



**Guardian Savings Bank
Community Reinvestment Act (CRA)
CRA PUBLIC FILE**

Guardian Savings Bank (GSB)

CRA Public File Index

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May 2024

COMMUNITY REINVESTMENT ACT STATEMENT
of
GUARDIAN SAVINGS BANK

In accordance with the provisions of the Community Reinvestment Act of 1977 and FDIC Regulations 12 CFR Part 25, the following is the CRA statement of Guardian Savings Bank, located at 6100 West Chester Road, West Chester, OH 45069.

Guardian Savings Bank is a state chartered, savings bank which is dedicated to serving the various savings and credit needs of the citizens of our community.

This statement delineating our major local lending areas and setting forth the types of credit we offer to the community, is prepared for review by our depositors, loan customers and interested members of the community pursuant to the Community Reinvestment Act.

Types of Loans

The types of loans that Guardian Savings Bank can offer are limited by law and government regulation. Examples of loans offered include:

- One to four family owner occupied and non-owner occupied conventional residential loans;
- Multi-family residential loans;
- Second mortgage and/or additional collateral secured loans;
- Construction loans;
- Acquisition and land development loans;
- Lot loans;
- Commercial mortgage loans i.e.: office buildings, retail stores, warehouses and churches;
- Home Equity Lines of Credit.

Guardian Savings Bank's Mortgage Lending Policy is available in all of our offices (MYGSB), and any loan officer can provide more detailed information on the various types of credit that we offer.

Deposit Relationships

Guardian Savings Bank also offers the following deposit services to its customers:

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- IRA Accounts
- Wire Transfers
- Debit Cards
- Online Banking/Remote Banking
- 24 Hour Telephone Automated Customer Service

Local Community Boundary Lines

Delineation of local community boundary lines is shown through the attached maps and brief description of our primary lending areas. Our primary lending areas includes a wide spectrum of neighborhoods, districts and persons of all income levels and races. Designation of our primary lending areas does not mean that we do not make loans outside of these areas, but rather that this is where the vast majority of our loans are made. The Bank has defined its assessment areas to include:

<u>Cincinnati</u>	All of, Butler County, OH; Clermont County, OH; Hamilton County, OH; Warren County, OH; Boone County, KY; Campbell County, KY and Kenton County, KY.
<u>Lexington</u>	All of Fayette County.
<u>Louisville</u>	All of Jefferson County.

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, Division of Supervision and Consumer Protection (DSC), 300 South Riverside Plaza, Suite 1700, Chicago IL 60606. You may send written comments about our performance in helping to meet community credit needs to Mr. Kirk M. Koppenhoefer at Guardian Savings Bank, 6100 West Chester Rd, West Chester, OH 45069 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Guardian Bancorp, a savings and loan holding company. You may request from the FDIC Regional Director, an announcement of applications covered by the CRA filed with the FDIC.

The efforts of Guardian Savings Bank to put forth special credit related programs is evidenced by the variety of loan products available to customers and prospective customers.

The Board of Directors, management, loan officers and originators have also been actively involved in various community organizations, as well as in direct contact with realtors as another means of assessing the credit needs of our communities.

Credit extended to all segments of the community shall be offered in a manner consistent with safe and sound lending practices. Guardian Savings Bank does not and will not discriminate against any applicant.

Guardian Savings Bank is dedicated to the principle that effective marketing efforts, products and customer service goals are synonymous with the spirit of the Community Reinvestment Act. The committed efforts of Guardian Savings Bank to reach the communities that it serves can be evidenced by the "Bank's extensive advertising". Advertising is primarily through major metropolitan and minority newspapers located in our assessment areas. On occasion, however, the Bank has also used radio and other community circulars as a means of marketing the Bank's products and services. In 2023 the Bank also expanded its efforts through digitization. The Bank is taking a targeted approach through digital efforts through advertisement, the Bank's website and use of social media channels.

