposits as of June 30, 2021		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
Owensboro MSA	6	23.1%	\$1,185,216	44.9%	1	0	1
Western Kentucky	6	23.1%	\$331,634	12.6%	1	0	1
Central Western Kentucky	4	15.4%	\$255,329	9.7%	1	0	1
Warren County	3	11.5%	\$274,930	10.4%	0	1	1
Henderson County	3	11.5%	\$313,594	11.9%	0	1	1
Jefferson County	2	7.7%	\$185,837	7.0%	0	1	1
Central Kentucky	2	7.7%	\$90,626	3.4%	0	1	1
<b>OVERALL</b>	<b>26</b>	<b>100%</b>	<b>\$2,637,166</b>	<b>100%</b>	<b>3</b>	<b>4</b>	<b>7</b>

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

**Lending Test**

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

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>• Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA)</li> <li>• Small business and small farm loans reported under the CRA</li> </ul>	January 1, 2019 – December 31, 2020
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		November 26, 2018 – October 24, 2021
Product Innovation <sup>1</sup>		

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

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

- Assessment area demographics are based on 2015 American Community Survey (ACS) data, and business demographics are based on 2019 and 2020 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC’s 2019 and 2020 annual estimates. The 2020 estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the 2017 U.S. Census Bureau Business Patterns data, according to the North American Industry Classification System.
- Unemployment data are sourced from the U.S. Department of Labor, Bureau of Labor Statistics, and are not seasonally adjusted.

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



- In the evaluation of the bank’s distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income (LMI) or the percentage of businesses and farms with annual revenues of \$1 million or less.
- In the evaluation of the bank’s geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either LMI census tracts or the percentage of businesses located in LMI census tracts.

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

### **Investment Test**

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

### **Service Test**

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

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

### **Community Contacts**

To augment this evaluation, nine community contact interviews were conducted with members of the local community to ascertain specific credit needs, opportunities, and local market conditions within the bank’s assessment areas. Information from these interviews also assisted in evaluating the bank’s responsiveness to identified community credit needs and community development opportunities. Key details from these community contact interviews are included in the *Description of Assessment Area* section, applicable to the assessment area for which they were conducted.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

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

Lending Test Summary	
Lending Activity	Good Responsiveness
Assessment Areas Concentration	High Percentage Inside
Borrower Distribution	Good Penetration
Geographic Distribution	Adequate Penetration
Community Development Loans	Relatively High Level
Product Innovation	Makes Use

### Lending Activity

Overall, the bank’s lending levels reflect good responsiveness to credit needs, based on lending activity analyzed under the Lending Test. Lending activity from 2019 and 2020 based on the product lines reviewed during this evaluation is detailed in the following table.

Summary of Lending Activity January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	170	2.2%	\$9,816	1.1%
Home Purchase	1,012	13.3%	\$147,261	15.8%
Multifamily Housing	56	0.7%	\$40,237	4.3%
Refinancing	1,604	21.1%	\$237,582	25.4%
<b>Total HMDA</b>	<b>3,441</b>	<b>45.4%</b>	<b>\$473,123</b>	<b>50.6%</b>
<b>Small Business</b>	<b>3,018</b>	<b>39.8%</b>	<b>\$334,102</b>	<b>35.7%</b>
<b>Small Farm</b>	<b>1,128</b>	<b>14.9%</b>	<b>\$127,651</b>	<b>13.7%</b>
<b>Total Loans</b>	<b>7,587</b>	<b>100.0%</b>	<b>\$934,876</b>	<b>100.0%</b>

The total number and dollar volume of loans were considered in arriving at lending activity conclusions. Additional consideration was also given to competitive factors and the bank’s overall importance to the area when evaluating lending activity performance. A more detailed analysis of these factors is described in sections for each assessment area that was reviewed using full-scope procedures.

**Assessment Area Concentration**

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

<b>Lending Inside and Outside of Assessment Areas</b>						
<b>January 1, 2019 through December 31, 2020</b>						
<b>Loan Type</b>	<b>Inside Assessment Areas</b>		<b>Outside Assessment Areas</b>		<b>TOTAL</b>	
HMDA	3,441	87.6%	487	12.4%	<b>3,928</b>	<b>100%</b>
	\$473,123	83.5%	\$93,394	16.5%	<b>\$566,517</b>	<b>100%</b>
Small Business	3,018	87.5%	433	12.5%	<b>3,451</b>	<b>100%</b>
	\$334,102	86.5%	\$52,117	13.5%	<b>\$386,219</b>	<b>100%</b>
Small Farm	1,128	81.6%	254	18.4%	<b>1,382</b>	<b>100%</b>
	\$127,651	83.7%	\$24,863	16.3%	<b>\$152,514</b>	<b>100%</b>
<b>TOTAL LOANS</b>	<b>7,587</b>	<b>86.6%</b>	<b>1,174</b>	<b>13.4%</b>	<b>8,761</b>	<b>100%</b>
	<b>\$934,876</b>	<b>84.6%</b>	<b>\$170,374</b>	<b>15.4%</b>	<b>\$1,105,250</b>	<b>100%</b>

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 86.6 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 84.6 percent of loans by dollar volume.

**Borrower and Geographic Distribution**

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

<b>Full-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower’s Profile</b>
Owensboro MSA	Good
Western Kentucky	Adequate
Central Western Kentucky	Good
<b>OVERALL</b>	<b>GOOD</b>

<b>Limited-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower’s Profile</b>
Warren County	Consistent
Henderson County	Consistent
Jefferson County	Below
Central Kentucky	Below

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Owensboro MSA	Poor
Western Kentucky	Good
Central Western Kentucky	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Warren County	Exceeds
Henderson County	Exceeds
Jefferson County	Exceeds
Central Kentucky	Below

**Community Development Lending Activity**

Overall, Independence Bank of Kentucky makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Owensboro MSA	Leader
Western Kentucky	Adequate
Central Western Kentucky	Adequate
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Community Development Lending
Warren County	Below
Henderson County	Below
Jefferson County	Below
Central Kentucky	Below

During the review period, the bank originated or renewed 30 qualifying community development loans inside its assessment areas, totaling \$32.1 million. Moreover, the bank is a leader in making community development loans in the Owensboro MSA assessment area, which carries the most weight and, therefore, supports that the bank’s overall level of community development lending is at a relatively high level. Second, the bank’s community development lending activity included 27 Paycheck Protection Program (PPP) loans totaling \$22.8 million that were deemed responsive to area community development needs and positively affected the bank’s overall rating. In addition to meeting the community development lending needs of its own assessment areas, the bank also

made two loans totaling \$4.8 million outside its assessment areas. Each loan was a construction loan to a small business headquartered within its assessment areas, but the proceeds of the loan were used to build fast-food restaurants outside of its assessment areas in Illinois and Alabama. As a result, new jobs were created for low- and moderate-income (LMI) individuals.

### **Product Innovation**

Independence Bank of Kentucky makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank's efforts through these lending programs resulted in 168 loans being originated, totaling \$19.4 million. Offerings include:

- *Freddie Mac Home Possible Mortgage loan program*: This loan program offers flexible home financing options and is offered through the Kentucky Housing Corporation. The program features low down payment requirements, flexible sources of a down payment, lower fees, income limitations, and no credit score minimum. During the review period, the bank originated 19 loans through this program totaling \$2.0 million. Additionally, 89.5 percent of the originated loans were to LMI borrowers.
- *Kentucky Housing Corporation (KHC)*: The bank serves as a third-party mortgage originator for Kentucky's affordable housing agency. Through this relationship, the bank originates conventional, Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture (USDA) loans. All loan products offered through KHC feature flexible, long-term financing to eligible borrowers with low or no down payment requirements. During the review period, the bank originated 37 loans totaling \$3.7 million. Furthermore, 68.0 percent of the loans were to LMI borrowers.
- *Top Flite Financial, Inc.*: The bank refers applications for conventional, FHA, VA, and USDA mortgage loans to Top Flite Financial, Inc., when the bank cannot originate the loan due to underwriting guidelines and policies. Top Flite Financial, Inc., offers credit repair assistance to customers who may not qualify originally. In total, 196 loans totaling \$25.1 million were referred to Top Flite Financial, Inc., the vast majority of which are government-sponsored loans. Furthermore, 52.0 percent of the loans were to LMI borrowers.
- *COVID-19 accommodations*: The bank offered loan extensions and modifications for borrowers who had financial hardship caused by the COVID-19 pandemic and waived any bank fees for deferral of principal payments from March 2020 through June 2021. In total, the bank made modifications or extensions on 237 consumer loans and 1,461 commercial loans.

## INVESTMENT TEST

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

Full-Scope Assessment Areas	Investment and Grant Activity
Owensboro MSA	Excellent
Western Kentucky	Adequate
Central Western Kentucky	Adequate
<b>OVERALL</b>	<b>SIGNIFICANT LEVEL</b>

Limited-Scope Assessment Areas	Investment and Grant Activity
Warren County	Consistent
Henderson County	Below
Jefferson County	Below
Central Kentucky	Exceeds

During the review period, the bank made ten new investments totaling \$22.7 million and had \$30.5 million in previous period investments that were still outstanding. In addition, the bank made 342 donations totaling \$334,472. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

## SERVICE TEST

The bank’s performance under the Service Test is rated low satisfactory. The bank’s retail services and delivery systems are reasonably accessible to LMI geographies and individuals. Additionally, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Services do not vary in a way that inconveniences the needs of its assessment areas, particularly to LMI geographies and/or LMI individuals. Finally, the bank provides an adequate level of community development services within its assessment areas.

**Accessibility of Delivery Systems**

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

<b>Full-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Owensboro MSA	Reasonably Accessible
Western Kentucky	Reasonably Accessible
Central Western Kentucky	Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

<b>Limited-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Warren County	Exceeds
Henderson County	Exceeds
Jefferson County	Exceeds
Central Kentucky	Consistent

The bank currently operates 6 of its 26 branches (23.1 percent) in LMI geographies. These branches are in the Central Western Kentucky, Warren County, Henderson County, and Jefferson County assessment areas. In addition to traditional brick-and-mortar delivery systems, the bank also maintains a website and mobile application that allow for full-service functionality.

**Changes in Branch Locations**

During the review period, the bank relocated one office in an upper-income census tract, closed one office in an upper-income tract, and opened one new office in a moderate-income census tract. As a result, the bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

<b>Full-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Owensboro MSA	Not Adversely Affected
Western Kentucky	Not Adversely Affected
Central Western Kentucky	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

<b>Limited-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Warren County	Consistent
Henderson County	Consistent
Jefferson County	Exceeds
Central Kentucky	Consistent

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

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

<b>Full-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
Owensboro MSA	Do Not Vary in a Way that Inconveniences
Western Kentucky	Do Not Vary in a Way that Inconveniences
Central Western Kentucky	Do Not Vary in a Way that Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

<b>Limited-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
Warren County	Consistent
Henderson County	Consistent
Jefferson County	Consistent
Central Kentucky	Consistent

Additional consideration was given to retail banking accommodations made in response to the COVID-19 pandemic. These include waiving early withdrawal fees and penalties from certificate of deposit accounts, waiving overdraft fees on deposit accounts for a five-month period in 2020, and adding additional customer service resources to assist customers with the use of ITMs.



### **Community Development Services**

The bank provides an adequate level of community development services, as shown below.

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Owensboro MSA	Adequate
Western Kentucky	Adequate
Central Western Kentucky	Adequate
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

<b>Limited-Scope Assessment Areas</b>	<b>Community Development Services</b>
Warren County	Consistent
Henderson County	Consistent
Jefferson County	Below
Central Kentucky	Consistent

In total, 56 employees provided 91 community development services to 66 different organizations.

### **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

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

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE OWENSBORO MSA ASSESSMENT AREA**

#### **Bank Structure**

The bank operates six offices in this assessment area, representing 23.1 percent of total branches. Each of these offices contains a full-service ITM . During the review period, the bank did not open or close any branches in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

#### **General Demographics**

This assessment area is composed of the entirety of the Owensboro, Kentucky MSA, which includes Daviess, Hancock, and McLean Counties. According to 2015 ACS data, the assessment area population was 116,342, which is most heavily concentrated in Davies County (98,173). Of the 15 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked first in deposit market share, encompassing 34.6 percent of total deposit dollars.

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

#### **Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	<b>TOTAL</b>
Census Tracts	1	6	16	6	0	<b>29</b>
	3.4%	20.7%	55.2%	20.7%	0.0%	<b>100%</b>
Family Population	788	5,715	17,879	6,831	0	<b>31,213</b>
	2.5%	18.3%	57.3%	21.9%	0.0%	<b>100%</b>

As shown above, 24.1 percent of the census tracts in the assessment area are LMI geographies, but only 20.8 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Owensboro in Davies County.

Based on 2015 ACS data, the median family income for the assessment area was \$58,106. At the same time, the median family income for the state of Kentucky was \$55,367. More recently, the FFIEC estimates the 2019 and 2020 median family income for the Owensboro MSA to be \$70,400 and \$63,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Kentucky family populations.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	13,836	11,140	12,390	25,060	<b>62,426</b>
	22.2%	17.8%	19.8%	40.1%	<b>100%</b>
State of Kentucky	259,422	191,208	220,940	465,148	<b>1,136,718</b>
	22.8%	16.8%	19.4%	40.9%	<b>100%</b>

As shown in the table above, 40.0 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.6 percent in the state of Kentucky. However, the percentage of families living below the poverty level in the assessment area (12.3 percent) falls slightly below the level in the state of Kentucky (14.4 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Kentucky.

### **Housing Demographics**

As displayed in the following table, home ownership in the assessment area is more affordable when compared to the state of Kentucky.

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)
Assessment Area	\$112,659	40.8%	\$634
State of Kentucky	\$123,200	35.5%	\$675

Median gross rents varied significantly by county in the assessment area from a low of \$490 in McLean County to a high of \$644 in Davies County. Affordability ratios in the assessment area also varied ranging from a high of 48.4 percent in Hancock County to a low of 39.9 percent in Davies County. However, while assessment area affordability ratios suggest more favorable affordability than the state of Kentucky, the 2013–2017 Housing and Urban Development (HUD) housing cost burden data suggests that LMI households within the assessment area face affordability challenges similar to that of the state of Kentucky. The table below shows the percentage of households that pay 30 percent or more of their income on housing.

<b>Housing Cost Burden</b>				
<b>Dataset</b>	<b>Cost Burden – Renters</b>		<b>Cost Burden – Owners</b>	
	<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Low-Income</b>	<b>Moderate-Income</b>
Assessment Area	72.0%	31.4%	57.8%	24.3%
State of Kentucky	68.8%	31.0%	56.3%	28.4%

Furthermore, community contacts noted a need for affordable housing stock and described increasing home values as an affordability challenge for LMI residents.

### **Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. County business patterns indicate that there are 50,200 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (17.9 percent), healthcare and social assistance (17.4 percent), and government industries (12.1 percent). The table below details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted), for each county in the assessment area, the assessment area as a whole, and the state of Kentucky.

<b>Unemployment Levels for the Assessment Area</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2018</b>	<b>2019</b>	<b>2020</b>
Davies County	3.9%	3.8%	6.1%
Hancock County	4.1%	3.7%	6.1%
McLean County	4.8%	4.3%	5.6%
<b>Assessment Area Average</b>	<b>4.0%</b>	<b>3.8%</b>	<b>6.1%</b>
State of Kentucky	4.2%	4.1%	6.7%

As shown in the table above, unemployment levels varied slightly between individual counties within the assessment area. Unemployment rates were highest in McLean County in 2018 and 2019. Conversely, McLean County had the lowest unemployment rate in 2020. Unemployment rates in the assessment area were slightly lower than statewide Kentucky over the period. Additionally, both the assessment area and the state of Kentucky saw their unemployment rates increase in 2020, which was likely a result of a COVID-19-related disruption of local and state economies. However, the statewide figure saw a more significant increase when compared to the assessment area, which was corroborated by community contact interviewees.

### **Community Contact Information**

For the Owensboro MSA assessment area, two community contact interviews were completed as part of this evaluation. One interview was with an individual specializing in small business development, and one was with an individual working for a community services agency. The community contact interviewees categorized the local economy as steady and outperforming the state of Kentucky as a whole. One contact noted specific reasons, such as a robust healthcare

system and companies that make personal protective equipment, for why the area was able to weather the COVID-19 pandemic more successfully than surrounding areas. Both contacts noted that young adults are remaining in the area as a result of improvements to the downtown area, a Western Kentucky University satellite campus, and the general low cost of living and employment opportunities.

Both contacts noted that the general banking needs of LMI people and small businesses were being met by local financial institutions. However, the contact specializing in small business development indicated that loan-to-value requirements were a barrier for some small businesses to obtain credit from banks. The same contact noted small dollar loans were a need for small businesses in the area. The contact specializing in providing community services to LMI individuals identified a shortage of affordable housing stock in the area. The contact stated that the cost of homes has increased over the past couple of years (2020–2021), while incomes have remained stagnant. Therefore, many homes that would have previously been affordable for LMI families are now out of reach. The contact identified opportunities to collaborate with organizations in the area on affordable housing projects. Regarding the performance of local financial institutions, both contacts noted that many banks are active and supportive of community development projects, and one contact identified Independence Bank of Kentucky as being a leader in the area.

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

### LENDING TEST

Lending levels reflect good responsiveness to the credit needs of the Owensboro MSA assessment area. The bank's distribution of loans by borrowers' income and revenue profiles reflects good dispersion among customers of different income levels and businesses and farms of different sizes. Additionally, the bank's geographic distribution of loans reflects poor penetration throughout the assessment area. Finally, the bank is a leader in making community development loans in the Owensboro MSA assessment area.

### Lending Activity

The following table displays the combined 2019 and 2020 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2019 through December 31, 2020</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	49	2.1%	2,549	0.9%
Home Purchase	318	13.5%	49,890	17.0%
Multifamily Housing	4	0.2%	3,364	1.1%
Refinancing	436	18.5%	63,743	21.7%
Other Purpose Line of Credit (LOC)	189	8.0%	11,853	4.0%
Other Purpose Closed/Exempt	5	0.2%	170	0.1%
<b>Total HMDA</b>	<b>1,001</b>	<b>42.5%</b>	<b>131,569</b>	<b>44.8%</b>
<b>Small Business</b>	<b>800</b>	<b>33.9%</b>	<b>102,145</b>	<b>34.7%</b>
<b>Small Farm</b>	<b>557</b>	<b>23.6%</b>	<b>60,301</b>	<b>20.5%</b>
<b>TOTAL LOANS</b>	<b>2,358</b>	<b>100.0%</b>	<b>294,015</b>	<b>100.00%</b>

The bank's lending activity in the assessment area represents 31.1 percent of total 2019 and 2020 HMDA and CRA loans. By comparison, the bank operates 23.1 percent of its total branches and holds 48.8 percent of total bank deposits in the assessment area. In 2020, the bank ranked second out of 178 lenders in HMDA originations and first out of 67 lenders in CRA originations in the assessment area. While the bank's lending levels were below the share of deposits in the assessment area, the bank faced significant competition specific to HMDA lending from one local credit union during the review period. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Owensboro MSA assessment area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The distribution of HMDA loans to low-income borrowers is considered poor in 2019 (9.5 percent) and 2020 (4.8 percent), as the bank's performance is below the performance of peer institutions in the assessment area in 2019 (12.3 percent) and in 2020 (6.9 percent). The bank's performance is also well below the demographic figure in both years, which was 22.2 percent.

The bank originated 21.4 percent of its HMDA loans to moderate-income borrowers in 2019, which is in line with aggregate lending levels (22.7 percent) and slightly above the percentage of families who are moderate income (17.8 percent), and reflects adequate performance. Similarly, the bank's level of lending to moderate-income borrowers in 2020 (14.5 percent) is in line with aggregate (17.8 percent) and demographic levels (17.8 percent) and, thus, is considered adequate.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is adequate overall. This conclusion is further supported by community contacts' statements that indicated that increasing housing values have made home purchases out of reach for many LMI residents.

### *Small Business*

In 2019, the bank originated 66.0 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (48.6 percent) but was below the demographic figure (88.7 percent), reflecting good performance. The bank's level of lending in 2020 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (63.1 percent) again exceeded aggregate performance (42.2 percent) but was below the demographic figure (88.9 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

### *Small Farm Lending*

According to assessment area demographics, over 99.0 percent of farms had annual revenues of \$1 million or less in 2019 and 2020. Of the bank's 2019 small farm loans, 84.2 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (67.5 percent) and is considered good. Similarly, the percentage of loans to small farms in 2020 (78.5 percent) also exceeded aggregate lending levels (66.4 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is poor, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the assessment area has one low-income census tract and six moderate-income census tracts. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The percentage of HMDA loans originated in low-income census tracts in 2019 (0.2 percent) and 2020 (0.7 percent) was in line with aggregate lending levels (1.2 percent in 2019 and 0.7 percent in 2018) and in line with the percentage of owner-occupied housing in low-income census tracts (1.5 percent in both years); this reflects adequate performance in low-income geographies for both years.

In 2019, the bank originated 11.3 percent of HMDA loans in moderate-income geographies in the assessment area, which was below the aggregate performance (15.4 percent) and the demographic levels (14.9 percent), reflecting poor performance. In 2020, the percentage of HMDA loans in moderate-income geographies declined to 10.1 percent, which was again below aggregate lending levels (15.2 percent) and the demographic figure (14.9 percent), and is considered poor.

When considering low- and moderate-income geographies combined, the bank's distribution of HMDA loans in LMI geographies is poor overall.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2019 (3.3 percent) and 2020 (1.9 percent) was in line with aggregate lending levels (3.1 percent in 2019 and 2.5 percent in 2020) and in line with the demographic figure for low-income geographies (2.8 percent in 2019 and 2.6 percent in 2020); this reflects adequate performance in low-income geographies for both years.

In 2019, the bank originated 19.8 percent of small business loans in moderate-income geographies, which is below aggregate performance (24.7 percent) and the demographic levels (27.5 percent), reflecting poor performance. Similarly, the bank made 16.8 percent of its small business loans in moderate-income geographies in 2020, which is below aggregate performance (24.0 percent) and demographic levels (27.6 percent), reflecting poor performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is poor overall.



### *Small Farm Lending*

According to assessment area demographics, there are no small farms located in the only low-income census tract. Therefore, the bank was evaluated solely on its performance in moderate-income geographies in this assessment area. In 2019, the percentage of small farm loans in moderate-income geographies (1.1 percent) was in line with aggregate lending levels (2.4 percent) and was slightly below the percentage of assessment area farms in moderate-income geographies (4.6 percent), reflecting adequate performance. The bank's distribution of small farm loans in moderate-income geographies in 2020 (0.7 percent) was again in line with aggregate lending levels (1.5 percent) and slightly below the demographic figure (4.1 percent), and is considered adequate. Therefore, the overall distribution of small farm loans in LMI geographies is adequate.

Lastly, the bank made loans in all LMI census tracts in the assessment area during the review period. Therefore, no conspicuous lending gaps were identified.

### **Community Development Lending Activity**

Independence Bank of Kentucky is a leader in making community development loans in the Owensboro MSA assessment area. During the review period, the bank originated or renewed 12 loans totaling \$8.5 million. This amount is above the performance of peer banks operating in the assessment area. These loans supported community services to LMI individuals (ten), the revitalization and stabilization of LMI geographies (two), and affordable housing (one). The most impactful of these loans are described below.

- One loan totaling \$4.5 million to construct student housing in a LMI geography that creates jobs for LMI individuals.
- One loan totaling \$786,672 to an organization serving the homeless population.
- One loan totaling \$437,000 to purchase a 15-unit affordable housing complex in a LMI geography.

The bank also made 14 loans through the Small Business Administration's (SBA's) PPP totaling \$15.9 million that qualified as community development and helped sustain businesses and nonprofits during the pandemic, and are considered particularly responsive to assessment area credit needs.

## INVESTMENT TEST

Independence Bank of Kentucky makes an excellent level of qualified community development investments and grants within the Owensboro MSA assessment area. During the review period, the bank made six investments totaling \$16.9 million in newly qualified investments and received credit for eight investments made prior to the review period still outstanding totaling \$5.9 million. Most of the investments were municipal bonds to improve the city of Owensboro schools with a majority of students coming from LMI families. Additionally, the bank made two investments during the review period totaling \$9.9 million to refund municipal bonds that were used to finance a downtown revitalization project in LMI geographies. As previously noted in the community contact section, the downtown revitalization has been particularly impactful to the local economy.

In addition to these investments, the bank also made 135 donations totaling \$197,563 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families and nonprofit organizations providing community services to LMI families. Of note, the bank made several donations totaling \$40,297 through its own “Feed Our Kids” program to designed to support the food needs of local children.

## SERVICE TEST

Independence Bank of Kentucky’s service delivery systems are reasonably accessible to geographies and individuals of different income levels in the Owensboro MSA assessment area. The bank’s record of opening and closing offices has not adversely affected accessibility of its delivery systems in the assessment area, particularly to LMI geographies or individuals. Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and LMI individuals. Lastly, the bank provides an adequate level of community development services in the Owensboro MSA assessment area.

### Accessibility of Delivery Systems

Independence Bank of Kentucky operates six offices in the Owensboro MSA assessment area, all of which offer a full-service ITM. The following table illustrates the location of the bank’s offices by income level of geography.

Distribution of Delivery Systems by Income Level of Geography – Owensboro MSA					
Dataset	Geography Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Offices	0	0	5	1	<b>6</b>
	0.0%	0.0%	83.3%	16.7%	<b>100%</b>
Census Tracts	3.4%	20.7%	55.2%	20.7%	<b>100%</b>
Household Population	3.1%	20.8%	56.6%	19.5%	<b>100%</b>

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

### **Changes in Branch Locations**

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

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

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

### **Community Development Services**

The bank provides an adequate level of community development services in the Owensboro MSA assessment area. During the review period, 23 employees provided services to 21 different organizations. This is comparable to peer performance in the assessment area. One noteworthy community development service performed in the assessment area was three employees serving as board and/or committee members for a local economic development organization focused on providing assistance in the fields of health and social services, community and economic development, transportation planning, and workforce development.

## WESTERN KENTUCKY NONMSA (Full-Scope Review)

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

#### Bank Structure

The bank operates 6 of its 26 offices (23.1 percent) in this assessment area. Five of these offices contain a full-service ITM, with one location containing an ATM that is cash-dispensing only. There were no changes in the bank’s assessment area branch network during the review period. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

#### General Demographics

This assessment area is composed of the entirety of Calloway, Graves, and McCracken Counties in a nonMSA portion of western Kentucky. According to 2015 ACS data, the assessment area population was 141,016, which is most heavily concentrated in McCracken County (65,408). Of the 15 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked seventh in deposit market share, encompassing 7.9 percent of total deposit dollars.

This assessment area covers a large nonmetropolitan area and includes a public university (Murray State University) in Calloway County. Credit needs of the area are diverse and include a blend of credit products for individuals and businesses of various income/revenue levels. Community contacts noted specific credit-related needs in the assessment area, including financing for the development of multifamily and single-family affordable housing stock, and small dollar business loans. Furthermore, contacts noted the need for community development initiatives in the assessment area, including financial literacy education and small business coaching.

#### Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	6	14	14	0	35
	2.9%	17.1%	40.0%	40.0%	0.0%	100%
Family Population	419	4,166	13,097	17,787	0	35,469
	1.2%	11.7%	36.9%	50.1%	0.0%	100%

As shown in the table above, LMI geographies represent 20.0 percent of the census tracts in the assessment area, but only 12.9 percent of total families reside in those tracts. Moreover, only 8.6

percent of all owner-occupied housing units in the assessment area are in LMI geographies. This suggests that LMI areas have fewer opportunities for home ownership than middle- and upper-income geographies. The single low-income census tract and three of the moderate-income census tracts are in the city of Paducah (McCracken County), two moderate-income census tracts are in the city of Murray (Calloway County), and one moderate-income census tract is in the city of Mayfield (Graves County). Lastly, several middle-income census tracts in Calloway County were designated distressed due to poverty in 2020.

In 2015, the median family income for the assessment area was \$54,878. At the same time, the median family income for nonMSA Kentucky as a whole was \$45,986. More recently, the FFIEC estimates the 2019 and 2020 median family incomes for nonMSA Kentucky to be \$49,800 and \$51,500, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Kentucky family population.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	6,306	4,834	6,551	17,778	<b>35,469</b>
	17.8%	13.6%	18.5%	50.1%	<b>100%</b>
NonMSA Kentucky	115,103	77,548	89,036	200,284	<b>481,971</b>
	23.9%	16.1%	18.5%	41.6%	<b>100%</b>

While the first table in this section shows only 12.9 percent of the family population resides in LMI geographies, the table above shows a much larger percentage of families, 31.4 percent, are considered LMI. However, this LMI family percentage is lower than the LMI percentage for nonMSA Kentucky (40.0 percent). Similarly, the percentage of families living below the poverty level in the assessment area, 13.4 percent, is below the 18.2 percent level in nonMSA Kentucky. Considering these factors, the assessment area is more affluent than nonMSA Kentucky as a whole.

### Housing Demographics

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

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)
Assessment Area	\$114,046	35.7%	\$592
NonMSA Kentucky	\$90,748	39.0%	\$578

Median housing values varied by county within the assessment area from a low of \$92,900 in Graves County to a high of \$124,400 in McCracken County. Similarly, affordability ratios in the assessment area varied from 30.9 percent in Calloway County to 42.6 percent in Graves County. Additionally, while not shown in the table above, the percentage of assessment area renters with rental costs exceeding 30.0 percent of their income in the assessment area (44.7 percent) is also

above the level in nonMSA Kentucky as a whole (41.0 percent), with the figure in Calloway County at 52.8 percent. Based on these considerations, housing in the assessment area is less affordable than housing in nonMSA Kentucky as a whole, particularly in Calloway County.

Lastly, as noted by community contacts, affordable housing stock is needed in the assessment area, and many affordable housing units are older and do not meet local building code requirements. This is corroborated by housing demographic data showing the median age of housing stock in the assessment area (45 years) being significantly higher than nonMSA Kentucky as a whole (36 years).

**Industry and Employment Demographics**

County business patterns indicate that there are 64,225 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government (15.3 percent), retail trade (14.7 percent), and healthcare and social assistance (13.2 percent). The table below details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted), for each county in the assessment area, the assessment area as a whole, and nonMSA Kentucky as a whole.

<b>Unemployment Levels for the Assessment Area</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2018</b>	<b>2019</b>	<b>2020</b>
Calloway County	3.8%	4.0%	6.2%
Graves County	4.9%	4.4%	6.0%
McCracken County	5.4%	4.8%	7.2%
<b>Assessment Area Average</b>	<b>4.8%</b>	<b>4.4%</b>	<b>6.6%</b>
NonMSA Kentucky	5.0%	4.8%	7.2%

As shown in the table above, unemployment levels varied between individual counties within the assessment area. Unemployment rates were highest in McCracken County and lowest in Calloway County in 2018 and 2019. Unemployment rates in the assessment area were slightly below nonMSA Kentucky throughout the period. Additionally, both the assessment area and nonMSA Kentucky saw their unemployment rates increase in 2020, which was likely a result of a COVID-19-related disruption of local and state economies.

### **Community Contact Information**

As part of this evaluation, a CRA roundtable was conducted in which five organizations were interviewed simultaneously. Of the five organizations, two were with individuals specializing in economic development, one specializing in small business development, one focusing on city government planning, and one representing an organization providing a variety of community services to LMI individuals. All organizations serve the western Kentucky area, with a particular focus on McCracken and Calloway Counties.

The contacts described the local economy and small business community as faring well during the COVID-19 pandemic. However, all contacts agreed that the area faces a shortage of affordable housing for LMI individuals and families. In fact, the local housing authority has a wait list of 600 clients. Contacts indicated that the current market for single-family homes has priced LMI families out of the market, with starter homes selling in the \$250,000 range, which is out of reach for LMI residents. The contacts did indicate that developers are looking to leverage new market tax credits and opportunity zone tax credits to address the affordable housing issue. Furthermore, the contacts identified a credit need for the improvement of single-family affordable housing, as many families are living in homes that need repair. With regard to small business credit needs, the contacts identified a need for microloans, specifically in the range of \$50,000 to \$100,000. The contacts also identified community development needs in the assessment area, including financial literacy training and credit recovery classes, as well as small business coaching to assist with the credit-application process. Lastly, the contacts indicated that most banks are actively engaged in community projects benefiting LMI individuals and named Independence Bank of Kentucky as being accessible to meet the credit needs of the community.

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

**LENDING TEST**

Lending levels reflect adequate responsiveness to the credit needs of this assessment area. Additionally, the bank’s distribution of loans by borrowers’ income and revenue profiles reflects adequate dispersion among customers of different income levels and businesses and farms of different sizes. The geographic distribution of loans reflects good penetration throughout the assessment area. Finally, the bank makes an adequate level of community development loans in the assessment area.

**Lending Activity**

The following table displays the combined 2019 and 2020 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2019 through December 31, 2020</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	21	1.5%	1,264	0.7%
Home Purchase	190	13.6%	27,548	15.9%
Multifamily Housing	15	1.1%	8,409	4.9%
Refinancing	276	19.7%	42,914	24.8%
Other Purpose LOC	94	6.7%	5,665	3.3%
<b>Total HMDA</b>	<b>596</b>	<b>42.6%</b>	<b>85,800</b>	<b>49.6%</b>
<b>Small Business</b>	<b>622</b>	<b>44.5%</b>	<b>66,552</b>	<b>34.7%</b>
<b>Small Farm</b>	<b>180</b>	<b>12.9%</b>	<b>20,798</b>	<b>12.0%</b>
<b>TOTAL LOANS</b>	<b>1,398</b>	<b>100.0%</b>	<b>173,150</b>	<b>100.00%</b>

The bank’s lending activity in the assessment area represents 18.4 percent of total 2019 and 2020 HMDA and CRA loans. The bank’s lending activity exceeds the percentage of total bank deposits held within the assessment area (12.0 percent), but is below the bank’s share of branches in the assessment area (23.1 percent). In 2020, the bank ranked third out of 209 lenders in HMDA originations and first out of 86 lenders in CRA originations in the assessment area. Additionally, the bank experienced an increase in overall lending in this assessment area since its previous evaluation. Therefore, the bank’s lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.



## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is adequate in the Western Kentucky assessment area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The distribution of HMDA loans to low-income borrowers is considered adequate in 2019 (3.4 percent) and in 2020 (1.7 percent), as the bank's performance is in line with the performance of peer institutions in the assessment area in 2019 (3.3 percent) and in 2020 (2.9 percent). The bank's performance is well below peer the demographic figure in both years, which was 17.8 percent; however, community contacts noted that barriers to homeownership exist for many low-income residents.

The bank originated 7.3 percent of its HMDA loans to moderate-income borrowers in 2019, which is below aggregate lending levels (13.8 percent) and the percentage of families who are moderate income (13.6 percent), reflecting poor performance. Similarly, the bank's level of lending to moderate-income borrowers in 2020 (8.8 percent) is below aggregate (11.6 percent) and demographic levels (13.6 percent) and, thus, is considered poor.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is poor overall.

### *Small Business*

In 2019, the bank originated 72.9 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (44.1 percent) but was below the demographic figure (90.7 percent), reflecting good performance. The bank's level of lending in 2020 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (70.2 percent) exceeded aggregate performance (46.2 percent) but was below the demographic figure (90.7). Therefore, the overall distribution of small business loans by business revenue profile is good.

### *Small Farm Lending*

According to assessment area demographics, 98.4 percent of farms had annual revenues of \$1 million or less in 2019 and 98.5 percent in 2020. Of the bank's 2019 small farm loans, 81.3 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (60.1 percent) and is considered good. Similarly, the percentage of farm loans to small farms in 2020 (79.0 percent) exceeded aggregate lending levels (64.4 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the assessment area has one low-income census tract and six moderate-income census tracts. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The percentage of HMDA loans originated in low-income census tracts in 2019 (0.9 percent) and 2020 (0.0 percent) was in line with aggregate lending levels (0.3 percent in 2019 and 0.4 percent in 2018) and in line with the percentage of owner-occupied housing in low-income census tracts (0.5 percent in both years); this reflects adequate performance lending in low-income geographies for both years.

In 2019, the bank originated 10.7 percent of HMDA loans in moderate-income geographies in the assessment area, which was slightly above the aggregate performance (7.8 percent) and the demographic levels (8.1 percent), reflecting good performance. In 2020, the percentage of HMDA loans in moderate-income geographies was 9.6 percent, which was slightly above aggregate lending levels (6.8 percent) and the demographic figure (8.1 percent), and is considered good.

When considering low- and moderate-income geographies combined, the bank's distribution of HMDA loans in LMI geographies is good overall.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2019 (3.9 percent) and 2020 (2.6 percent) was above the aggregate lending levels (1.9 percent in 2019 and 2.0 percent in 2020) and above the demographic figure for low-income geographies (1.4 percent in 2019 and 1.3 percent in 2020); this reflects good performance lending in low-income geographies for both years.

In 2019, the bank originated 14.8 percent of small business loans in moderate-income geographies, which is generally in line with aggregate performance (17.0 percent) and demographic levels (16.5 percent), reflecting adequate performance. Similarly, the bank made 17.7 percent of its small business loans in moderate-income geographies in 2020, which is in line with the aggregate performance (17.7 percent) and demographic levels (16.7 percent), reflecting adequate performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is good overall.

### *Small Farm Lending*

According to assessment area demographics, there are a limited number of small farms located in the only low-income census tract. Therefore, the bank was evaluated solely on its performance in moderate-income geographies in this assessment area. In 2019, the percentage of small farm loans in moderate-income geographies (4.0 percent) was in line with aggregate lending levels (4.9 percent) and the percentage of assessment area farms in moderate-income geographies (3.2 percent), reflecting adequate performance. The bank's distribution of small farm loans in moderate-income geographies in 2020 (6.7 percent) was again in line with aggregate lending levels (8.8 percent) and above the demographic figure (3.6 percent) and is considered adequate. Therefore, the overall distribution of small farm loans in LMI geographies is adequate.

Lastly, the bank made loans in all LMI census tracts in the assessment area during the review period. Therefore, no conspicuous lending gaps were identified.

### **Community Development Lending Activity**

Independence Bank of Kentucky makes an adequate level of community development loans in the Western Kentucky assessment area. During the review period, the bank originated two loans totaling \$355,000. The bank's performance in this assessment area aligns with performance of peers operating in the area. The loans originated were to nonprofits providing community services to LMI individuals in the assessment area. The bank also originated two loans through the SBA's PPP totaling \$91,305, which qualified as community development and helped sustain nonprofits during the pandemic, and are considered responsive to assessment area credit needs. Lastly, community contacts identified Independence Bank of Kentucky as being responsive to the credit needs of LMI individuals and small businesses in the assessment area.

### INVESTMENT TEST

Independence Bank of Kentucky makes an adequate level of qualified community development investments and grants within its Western Kentucky assessment area. During the review period, the bank had three prior period investments totaling \$2.5 million and made 72 donations totaling \$57,821. These totals are in line with peer institutions operating in the area, reflecting adequate responsiveness to community development needs. Each investment was a municipal bond to improve schools with a majority of students coming from LMI families. Similarly, several donations were made that benefited children from LMI families, including two notable donations totaling \$13,514 to family resource centers serving LMI children.

### SERVICE TEST

The bank's service delivery systems are reasonably accessible to its Western Kentucky assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies or individuals. Lastly, the bank provides an adequate level of community development services throughout the assessment area.

**Accessibility of Delivery Systems**

Independence Bank of Kentucky operates six offices in its Western Kentucky assessment area. Five of these offices operate a full-service ITM, with one location operating an ATM that is cash-withdrawal only. The following table illustrates the location of the bank’s offices by income level of geography.

<b>Distribution of Delivery Systems by Income Level of Geography – Western Kentucky</b>					
<b>Dataset</b>	<b>Geography Income Level</b>				<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	
Offices	0	0	3	3	<b>6</b>
	0.0%	0.0%	50.0%	50.0%	<b>100%</b>
Census Tracts	2.9%	17.1%	40.0%	40.0%	<b>100%</b>
Household Population	1.2%	15.3%	36.8%	46.7%	<b>100%</b>

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

**Changes in Branch Locations**

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

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Five of the bank’s six branches in the assessment area offer very similar lobby and drive-thru hours Monday through Friday, with extended drive-thru hours past 5 p.m. on Fridays and Saturday drive-thru hours until noon. One location, located in Calloway County, is closed on Saturday and is the only location without a full-service ITM. However, that location is near another branch in the same city of Murray. Lastly, all offices in the assessment area offer the same set of deposit and loan products.

### **Community Development Services**

The bank provides an adequate level of community development services in the Western Kentucky assessment area. During the review period, 13 employees provided services to 16 different organizations. This compares favorably with peer performance in the area. One noteworthy community development service performed in the assessment area was an employee serving on the loan review committee for an area development district that focuses on community infrastructure planning and economic development.

## CENTRAL WESTERN KENTUCKY NONMSA (Full-Scope Review)

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

#### Bank Structure

The bank operates 4 of its 26 offices (15.4 percent) in this assessment area. Three of these offices contain a full-service ITM, with one location containing an ATM that is cash-withdrawal only. There were no changes in the bank’s branch network in the assessment area during the review period. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

#### General Demographics

This assessment area is composed of the entirety of Hopkins and Webster Counties in a nonMSA portion in central western Kentucky. According to 2015 ACS data, the assessment area population was 59,875, which is most heavily concentrated in Hopkins County (46,518). Of the 12 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked first in deposit market share, encompassing 19.0 percent of total deposit dollars.

This assessment area covers a nonmetropolitan area just south of the Owensboro and Evansville MSAs. Credit needs of the area are diverse and include a blend of credit products for individuals and businesses of various income/revenue levels. Community contacts noted specific credit-related needs in the assessment area, including financing for the development of multifamily and single-family affordable housing stock, down payment assistance programs, and home improvement loans. Furthermore, contacts noted the need for community development initiatives in the assessment area, including partnerships/participations with local organizations on economic development projects.

#### Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	1	9	6	0	<b>16</b>
	0.0%	6.3%	56.3%	37.5%	0.0%	<b>100%</b>
Family Population	0	850	8,415	7,024	0	<b>12,780</b>
	0.0%	5.2%	51.7%	43.1%	0.0%	<b>100%</b>

As shown in the table above, there are no low-income census tracts and only one moderate-income census tract in the assessment area, representing just 6.3 percent of total census tracts. Similarly, only 5.2 percent of families reside in the moderate-income census tract, which is in Hopkins County in the city of Madisonville. The vast majority of census tracts are middle- or upper-income, with 94.8 percent of assessment area families residing in those tracts. Based on this data, there are limited lending opportunities to LMI geographies in this assessment area overall.

Based on 2015 ACS data, the median family income for the assessment area was \$53,547. At the same time, the median family income for nonMSA Kentucky as a whole was \$45,986. More recently, the FFIEC estimates the 2019 and 2020 median family incomes for nonMSA Kentucky to be \$49,800 and \$51,500, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Kentucky family population.

<b>Family Population by Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Assessment Area	2,864	2,216	3,250	7,959	<b>16,289</b>
	17.6%	13.6%	20.0%	48.9%	<b>100%</b>
NonMSA Kentucky	115,103	77,548	89,036	200,284	<b>481,971</b>
	23.9%	16.1%	18.5%	41.6%	<b>100%</b>

While the first table in this section shows only 5.2 percent of the LMI family population resides in LMI geographies, the table above shows a much larger percentage of families, 31.2 percent, are considered LMI. However, this LMI family percentage is lower than the LMI percentage for nonMSA Kentucky (40.0 percent). Similarly, the percentage of families living below the poverty level in the assessment area, 13.0 percent, is below the 18.2 percent level in nonMSA Kentucky. Considering these factors, the assessment area is more affluent than nonMSA Kentucky as a whole.

### **Housing Demographics**

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

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (Monthly)</b>
Assessment Area	\$85,872	48.9%	\$586
NonMSA Kentucky	\$90,748	39.0%	\$578

Based on the information in the table above, housing in the assessment area is more affordable than housing in nonMSA Kentucky as a whole. While median gross rents in the assessment area and nonMSA Kentucky are comparable, the percentage of assessment area renters with rental costs exceeding 30.0 percent of income in the assessment area (36.5 percent) is below the level in nonMSA Kentucky (41.0 percent), indicating that rental costs are more affordable for residents in the assessment area than nonMSA Kentucky. Lastly, as noted by community contacts, affordable

housing stock is needed in the assessment area, and many affordable housing units need repair. This is corroborated by housing demographic data, showing the median age of housing stock in the assessment area (47 years) is significantly higher than nonMSA Kentucky as a whole (36 years).

### **Industry and Employment Demographics**

County business patterns indicate that there are 18,753 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government (18.5 percent), healthcare and social assistance (14.0 percent), and retail trade (13.0 percent). The table below details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted), for each county in the assessment area, the assessment area as a whole, and the state of Kentucky.