The Bank's Board of Directors, management and employees are also involved in a variety of community and civic organizations.

Guardian Savings Bank has established *Community Action Committees* in its assessment areas (Cincinnati, Lexington and Louisville) through which many of the Bank's CRA and non-CRA donations flow and the volunteer efforts of its Board of Directors, management and employees are enhanced.

Guardian Savings Bank has participated with the several third parties, such as FHLB Welcome Home, ADDI Funds, Kentucky Housing Corp., and OHFA, providing customers with down payment assistance towards the purchase of their home. The Bank also provided some customers with Closing Cost Assistance, funds paid directly by the Bank on behalf of the borrowers.

In 2023 the Bank also expanded its Home Improvement Loan, to also allow customers to use the funds not only for Home Improvement, but to assist those with increased property taxes and escrow shortages. This loan is a forgivable loan balance over the term of the loan.

Guardian Savings Bank

Branch Listing

CINCINNATI REGION:

WEST CHESTER 6100 WEST CHESTER ROAD WEST CHESTER, OH 45069 Census Tract: 0111.23 (Moderate)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Nov-2010
MOUNT AIRY 5901 COLERAIN AVENUE CINCINNATI, OH 45239 Census Tract: 0207.64 (Middle)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Feb-1992
BRIDGETOWN 5511 HARRISON AVENUE CINCINNATI, OH 45248 Census Tract: 0210.01 (Moderate)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Feb-1992
BEECHMONT 560 OHIO PIKE CINCINNATI, OH 45255 Census Tract: 0414.04 (Moderate)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Jul-1994
PEACH GROVE 5671 SPRINGDALE ROAD CINCINNATI, OH 45251 Census Tract: 0207.01 (Middle)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Feb-1992
KENNEDY HEIGHTS 6644 MONTGOMERY ROAD CINCINNATI, OH 45213 Census Tract: 0058.00 (Moderate)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Jun-2020
FORT WRIGHT 10 KYLES LANE FORT WRIGHT, KY 41011 Census Tract: 0649.00 (Middle)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Jun-1996

Guardian Savings Bank Branch Listing

CINCINNATI REGION (CON'T):

FLORENCE 7550 MALL ROAD FLORENCE, KY 41042 Census Tract: 0703.12 (Middle)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Jun-1999
FORT THOMAS 14 S FORT THOMAS AVE FORT THOMAS, KY 41075 Census Tract: 0523.02 (Upper)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Aug-1998
TRI-COUNTY 11333 PRINCETON PIKE CINCINNATI, OH 45246 Census Tract: 0223.01 (Moderate)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Jun-2006

LEXINGTON REGION:

LEXINGTON - SOUTHLAND 501 SOUTHLAND DRIVE LEXINGTON, KY 40503 Census Tract: 0029.00 (Middle)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Aug-2006
LEXINGTON - HAMBURG 2541 SIR BARTON WAY LEXINGTON, KY 40509 Census Tract: 0039.08 (Upper)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Oct-2015

LOUISVILLE REGION:

JEFFERSONTOWN 2503 S HURSTBOURNE PKWY LOUISVILLE, KY 40220 Census Tract: 0111.12 (Upper)	Mon. – Thurs. Friday Saturday Drive Thru	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. – 1:00 p.m. Same	Sep-2023
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ACCOUNT SERVICE FEE SCHEDULE
January 19, 2024

Traditional Savings

Statement / Passbook
\$1 / \$3 service fee per month / quarter if balance falls below \$100 any day of the month / quarter
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$10.00

Premier Savings

Statement / Passbook
No monthly service fee
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$2,000.00

Preferred Savings

Statement / Passbook
\$10 / \$30 service fee per month / quarter if balance falls below \$3,000 any day of the month / quarter
\$25 closing fee (within 6 months of opening)
Minimum Balance to Open: \$3,000.00

Executive Savings

Statement / Passbook
\$10 / \$30 service fee per month / quarter if balance falls below \$5,000 any day of the Minimum month / quarter
\$25 closing fee (within 6 months of opening)
Minimum Balance to Open: \$2,500.00

*Existing Money Market Savings Accounts:

A Service fee of \$5 per statement cycle will be assessed if the balance falls below \$500 any day of the cycle.