<b>Unemployment Levels for the Assessment Area</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2018</b>	<b>2019</b>	<b>2020</b>
Hopkins County	4.5%	4.4%	7.4%
Webster County	4.1%	3.9%	6.4%
<b>Assessment Area Average</b>	<b>4.4%</b>	<b>4.3%</b>	<b>7.1%</b>
NonMSA Kentucky	5.0%	4.8%	7.2%

As shown in the table above, unemployment levels varied slightly between the two counties in the assessment area. Unemployment rates were highest in Hopkins County and slightly lower than nonMSA Kentucky overall. Additionally, both the assessment area and nonMSA Kentucky saw their unemployment rates increase in 2020, which was likely a result of a COVID-19-related disruption of local and state economies.

### **Community Contact Information**

As part of this evaluation, two community contact interviews were completed for the Western Kentucky assessment area. One interview was with an individual specializing in economic development, and the second interview was with an individual working with an organization providing community services to LMI individuals. The contacts indicated local economic conditions are better in Hopkins County than in Webster County. Both counties have historically been reliant on the coal industry, which used to hire people right out of high school with good-paying jobs but has experienced a steep decline in the past decade. In response, the Hopkins County local government has diversified the employment base in recent years with manufacturing plants that create stable employment. There have also been ecological repercussions from underground mining, which has created challenges for finding real estate for new development.

Both contacts identified a need in the community for additional affordable housing stock. Recent trends in the housing market have resulted in the development of single-family homes in the \$200,000 range, which is out of reach for LMI residents. One contact described the housing stock



that is within reach of LMI families as aging and needing repairs, indicating a need for home improvement loans. Another contact identified barriers to home ownership for LMI individuals and families, which include low credit scores and a lack of funds for down payments. Therefore, there is a need for loan programs that offer down payment assistance and credit repair services. With regard to small business credit needs, both contacts identified a need for funding for businesses that do not have outside funding or a long revenue history. One contact indicated there are opportunities for bank participation on economic development projects in the region. Overall, the contacts noted that banks do a good job of meeting the credit and community development needs of the assessment area, and one contact identified Independence Bank of Kentucky as being particularly involved in the area through sponsorships of community events.

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

**LENDING TEST**

Lending levels reflect good responsiveness to the credit needs of this assessment area. Additionally, the bank’s distribution of loans by borrowers’ income and revenue profiles reflects good dispersion among customers of different income levels and businesses and farms of different sizes. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Finally, the bank makes an adequate level of community development loans in the assessment area.

**Lending Activity**

The following table displays the combined 2019 and 2020 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2019 through December 31, 2020</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	32	2.6%	1,800	1.4%
Home Purchase	160	12.8%	19,265	14.7%
Multifamily Housing	11	0.9%	1,896	1.4%
Refinancing	337	26.9%	46,097	35.1%
Other Purpose LOC	105	8.4%	5,197	4.0%
Other Purpose Closed/Exempt	2	0.2%	48	0.0%
<b>Total HMDA</b>	<b>647</b>	<b>51.7%</b>	<b>74,303</b>	<b>56.5%</b>
<b>Small Business</b>	<b>433</b>	<b>34.6%</b>	<b>36,547</b>	<b>27.8%</b>
<b>Small Farm</b>	<b>172</b>	<b>13.7%</b>	<b>20,597</b>	<b>15.7%</b>
<b>TOTAL LOANS</b>	<b>1,252</b>	<b>100.0%</b>	<b>131,447</b>	<b>100.00%</b>

The bank’s lending activity in the assessment area represents 16.5 percent of total 2019 and 2020 HMDA and CRA loans. The bank’s lending activity exceeds the percentage of total bank deposits held within the assessment area (10.0 percent) and the bank’s share of branches in the assessment area (15.4 percent). Moreover, in 2020, the bank ranked first out of 117 mortgage lenders by number of HMDA loans and first out of 52 small business and small farm lenders in number of CRA loans made in the assessment area. Considering these factors, the bank’s lending activity in the assessment area reflects good responsiveness to assessment area credit needs.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Central Western Kentucky assessment area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The distribution of HMDA loans to low-income borrowers is considered adequate in 2019 (3.4 percent) and in 2020 (1.1 percent), as the bank's performance is in line with the performance of peer institutions in the assessment area in 2019 (3.5 percent) and in 2020 (2.2 percent). The bank's performance is well below the demographic figure in both years, which was 17.6 percent; however, as noted previously, barriers to home ownership exist for many low-income borrowers.

The bank originated 12.2 percent of its HMDA loans to moderate-income borrowers in 2019, which is in line with aggregate lending levels (14.3 percent) and the percentage of families who are moderate income (13.6 percent), reflecting adequate performance. Similarly, the bank's level of lending to moderate-income borrowers in 2020 (10.3 percent) is in line with aggregate (12.0 percent) and demographic levels (13.6 percent) and, thus, is considered adequate.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is adequate overall.

### *Small Business*

In 2019, the bank originated 74.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (44.2 percent) but was below the demographic figure (89.1 percent), reflecting good performance. The bank's level of lending in 2020 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (69.9 percent) again exceeded aggregate performance (47.0 percent) but was below the demographic figure (88.6). Therefore, the overall distribution of small business loans by business revenue profile is good.

### *Small Farm Lending*

In both 2019 and 2020, the bank's percentage of small farm loans to farms with annual revenues of \$1 million or less (88.8 percent and 78.3 percent, respectively) exceeded aggregate levels (71.3 percent in 2019 and 56.8 percent in 2020). While the bank's level of lending was below the percentage of assessment area farms with annual revenues of \$1 million or less, this performance is nevertheless considered good when considering the bank's performance relative to aggregate lending levels. Therefore, the bank's distribution of farm loans by farm revenue size is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA and small business lending. As previously noted, there are no low-income census tracts in the assessment area. Thus, the bank was evaluated based on performance in moderate-income census tracts only. A brief summary of the bank's performance is described below; however, detailed tables of the bank's performance for each product in 2019 and 2020 are included in *Appendix C*.

### *HMDA Lending*

The bank's percentage of HMDA loans made in moderate-income census tracts in 2019 (1.7 percent) was below aggregate lending performance (4.7 percent) and demographic levels (3.8 percent), and is considered poor. The bank's performance in 2020 (1.4 percent) is in line with aggregate performance (2.7 percent) and slightly below demographic levels (3.8%), reflecting adequate performance. Furthermore, data shows that 217 of the 850 (25.6 percent) families residing in the single moderate-income census tract live below the poverty line, evidencing the challenges to lending in this area and further supports the overall conclusion that the geographic distribution of HMDA loans is adequate.

### *Small Business Lending*

The bank's geographic distribution of small business loans is adequate overall. Demographic data for the assessment area reveals that only 8.4 percent of small businesses in the assessment area are in the moderate-income census tract, which points to a limited opportunity for lending in these tracts. However, the percentage of the bank's small business loans made in moderate-income tracts in 2019 (6.7 percent) and 2020 (7.7 percent) are in line with aggregate levels (6.3 percent in 2019 and 7.8 percent in 2020). Therefore, the bank's geographic distribution of small business loans is adequate overall.

### *Small Farm Lending*

Opportunities for small farm lending in the assessment area's moderate-income geographies is extremely limited, as evidenced by the fact that only 0.7 percent of farms in the assessment area were in moderate-income geographies in 2019, and no farms were in the moderate-income tracts in 2020. Therefore, the bank's lending levels in middle-income tracts were evaluated in comparison to aggregate and demographic figures. In 2019, the bank made 53.9 percent of small farm loans in middle-income census tracts in 2019, which is in line with aggregate performance (51.5 percent) and demographic levels (53.2 percent). Similarly, the bank made 44.6 percent of its small farm loans in middle-income geographies in 2020, which is in line with aggregate performance (47.5 percent) and slightly below demographic levels (54.9 percent), reflecting adequate performance.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Central Western Kentucky assessment area. During the review period, the bank made three community development loans totaling \$636,840 in the assessment area. The bank's performance in this assessment area compares favorably with peers operating in the area. Of these loans, two were to a nonprofit organization providing community services to LMI residents, and one loan funded the purchase of an apartment building that provides affordable housing to LMI individuals/families, which was identified by community contacts as a credit need in the assessment area.

### **INVESTMENT TEST**

Independence Bank of Kentucky makes an adequate level of qualified community development investments and grants within the Central Western Kentucky assessment area. During the review period, the bank made two new investments totaling \$1.5 million. Both investments were municipal bonds to improve local schools with a majority of students coming from LMI families.

In addition to these investments, the bank also made 52 donations totaling \$39,834 to various organizations throughout the assessment area. Of note, the bank made six donations totaling \$13,500 to an organization that builds affordable housing for low-income families, which was identified by community contacts as a credit need in the community.

### **SERVICE TEST**

Independence Bank of Kentucky's service delivery systems are accessible to geographies and individuals of different income levels in the Central Western Kentucky assessment area. The bank's record of opening and closing offices has not adversely affected accessibility of its delivery systems in the assessment area, particularly to LMI geographies or individuals. Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and LMI individuals. Lastly, the bank provides an adequate level of community development services in the Central Western Kentucky assessment area.

**Accessibility of Delivery Systems**

Independence Bank of Kentucky operates four offices in its Central Western Kentucky assessment area, three of which offer a full-service ITM, and one ATM that is cash-dispensing only. The following table illustrates the location of the bank’s offices by income level of geography.

<b>Distribution of Delivery Systems by Income Level of Geography – Central Western Kentucky</b>					
<b>Dataset</b>	<b>Geography Income Level</b>				<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	
Offices	0	1	2	1	<b>6</b>
	0.0%	25.0%	50.0%	25.0%	<b>100%</b>
Census Tracts	0.0%	9.1%	18.2%	72.7%	<b>100%</b>
Household Population	0.0%	5.7%	51.2%	43.0%	<b>100%</b>

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

**Changes in Branch Locations**

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

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer relatively consistent lobby and drive-thru hours. The branch located in the moderate-income census tract is the only location without a full-service ITM. However, this is the only location with Saturday hours (until noon). All locations have extended hours on Fridays. Lastly, all offices in the assessment area offer the same set of deposit and loan products.

**Community Development Services**

The bank provides an adequate level of community development services in the Central Western Kentucky assessment area. During the review period, eight employees provided services to seven different organizations. This is comparable to peer performance in the area. Each of these services was provided to nonprofit organizations that primarily serve LMI children and families.

## **BOWLING GREEN, KENTUCKY MSA**

*(Limited-Scope Review)*

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

Independence Bank of Kentucky operates three branches in this assessment area that includes the entirety of Warren County, one of four counties in the Bowling Green, Kentucky MSA. Two of the bank’s offices in this assessment area are in moderate-income geographies. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	<b>TOTAL</b>
Census Tracts	2	5	7	9	1	<b>24</b>
	8.3%	20.8%	29.2%	37.5%	4.2%	<b>100%</b>
Family Population	1,571	4,909	9,559	13,205	269	<b>29,513</b>
	5.3%	16.6%	32.4%	44.7%	0.9%	<b>100%</b>
Household Population	3,026	8,926	14,461	17,989	985	<b>45,387</b>
	6.7%	19.7%	31.9%	39.6%	2.2%	<b>100%</b>
Business Institutions	448	960	1,755	1,983	227	<b>5,373</b>
	8.3%	17.9%	32.7%	36.9%	4.2%	<b>100%</b>
Agricultural Institutions	1	5	74	118	0	<b>198</b>
	0.5%	2.5%	37.4%	59.6%	0.0%	<b>100%</b>

<b>Assessment Area Demographics by Population Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Family Population	5,818	4,913	5,800	12,982	<b>29,513</b>
	19.7%	16.7%	19.7%	44.0%	<b>100%</b>
Household Population	10,846	6,366	7,976	20,199	<b>45,387</b>
	23.9%	14.0%	17.6%	44.5%	<b>100%</b>

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

**LENDING TEST**

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

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank originated six community development loans in this assessment area, totaling \$9.9 million, which is in line with peer bank performance in the assessment area but is below the bank’s performance in the Owensboro MSA assessment area.

**INVESTMENT TEST**

During the review period, the bank had eight community development investments totaling \$12.4 million, of which one investment totaling \$2.5 million was made in the current period. Furthermore, 33 donations were made totaling \$18,873. This performance exceeds performance of peers in the area and is consistent with the excellent level of investments and grants made by the bank in the Owensboro MSA assessment area.

**SERVICE TEST**

<b>Service Test Criteria</b>	<b>Performance</b>
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, five employees provided nine services to eight organizations. This is in line with peer performance and consistent with the bank’s performance in the Owensboro MSA assessment area.



## EVANSVILLE, INDIANA–KENTUCKY MULTISTATE MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE HENDERSON COUNTY ASSESSMENT AREA

Independence Bank of Kentucky operates three branches in this assessment area that includes the entirety of Henderson County, the single county in the Kentucky portion of the Evansville, Indiana–Kentucky Multistate MSA. Two of the bank’s offices in this assessment area are in moderate-income geographies. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	5	5	0	0	11
	9.1%	45.5%	45.5%	0.0%	0.0%	100%
Family Population	599	3,316	8,590	0	0	12,505
	4.8%	26.5%	68.7%	0.0%	0.0%	100%
Household Population	1,149	5,196	12,397	0	0	18,742
	6.1%	27.7%	66.2%	0.0%	0.0%	100%
Business Institutions	176	459	813	0	0	1,323
	12.2%	31.7%	56.1%	0.0%	0.0%	100%
Agricultural Institutions	1	3	67	0	0	93
	1.4%	4.2%	94.4%	0.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	3,122	2,402	2,708	4,273	12,505
	25.0%	19.2%	21.7%	34.2%	100%
Household Population	5,567	3,188	3,226	6,761	18,742
	29.7%	17.0%	17.2%	36.1%	100%

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

**LENDING TEST**

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

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank originated three community development loans totaling \$263,739 in Henderson County, which is in line with peer bank performance but below the bank’s performance in the Owensboro MSA assessment area.

**INVESTMENT TEST**

During the review period, the bank had three investments totaling \$4.9 million in the Henderson County assessment area, all of which were made in the prior period. Additionally, the bank made 24 donations totaling \$8,591 in the assessment area. This performance is in line with peer bank performance but below the excellent level of investments by the bank in the Owensboro MSA assessment area.

**SERVICE TEST**

<b>Service Test Criteria</b>	<b>Performance</b>
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank had 6 employees provide 13 services to 9 organizations. This is in line with peer performance and consistent with bank performance in the Owensboro MSA assessment area.

## LOUISVILLE/JEFFERSON COUNTY, KENTUCKY– INDIANA MULTISTATE MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE JEFFERSON COUNTY ASSESSMENT AREA

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

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	31	44	57	57	2	<b>191</b>
	16.2%	23.0%	29.8%	29.8%	1.1%	<b>100%</b>
Family Population	19,505	36,889	64,944	64,162	258	<b>185,758</b>
	10.5%	19.9%	35.0%	34.5%	0.1%	<b>100%</b>
Household Population	35,461	66,642	105,860	97,413	1,539	<b>306,915</b>
	11.6%	21.7%	34.5%	31.7%	0.5%	<b>100%</b>
Business Institutions	3,255	5,829	10,689	15,991	1,842	<b>37,606</b>
	8.7%	15.5%	28.4%	42.5%	4.9%	<b>100%</b>
Agricultural Institutions	13	17	53	133	5	<b>178</b>
	5.9%	7.7%	24.0%	60.2%	2.3%	<b>100%</b>

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	42,891	32,605	35,563	74,699	<b>185,758</b>
	23.1%	17.6%	19.1%	40.2%	<b>100%</b>
Household Population	81,173	50,086	53,853	121,803	<b>306,915</b>
	26.5%	16.3%	17.6%	39.7%	<b>100%</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JEFFERSON COUNTY ASSESSMENT AREA**

**LENDING TEST**

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

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>Below</b>

During the review period, the bank originated three community development loans totaling \$12.5 million. This performance is in line with peer institution performance, but below the bank’s performance in the Owensboro MSA assessment area.

**INVESTMENT TEST**

During the review period, the bank had two investments made in the prior period for a total of \$3.1 million. In addition, the bank made 13 donations totaling \$12,058. The bank’s performance is in line with peer banks in the assessment area but below the excellent level by the bank in the Owensboro MSA assessment area.

**SERVICE TEST**

<b>Service Test Criteria</b>	<b>Performance</b>
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank had one employee provide one service to one organization. This is below bank performance in the Owensboro MSA assessment area. However, the bank exceeds the Owensboro MSA assessment area full-scope rating for changes in branch locations and accessibility of delivery systems and, therefore, is rated consistent overall for the Service Test.

## CENTRAL KENTUCKY NONMSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL KENTUCKY ASSESSMENT AREA

Independence Bank of Kentucky operates two branches in this assessment area, which includes the entirety of Franklin County. The bank relocated one branch in this assessment area during the review period within the same upper-income census tract. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	1	2	8	0	11
	0.0%	9.1%	18.2%	72.7%	0.0%	100%
Family Population	0	631	1,408	10,741	0	12,780
	0.0%	4.9%	11.0%	84.1%	0.0%	100%
Household Population	0	1,300	2,728	17,005	0	21,033
	0.0%	6.2%	13.0%	80.9%	0.0%	100%
Business Institutions	0	345	248	1,692	0	2,285
	0.0%	15.1%	10.9%	74.0%	0.0%	100%
Agricultural Institutions	0	2	0	49	0	51
	0.0%	3.9%	0.0%	96.1%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	1,845	1,378	2,327	7,230	12,780
	14.4%	10.8%	18.2%	56.6%	100%
Household Population	3,294	2,208	4,015	11,516	21,033
	15.7%	10.5%	19.1%	54.8%	100%

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

**LENDING TEST**

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

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Below
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>BELOW</b>

During the review period, the bank originated one SBA PPP loan totaling \$22,015 that qualified as community development.

**INVESTMENT TEST**

During the review period, the bank made one new investment totaling \$1.8 million and had three prior period investments totaling \$4.2 million. Additionally, the bank made 13 donations totaling \$8,625 in the assessment area. This performance exceeds the level of investments in the nonMSA assessment areas.

**SERVICE TEST**

<b>Service Test Criteria</b>	<b>Performance</b>
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank had two employees provide three services to three organizations, which is in line with peer performance. Therefore, performance is consistent with that of the full-scope nonMSA assessment areas.

**SCOPE OF EXAMINATION TABLES**

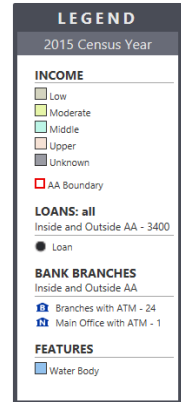
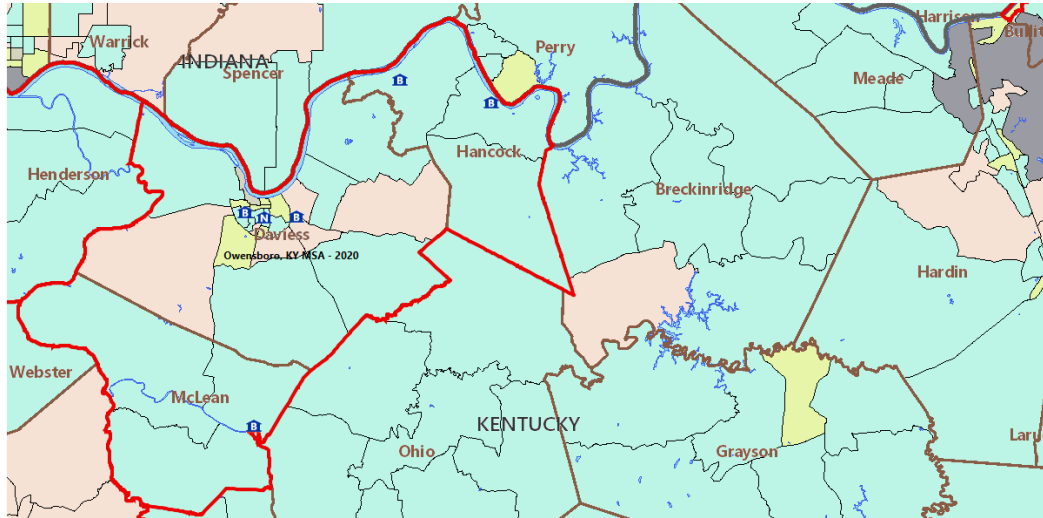
<b>Scope of Examination</b>			
<b>TIME PERIOD REVIEWED</b>	January 1, 2019 – December 31, 2020 for HMDA, small business, and small farm lending.  November 26, 2018 – October 24, 2021 for community development loans, investment, and service activities.		
<b>FINANCIAL INSTITUTION</b>			<b>PRODUCTS REVIEWED</b>
Independence Bank of Kentucky Owensboro, Kentucky			HMDA Small Business Small Farm
<b>AFFILLIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>		<b>PRODUCTS REVIEWED</b>
N/A	N/A		N/A

ASSESSMENT AREA MAPS

Owensboro MSA

Independence Bank of KY - Owensboro, KY 2021

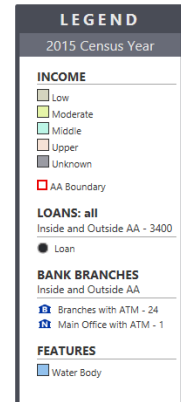
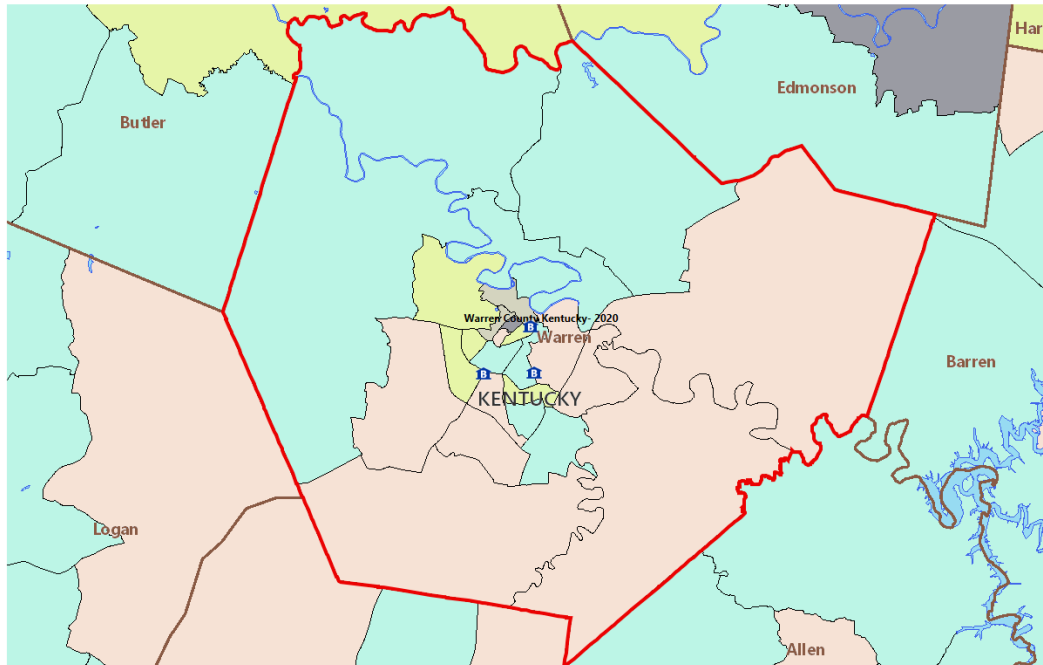
Owensboro, KY MSA - 2020



Warren County

Independence Bank of KY - Owensboro, KY 2021

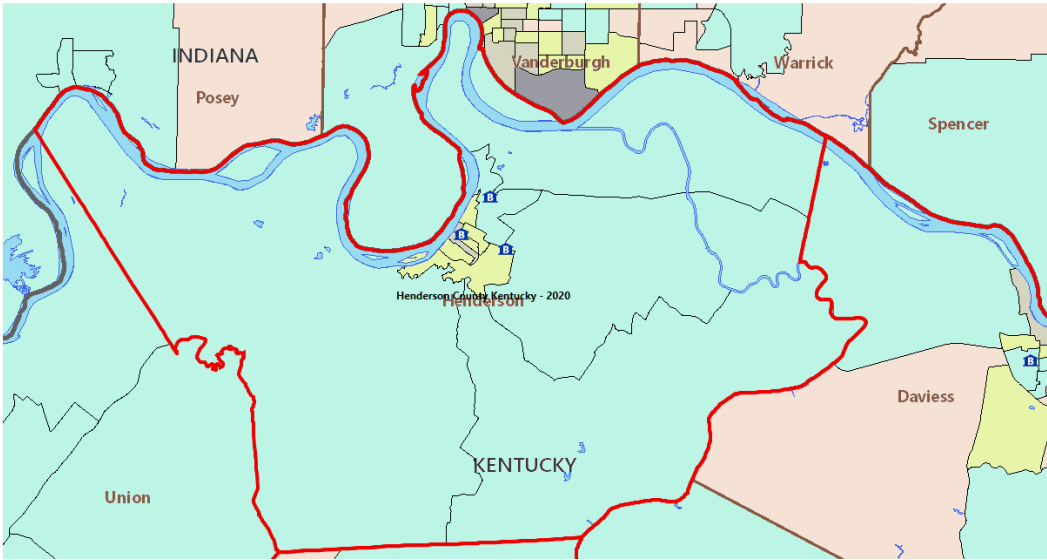
Warren County Kentucky - 2020





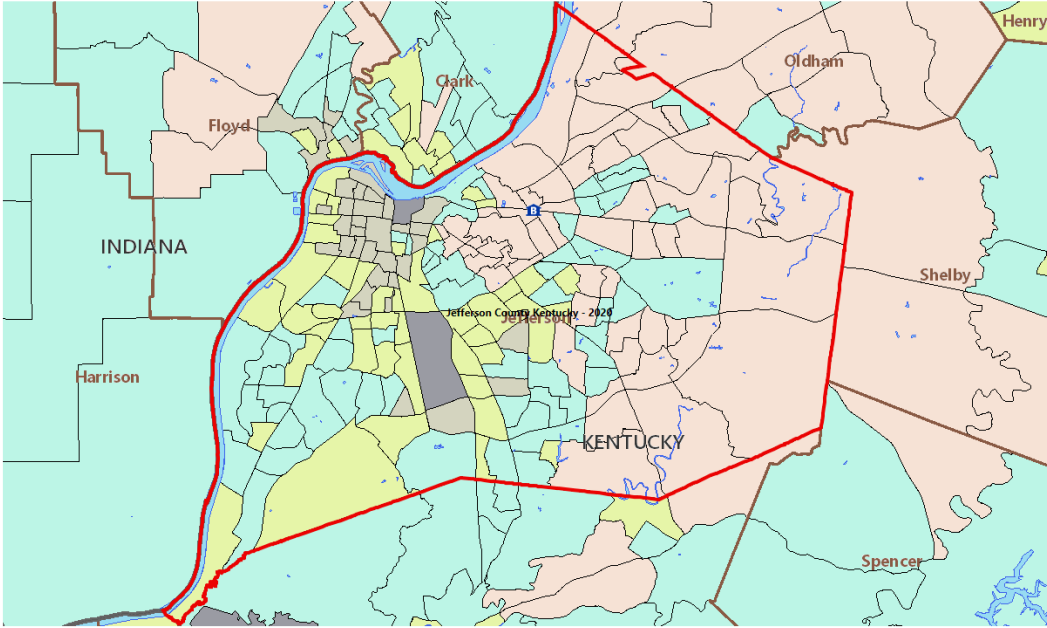
### Henderson County

Independence Bank of KY - Owensboro, KY 2021  
Henderson County Kentucky - 2020



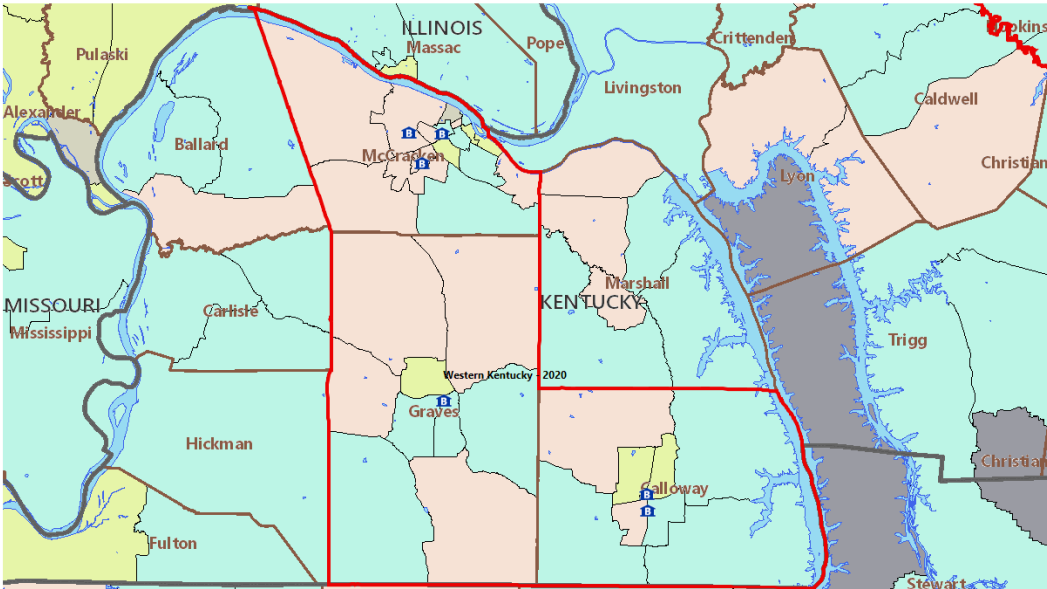
### Jefferson County

Independence Bank of KY - Owensboro, KY 2021  
Jefferson County Kentucky - 2020



Western Kentucky

Independence Bank of KY - Owensboro, KY 2021  
 Western Kentucky - 2020



**LEGEND**  
 2015 Census Year

**INCOME**

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

**LOANS: all**  
 Inside and Outside AA - 3400

- Loan

**BANK BRANCHES**  
 Inside and Outside AA

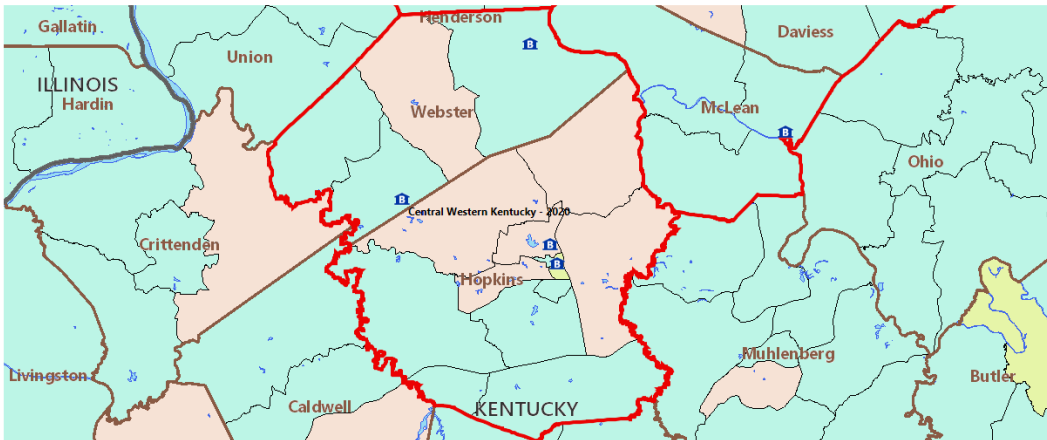
- Branches with ATM - 24
- Main Office with ATM - 1

**FEATURES**

- Water Body

Central Western Kentucky

Independence Bank of KY - Owensboro, KY 2021  
 Central Western Kentucky - 2020



**LEGEND**  
 2015 Census Year

**INCOME**

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

**LOANS: all**  
 Inside and Outside AA - 3400

- Loan

**BANK BRANCHES**  
 Inside and Outside AA

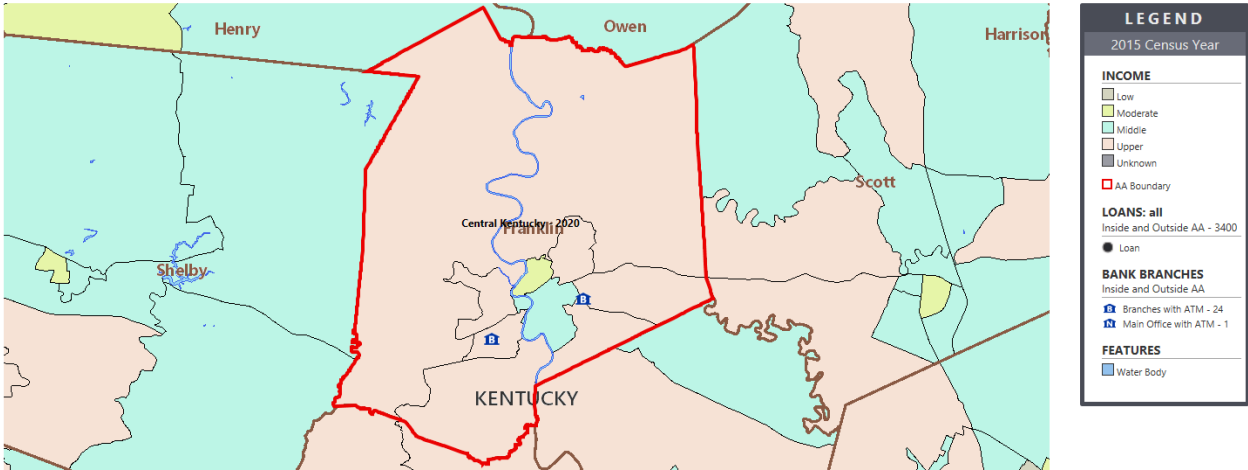
- Branches with ATM - 24
- Main Office with ATM - 1

**FEATURES**

- Water Body

### Central Kentucky

Independence Bank of KY - Owensboro, KY 2021  
Central Kentucky - 2020



**LENDING PERFORMANCE TABLES FOR FULL-SCOPE REVIEW ASSESSMENT  
AREAS**

**Owensboro MSA**

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	14	8.4%	13.7%	1,182	5.2%	8.6%	22.2%
	Moderate	37	22.3%	26.6%	3,910	17.1%	22.1%	17.8%
	Middle	36	21.7%	21.9%	5,072	22.1%	22.9%	19.8%
	Upper	54	32.5%	23.7%	9,702	42.3%	33.1%	40.1%
	Unknown	25	15.1%	14.1%	3,065	13.4%	13.3%	0.0%
	<b>TOTAL</b>	<b>166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22,931</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	18	11.0%	11.1%	1,139	5.4%	5.5%	22.2%
	Moderate	42	25.6%	19.5%	4,189	19.7%	13.7%	17.8%
	Middle	31	18.9%	21.6%	4,263	20.1%	19.3%	19.8%
	Upper	58	35.4%	33.4%	8,994	42.4%	42.5%	40.1%
	Unknown	15	9.1%	14.5%	2,648	12.5%	19.0%	0.0%
	<b>TOTAL</b>	<b>164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21,233</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	3	7.3%	11.7%	147	7.0%	10.0%	22.2%
	Moderate	10	24.4%	15.5%	343	16.3%	11.3%	17.8%
	Middle	13	31.7%	23.5%	421	20.0%	16.0%	19.8%
	Upper	13	31.7%	46.0%	783	37.2%	57.0%	40.1%
	Unknown	2	4.9%	3.3%	410	19.5%	5.7%	0.0%
	<b>TOTAL</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	7	10.3%	10.3%	546	11.4%	7.5%	22.2%
	Moderate	5	7.4%	13.1%	545	11.3%	10.1%	17.8%
	Middle	17	25.0%	25.7%	1,000	20.8%	18.0%	19.8%
	Upper	37	54.4%	44.6%	2,539	52.8%	56.0%	40.1%
	Unknown	2	2.9%	6.3%	180	3.7%	8.4%	0.0%
	<b>TOTAL</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,810</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	5.8%	0	0.0%	4.9%	22.2%
	Moderate	1	20.0%	21.2%	50	29.4%	21.9%	17.8%
	Middle	2	40.0%	30.8%	51	30.0%	31.4%	19.8%
	Upper	1	20.0%	32.7%	29	17.1%	32.9%	40.1%
	Unknown	1	20.0%	9.6%	40	23.5%	8.9%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	42	9.5%	12.3%	3,014	5.9%	7.2%	22.2%
	Moderate	95	21.4%	22.7%	9,037	17.6%	18.0%	17.8%
	Middle	99	22.3%	21.9%	10,807	21.1%	20.5%	19.8%
	Upper	163	36.7%	28.8%	22,047	43.0%	35.5%	40.1%
	Unknown	45	10.1%	14.3%	6,343	12.4%	18.8%	0.0%
	<b>TOTAL</b>	<b>444</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51,248</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	7	4.6%	9.7%	585	2.2%	5.8%	22.2%
	Moderate	21	13.8%	23.3%	2,370	8.8%	17.3%	17.8%
	Middle	31	20.4%	24.1%	3,903	14.5%	23.8%	19.8%
	Upper	68	44.7%	30.4%	14,284	53.0%	40.8%	40.1%
	Unknown	25	16.4%	12.4%	5,817	21.6%	12.2%	0.0%
	<b>TOTAL</b>	<b>152</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,959</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	10	3.7%	4.4%	726	1.7%	2.2%	22.2%
	Moderate	41	15.1%	14.1%	3,712	8.7%	9.4%	17.8%
	Middle	48	17.6%	23.5%	5,784	13.6%	19.7%	19.8%
	Upper	133	48.9%	42.9%	24,985	58.8%	53.5%	40.1%
	Unknown	40	14.7%	15.0%	7,303	17.2%	15.2%	0.0%
	<b>TOTAL</b>	<b>272</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42,510</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Home Improvement	Low	0	0.0%	6.6%	0	0.0%	4.0%	22.2%
	Moderate	2	25.0%	17.6%	140	31.5%	13.2%	17.8%
	Middle	1	12.5%	23.6%	35	7.9%	20.4%	19.8%
	Upper	5	62.5%	50.0%	270	60.7%	60.8%	40.1%
	Unknown	0	0.0%	2.2%	0	0.0%	1.6%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	4.0%	0	0.0%	0.5%	40.1%
	Unknown	4	100.0%	96.0%	3,364	100.0%	99.5%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,364</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	10	8.3%	10.3%	400	5.7%	6.9%	22.2%
	Moderate	17	14.0%	13.3%	720	10.2%	7.9%	17.8%
	Middle	28	23.1%	19.7%	1,456	20.7%	15.1%	19.8%
	Upper	56	46.3%	48.9%	3,493	49.6%	61.2%	40.1%
	Unknown	10	8.3%	7.7%	974	13.8%	9.0%	0.0%
	<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7,043</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	6.5%	0	0.0%	2.6%	22.2%
	Moderate	0	0.0%	19.4%	0	0.0%	17.4%	17.8%
	Middle	0	0.0%	22.6%	0	0.0%	15.6%	19.8%
	Upper	0	0.0%	38.7%	0	0.0%	48.8%	40.1%
	Unknown	0	0.0%	12.9%	0	0.0%	15.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	27	4.8%	6.9%	1,711	2.1%	3.8%	22.2%
	Moderate	81	14.5%	17.8%	6,942	8.6%	12.4%	17.8%
	Middle	108	19.4%	23.1%	11,178	13.9%	20.6%	19.8%
	Upper	262	47.0%	37.4%	43,032	53.6%	46.3%	40.1%
	Unknown	79	14.2%	14.8%	17,458	21.7%	16.8%	0.0%
	<b>TOTAL</b>	<b>557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,321</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	140	66.0%	48.6%	\$14,929	45.3%	40.7%	88.7%
	Over \$1 Million/ Unknown	72	34.0%	51.4%	\$18,012	54.7%	59.3%	11.3%
	<b>TOTAL</b>	<b>212</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,941</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	128	60.4%	89.7%	\$6,116	18.6%	30.5%	
	\$100,001–\$250,000	49	23.1%	5.2%	\$8,795	26.7%	18.5%	
	\$250,001–\$1 Million	35	16.5%	5.1%	\$18,030	54.7%	51.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>212</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,941</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	98	70.0%		\$4,030	27.0%	
		\$100,001–\$250,000	29	20.7%		\$4,771	32.0%	
		\$250,001–\$1 Million	13	9.3%		\$6,128	41.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>140</b>	<b>100.0%</b>		<b>\$14,929</b>	<b>100.0%</b>	

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	371	63.1%	42.2%	\$30,427	44.0%	33.9%	88.9%
	Over \$1 Million/ Unknown	217	36.9%	57.8%	\$38,777	56.0%	66.1%	11.1%
	<b>TOTAL</b>	<b>588</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$69,204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	415	70.6%	82.8%	\$13,330	19.3%	26.8%	
	\$100,001–\$250,000	98	16.7%	10.1%	\$16,510	23.9%	23.2%	
	\$250,001–\$1 Million	75	12.8%	7.1%	\$39,364	56.9%	50.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>588</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$69,204</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	297	50.5%		\$8,751	12.6%	
		\$100,001–\$250,000	46	7.8%		\$7,200	10.4%	
		\$250,001–\$1 Million	28	4.8%		\$14,476	20.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>371</b>	<b>63.1%</b>		<b>\$30,427</b>	<b>44.0%</b>	



Appendix C (Continued)

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	230	84.2%	67.5%	23284	76.3%	71.7%	99.0%
	Over \$1 Million/ Unknown	43	15.8%	32.5%	7230	23.7%	28.3%	1.0%
	<b>TOTAL</b>	<b>273</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	180	65.9%	71.6%	7914	25.9%	25.5%	
	\$100,001– \$250,000	56	20.5%	16.0%	9533	31.2%	28.5%	
	\$250,001– \$1 Million	37	13.6%	12.3%	13067	42.8%	46.0%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>273</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30514</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	162	70.4%		6987	30.0%	
		\$100,001– \$250,000	43	18.7%		7441	32.0%	
		\$250,001– \$1 Million	25	10.9%		8856	38.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>230</b>	<b>100.0%</b>		<b>23284</b>	<b>100.0%</b>	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Owensboro MSA								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	223	78.5%	66.4%	20758	69.7%	65.8%	99.0%
	Over \$1 Million/ Unknown	61	21.5%	33.6%	9029	30.3%	34.2%	1.0%
	<b>TOTAL</b>	<b>284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29787</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	199	70.1%	70.2%	8449	28.4%	24.9%	
	\$100,001– \$250,000	51	18.0%	18.5%	8305	27.9%	31.6%	
	\$250,001– \$1 Million	34	12.0%	11.3%	13033	43.8%	43.4%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29787</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	166	74.4%		6785	32.7%	
		\$100,001– \$250,000	35	15.7%		5898	28.4%	
		\$250,001– \$1 Million	22	9.9%		8075	38.9%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>223</b>	<b>100.0%</b>		<b>20758</b>	<b>100.0%</b>	