Free Checking

No monthly service fee
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$25.00

Interest Checking

\$5 monthly service fee if balance falls below \$300 any day of the cycle
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$300.00

Mortgage PLUS Checking

No monthly service fee
\$50 closing fee (within 24 months of account opening) – OR -
\$50 “Easy Pay” cancellation fee (within 24 months of opening)
Minimum Balance to Open: \$0.00

Silver Service Checking

No monthly service fee
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$25.00

Elite Checking

\$10 monthly service fee if balance falls below \$2,500 any day of the cycle
\$25 closing fee (within 90 days of opening)
Minimum Balance to Open: \$2,500.00

Traditional Business Checking

\$5 service fee per statement cycle if balance falls below \$100 any day of the cycle
Free deposits for up to 500 checks per month (\$0.25 each additional item)
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$100.00

IOLTA Checking

\$10 service fee per statement cycle if balance falls below \$100 any day of the cycle
\$10 closing fee (within 90 days of opening)
Minimum Balance to Open: \$100.00

GUARDIAN SAVINGS BANK

“Community Reinvestment Act Notice”

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At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the savings associations that are scheduled for CRA for the next two quarters. This list is available from the Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago IL 60606. You may send written comments about our performance in helping to meet community credit needs to Mr. Kirk Koppenhoefer at Guardian Savings Bank, 6100 West Chester Rd, West Chester, OH 45069; and the FDIC Regional Director. You may also submit comments electronically through FDIC’s website [@www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

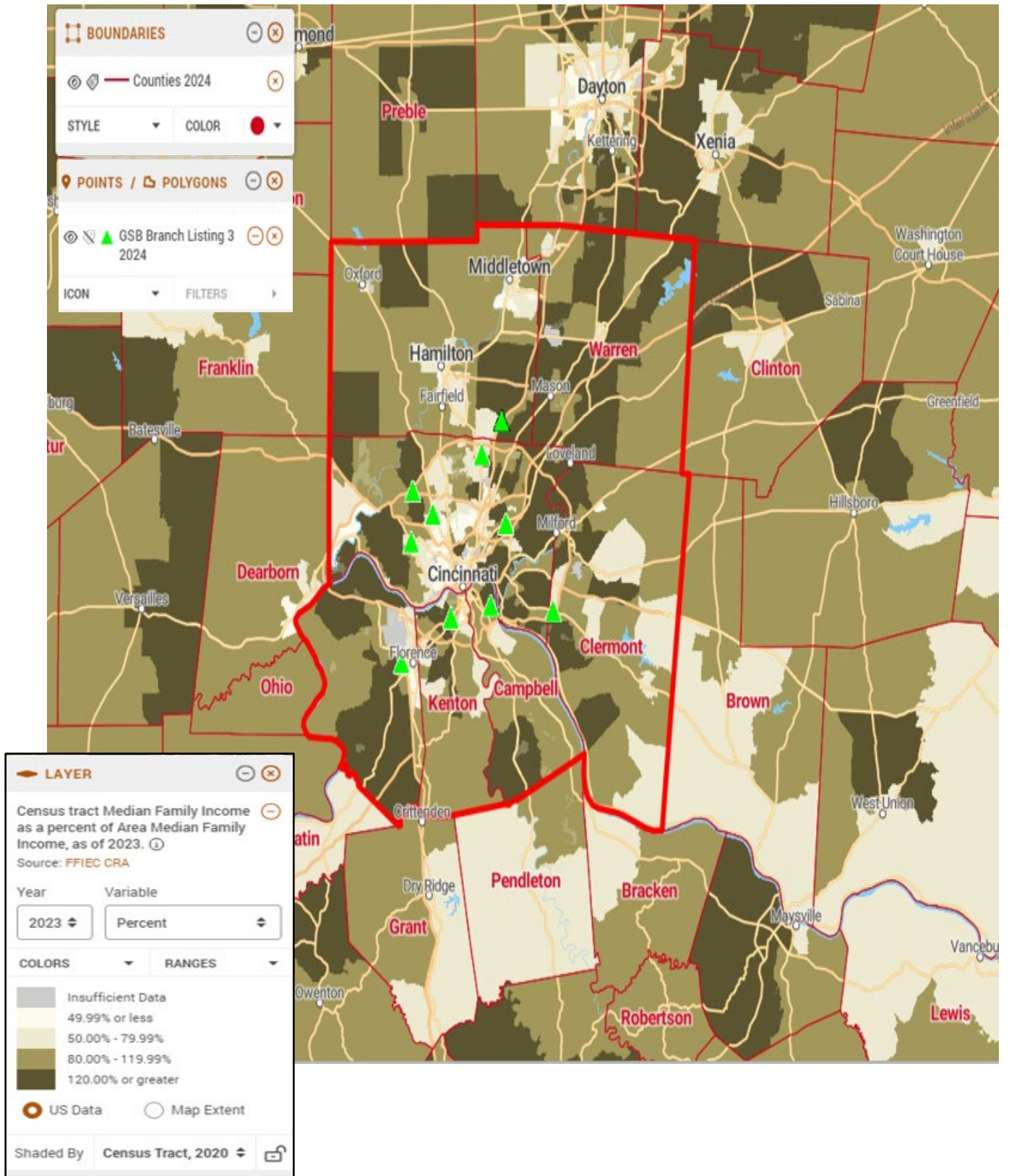
You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Guardian Bancorp, a savings and loan holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Cleveland, P.O Box 6387, Cleveland, OH 44101, an announcement of applications covered by the CRA filed by savings and loan holding companies.