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	1.3%	0	0.0%	0.7%	1.5%
	Moderate	28	16.9%	19.0%	2,725	11.9%	15.2%	14.9%
	Middle	97	58.4%	55.5%	12,918	56.3%	54.0%	59.4%
	Upper	41	24.7%	24.3%	7,288	31.8%	30.0%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>22,931</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	0.6%	1.1%	16	0.1%	0.6%	1.5%
	Moderate	15	9.1%	10.1%	1,275	6.0%	9.9%	14.9%
	Middle	100	61.0%	58.0%	12,394	58.4%	54.6%	59.4%
	Upper	48	29.3%	30.8%	7,548	35.5%	34.9%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21,233</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.4%	0	0.0%	0.7%	1.5%
	Moderate	6	14.6%	11.3%	177	8.4%	7.2%	14.9%
	Middle	26	63.4%	56.3%	1,647	78.3%	61.6%	59.4%
	Upper	9	22.0%	31.0%	280	13.3%	30.6%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	16.7%	0	0.0%	6.7%	9.9%
	Moderate	0	0.0%	33.3%	0	0.0%	7.2%	32.2%
	Middle	0	0.0%	25.0%	0	0.0%	10.3%	48.8%
	Upper	0	0.0%	25.0%	0	0.0%	75.8%	9.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.6%	0	0.0%	4.9%	1.5%
	Moderate	1	1.5%	11.4%	30	0.6%	6.2%	14.9%
	Middle	49	72.1%	58.3%	3,414	71.0%	51.4%	59.4%
	Upper	18	26.5%	29.7%	1,366	28.4%	37.6%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,810</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%
	Moderate	0	0.0%	5.8%	0	0.0%	6.0%	14.9%
	Middle	5	100.0%	78.8%	170	100.0%	73.8%	59.4%
	Upper	0	0.0%	15.4%	0	0.0%	20.3%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	2.7%	0	0.0%	0.6%	1.5%
	Moderate	0	0.0%	32.4%	0	0.0%	35.0%	14.9%
	Middle	0	0.0%	45.9%	0	0.0%	39.4%	59.4%
	Upper	0	0.0%	18.9%	0	0.0%	25.0%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	1	0.2%	1.2%	16	0.0%	1.0%	1.5%
	Moderate	50	11.3%	15.4%	4,207	8.2%	13.0%	14.9%
	Middle	277	62.4%	56.6%	30,543	59.6%	52.6%	59.4%
	Upper	116	26.1%	26.8%	16,482	32.2%	33.4%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>444</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51,248</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Owensboro MSA								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	1.3%	0.9%	187	0.7%	0.4%	1.5%
	Moderate	20	13.2%	18.5%	2,106	7.8%	14.3%	14.9%
	Middle	94	61.8%	57.2%	18,100	67.1%	57.9%	59.4%
	Upper	36	23.7%	23.4%	6,566	24.4%	27.3%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>152</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,959</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	2	0.7%	0.4%	445	1.0%	0.3%	1.5%
	Moderate	22	8.1%	13.0%	2,371	5.6%	9.1%	14.9%
	Middle	159	58.5%	52.4%	25,392	59.7%	51.5%	59.4%
	Upper	89	32.7%	34.2%	14,302	33.6%	39.1%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>272</b>	<b>100.0%</b>	<b>100.0%</b>	<b>42,510</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.1%	0	0.0%	0.7%	1.5%
	Moderate	0	0.0%	7.1%	0	0.0%	6.3%	14.9%
	Middle	5	62.5%	52.7%	141	31.7%	46.6%	59.4%
	Upper	3	37.5%	39.0%	304	68.3%	46.4%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	4.0%	0	0.0%	1.2%	9.9%
	Moderate	2	50.0%	36.0%	1,637	48.7%	32.9%	32.2%
	Middle	2	50.0%	48.0%	1,727	51.3%	49.6%	48.8%
	Upper	0	0.0%	12.0%	0	0.0%	16.4%	9.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,364</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.4%	0	0.0%	0.4%	1.5%
	Moderate	12	9.9%	9.9%	547	7.8%	5.1%	14.9%
	Middle	71	58.7%	55.4%	3,958	56.2%	57.2%	59.4%
	Upper	38	31.4%	34.3%	2,538	36.0%	37.3%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7,043</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%
	Moderate	0	0.0%	9.7%	0	0.0%	7.5%	14.9%
	Middle	0	0.0%	58.1%	0	0.0%	53.4%	59.4%
	Upper	0	0.0%	32.3%	0	0.0%	39.0%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	3.7%	0	0.0%	1.8%	1.5%
	Moderate	0	0.0%	24.4%	0	0.0%	17.6%	14.9%
	Middle	0	0.0%	41.5%	0	0.0%	38.7%	59.4%
	Upper	0	0.0%	30.5%	0	0.0%	41.9%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	0.7%	0.7%	632	0.8%	0.4%	1.5%
	Moderate	56	10.1%	15.2%	6,661	8.3%	12.0%	14.9%
	Middle	331	59.4%	54.4%	49,318	61.4%	54.1%	59.4%
	Upper	166	29.8%	29.7%	23,710	29.5%	33.5%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,321</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	7	3.3%	3.1%	\$648	2.0%	2.1%	2.8%
Moderate	42	19.8%	24.7%	\$6,758	20.5%	29.8%	27.5%
Middle	120	56.6%	45.2%	\$17,922	54.4%	39.9%	47.4%
Upper	43	20.3%	26.4%	\$7,613	23.1%	27.9%	22.3%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>212</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,941</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	11	1.9%	2.5%	\$1,929	2.8%	2.8%	2.6%
Moderate	99	16.8%	24.0%	\$14,533	21.0%	27.7%	27.6%
Middle	348	59.2%	47.6%	\$35,518	51.3%	41.8%	46.9%
Upper	130	22.1%	25.8%	\$17,224	24.9%	27.7%	22.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>588</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$69,204</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Owensboro MSA							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	1.1%	2.4%	\$119	0.4%	1.2%	4.6%
Middle	212	77.7%	72.3%	\$21,495	70.4%	68.1%	72.2%
Upper	58	21.2%	25.3%	\$8,900	29.2%	30.6%	23.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>273</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans							
Assessment Area: Owensboro MSA							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	0.7%	1.5%	\$575	1.9%	1.5%	4.1%
Middle	223	78.5%	74.0%	\$23,130	77.7%	73.9%	73.8%
Upper	59	20.8%	24.5%	\$6,082	20.4%	24.6%	22.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$29,787</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



## WESTERN KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	5	5.2%	3.2%	280	2.2%	1.6%	17.8%
	Moderate	6	6.3%	15.1%	629	4.8%	9.7%	13.6%
	Middle	13	13.5%	19.3%	1,512	11.6%	15.7%	18.5%
	Upper	54	56.3%	47.8%	8,772	67.4%	59.9%	50.1%
	Unknown	18	18.8%	14.6%	1,824	14.0%	13.1%	0.0%
	<b>TOTAL</b>	<b>96</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,017</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	1.3%	3.4%	15	0.1%	1.6%	17.8%
	Moderate	6	7.9%	12.1%	605	5.6%	7.8%	13.6%
	Middle	12	15.8%	16.8%	1,077	10.0%	11.7%	18.5%
	Upper	46	60.5%	52.7%	7,717	71.6%	60.7%	50.1%
	Unknown	11	14.5%	14.9%	1,371	12.7%	18.2%	0.0%
	<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,785</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	14.3%	7.3%	7	2.6%	4.7%	17.8%
	Moderate	0	0.0%	18.3%	0	0.0%	16.6%	13.6%
	Middle	3	42.9%	22.9%	36	13.5%	19.2%	18.5%
	Upper	3	42.9%	48.6%	223	83.8%	57.0%	50.1%
	Unknown	0	0.0%	2.8%	0	0.0%	2.4%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
	Upper	2	28.6%	20.8%	363	5.6%	5.1%	50.1%
	Unknown	5	71.4%	79.2%	6,071	94.4%	94.9%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	2.1%	1.7%	10	0.3%	0.7%	17.8%
	Moderate	5	10.6%	14.9%	263	9.1%	9.2%	13.6%
	Middle	6	12.8%	14.9%	263	9.1%	11.2%	18.5%
	Upper	35	74.5%	65.3%	2,349	81.4%	76.1%	50.1%
	Unknown	0	0.0%	3.3%	0	0.0%	2.8%	0.0%
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,885</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	9.3%	0	0.0%	4.5%	17.8%
	Moderate	0	0.0%	9.3%	0	0.0%	6.8%	13.6%
	Middle	0	0.0%	25.6%	0	0.0%	24.1%	18.5%
	Upper	0	0.0%	46.5%	0	0.0%	56.0%	50.1%
	Unknown	0	0.0%	9.3%	0	0.0%	8.5%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
	Upper	0	0.0%	1.7%	0	0.0%	4.6%	50.1%
	Unknown	0	0.0%	98.3%	0	0.0%	95.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	8	3.4%	3.3%	312	0.9%	1.5%	17.8%
	Moderate	17	7.3%	13.8%	1,497	4.5%	8.4%	13.6%
	Middle	34	14.6%	18.0%	2,888	8.7%	13.2%	18.5%
	Upper	140	60.1%	48.9%	19,424	58.2%	56.3%	50.1%
	Unknown	34	14.6%	16.0%	9,266	27.8%	20.5%	0.0%
	<b>TOTAL</b>	<b>233</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33,387</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	3	3.2%	3.7%	216	1.5%	1.7%	17.8%
	Moderate	10	10.6%	16.8%	1,058	7.3%	11.0%	13.6%
	Middle	15	16.0%	20.8%	1,757	12.1%	17.5%	18.5%
	Upper	50	53.2%	44.4%	9,645	66.4%	56.8%	50.1%
	Unknown	16	17.0%	14.3%	1,855	12.8%	13.0%	0.0%
	<b>TOTAL</b>	<b>94</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14,531</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	0.5%	2.0%	100	0.3%	0.8%	17.8%
	Moderate	19	9.5%	7.7%	1,952	6.1%	4.3%	13.6%
	Middle	24	12.0%	14.8%	3,025	9.4%	10.2%	18.5%
	Upper	134	67.0%	58.5%	24,525	76.3%	68.0%	50.1%
	Unknown	22	11.0%	17.1%	2,527	7.9%	16.7%	0.0%
	<b>TOTAL</b>	<b>200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	7.1%	4.6%	21	2.1%	1.3%	17.8%
	Moderate	1	7.1%	14.7%	25	2.5%	11.1%	13.6%
	Middle	2	14.3%	15.6%	60	6.0%	10.5%	18.5%
	Upper	9	64.3%	60.6%	781	78.3%	70.7%	50.1%
	Unknown	1	7.1%	4.6%	111	11.1%	6.4%	0.0%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	2.8%	0	0.0%	0.2%	18.5%
	Upper	0	0.0%	8.3%	0	0.0%	3.6%	50.1%
	Unknown	8	100.0%	88.9%	1,975	100.0%	96.2%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,975</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	2.1%	3.5%	40	1.4%	2.3%	17.8%
	Moderate	2	4.3%	7.0%	25	0.9%	2.9%	13.6%
	Middle	7	14.9%	17.5%	451	16.2%	17.2%	18.5%
	Upper	36	76.6%	70.2%	2,244	80.7%	76.3%	50.1%
	Unknown	1	2.1%	1.8%	20	0.7%	1.4%	0.0%
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,780</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	12.2%	0	0.0%	3.8%	17.8%
	Moderate	0	0.0%	14.3%	0	0.0%	11.9%	13.6%
	Middle	0	0.0%	24.5%	0	0.0%	15.5%	18.5%
	Upper	0	0.0%	44.9%	0	0.0%	66.1%	50.1%
	Unknown	0	0.0%	4.1%	0	0.0%	2.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	50.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	6	1.7%	2.9%	377	0.7%	1.1%	17.8%
	Moderate	32	8.8%	11.6%	3,060	5.8%	6.8%	13.6%
	Middle	48	13.2%	17.1%	5,293	10.1%	12.5%	18.5%
	Upper	229	63.1%	50.9%	37,195	71.0%	58.7%	50.1%
	Unknown	48	13.2%	17.6%	6,488	12.4%	20.9%	0.0%
	<b>TOTAL</b>	<b>363</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	148	72.9%	44.1%	\$11,153	53.1%	36.2%	90.7%
	Over \$1 Million/ Unknown	55	27.1%	55.9%	\$9,847	46.9%	63.8%	9.3%
	<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	139	68.5%	91.8%	\$5,383	25.6%	31.9%	
	\$100,001–\$250,000	46	22.7%	4.1%	\$7,889	37.6%	17.2%	
	\$250,001–\$1 Million	18	8.9%	4.1%	\$7,728	36.8%	50.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,000</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	114	77.0%		\$3,954	35.5%	
		\$100,001–\$250,000	27	18.2%		\$4,623	41.5%	
		\$250,001–\$1 Million	7	4.7%		\$2,576	23.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>		<b>\$11,153</b>	<b>100.0%</b>	

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	294	70.2%	46.2%	\$17,964	39.4%	32.4%	90.7%
	Over \$1 Million/ Unknown	125	29.8%	53.8%	\$27,588	60.6%	67.6%	9.3%
	<b>TOTAL</b>	<b>419</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,552</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	306	73.0%	85.3%	\$10,252	22.5%	23.6%	
	\$100,001– \$250,000	62	14.8%	7.0%	\$10,321	22.7%	16.6%	
	\$250,001– \$1 Million	51	12.2%	7.7%	\$24,979	54.8%	59.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>419</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,552</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	260	62.1%		\$7,664	16.8%	
		\$100,001– \$250,000	23	5.5%		\$4,163	9.1%	
		\$250,001– \$1 Million	11	2.6%		\$6,137	13.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>294</b>	<b>70.2%</b>		<b>\$17,964</b>	<b>39.4%</b>	

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Western Kentucky								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	61	81.3%	60.1%	6,651	69.0%	68.3%	98.4%
	Over \$1 Million/ Unknown	14	18.7%	39.9%	2,986	31.0%	31.7%	1.6%
	<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,637</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	49	65.3%	75.4%	2,395	24.9%	22.6%	
	\$100,001– \$250,000	16	21.3%	14.8%	3,232	33.5%	32.8%	
	\$250,001– \$1 Million	10	13.3%	9.8%	4,010	41.6%	44.6%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,637</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	44	72.1%		2,134	32.1%	
		\$100,001– \$250,000	11	18.0%		2,162	32.5%	
		\$250,001– \$1 Million	6	9.8%		2,355	35.4%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>61</b>	<b>100.0%</b>		<b>6,651</b>	<b>100.0%</b>	

Small Farms Loans by Revenue and Loan Size Assessment Area: Western Kentucky								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	83	79.0%	64.4%	7,553	67.7%	70.7%	98.5%
	Over \$1 Million/ Unknown	22	21.0%	35.6%	3,608	32.3%	29.3%	1.5%
	<b>TOTAL</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	73	69.5%	76.1%	2,610	23.4%	25.0%	
	\$100,001– \$250,000	18	17.1%	14.1%	3,089	27.7%	29.0%	
	\$250,001– \$1 Million	14	13.3%	9.8%	5,462	48.9%	46.0%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,161</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	62	74.7%		2,147	28.4%	
		\$100,001– \$250,000	11	13.3%		1,794	23.8%	
		\$250,001– \$1 Million	10	12.0%		3,612	47.8%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>		<b>7,553</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans Assessment Area: Western Kentucky									
Product Type		Tract Income Levels		2019					
				Count			Dollar		Owner-Occupied Units
				Bank		HMDA Aggregate	Bank		
				#	%	%	\$ (000s)	\$ %	\$ %
Home Purchase	Low	1	1.0%	0.4%	26	0.2%	0.3%	0.5%	
	Moderate	13	13.5%	8.0%	1,409	10.8%	8.2%	8.1%	
	Middle	32	33.3%	34.2%	3,341	25.7%	27.7%	36.3%	
	Upper	50	52.1%	57.3%	8,241	63.3%	63.8%	55.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<b>TOTAL</b>	<b>96</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,017</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Refinance	Low	1	1.3%	0.1%	34	0.3%	0.0%	0.5%	
	Moderate	8	10.5%	7.1%	1,020	9.5%	6.4%	8.1%	
	Middle	24	31.6%	29.5%	2,892	26.8%	26.6%	36.3%	
	Upper	43	56.6%	63.3%	6,839	63.4%	67.0%	55.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	



Appendix C (Continued)

	<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,785</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	5.5%	0	0.0%	2.8%	8.1%
	Middle	2	28.6%	34.9%	49	18.4%	27.3%	36.3%
	Upper	5	71.4%	59.6%	217	81.6%	69.8%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.2%
	Moderate	1	14.3%	41.7%	270	4.2%	54.0%	41.4%
	Middle	3	42.9%	25.0%	459	7.1%	6.3%	30.4%
	Upper	3	42.9%	33.3%	5,705	88.7%	39.7%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>	Low	0	0.0%	0.8%	0	0.0%	0.6%	0.5%
	Moderate	3	6.4%	5.8%	78	2.7%	2.6%	8.1%
	Middle	13	27.7%	24.0%	493	17.1%	14.9%	36.3%
	Upper	31	66.0%	69.4%	2,314	80.2%	82.0%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,885</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	9.3%	0	0.0%	7.3%	8.1%
	Middle	0	0.0%	39.5%	0	0.0%	33.8%	36.3%
	Upper	0	0.0%	51.2%	0	0.0%	59.0%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	6.8%	0	0.0%	2.3%	8.1%
	Middle	0	0.0%	32.2%	0	0.0%	23.0%	36.3%
	Upper	0	0.0%	61.0%	0	0.0%	74.7%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	2	0.9%	0.3%	60	0.2%	0.2%	0.5%
	Moderate	25	10.7%	7.8%	2,777	8.3%	10.2%	8.1%
	Middle	74	31.8%	32.3%	7,234	21.7%	25.7%	36.3%
	Upper	132	56.7%	59.6%	23,316	69.8%	63.9%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>233</b>	<b>100.0%</b>	<b>100.0%</b>	<b>33,387</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Western Kentucky								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.7%	0	0.0%	0.3%	0.5%
	Moderate	8	8.5%	7.1%	1,131	7.8%	7.0%	8.1%
	Middle	33	35.1%	33.4%	4,491	30.9%	29.2%	36.3%
	Upper	53	56.4%	58.9%	8,909	61.3%	63.5%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>94</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14,531</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.5%
	Moderate	20	10.0%	5.8%	2,769	8.6%	4.9%	8.1%
	Middle	51	25.5%	26.7%	6,024	18.7%	21.9%	36.3%
	Upper	129	64.5%	67.3%	23,336	72.6%	73.1%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	3	21.4%	8.3%	201	20.1%	7.4%	8.1%
	Middle	2	14.3%	30.3%	116	11.6%	24.6%	36.3%
	Upper	9	64.3%	61.5%	681	68.2%	68.1%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	2.8%	0	0.0%	0.6%	2.2%
	Moderate	2	25.0%	27.8%	97	4.9%	14.1%	41.4%
	Middle	2	25.0%	36.1%	634	32.1%	70.5%	30.4%
	Upper	4	50.0%	33.3%	1,244	63.0%	14.8%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,975</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	2	4.3%	3.5%	15	0.5%	1.7%	8.1%
	Middle	18	38.3%	35.1%	1,325	47.7%	30.9%	36.3%
	Upper	27	57.4%	61.4%	1,440	51.8%	67.4%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,780</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	6.1%	0	0.0%	3.4%	8.1%
	Middle	0	0.0%	42.9%	0	0.0%	28.8%	36.3%
	Upper	0	0.0%	51.0%	0	0.0%	67.7%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
	Moderate	0	0.0%	16.5%	0	0.0%	17.6%	8.1%
	Middle	0	0.0%	38.1%	0	0.0%	35.5%	36.3%
	Upper	0	0.0%	45.4%	0	0.0%	46.8%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.4%	0	0.0%	0.2%	0.5%
	Moderate	35	9.6%	6.8%	4,213	8.0%	6.4%	8.1%
	Middle	106	29.2%	30.4%	12,590	24.0%	28.2%	36.3%
	Upper	222	61.2%	62.4%	35,610	67.9%	65.1%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>363</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Western Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	8	3.9%	1.9%	\$602	2.9%	4.8%	1.4%
Moderate	30	14.8%	17.0%	\$2,563	12.2%	16.5%	16.5%
Middle	84	41.4%	33.8%	\$9,689	46.1%	36.3%	36.8%
Upper	81	39.9%	45.0%	\$8,146	38.8%	41.7%	45.3%
Unknown	0	0.0%	2.4%	\$0	0.0%	0.7%	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Western Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	11	2.6%	2.0%	\$935	2.1%	5.0%	1.3%
Moderate	74	17.7%	17.7%	\$10,737	23.6%	21.5%	16.7%
Middle	128	30.5%	32.9%	\$11,981	26.3%	29.5%	36.7%
Upper	206	49.2%	46.8%	\$21,899	48.1%	43.8%	45.3%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>419</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$45,552</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Western Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	3	4.0%	4.9%	\$211	2.2%	6.2%	3.2%
Middle	21	28.0%	36.1%	\$2,781	28.9%	35.9%	42.2%
Upper	51	68.0%	57.9%	\$6,645	69.0%	57.9%	54.4%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,637</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Western Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	1	1.0%	0.5%	\$15	0.1%	0.1%	0.2%
Moderate	7	6.7%	8.8%	\$371	3.3%	6.4%	3.6%
Middle	32	30.5%	39.5%	\$4,419	39.6%	41.1%	42.0%
Upper	65	61.9%	50.7%	\$6,356	56.9%	52.2%	54.2%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## CENTRAL WESTERN KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
#	%	%	\$ (000s)	\$ %	\$ %	%		
Home Purchase	Low	2	2.2%	2.0%	154	1.5%	1.0%	17.6%
	Moderate	10	11.0%	16.8%	688	6.6%	11.6%	13.6%
	Middle	12	13.2%	24.2%	787	7.5%	20.7%	20.0%
	Upper	55	60.4%	37.6%	7,525	72.1%	48.7%	48.9%
	Unknown	12	13.2%	19.4%	1,276	12.2%	18.0%	0.0%
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	5	4.0%	5.9%	200	1.5%	2.3%	17.6%
	Moderate	12	9.7%	9.5%	577	4.4%	5.6%	13.6%
	Middle	22	17.7%	19.3%	1,508	11.4%	12.7%	20.0%
	Upper	85	68.5%	53.5%	10,979	82.8%	61.7%	48.9%
	Unknown	0	0.0%	11.7%	0	0.0%	17.7%	0.0%
	<b>TOTAL</b>	<b>124</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	5.6%	3.8%	53	7.1%	3.0%	17.6%
	Moderate	3	16.7%	15.1%	51	6.8%	8.5%	13.6%
	Middle	2	11.1%	24.5%	33	4.4%	19.3%	20.0%
	Upper	12	66.7%	56.6%	609	81.6%	69.2%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>746</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	2	40.0%	28.6%	262	32.8%	6.4%	48.9%
	Unknown	3	60.0%	71.4%	537	67.2%	93.6%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	2	3.6%	3.8%	83	3.1%	3.3%	17.6%
	Moderate	9	16.1%	17.5%	263	10.0%	13.4%	13.6%
	Middle	12	21.4%	21.3%	573	21.7%	18.7%	20.0%
	Upper	33	58.9%	56.3%	1,723	65.2%	64.3%	48.9%
	Unknown	0	0.0%	1.3%	0	0.0%	0.2%	0.0%
	<b>TOTAL</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,642</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.7%	0	0.0%	5.1%	17.6%
	Moderate	2	100.0%	26.7%	48	100.0%	14.9%	13.6%
	Middle	0	0.0%	23.3%	0	0.0%	29.3%	20.0%
	Upper	0	0.0%	43.3%	0	0.0%	50.6%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	3.6%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	48.9%
	Unknown	0	0.0%	96.4%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	10	3.4%	3.5%	490	1.8%	1.6%	17.6%
	Moderate	36	12.2%	14.3%	1,627	5.8%	9.1%	13.6%
	Middle	48	16.2%	21.8%	2,901	10.4%	17.1%	20.0%
	Upper	187	63.2%	43.8%	21,098	75.5%	51.8%	48.9%
	Unknown	15	5.1%	16.6%	1,813	6.5%	20.4%	0.0%
	<b>TOTAL</b>	<b>296</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,929</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	2.6%	0	0.0%	1.1%	17.6%
	Moderate	12	17.4%	18.4%	1,037	11.7%	12.6%	13.6%
	Middle	8	11.6%	22.8%	705	8.0%	20.3%	20.0%
	Upper	41	59.4%	34.0%	5,917	67.0%	45.2%	48.9%
	Unknown	8	11.6%	22.1%	1,176	13.3%	20.8%	0.0%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,835</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	3	1.4%	1.8%	119	0.4%	0.7%	17.6%
	Moderate	19	8.9%	7.8%	1,672	5.1%	4.9%	13.6%
	Middle	32	15.0%	16.0%	3,547	10.8%	11.1%	20.0%
	Upper	144	67.6%	54.6%	25,022	76.2%	61.0%	48.9%
	Unknown	15	7.0%	19.9%	2,473	7.5%	22.3%	0.0%
	<b>TOTAL</b>	<b>213</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,833</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	5.6%	0	0.0%	2.8%	17.6%
	Moderate	2	14.3%	11.1%	235	22.3%	11.4%	13.6%
	Middle	0	0.0%	13.9%	0	0.0%	7.9%	20.0%
	Upper	12	85.7%	69.4%	819	77.7%	77.9%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,054</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	2	33.3%	40.0%	280	25.5%	43.3%	48.9%
	Unknown	4	66.7%	60.0%	817	74.5%	56.7%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,097</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	2.0%	3.1%	20	0.8%	1.4%	17.6%
	Moderate	3	6.1%	7.7%	140	5.5%	6.4%	13.6%
	Middle	7	14.3%	16.9%	229	9.0%	14.1%	20.0%
	Upper	36	73.5%	67.7%	2,069	81.0%	73.4%	48.9%
	Unknown	2	4.1%	4.6%	97	3.8%	4.7%	0.0%
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,555</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	18.2%	0	0.0%	6.4%	13.6%
	Middle	0	0.0%	18.2%	0	0.0%	20.4%	20.0%
	Upper	0	0.0%	63.6%	0	0.0%	73.2%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	48.9%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	1.1%	2.2%	139	0.3%	0.9%	17.6%
	Moderate	36	10.3%	12.0%	3,084	6.7%	7.9%	13.6%
	Middle	47	13.4%	18.3%	4,481	9.7%	14.5%	20.0%
	Upper	235	67.0%	45.4%	34,107	73.5%	53.7%	48.9%
	Unknown	29	8.3%	22.1%	4,563	9.8%	23.0%	0.0%
	<b>TOTAL</b>	<b>351</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46,374</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	100	74.6%	44.2%	\$6,037	51.8%	42.5%	89.1%
	Over \$1 Million/ Unknown	34	25.4%	55.8%	\$5,609	48.2%	57.5%	10.9%
	<b>TOTAL</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	104	77.6%	93.6%	\$3,423	29.4%	39.6%	
	\$100,001–\$250,000	16	11.9%	2.8%	\$2,505	21.5%	12.4%	
	\$250,001–\$1 Million	14	10.4%	3.6%	\$5,718	49.1%	48.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,646</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	85	85.0%		\$2,702	44.8%		
	\$100,001–\$250,000	10	10.0%		\$1,597	26.5%		
	\$250,001–\$1 Million	5	5.0%		\$1,738	28.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>100</b>	<b>100.0%</b>		<b>\$6,037</b>	<b>100.0%</b>		