WC/FW/05-01-2024

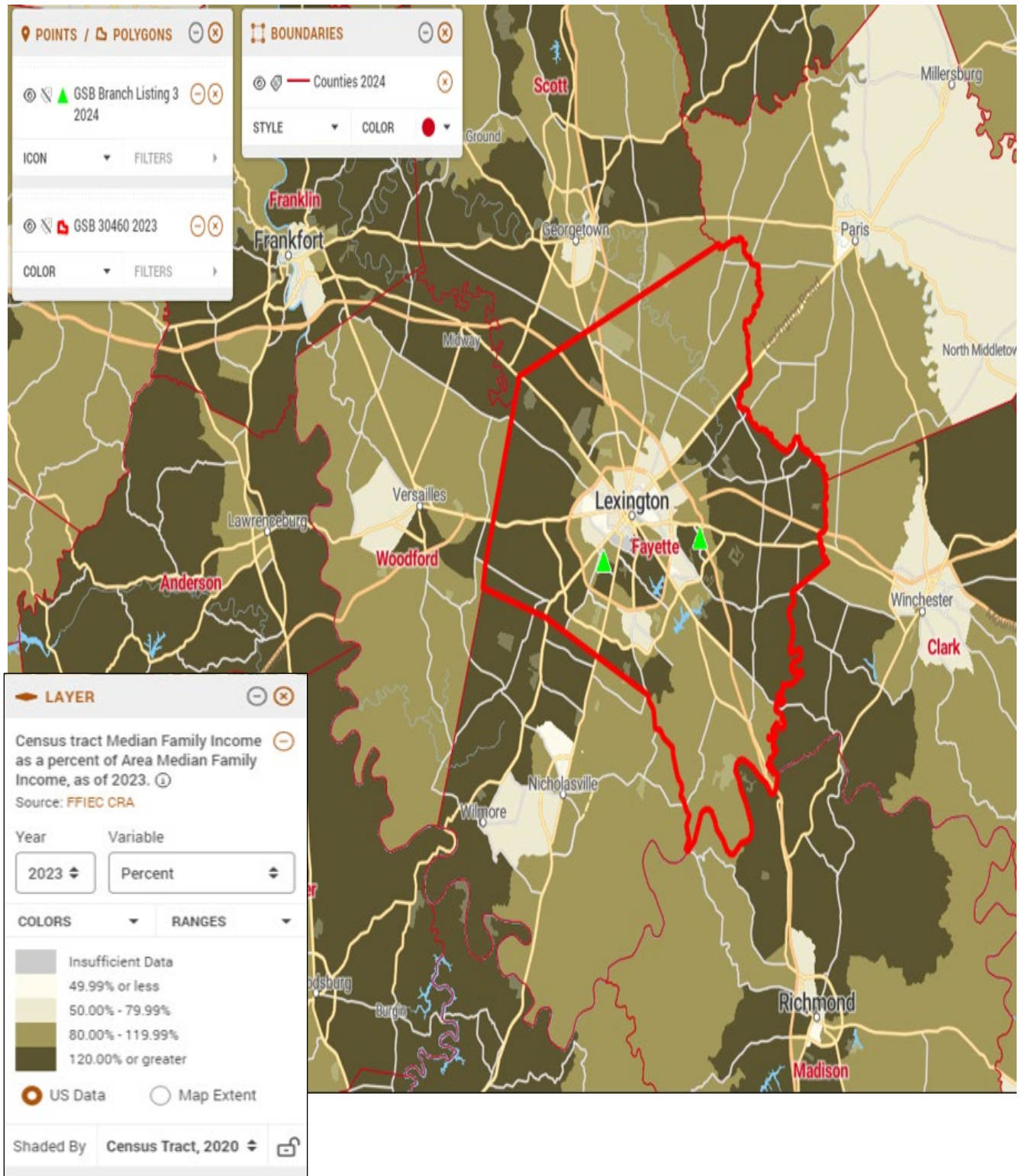
GUARDIAN SAVINGS BANK
HOME MORTGAGE DISCLOSURE ACT
NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