Appendix C (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	209	69.9%	47.0%	\$10,992	44.1%	36.9%	88.6%
	Over \$1 Million/ Unknown	90	30.1%	53.0%	\$13,909	55.9%	63.1%	11.4%
	<b>TOTAL</b>	<b>299</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,901</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	228	76.3%	85.3%	\$7,206	28.9%	30.4%	
	\$100,001–\$250,000	48	16.1%	8.9%	\$7,643	30.7%	23.4%	
	\$250,001–\$1 Million	23	7.7%	5.8%	\$10,052	40.4%	46.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>299</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,901</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	178	59.5%		\$4,527	18.2%		
	\$100,001–\$250,000	23	7.7%		\$3,578	14.4%		
	\$250,001–\$1 Million	8	2.7%		\$2,887	11.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>209</b>	<b>69.9%</b>		<b>\$10,992</b>	<b>44.1%</b>		

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	79	88.8%	71.3%	7822	78.7%	73.6%	97.1%
	Over \$1 Million/ Unknown	10	11.2%	28.7%	2122	21.3%	26.4%	2.9%
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9944</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	59	66.3%	73.5%	2435	24.5%	27.1%	
	\$100,001– \$250,000	16	18.0%	15.4%	2595	26.1%	28.1%	
	\$250,001– \$1 Million	14	15.7%	11.0%	4914	49.4%	44.8%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9944</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	55	69.6%		2186	27.9%		
	\$100,001– \$250,000	14	17.7%		2157	27.6%		
	\$250,001– \$1 Million	10	12.7%		3479	44.5%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>79</b>	<b>100.0%</b>		<b>7822</b>	<b>100.0%</b>		

Appendix C (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Western Kentucky								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	65	78.3%	56.8%	7974	74.9%	71.1%	96.2%
	Over \$1 Million/ Unknown	18	21.7%	43.2%	2679	25.1%	28.9%	3.8%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10653</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	47	56.6%	71.2%	1500	14.1%	20.4%	
	\$100,001– \$250,000	21	25.3%	18.0%	3483	32.7%	33.3%	
	\$250,001– \$1 Million	15	18.1%	10.8%	5670	53.2%	46.3%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10653</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	38	58.5%		1209	15.2%	
		\$100,001– \$250,000	16	24.6%		2689	33.7%	
		\$250,001– \$1 Million	11	16.9%		4076	51.1%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>		<b>7974</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	4.4%	4.8%	200	1.9%	4.0%	3.8%
	Middle	41	45.1%	38.5%	3,652	35.0%	33.3%	51.4%
	Upper	46	50.5%	56.7%	6,578	63.1%	62.7%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	3.9%	0	0.0%	2.8%	3.8%
	Middle	56	45.2%	41.6%	4,125	31.1%	34.7%	51.4%
	Upper	68	54.8%	54.5%	9,139	68.9%	62.5%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>124</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	7.5%	0	0.0%	5.6%	3.8%
	Middle	6	33.3%	41.5%	301	40.3%	42.0%	51.4%
	Upper	12	66.7%	50.9%	445	59.7%	52.4%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>746</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	47.6%	15.2%
	Middle	4	80.0%	71.4%	572	71.6%	46.8%	45.8%
	Upper	1	20.0%	14.3%	227	28.4%	5.5%	39.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	1.8%	2.5%	30	1.1%	1.0%	3.8%
	Middle	32	57.1%	53.8%	1,508	57.1%	55.6%	51.4%
	Upper	23	41.1%	43.8%	1,104	41.8%	43.4%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,642</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	7.1%	3.8%
	Middle	0	0.0%	43.3%	0	0.0%	48.6%	51.4%
	Upper	2	100.0%	46.7%	48	100.0%	44.3%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	7.1%	0	0.0%	3.8%	3.8%
	Middle	0	0.0%	42.9%	0	0.0%	41.4%	51.4%
	Upper	0	0.0%	50.0%	0	0.0%	54.8%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	1.7%	4.7%	230	0.8%	4.8%	3.8%
	Middle	139	47.0%	40.9%	10,158	36.4%	35.2%	51.4%
	Upper	152	51.4%	54.4%	17,541	62.8%	59.9%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>296</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,929</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Western Kentucky								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	4.1%	0	0.0%	3.2%	3.8%
	Middle	22	31.9%	34.6%	2,101	23.8%	29.1%	51.4%
	Upper	47	68.1%	61.3%	6,734	76.2%	67.8%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,835</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	2.3%	2.1%	412	1.3%	1.2%	3.8%
	Middle	87	40.8%	35.5%	11,219	34.2%	31.5%	51.4%
	Upper	121	56.8%	62.4%	21,202	64.6%	67.4%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>213</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,833</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	7	50.0%	41.7%	366	34.7%	40.6%	51.4%
	Upper	7	50.0%	58.3%	688	65.3%	59.4%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,054</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	2	33.3%	40.0%	309	28.2%	44.8%	44.8%
	Upper	4	66.7%	60.0%	788	71.8%	55.2%	55.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,097</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	23	46.9%	43.1%	1,187	46.5%	42.9%	51.4%
	Upper	26	53.1%	56.9%	1,368	53.5%	57.1%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,555</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	0	0.0%	54.5%	0	0.0%	31.8%	51.4%
	Upper	0	0.0%	45.5%	0	0.0%	68.2%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Middle	0	0.0%	47.9%	0	0.0%	43.0%	51.4%
	Upper	0	0.0%	52.1%	0	0.0%	57.0%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	5	1.4%	2.7%	412	0.9%	1.9%	3.8%
	Middle	141	40.2%	36.0%	15,182	32.7%	31.1%	51.4%
	Upper	205	58.4%	61.3%	30,780	66.4%	67.0%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>351</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46,374</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	6.7%	6.3%	\$1,550	13.3%	10.0%	8.4%
Middle	65	48.5%	43.3%	\$4,404	37.8%	40.4%	43.5%
Upper	60	44.8%	48.8%	\$5,692	48.9%	48.9%	48.0%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.8%	0.0%
<b>TOTAL</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,646</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	23	7.7%	7.8%	\$2,196	8.8%	6.0%	8.4%
Middle	133	44.5%	39.6%	\$8,922	35.8%	33.0%	42.7%
Upper	143	47.8%	52.2%	\$13,783	55.4%	59.6%	48.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	1.3%	0.0%
<b>TOTAL</b>	<b>299</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,901</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Middle	48	53.9%	51.5%	\$4,917	49.4%	47.8%	53.2%
Upper	41	46.1%	48.5%	\$5,027	50.6%	52.2%	46.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,944</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Central Western Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
Middle	37	44.6%	47.5%	\$4,692	44.0%	43.2%	54.9%
Upper	46	55.4%	51.8%	\$5,961	56.0%	56.7%	45.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,653</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW  
ASSESSMENT AREAS**

**WARREN COUNTY**

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
#	%	%	\$ (000s)	\$ %	\$ %	%		
Home Purchase	Low	2	3.3%	2.2%	222	2.4%	1.2%	19.7%
	Moderate	1	1.6%	16.4%	112	1.2%	12.3%	16.6%
	Middle	7	11.5%	22.5%	943	10.3%	20.1%	19.7%
	Upper	21	34.4%	39.9%	3,956	43.0%	48.6%	44.0%
	Unknown	30	49.2%	19.0%	3,966	43.1%	17.8%	0.0%
	<b>TOTAL</b>	<b>61</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,199</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	4.3%	0	0.0%	2.3%	19.7%
	Moderate	7	13.7%	12.7%	454	5.4%	8.2%	16.6%
	Middle	7	13.7%	15.8%	651	7.7%	12.2%	19.7%
	Upper	27	52.9%	46.8%	5,983	71.0%	55.1%	44.0%
	Unknown	10	19.6%	20.5%	1,337	15.9%	22.2%	0.0%
	<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,425</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	2.6%	0	0.0%	1.8%	19.7%
	Moderate	0	0.0%	5.1%	0	0.0%	3.4%	16.6%
	Middle	0	0.0%	17.3%	0	0.0%	12.0%	19.7%
	Upper	11	91.7%	69.9%	882	96.7%	75.4%	44.0%
	Unknown	1	8.3%	5.1%	30	3.3%	7.4%	0.0%
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>912</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	3.1%	0	0.0%	0.7%	19.7%
	Upper	0	0.0%	12.5%	0	0.0%	6.6%	44.0%
	Unknown	3	100.0%	84.4%	4,081	100.0%	92.7%	0.0%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	5.0%	3.2%	10	0.5%	0.8%	19.7%
	Moderate	4	20.0%	12.8%	156	7.3%	9.3%	16.6%
	Middle	2	10.0%	17.3%	65	3.0%	10.0%	19.7%
	Upper	13	65.0%	64.1%	1,916	89.2%	73.7%	44.0%
	Unknown	0	0.0%	2.6%	0	0.0%	6.3%	0.0%
	<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,147</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	1	100.0%	7.4%	25	100.0%	4.0%	19.7%
	Moderate	0	0.0%	16.2%	0	0.0%	19.1%	16.6%
	Middle	0	0.0%	25.0%	0	0.0%	22.7%	19.7%
	Upper	0	0.0%	50.0%	0	0.0%	53.4%	44.0%
	Unknown	0	0.0%	1.5%	0	0.0%	0.9%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	2.7%	3.0%	257	1.0%	1.5%	19.7%
	Moderate	12	8.1%	14.3%	722	2.9%	9.8%	16.6%
	Middle	16	10.8%	19.4%	1,659	6.7%	15.6%	19.7%
	Upper	72	48.6%	43.5%	12,737	51.4%	47.8%	44.0%
	Unknown	44	29.7%	19.8%	9,414	38.0%	25.4%	0.0%
	<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
	#	%	%	\$ (000s)	\$ %	\$ %	%	
Home Purchase	Low	2	3.6%	6.0%	291	2.7%	3.7%	19.7%
	Moderate	3	5.4%	21.5%	433	4.0%	16.0%	16.6%
	Middle	7	12.5%	23.4%	1,171	10.9%	21.9%	19.7%
	Upper	22	39.3%	34.0%	5,617	52.3%	45.3%	44.0%
	Unknown	22	39.3%	15.1%	3,228	30.1%	13.0%	0.0%
	<b>TOTAL</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	0.8%	4.4%	143	0.7%	2.6%	19.7%
	Moderate	9	7.6%	13.8%	934	4.3%	9.0%	16.6%
	Middle	17	14.4%	19.3%	2,475	11.3%	15.4%	19.7%
	Upper	56	47.5%	44.5%	13,430	61.2%	53.7%	44.0%
	Unknown	35	29.7%	18.1%	4,974	22.7%	19.3%	0.0%
	<b>TOTAL</b>	<b>118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21,956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	4.8%	0	0.0%	2.9%	19.7%
	Moderate	1	25.0%	8.2%	25	12.3%	5.2%	16.6%
	Middle	0	0.0%	25.2%	0	0.0%	27.9%	19.7%
	Upper	2	50.0%	55.1%	86	42.4%	58.6%	44.0%
	Unknown	1	25.0%	6.8%	92	45.3%	5.4%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Upper	1	6.7%	11.3%	229	1.3%	5.1%	44.0%
	Unknown	14	93.3%	88.7%	17,042	98.7%	94.9%	0.0%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,271</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	3.8%	0	0.0%	1.5%	19.7%
	Moderate	3	9.1%	12.0%	310	10.5%	8.7%	16.6%
	Middle	6	18.2%	19.2%	685	23.1%	17.1%	19.7%
	Upper	22	66.7%	61.1%	1,855	62.7%	69.1%	44.0%
	Unknown	2	6.1%	3.8%	109	3.7%	3.6%	0.0%
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,959</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	10.4%	0	0.0%	6.3%	19.7%
	Moderate	0	0.0%	16.7%	0	0.0%	7.7%	16.6%
	Middle	0	0.0%	16.7%	0	0.0%	16.1%	19.7%
	Upper	0	0.0%	45.8%	0	0.0%	55.2%	44.0%
	Unknown	0	0.0%	10.4%	0	0.0%	14.6%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	1.3%	4.9%	434	0.8%	2.6%	19.7%
	Moderate	16	7.1%	16.1%	1,702	3.2%	10.3%	16.6%
	Middle	30	13.3%	20.3%	4,331	8.2%	15.7%	19.7%
	Upper	103	45.6%	40.0%	21,217	39.9%	44.0%	44.0%
	Unknown	74	32.7%	18.7%	25,445	47.9%	27.4%	0.0%
	<b>TOTAL</b>	<b>226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	107	68.2%	48.5%	\$10,612	46.0%	35.3%	90.7%
	Over \$1 Million/ Unknown	50	31.8%	51.5%	\$12,439	54.0%	64.7%	9.3%
	<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,051</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	94	59.9%	89.1%	\$4,058	17.6%	28.8%	
	\$100,001–\$250,000	35	22.3%	6.2%	\$6,261	27.2%	21.0%	
	\$250,001–\$1 Million	28	17.8%	4.8%	\$12,732	55.2%	50.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,051</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	75	70.1%		\$2,873	27.1%		
	\$100,001–\$250,000	22	20.6%		\$3,821	36.0%		
	\$250,001–\$1 Million	10	9.3%		\$3,918	36.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>107</b>	<b>100.0%</b>		<b>\$10,612</b>	<b>100.0%</b>		

Appendix D (Continued)

Small Business Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	224	68.1%	42.3%	\$17,517	44.5%	30.4%	91.0%
	Over \$1 Million/ Unknown	105	31.9%	57.7%	\$21,888	55.5%	69.6%	9.0%
	<b>TOTAL</b>	<b>329</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	228	69.3%	84.0%	\$7,582	19.2%	25.6%	
	\$100,001–\$250,000	56	17.0%	8.6%	\$9,145	23.2%	21.3%	
	\$250,001–\$1 Million	45	13.7%	7.4%	\$22,678	57.6%	53.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>329</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,405</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	180	54.7%		\$4,876	12.4%		
	\$100,001–\$250,000	28	8.5%		\$4,631	11.8%		
	\$250,001–\$1 Million	16	4.9%		\$8,010	20.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>224</b>	<b>68.1%</b>		<b>\$17,517</b>	<b>44.5%</b>		



Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	14	93.3%	51.1%	1168	70.0%	62.0%	99.0%
	Over \$1 Million/ Unknown	1	6.7%	48.9%	500	30.0%	38.0%	1.0%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1668</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	9	60.0%	80.0%	488	29.3%	29.1%	
	\$100,001– \$250,000	5	33.3%	12.2%	680	40.8%	28.3%	
	\$250,001– \$1 Million	1	6.7%	7.8%	500	30.0%	42.7%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1668</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	64.3%		488	41.8%		
	\$100,001– \$250,000	5	35.7%		680	58.2%		
	\$250,001– \$1 Million	0	0.0%		0	0.0%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>		<b>1168</b>	<b>100.0%</b>		

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Warren County								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	16	88.9%	47.8%	1393	58.2%	47.4%	98.5%
	Over \$1 Million/ Unknown	2	11.1%	52.2%	1000	41.8%	52.6%	1.5%
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2393</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	10	55.6%	78.3%	392	16.4%	28.5%	
	\$100,001– \$250,000	5	27.8%	14.1%	745	31.1%	29.8%	
	\$250,001– \$1 Million	3	16.7%	7.6%	1256	52.5%	41.7%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2393</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	10	62.5%		392	28.1%		
	\$100,001– \$250,000	5	31.3%		745	53.5%		
	\$250,001– \$1 Million	1	6.3%		256	18.4%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>		<b>1393</b>	<b>100.0%</b>		

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	3	4.9%	2.4%	152	1.7%	1.2%	2.8%
	Moderate	22	36.1%	12.8%	2,343	25.5%	10.3%	11.4%
	Middle	19	31.1%	32.2%	2,498	27.2%	28.2%	34.1%
	Upper	17	27.9%	51.9%	4,206	45.7%	59.5%	51.3%
	Unknown	0	0.0%	0.7%	0	0.0%	0.8%	0.4%
	<b>TOTAL</b>	<b>61</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,199</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	4	7.8%	2.7%	135	1.6%	1.6%	2.8%
	Moderate	6	11.8%	10.7%	552	6.6%	7.9%	11.4%
	Middle	17	33.3%	27.3%	3,827	45.4%	23.6%	34.1%
	Upper	24	47.1%	58.9%	3,911	46.4%	66.6%	51.3%
	Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.4%
	<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,425</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	2.6%	0	0.0%	2.0%	2.8%
	Moderate	0	0.0%	8.3%	0	0.0%	10.5%	11.4%
	Middle	5	41.7%	32.7%	322	35.3%	26.5%	34.1%
	Upper	6	50.0%	55.8%	560	61.4%	60.6%	51.3%
	Unknown	1	8.3%	0.6%	30	3.3%	0.3%	0.4%
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>912</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	23.4%	0	0.0%	31.5%	11.3%
	Moderate	1	33.3%	31.3%	2,502	61.3%	18.0%	36.6%
	Middle	1	33.3%	25.0%	768	18.8%	17.7%	19.4%
	Upper	1	33.3%	12.5%	811	19.9%	29.4%	24.5%
	Unknown	0	0.0%	7.8%	0	0.0%	3.5%	8.3%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.3%	0	0.0%	0.5%	2.8%
	Moderate	0	0.0%	10.3%	0	0.0%	8.5%	11.4%
	Middle	5	25.0%	23.1%	564	26.3%	20.9%	34.1%
	Upper	15	75.0%	65.4%	1,583	73.7%	70.1%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,147</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	1.5%	0	0.0%	0.7%	2.8%
	Moderate	0	0.0%	10.3%	0	0.0%	8.0%	11.4%
	Middle	0	0.0%	26.5%	0	0.0%	21.4%	34.1%
	Upper	1	100.0%	61.8%	25	100.0%	69.8%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	13.5%	0	0.0%	10.7%	11.4%
	Middle	0	0.0%	43.2%	0	0.0%	49.9%	34.1%
	Upper	0	0.0%	43.2%	0	0.0%	39.4%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	7	4.7%	2.7%	287	1.2%	3.8%	2.8%
	Moderate	29	19.6%	12.1%	5,397	21.8%	10.1%	11.4%
	Middle	47	31.8%	30.2%	7,979	32.2%	25.8%	34.1%
	Upper	64	43.2%	54.4%	11,096	44.8%	59.5%	51.3%
	Unknown	1	0.7%	0.6%	30	0.1%	0.8%	0.4%
	<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Warren County								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	8	14.3%	3.4%	724	6.7%	2.0%	2.8%
	Moderate	7	12.5%	11.3%	1,169	10.9%	8.2%	11.4%
	Middle	14	25.0%	29.2%	2,147	20.0%	24.4%	34.1%
	Upper	27	48.2%	55.7%	6,700	62.4%	65.0%	51.3%
	Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.4%
	<b>TOTAL</b>	<b>56</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,740</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	8	6.8%	1.0%	728	3.3%	0.4%	2.8%
	Moderate	11	9.3%	8.9%	1,245	5.7%	7.2%	11.4%
	Middle	22	18.6%	25.6%	3,330	15.2%	21.3%	34.1%
	Upper	77	65.3%	64.3%	16,653	75.8%	70.7%	51.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.4%
	<b>TOTAL</b>	<b>118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>21,956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	9.5%	0	0.0%	9.6%	11.4%
	Middle	1	25.0%	21.8%	92	45.3%	22.7%	34.1%
	Upper	3	75.0%	66.7%	111	54.7%	65.2%	51.3%
	Unknown	0	0.0%	2.0%	0	0.0%	2.5%	0.4%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	6.8%	0	0.0%	6.8%	11.3%
	Moderate	8	53.3%	44.4%	9,880	57.2%	36.4%	36.6%
	Middle	5	33.3%	30.1%	6,134	35.5%	37.1%	19.4%
	Upper	2	13.3%	15.0%	1,257	7.3%	18.3%	24.5%
	Unknown	0	0.0%	3.8%	0	0.0%	1.4%	8.3%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,271</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	3.0%	0.9%	16	0.5%	0.2%	2.8%
	Moderate	0	0.0%	6.4%	0	0.0%	3.4%	11.4%
	Middle	5	15.2%	20.5%	216	7.3%	15.0%	34.1%
	Upper	27	81.8%	72.2%	2,727	92.2%	81.4%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,959</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.2%	0	0.0%	0.8%	2.8%
	Moderate	0	0.0%	18.8%	0	0.0%	14.2%	11.4%
	Middle	0	0.0%	31.3%	0	0.0%	14.9%	34.1%
	Upper	0	0.0%	45.8%	0	0.0%	70.1%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	1.0%	0	0.0%	0.4%	2.8%
	Moderate	0	0.0%	18.4%	0	0.0%	12.9%	11.4%
	Middle	0	0.0%	39.8%	0	0.0%	36.2%	34.1%
	Upper	0	0.0%	40.8%	0	0.0%	50.5%	51.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	17	7.5%	2.0%	1,468	2.8%	1.8%	2.8%
	Moderate	26	11.5%	10.7%	12,294	23.1%	11.5%	11.4%
	Middle	47	20.8%	27.0%	11,919	22.4%	24.5%	34.1%
	Upper	136	60.2%	59.9%	27,448	51.7%	61.7%	51.3%
	Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.4%
	<b>TOTAL</b>	<b>226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Warren County							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	16	10.2%	5.8%	\$3,173	13.8%	7.4%	8.6%
Moderate	21	13.4%	19.9%	\$2,905	12.6%	22.1%	17.8%
Middle	50	31.8%	29.3%	\$8,036	34.9%	31.5%	32.5%
Upper	65	41.4%	40.2%	\$7,389	32.1%	35.9%	36.7%
Unknown	5	3.2%	4.9%	\$1,548	6.7%	3.1%	4.3%
<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$23,051</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Warren County							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	33	10.0%	6.0%	\$4,953	12.6%	6.9%	8.3%
Moderate	53	16.1%	19.7%	\$5,628	14.3%	18.0%	17.9%
Middle	83	25.2%	27.6%	\$13,296	33.7%	33.4%	32.7%
Upper	150	45.6%	42.6%	\$14,652	37.2%	38.6%	36.9%
Unknown	10	3.0%	4.0%	\$876	2.2%	3.2%	4.2%
<b>TOTAL</b>	<b>329</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Warren County							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	2.2%	\$0	0.0%	4.4%	2.9%
Middle	2	13.3%	20.0%	\$259	15.5%	7.2%	39.2%
Upper	13	86.7%	77.8%	\$1,409	84.5%	88.5%	57.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,668</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Warren County							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	4.3%	\$0	0.0%	2.1%	2.5%
Middle	2	11.1%	29.3%	\$276	11.5%	24.6%	37.4%
Upper	16	88.9%	66.3%	\$2,117	88.5%	73.3%	59.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,393</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### HENDERSON COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank	HMDA Aggregate	HMDA Aggregate	Bank	HMDA Aggregate	HMDA Aggregate	
#	%	%	\$ (000s)	\$ %	\$ %	%		
Home Purchase	Low	6	8.1%	8.4%	494	6.0%	5.5%	25.0%
	Moderate	17	23.0%	23.4%	1,659	20.0%	18.5%	19.2%
	Middle	11	14.9%	20.9%	1,343	16.2%	20.9%	21.7%
	Upper	25	33.8%	28.2%	3,564	43.0%	39.0%	34.2%
	Unknown	15	20.3%	19.2%	1,224	14.8%	16.1%	0.0%
	<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	15	13.4%	8.2%	735	5.9%	4.6%	25.0%
	Moderate	16	14.3%	18.5%	1,143	9.2%	12.6%	19.2%
	Middle	28	25.0%	23.3%	2,845	22.8%	19.7%	21.7%
	Upper	42	37.5%	37.3%	7,000	56.1%	49.2%	34.2%
	Unknown	11	9.8%	12.7%	765	6.1%	13.8%	0.0%
	<b>TOTAL</b>	<b>112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	2	13.3%	14.8%	101	12.3%	8.7%	25.0%
	Moderate	3	20.0%	19.7%	100	12.2%	20.0%	19.2%
	Middle	2	13.3%	23.0%	90	10.9%	21.7%	21.7%
	Upper	7	46.7%	41.0%	499	60.7%	48.4%	34.2%
	Unknown	1	6.7%	1.6%	32	3.9%	1.2%	0.0%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>822</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	20.0%	0	0.0%	17.6%	19.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	20.0%	0	0.0%	32.7%	34.2%
	Unknown	1	100.0%	60.0%	104	100.0%	49.7%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	8	12.7%	10.3%	287	9.1%	7.7%	25.0%
	Moderate	8	12.7%	13.8%	324	10.2%	8.9%	19.2%
	Middle	16	25.4%	28.7%	1,178	37.1%	38.9%	21.7%
	Upper	29	46.0%	44.8%	1,327	41.8%	43.2%	34.2%
	Unknown	2	3.2%	2.3%	55	1.7%	1.2%	0.0%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	12.5%	0	0.0%	7.9%	25.0%
	Moderate	0	0.0%	29.2%	0	0.0%	22.9%	19.2%
	Middle	0	0.0%	8.3%	0	0.0%	4.8%	21.7%
	Upper	1	100.0%	45.8%	41	100.0%	63.4%	34.2%
	Unknown	0	0.0%	4.2%	0	0.0%	1.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	100.0%
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.2%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	31	11.7%	8.7%	1,617	6.5%	5.2%	25.0%
	Moderate	44	16.5%	20.7%	3,226	13.0%	16.0%	19.2%
	Middle	57	21.4%	21.9%	5,456	21.9%	20.4%	21.7%
	Upper	104	39.1%	33.2%	12,431	49.9%	42.6%	34.2%
	Unknown	30	11.3%	15.6%	2,180	8.8%	15.7%	0.0%
	<b>TOTAL</b>	<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24,910</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	11	15.7%	14.5%	795	9.6%	9.2%	25.0%
	Moderate	14	20.0%	27.0%	1,634	19.8%	23.3%	19.2%
	Middle	12	17.1%	22.1%	1,382	16.7%	22.8%	21.7%
	Upper	19	27.1%	21.2%	2,850	34.5%	30.5%	34.2%
	Unknown	14	20.0%	15.2%	1,597	19.3%	14.3%	0.0%
	<b>TOTAL</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,258</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	14	10.1%	9.4%	820	4.8%	5.2%	25.0%
	Moderate	29	21.0%	17.6%	2,907	16.9%	13.7%	19.2%
	Middle	30	21.7%	22.9%	3,363	19.6%	20.4%	21.7%
	Upper	57	41.3%	35.3%	9,263	53.9%	46.0%	34.2%
	Unknown	8	5.8%	14.7%	832	4.8%	14.7%	0.0%
	<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,185</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	5	22.7%	11.9%	179	18.0%	11.1%	25.0%
	Moderate	2	9.1%	13.1%	35	3.5%	10.4%	19.2%
	Middle	4	18.2%	25.0%	186	18.8%	25.8%	21.7%
	Upper	10	45.5%	46.4%	445	44.9%	47.2%	34.2%
	Unknown	1	4.5%	3.6%	147	14.8%	5.5%	0.0%
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>992</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	1	33.3%	7.7%	57	16.8%	0.4%	19.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.2%
	Unknown	2	66.7%	92.3%	283	83.2%	99.6%	0.0%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>340</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	3	6.8%	13.8%	91	3.8%	9.9%	25.0%
	Moderate	13	29.5%	23.1%	642	26.7%	21.6%	19.2%
	Middle	7	15.9%	23.1%	299	12.4%	19.9%	21.7%
	Upper	20	45.5%	36.9%	1,359	56.6%	47.3%	34.2%
	Unknown	1	2.3%	3.1%	11	0.5%	1.3%	0.0%
	<b>TOTAL</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,402</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	11.1%	0	0.0%	1.0%	25.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Middle	0	0.0%	11.1%	0	0.0%	9.4%	21.7%
	Upper	0	0.0%	66.7%	0	0.0%	89.0%	34.2%
	Unknown	0	0.0%	11.1%	0	0.0%	0.6%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.2%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	33	11.9%	11.3%	1,885	6.5%	6.4%	25.0%
	Moderate	59	21.3%	20.6%	5,275	18.1%	16.3%	19.2%
	Middle	53	19.1%	22.0%	5,230	17.9%	19.7%	21.7%
	Upper	106	38.3%	29.7%	13,917	47.7%	36.7%	34.2%
	Unknown	26	9.4%	16.4%	2,870	9.8%	20.9%	0.0%
	<b>TOTAL</b>	<b>277</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29,177</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	138	78.9%	49.7%	\$8,789	50.2%	43.2%	88.8%
	Over \$1 Million/Unknown	37	21.1%	50.3%	\$8,713	49.8%	56.8%	11.2%
	<b>TOTAL</b>	<b>175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,502</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	140	80.0%	89.8%	\$5,491	31.4%	33.9%	
	\$100,001–\$250,000	20	11.4%	5.8%	\$3,084	17.6%	17.5%	
	\$250,001–\$1 Million	15	8.6%	4.4%	\$8,927	51.0%	48.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,502</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	118	85.5%		\$4,187	47.6%	
		\$100,001–\$250,000	15	10.9%		\$2,214	25.2%	
		\$250,001–\$1 Million	5	3.6%		\$2,388	27.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>		<b>\$8,789</b>	<b>100.0%</b>	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	190	70.4%	44.8%	\$10,548	43.4%	35.4%	89.2%
	Over \$1 Million/Unknown	80	29.6%	55.2%	\$13,761	56.6%	64.6%	10.8%
	<b>TOTAL</b>	<b>270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,309</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	206	76.3%	82.0%	\$6,874	28.3%	28.2%	
	\$100,001–\$250,000	45	16.7%	12.4%	\$7,257	29.9%	27.7%	
	\$250,001–\$1 Million	19	7.0%	5.6%	\$10,178	41.9%	44.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,309</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	164	60.7%		\$4,637	19.1%	
		\$100,001–\$250,000	20	7.4%		\$3,258	13.4%	
		\$250,001–\$1 Million	6	2.2%		\$2,653	10.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>190</b>	<b>70.4%</b>		<b>\$10,548</b>	<b>43.4%</b>	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	79	95.2%	74.2%	9993	98.2%	93.0%	100.0%
	Over \$1 Million/ Unknown	4	4.8%	25.8%	181	1.8%	7.0%	0.0%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	54	65.1%	72.5%	2131	20.9%	22.4%	
	\$100,001–\$250,000	14	16.9%	12.5%	2618	25.7%	23.4%	
	\$250,001–\$1 Million	15	18.1%	15.0%	5425	53.3%	54.2%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10174</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	50	63.3%		1950	19.5%		
	\$100,001–\$250,000	14	17.7%		2618	26.2%		
	\$250,001–\$1 Million	15	19.0%		5425	54.3%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>79</b>	<b>100.0%</b>		<b>9993</b>	<b>100.0%</b>		

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Henderson County								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	73	88.0%	76.8%	8396	83.8%	83.7%	100.0%
	Over \$1 Million/ Unknown	10	12.0%	23.2%	1618	16.2%	16.3%	0.0%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10014</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	52	62.7%	64.6%	2004	20.0%	18.7%	
	\$100,001–\$250,000	17	20.5%	18.2%	2892	28.9%	26.2%	
	\$250,001–\$1 Million	14	16.9%	17.2%	5118	51.1%	55.1%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10014</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	47	64.4%		1875	22.3%	
		\$100,001–\$250,000	14	19.2%		2403	28.6%	
		\$250,001–\$1 Million	12	16.4%		4118	49.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>		<b>8396</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	2.7%	3.2%	82	1.0%	3.0%	3.8%
	Moderate	20	27.0%	25.3%	1,638	19.8%	19.0%	20.9%
	Middle	52	70.3%	71.5%	6,564	79.2%	78.1%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,284</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	4	3.6%	2.6%	440	3.5%	2.1%	3.8%
	Moderate	11	9.8%	13.1%	403	3.2%	7.9%	20.9%
	Middle	97	86.6%	84.3%	11,645	93.2%	90.0%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	4.9%	0	0.0%	2.2%	3.8%
	Moderate	0	0.0%	14.8%	0	0.0%	10.6%	20.9%
	Middle	15	100.0%	80.3%	822	100.0%	87.2%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>822</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.1%
	Moderate	0	0.0%	60.0%	0	0.0%	62.1%	35.5%
	Middle	1	100.0%	40.0%	104	100.0%	37.9%	58.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	12	19.0%	16.1%	358	11.3%	11.0%	20.9%
	Middle	51	81.0%	83.9%	2,813	88.7%	89.0%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	8.3%	0	0.0%	4.9%	3.8%
	Moderate	0	0.0%	16.7%	0	0.0%	13.2%	20.9%
	Middle	1	100.0%	75.0%	41	100.0%	81.9%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	0	0.0%	28.6%	0	0.0%	25.2%	20.9%
	Middle	0	0.0%	71.4%	0	0.0%	74.8%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	6	2.3%	2.9%	522	2.1%	2.5%	3.8%
	Moderate	43	16.2%	19.7%	2,399	9.6%	15.2%	20.9%
	Middle	217	81.6%	77.4%	21,989	88.3%	82.3%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>24,910</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Henderson County								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	3.8%	0	3.8%	3.0%	3.8%
	Moderate	24	34.3%	24.3%	2,610	18.3%	19.0%	20.9%
	Middle	46	65.7%	71.8%	5,648	77.9%	78.1%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,258</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	7	5.1%	2.3%	574	3.3%	2.4%	3.8%
	Moderate	31	22.5%	16.9%	2,816	16.4%	11.9%	20.9%
	Middle	100	72.5%	80.8%	13,795	80.3%	85.7%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,185</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	4.5%	1.2%	55	5.5%	1.6%	3.8%
	Moderate	8	36.4%	14.3%	218	22.0%	8.2%	20.9%
	Middle	13	59.1%	84.5%	719	72.5%	90.2%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>992</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.1%
	Moderate	1	33.3%	46.2%	33	9.7%	40.5%	35.5%
	Middle	2	66.7%	53.8%	307	90.3%	59.5%	58.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>340</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	1	2.3%	3.1%	250	10.4%	10.9%	3.8%
	Moderate	6	13.6%	18.5%	127	5.3%	8.6%	20.9%
	Middle	37	84.1%	78.5%	2,025	84.3%	80.5%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>44</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,402</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%
	Moderate	0	0.0%	11.1%	0	0.0%	9.4%	20.9%
	Middle	0	0.0%	88.9%	0	0.0%	90.6%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	5.0%	0	0.0%	5.0%	3.8%
	Moderate	0	0.0%	32.5%	0	0.0%	26.0%	20.9%
	Middle	0	0.0%	62.5%	0	0.0%	69.0%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	9	3.2%	2.9%	879	3.0%	2.9%	3.8%
	Moderate	70	25.3%	20.2%	5,804	19.9%	16.3%	20.9%
	Middle	198	71.5%	76.9%	22,494	77.1%	80.8%	75.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>277</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29,177</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Henderson County							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	10	5.7%	6.1%	\$787	4.5%	6.7%	11.7%
Moderate	58	33.1%	30.0%	\$7,481	42.7%	40.7%	32.1%
Middle	107	61.1%	61.4%	\$9,234	52.8%	52.2%	56.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	2.6%	\$0	0.0%	0.4%	0.0%
<b>TOTAL</b>	<b>175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,502</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Henderson County							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	27	10.0%	9.5%	\$3,687	15.2%	12.1%	12.2%
Moderate	74	27.4%	26.5%	\$9,367	38.5%	30.0%	31.7%
Middle	169	62.6%	63.5%	\$11,255	46.3%	57.6%	56.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.0%
<b>TOTAL</b>	<b>270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,309</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Henderson County							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.4%
Moderate	5	6.0%	6.7%	\$327	3.2%	2.9%	5.4%
Middle	78	94.0%	93.3%	\$9,847	96.8%	97.1%	93.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Henderson County							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.4%
Moderate	6	7.2%	6.1%	\$745	7.4%	6.5%	4.2%
Middle	77	92.8%	93.9%	\$9,269	92.6%	93.5%	94.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,014</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## JEFFERSON COUNTY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Jefferson County								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank	HMDA Aggregate	Bank	HMDA Aggregate			
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	2	11.8%	11.6%	250	7.4%	6.5%	23.1%
	Moderate	2	11.8%	23.8%	215	6.3%	17.2%	17.6%
	Middle	3	17.6%	20.1%	643	18.9%	18.7%	19.1%
	Upper	6	35.3%	33.8%	1,425	41.9%	47.7%	40.2%
	Unknown	4	23.5%	10.7%	865	25.5%	9.8%	0.0%
	<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	8.3%	7.1%	104	4.5%	3.4%	23.1%
	Moderate	0	0.0%	16.4%	0	0.0%	10.6%	17.6%
	Middle	3	25.0%	20.4%	712	30.7%	16.9%	19.1%
	Upper	7	58.3%	41.3%	1,253	54.0%	53.4%	40.2%
	Unknown	1	8.3%	14.8%	250	10.8%	15.7%	0.0%
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,319</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	8.7%	0	0.0%	5.5%	23.1%
	Moderate	0	0.0%	19.4%	0	0.0%	14.2%	17.6%
	Middle	1	25.0%	21.6%	63	30.6%	19.5%	19.1%
	Upper	2	50.0%	46.8%	83	40.3%	56.4%	40.2%
	Unknown	1	25.0%	3.5%	60	29.1%	4.4%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.1%
	Moderate	0	0.0%	0.5%	0	0.0%	0.0%	17.6%
	Middle	0	0.0%	0.5%	0	0.0%	0.0%	19.1%
	Upper	0	0.0%	3.3%	0	0.0%	0.4%	40.2%
	Unknown	0	0.0%	95.8%	0	0.0%	99.5%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	9.0%	0	0.0%	4.5%	23.1%
	Moderate	1	12.5%	18.9%	200	28.2%	12.7%	17.6%
	Middle	0	0.0%	21.7%	0	0.0%	15.8%	19.1%
	Upper	7	87.5%	48.7%	508	71.8%	65.0%	40.2%
	Unknown	0	0.0%	1.8%	0	0.0%	1.9%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>708</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	6.9%	0	0.0%	3.3%	23.1%
	Moderate	0	0.0%	20.9%	0	0.0%	13.6%	17.6%
	Middle	0	0.0%	23.7%	0	0.0%	17.3%	19.1%
	Upper	1	100.0%	38.8%	51	100.0%	51.7%	40.2%
	Unknown	0	0.0%	9.7%	0	0.0%	14.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.2%	0	0.0%	0.0%	23.1%
	Moderate	0	0.0%	0.2%	0	0.0%	0.2%	17.6%
	Middle	0	0.0%	0.2%	0	0.0%	0.5%	19.1%
	Upper	0	0.0%	0.2%	0	0.0%	0.4%	40.2%
	Unknown	0	0.0%	99.1%	0	0.0%	98.8%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	3	7.1%	9.4%	354	5.3%	4.6%	23.1%
	Moderate	3	7.1%	20.1%	415	6.2%	12.9%	17.6%
	Middle	7	16.7%	19.9%	1,418	21.2%	16.0%	19.1%
	Upper	23	54.8%	37.1%	3,320	49.7%	45.0%	40.2%
	Unknown	6	14.3%	13.4%	1,175	17.6%	21.5%	0.0%
	<b>TOTAL</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Jefferson County								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank	HMDA Aggregate	Bank	HMDA Aggregate			
	#	%	%	\$ (000s)	\$ %	\$ %	%	
Home Purchase	Low	0	0.0%	13.8%	0	0.0%	7.8%	23.1%
	Moderate	0	0.0%	25.4%	0	0.0%	18.8%	17.6%
	Middle	2	18.2%	20.4%	443	19.7%	19.6%	19.1%
	Upper	1	9.1%	32.0%	440	19.6%	45.8%	40.2%
	Unknown	8	72.7%	8.4%	1,362	60.7%	8.0%	0.0%
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	5.9%	0	0.0%	3.0%	23.1%
	Moderate	2	3.7%	15.2%	261	2.2%	10.1%	17.6%
	Middle	9	16.7%	20.0%	1,570	13.1%	16.7%	19.1%
	Upper	31	57.4%	43.5%	8,514	71.2%	54.7%	40.2%
	Unknown	12	22.2%	15.4%	1,610	13.5%	15.5%	0.0%
	<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,955</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	7.5%	0	0.0%	4.0%	23.1%
	Moderate	0	0.0%	16.1%	0	0.0%	11.3%	17.6%
	Middle	0	0.0%	18.5%	0	0.0%	16.9%	19.1%
	Upper	1	100.0%	52.3%	240	100.0%	60.7%	40.2%
	Unknown	0	0.0%	5.6%	0	0.0%	7.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.5%	0	0.0%	0.0%	23.1%
	Moderate	0	0.0%	1.0%	0	0.0%	0.1%	17.6%
	Middle	0	0.0%	1.4%	0	0.0%	0.7%	19.1%
	Upper	0	0.0%	4.3%	0	0.0%	0.8%	40.2%
	Unknown	2	100.0%	92.8%	3,044	100.0%	98.4%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,044</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	6.7%	0	0.0%	3.8%	23.1%
	Moderate	0	0.0%	11.7%	0	0.0%	5.7%	17.6%
	Middle	2	15.4%	20.2%	250	14.6%	15.3%	19.1%
	Upper	8	61.5%	57.7%	1,294	75.5%	72.7%	40.2%
	Unknown	3	23.1%	3.7%	169	9.9%	2.5%	0.0%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	11.1%	0	0.0%	6.0%	23.1%
	Moderate	0	0.0%	21.4%	0	0.0%	14.9%	17.6%
	Middle	0	0.0%	25.4%	0	0.0%	21.2%	19.1%
	Upper	0	0.0%	34.5%	0	0.0%	46.9%	40.2%
	Unknown	0	0.0%	7.5%	0	0.0%	11.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.4%	0	0.0%	0.2%	23.1%
	Moderate	0	0.0%	0.5%	0	0.0%	0.3%	17.6%
	Middle	0	0.0%	0.1%	0	0.0%	0.0%	19.1%
	Upper	0	0.0%	0.1%	0	0.0%	0.0%	40.2%
	Unknown	0	0.0%	98.9%	0	0.0%	99.5%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	8.7%	0	0.0%	4.5%	23.1%
	Moderate	2	2.5%	18.5%	261	1.4%	12.5%	17.6%
	Middle	13	16.0%	19.7%	2,263	11.8%	16.6%	19.1%
	Upper	41	50.6%	38.9%	10,488	54.6%	47.9%	40.2%
	Unknown	25	30.9%	14.3%	6,185	32.2%	18.6%	0.0%
	<b>TOTAL</b>	<b>81</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Small Business Loans by Revenue and Loan Size								
Assessment Area: Jefferson County								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	5	35.7%	46.7%	\$384	14.0%	30.2%	89.7%
	Over \$1 Million/Unknown	9	64.3%	53.3%	\$2,354	86.0%	69.8%	10.3%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	6	42.9%	89.8%	\$257	9.4%	26.7%	
	\$100,001–\$250,000	4	28.6%	5.1%	\$914	33.4%	18.2%	
	\$250,001–\$1 Million	4	28.6%	5.1%	\$1,567	57.2%	55.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	4	80.0%		\$134	34.9%	
		\$100,001–\$250,000	1	20.0%		\$250	65.1%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>		<b>\$384</b>	<b>100.0%</b>	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Jefferson County								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	62	68.1%	36.1%	\$5,360	42.2%	21.3%	90.0%
	Over \$1 Million/Unknown	29	31.9%	63.9%	\$7,352	57.8%	78.7%	10.0%
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,712</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	56	61.5%	82.0%	\$1,700	13.4%	23.1%	
	\$100,001–\$250,000	22	24.2%	9.5%	\$3,886	30.6%	20.2%	
	\$250,001–\$1 Million	13	14.3%	8.5%	\$7,126	56.1%	56.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,712</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	47	51.6%		\$1,136	8.9%		
	\$100,001–\$250,000	10	11.0%		\$1,560	12.3%		
	\$250,001–\$1 Million	5	5.5%		\$2,664	21.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>62</b>	<b>68.1%</b>		<b>\$5,360</b>	<b>42.2%</b>		