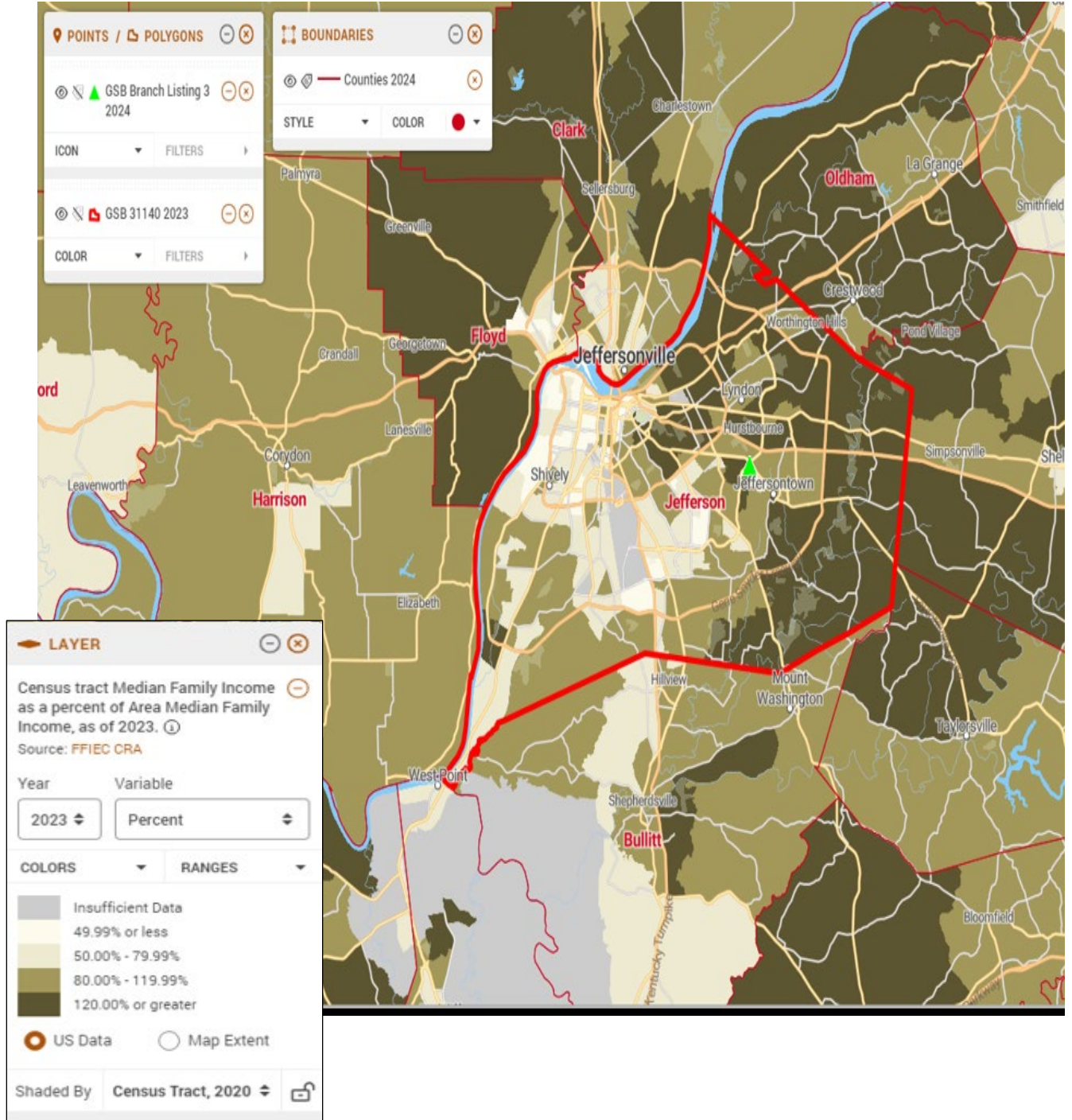
GUARDIAN SAVINGS BANK Assessment Area Maps Cincinnati MSA 17140 OH and KY



GUARDIAN SAVINGS BANK Assessment Area Maps Lexington KY MSA 30460



GUARDIAN SAVINGS BANK Assessment Area Maps Louisville KY MSA 31140



2023 Census Tracts

Count of Census Tract						
Row Labels	1-Low	2-Mod	3-Mid	4-Upr	5 - N/A	Grand Total
21 KY	45	93	142	106	11	397
17140 Cincinnati	10	18	41	29	1	99
117 Kenton	3	12	20	9		44
15 Boone	2	4	9	14	1	30
37 Campbell	5	2	12	6		25
30460 Lexington	7	19	28	25	3	82
67 Fayette	7	19	28	25	3	82
31140 Louisville	28	56	73	52	7	216
111 Jefferson	28	56	73	52	7	216
39 OH	42	95	136	116	15	404
17140 Cincinnati	42	95	136	116	15	404
165 Warren		3	17	23	1	44
17 Butler	10	21	31	23	1	86
25 Clermont	1	9	24	13	1	48
61 Hamilton	31	62	64	57	12	226
Grand Total	87	188	278	222	26	801