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Jefferson County								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	35.1%	0	0.0%	59.3%	98.3%
	Over \$1 Million/Unknown	0	0.0%	64.9%	0	0.0%	40.7%	1.7%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%	
	\$100,001–\$250,000	0	0.0%	0.0%	0	0.0%	0.0%	
	\$250,001–\$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%	
		\$100,001–\$250,000	0	0.0%		0	0.0%	
		\$250,001–\$1 Million	0	0.0%		0	0.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	

Appendix D (Continued)

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Jefferson County								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	61.0%	0	0.0%	67.8%	98.2%
	Over \$1 Million/ Unknown	0	0.0%	39.0%	0	0.0%	32.2%	1.8%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	90.2%	0	0.0%	50.4%	
	\$100,001– \$250,000	0	0.0%	7.3%	0	0.0%	25.6%	
	\$250,001– \$1 Million	0	0.0%	2.4%	0	0.0%	24.0%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%		
	\$100,001– \$250,000	0	0.0%		0	0.0%		
	\$250,001– \$1 Million	0	0.0%		0	0.0%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>		

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Jefferson County								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	5.1%	0	0.0%	2.6%	6.0%
	Moderate	2	11.8%	16.2%	220	6.5%	10.2%	17.8%
	Middle	4	23.5%	36.2%	636	18.7%	29.8%	36.8%
	Upper	11	64.7%	42.3%	2,542	74.8%	57.1%	39.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	2.6%	0	0.0%	1.4%	6.0%
	Moderate	0	0.0%	11.1%	0	0.0%	6.4%	17.8%
	Middle	2	16.7%	32.1%	492	21.2%	24.1%	36.8%
	Upper	10	83.3%	54.2%	1,827	78.8%	68.0%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,319</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	3.6%	0	0.0%	2.4%	6.0%
	Moderate	1	25.0%	13.3%	60	29.1%	9.6%	17.8%
	Middle	1	25.0%	34.5%	42	20.4%	26.6%	36.8%
	Upper	2	50.0%	48.5%	104	50.5%	61.3%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>206</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	23.0%	0	0.0%	16.1%	15.7%
	Moderate	0	0.0%	31.0%	0	0.0%	13.6%	24.9%
	Middle	0	0.0%	28.2%	0	0.0%	18.9%	32.9%
	Upper	0	0.0%	16.9%	0	0.0%	46.7%	23.6%
	Unknown	0	0.0%	0.9%	0	0.0%	4.7%	2.9%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	2.2%	0	0.0%	0.9%	6.0%
	Moderate	0	0.0%	11.1%	0	0.0%	6.0%	17.8%
	Middle	1	12.5%	32.0%	206	29.1%	20.5%	36.8%
	Upper	7	87.5%	54.5%	502	70.9%	72.5%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>708</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.8%	0	0.0%	2.7%	6.0%
	Moderate	0	0.0%	13.5%	0	0.0%	8.6%	17.8%
	Middle	0	0.0%	33.2%	0	0.0%	21.4%	36.8%
	Upper	1	100.0%	48.5%	51	100.0%	67.3%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	5.7%	0	0.0%	3.4%	6.0%
	Moderate	0	0.0%	26.8%	0	0.0%	20.8%	17.8%
	Middle	0	0.0%	48.3%	0	0.0%	48.1%	36.8%
	Upper	0	0.0%	19.2%	0	0.0%	27.7%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	4.1%	0	0.0%	3.5%	6.0%
	Moderate	3	7.1%	14.2%	280	4.2%	9.2%	17.8%
	Middle	8	19.0%	34.5%	1,376	20.6%	26.6%	36.8%
	Upper	31	73.8%	47.0%	5,026	75.2%	60.1%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.6%	0.1%
	<b>TOTAL</b>	<b>42</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Jefferson County								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	1	9.1%	4.4%	29	1.3%	2.3%	6.0%
	Moderate	4	36.4%	16.2%	518	23.1%	10.0%	17.8%
	Middle	1	9.1%	37.5%	144	6.4%	30.7%	36.8%
	Upper	5	45.5%	41.7%	1,554	69.2%	56.8%	39.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	3	5.6%	1.6%	329	2.8%	0.8%	6.0%
	Moderate	6	11.1%	9.5%	672	5.6%	5.7%	17.8%
	Middle	6	11.1%	30.9%	1,164	9.7%	23.3%	36.8%
	Upper	39	72.2%	57.9%	9,790	81.9%	70.1%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,955</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	3.5%	0	0.0%	1.9%	6.0%
	Moderate	0	0.0%	10.4%	0	0.0%	7.0%	17.8%
	Middle	0	0.0%	27.4%	0	0.0%	19.6%	36.8%
	Upper	1	100.0%	58.7%	240	100.0%	71.4%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	1	50.0%	18.7%	2,160	71.0%	6.5%	15.7%
	Moderate	1	50.0%	32.5%	884	29.0%	10.9%	24.9%
	Middle	0	0.0%	27.8%	0	0.0%	46.4%	32.9%
	Upper	0	0.0%	21.1%	0	0.0%	36.1%	23.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	2.9%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,044</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.8%	0	0.0%	1.0%	6.0%
	Moderate	0	0.0%	7.3%	0	0.0%	3.8%	17.8%
	Middle	2	15.4%	24.9%	134	7.8%	17.7%	36.8%
	Upper	11	84.6%	65.5%	1,579	92.2%	76.8%	39.2%
	Unknown	0	0.0%	0.5%	0	0.0%	0.8%	0.1%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	4.0%	0	0.0%	2.0%	6.0%
	Moderate	0	0.0%	14.3%	0	0.0%	6.4%	17.8%
	Middle	0	0.0%	31.0%	0	0.0%	19.4%	36.8%
	Upper	0	0.0%	50.8%	0	0.0%	72.3%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	8.1%	0	0.0%	4.6%	6.0%
	Moderate	0	0.0%	24.9%	0	0.0%	17.2%	17.8%
	Middle	0	0.0%	42.8%	0	0.0%	41.1%	36.8%
	Upper	0	0.0%	24.1%	0	0.0%	36.8%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	5	6.2%	2.8%	2,518	13.1%	1.7%	6.0%
	Moderate	11	13.6%	12.3%	2,074	10.8%	7.6%	17.8%
	Middle	9	11.1%	33.3%	1,442	7.5%	27.4%	36.8%
	Upper	56	69.1%	51.4%	13,163	68.6%	63.1%	39.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>81</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Jefferson County							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	8.7%	\$0	0.0%	12.3%	8.8%
Moderate	2	14.3%	17.1%	\$553	20.2%	19.9%	15.5%
Middle	4	28.6%	27.1%	\$482	17.6%	26.8%	28.2%
Upper	7	50.0%	42.1%	\$1,203	43.9%	33.9%	42.4%
Unknown	1	7.1%	5.0%	\$500	18.3%	7.1%	5.1%
<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Jefferson County							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	3	3.3%	8.4%	\$750	5.9%	10.9%	8.7%
Moderate	11	12.1%	14.6%	\$1,201	9.4%	17.2%	15.5%
Middle	23	25.3%	27.4%	\$4,020	31.6%	27.8%	28.4%
Upper	51	56.0%	44.1%	\$5,970	47.0%	36.0%	42.5%
Unknown	3	3.3%	5.5%	\$771	6.1%	8.1%	4.9%
<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,712</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Geographic Distribution of Small Farm Loans Assessment Area: Jefferson County							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	0	0.0%	0.0%	5.2%
Moderate	0	0.0%	10.8%	0	0.0%	9.7%	7.4%
Middle	0	0.0%	16.2%	0	0.0%	10.5%	22.5%
Upper	0	0.0%	70.3%	0	0.0%	79.0%	62.8%
Unknown	0	0.0%	2.7%	0	0.0%	0.8%	2.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Jefferson County							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	0	0.0%	0.0%	5.9%
Moderate	0	0.0%	7.3%	0	0.0%	12.2%	7.7%
Middle	0	0.0%	19.5%	0	0.0%	31.9%	24.0%
Upper	0	0.0%	73.2%	0	0.0%	55.9%	60.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	2.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## CENTRAL KENTUCKY

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank	HMDA Aggregate	Bank	HMDA Aggregate			
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	1.5%	0	0.0%	0.8%	14.4%
	Moderate	0	0.0%	15.6%	0	0.0%	10.9%	10.8%
	Middle	1	4.3%	25.1%	149	4.2%	20.6%	18.2%
	Upper	21	91.3%	42.8%	3,319	93.0%	52.9%	56.6%
	Unknown	1	4.3%	15.0%	102	2.9%	14.8%	0.0%
	<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,570</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	2.9%	0	0.0%	1.5%	14.4%
	Moderate	4	14.8%	7.7%	268	8.3%	4.3%	10.8%
	Middle	4	14.8%	16.7%	455	14.1%	12.7%	18.2%
	Upper	12	44.4%	53.1%	1,761	54.7%	58.2%	56.6%
	Unknown	7	25.9%	19.6%	737	22.9%	23.3%	0.0%
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	2.4%	0	0.0%	1.0%	14.4%
	Moderate	1	20.0%	11.4%	50	22.9%	7.5%	10.8%
	Middle	0	0.0%	22.0%	0	0.0%	16.0%	18.2%
	Upper	3	60.0%	60.2%	148	67.9%	64.1%	56.6%
	Unknown	1	20.0%	4.1%	20	9.2%	11.5%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Upper	0	0.0%	4.0%	0	0.0%	0.5%	56.6%
	Unknown	1	100.0%	96.0%	1,693	100.0%	99.5%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.3%	0	0.0%	0.3%	14.4%
	Moderate	2	15.4%	13.0%	101	7.3%	7.1%	10.8%
	Middle	0	0.0%	14.3%	0	0.0%	12.9%	18.2%
	Upper	11	84.6%	70.1%	1,278	92.7%	78.4%	56.6%
	Unknown	0	0.0%	1.3%	0	0.0%	1.3%	0.0%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,379</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	7.7%	0	0.0%	8.9%	14.4%
	Moderate	0	0.0%	15.4%	0	0.0%	19.0%	10.8%
	Middle	0	0.0%	15.4%	0	0.0%	10.6%	18.2%
	Upper	0	0.0%	53.8%	0	0.0%	24.6%	56.6%
	Unknown	0	0.0%	7.7%	0	0.0%	36.9%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	56.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	2.0%	0	0.0%	1.0%	14.4%
	Moderate	7	10.1%	12.3%	419	4.2%	7.7%	10.8%
	Middle	5	7.2%	21.1%	604	6.0%	16.0%	18.2%
	Upper	47	68.1%	47.3%	6,506	64.5%	50.8%	56.6%
	Unknown	10	14.5%	17.3%	2,552	25.3%	24.4%	0.0%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	2.5%	0	0.0%	1.2%	14.4%
	Moderate	3	9.4%	17.4%	229	4.7%	12.5%	10.8%
	Middle	2	6.3%	25.0%	287	5.9%	21.4%	18.2%
	Upper	20	62.5%	44.3%	3,464	71.2%	53.7%	56.6%
	Unknown	7	21.9%	10.8%	884	18.2%	11.1%	0.0%
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,864</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	1.3%	0	0.0%	0.8%	14.4%
	Moderate	2	4.7%	10.2%	236	3.2%	6.2%	10.8%
	Middle	5	11.6%	15.8%	574	7.9%	11.6%	18.2%
	Upper	31	72.1%	50.5%	5,747	79.0%	56.4%	56.6%
	Unknown	5	11.6%	22.1%	722	9.9%	25.0%	0.0%
	<b>TOTAL</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7,279</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.5%	0	0.0%	1.8%	14.4%
	Moderate	0	0.0%	11.0%	0	0.0%	5.5%	10.8%
	Middle	1	20.0%	14.0%	80	13.1%	9.6%	18.2%
	Upper	4	80.0%	71.3%	530	86.9%	77.4%	56.6%
	Unknown	0	0.0%	2.2%	0	0.0%	5.7%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.8%
	Middle	0	0.0%	2.6%	0	0.0%	0.9%	18.2%
	Upper	0	0.0%	12.8%	0	0.0%	7.0%	56.6%
	Unknown	1	100.0%	84.6%	35	100.0%	92.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.9%	0	0.0%	0.5%	14.4%
	Moderate	0	0.0%	9.3%	0	0.0%	5.2%	10.8%
	Middle	2	28.6%	24.1%	151	21.6%	13.5%	18.2%
	Upper	5	71.4%	63.0%	547	78.4%	79.5%	56.6%
	Unknown	0	0.0%	1.9%	0	0.0%	1.3%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>698</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	9.1%	0	0.0%	1.8%	10.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Upper	0	0.0%	90.9%	0	0.0%	98.2%	56.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	14.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Upper	0	0.0%	3.1%	0	0.0%	4.6%	56.6%
	Unknown	0	0.0%	96.9%	0	0.0%	95.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	1.8%	0	0.0%	0.9%	14.4%
	Moderate	5	5.7%	12.8%	465	3.4%	8.3%	10.8%
	Middle	10	11.4%	19.1%	1,092	8.1%	14.7%	18.2%
	Upper	60	68.2%	48.4%	10,288	76.3%	52.1%	56.6%
	Unknown	13	14.8%	17.9%	1,641	12.2%	23.9%	0.0%
	<b>TOTAL</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	31	83.8%	45.7%	\$2,041	70.8%	46.9%	88.9%
	Over \$1 Million/Unknown	6	16.2%	54.3%	\$843	29.2%	53.1%	11.1%
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,884</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	28	75.7%	90.9%	\$926	32.1%	32.5%	
	\$100,001–\$250,000	6	16.2%	5.7%	\$1,008	35.0%	27.0%	
	\$250,001–\$1 Million	3	8.1%	3.3%	\$950	32.9%	40.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,884</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	25	80.6%		\$833	40.8%	
		\$100,001–\$250,000	5	16.1%		\$858	42.0%	
		\$250,001–\$1 Million	1	3.2%		\$350	17.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>31</b>	<b>100.0%</b>		<b>\$2,041</b>	<b>100.0%</b>	

Small Business Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	64	71.1%	32.0%	\$3,302	52.8%	30.9%	89.4%
	Over \$1 Million/Unknown	26	28.9%	68.0%	\$2,955	47.2%	69.1%	10.6%
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	74	82.2%	86.3%	\$2,766	44.2%	32.6%	
	\$100,001–\$250,000	13	14.4%	8.9%	\$2,268	36.2%	26.2%	
	\$250,001–\$1 Million	3	3.3%	4.9%	\$1,223	19.5%	41.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,257</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	58	64.4%		\$2,012	32.2%	
		\$100,001–\$250,000	5	5.6%		\$940	15.0%	
		\$250,001–\$1 Million	1	1.1%		\$350	5.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>64</b>	<b>71.1%</b>		<b>\$3,302</b>	<b>52.8%</b>	

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	10	90.9%	59.5%	801	97.6%	86.0%	100.0%
	Over \$1 Million/ Unknown	1	9.1%	40.5%	20	2.4%	14.0%	0.0%
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	9	81.8%	81.0%	249	30.3%	26.0%	
	\$100,001–\$250,000	0	0.0%	9.5%	0	0.0%	26.8%	
	\$250,001–\$1 Million	2	18.2%	9.5%	572	69.7%	47.2%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>821</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	8	80.0%		229	28.6%		
	\$100,001–\$250,000	0	0.0%		0	0.0%		
	\$250,001–\$1 Million	2	20.0%		572	71.4%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>		<b>801</b>	<b>100.0%</b>		



Small Farms Loans by Revenue and Loan Size								
Assessment Area: Central Kentucky								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	9	100.0%	69.2%	885	100.0%	84.1%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	30.8%	0	0.0%	15.9%	0.0%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>885</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	6	66.7%	82.1%	158	17.9%	30.9%	
	\$100,001–\$250,000	1	11.1%	10.3%	123	13.9%	25.6%	
	\$250,001–\$1 Million	2	22.2%	7.7%	604	68.2%	43.6%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>885</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	66.7%		158	17.9%	
		\$100,001–\$250,000	1	11.1%		123	13.9%	
		\$250,001–\$1 Million	2	22.2%		604	68.2%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>		<b>885</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	3.6%	0	0.0%	2.3%	4.8%
	Middle	4	17.4%	11.2%	461	12.9%	8.2%	8.9%
	Upper	19	82.6%	85.2%	3,109	87.1%	89.5%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,570</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	1.6%	0	0.0%	0.9%	4.8%
	Middle	4	14.8%	8.3%	410	12.7%	5.7%	8.9%
	Upper	23	85.2%	90.1%	2,811	87.3%	93.4%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	3.3%	0	0.0%	2.1%	4.8%
	Middle	0	0.0%	7.3%	0	0.0%	6.9%	8.9%
	Upper	5	100.0%	89.4%	218	100.0%	91.0%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	16.0%	0	0.0%	17.7%	5.7%
	Middle	0	0.0%	12.0%	0	0.0%	4.5%	18.6%
	Upper	1	100.0%	72.0%	1,693	100.0%	77.8%	75.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	1.3%	0	0.0%	0.5%	4.8%
	Middle	1	7.7%	9.1%	51	3.7%	7.8%	8.9%
	Upper	12	92.3%	89.6%	1,328	96.3%	91.7%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,379</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	8.9%
	Upper	0	0.0%	100.0%	0	0.0%	100.0%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	8.0%	0	0.0%	8.3%	4.8%
	Middle	0	0.0%	16.0%	0	0.0%	14.3%	8.9%
	Upper	0	0.0%	76.0%	0	0.0%	77.3%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	3.1%	0	0.0%	3.0%	4.8%
	Middle	9	13.0%	9.9%	922	9.1%	7.1%	8.9%
	Upper	60	87.0%	87.0%	9,159	90.9%	89.9%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,081</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Central Kentucky								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	1	3.1%	4.2%	80	1.6%	2.8%	4.8%
	Middle	2	6.3%	10.7%	269	5.5%	7.7%	8.9%
	Upper	29	90.6%	85.0%	4,515	92.8%	89.5%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,864</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	3	7.0%	2.6%	275	3.8%	2.1%	4.8%
	Middle	1	2.3%	6.9%	114	1.6%	5.1%	8.9%
	Upper	39	90.7%	90.5%	6,890	94.7%	92.9%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>7,279</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	4.4%	0	0.0%	4.2%	4.8%
	Middle	1	20.0%	7.4%	40	6.6%	9.3%	8.9%
	Upper	4	80.0%	88.2%	570	93.4%	86.4%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>610</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	5.1%	0	0.0%	7.8%	5.7%
	Middle	1	100.0%	17.9%	35	100.0%	17.5%	18.6%
	Upper	0	0.0%	76.9%	0	0.0%	74.7%	75.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	7.4%	0	0.0%	2.7%	4.8%
	Middle	0	0.0%	9.3%	0	0.0%	4.7%	8.9%
	Upper	7	100.0%	83.3%	698	100.0%	92.5%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>698</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix D (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
	Middle	0	0.0%	18.2%	0	0.0%	4.5%	8.9%
	Upper	0	0.0%	81.8%	0	0.0%	95.5%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
	Middle	0	0.0%	18.8%	0	0.0%	16.5%	8.9%
	Upper	0	0.0%	81.3%	0	0.0%	83.5%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	4	4.5%	3.5%	355	2.6%	2.8%	4.8%
	Middle	5	5.7%	8.9%	458	3.4%	7.2%	8.9%
	Upper	79	89.8%	87.6%	12,673	94.0%	90.0%	86.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Central Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	2.7%	12.0%	\$206	7.1%	15.2%	15.4%
Middle	0	0.0%	11.4%	\$0	0.0%	13.8%	11.1%
Upper	36	97.3%	73.4%	\$2,678	92.9%	70.3%	73.5%
Unknown	0	0.0%	3.1%	\$0	0.0%	0.7%	0.0%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,884</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Central Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	11.1%	13.7%	\$904	14.4%	14.0%	15.1%
Middle	6	6.7%	12.7%	\$349	5.6%	14.0%	10.9%
Upper	74	82.2%	72.9%	\$5,004	80.0%	71.8%	74.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Central Kentucky							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	2.4%	\$0	0.0%	0.2%	1.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	1.8%
Upper	11	100.0%	97.6%	\$821	100.0%	99.8%	97.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$821</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Central Kentucky							
Tract Income Levels	2020						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
Middle	1	11.1%	2.6%	\$60	6.8%	2.6%	0.0%
Upper	8	88.9%	97.4%	\$825	93.2%	97.4%	96.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$885</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## GLOSSARY

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

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

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

**Community contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

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

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

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

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

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

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

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

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

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

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



## Appendix E (Continued)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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