Assessment Area Census Tract

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	15 Boone	9801.00	10% - <20%	N/A	0
21 KY	17140 Cincinnati	15 Boone	0703.01	20% - <50%	Low	39.8799
21 KY	17140 Cincinnati	15 Boone	0702.02	20% - <50%	Low	47.5703
21 KY	17140 Cincinnati	15 Boone	0701.02	20% - <50%	Moderate	62.2367
21 KY	17140 Cincinnati	15 Boone	0702.01	20% - <50%	Moderate	65.3312
21 KY	17140 Cincinnati	15 Boone	0703.11	20% - <50%	Moderate	67.2879
21 KY	17140 Cincinnati	15 Boone	0701.01	20% - <50%	Moderate	72.7462
21 KY	17140 Cincinnati	15 Boone	0703.15	20% - <50%	Mid	83.7827
21 KY	17140 Cincinnati	15 Boone	0703.12	20% - <50%	Mid	91.9931
21 KY	17140 Cincinnati	15 Boone	0706.06	10% - <20%	Mid	96.0442
21 KY	17140 Cincinnati	15 Boone	0703.05	10% - <20%	Mid	101.2942
21 KY	17140 Cincinnati	15 Boone	0704.06	10% - <20%	Mid	101.959
21 KY	17140 Cincinnati	15 Boone	0705.02	<10%	Mid	103.8616
21 KY	17140 Cincinnati	15 Boone	0705.03	10% - <20%	Mid	108.1974
21 KY	17140 Cincinnati	15 Boone	0704.07	10% - <20%	Mid	113.1109
21 KY	17140 Cincinnati	15 Boone	0705.06	10% - <20%	Mid	119.6646
21 KY	17140 Cincinnati	15 Boone	0703.17	10% - <20%	Upper	121.2566
21 KY	17140 Cincinnati	15 Boone	0705.05	10% - <20%	Upper	123.4745
21 KY	17140 Cincinnati	15 Boone	0703.14	10% - <20%	Upper	124.1357
21 KY	17140 Cincinnati	15 Boone	0703.18	10% - <20%	Upper	125.1311
21 KY	17140 Cincinnati	15 Boone	0706.07	10% - <20%	Upper	125.5924
21 KY	17140 Cincinnati	15 Boone	0704.04	10% - <20%	Upper	128.2974
21 KY	17140 Cincinnati	15 Boone	0703.16	10% - <20%	Upper	130.3612
21 KY	17140 Cincinnati	15 Boone	0703.09	10% - <20%	Upper	132.0296

21 KY	17140 Cincinnati	15 Boone	0704.05	<10%	Upper	135.743
21 KY	17140 Cincinnati	15 Boone	0703.13	10% - <20%	Upper	139.314
21 KY	17140 Cincinnati	15 Boone	0706.04	<10%	Upper	145.1853
21 KY	17140 Cincinnati	15 Boone	0706.01	<10%	Upper	147.9727
21 KY	17140 Cincinnati	15 Boone	0704.03	10% - <20%	Upper	151.5272
21 KY	17140 Cincinnati	15 Boone	0706.05	10% - <20%	Upper	179.1387
21 KY	17140 Cincinnati	37 Campbell	0501.00	20% - <50%	Low	23.3156
21 KY	17140 Cincinnati	37 Campbell	0506.00	20% - <50%	Low	33.8275
21 KY	17140 Cincinnati	37 Campbell	0512.00	10% - <20%	Low	38.4504
21 KY	17140 Cincinnati	37 Campbell	0505.00	20% - <50%	Low	40.5683
21 KY	17140 Cincinnati	37 Campbell	0511.01	10% - <20%	Low	48.5351
21 KY	17140 Cincinnati	37 Campbell	0529.00	<10%	Moderate	73.1333
21 KY	17140 Cincinnati	37 Campbell	0511.02	10% - <20%	Moderate	79.154
21 KY	17140 Cincinnati	37 Campbell	0533.01	10% - <20%	Mid	81.2672
21 KY	17140 Cincinnati	37 Campbell	0525.00	10% - <20%	Mid	92.2661
21 KY	17140 Cincinnati	37 Campbell	0531.00	<10%	Mid	92.3638
21 KY	17140 Cincinnati	37 Campbell	0528.00	10% - <20%	Mid	98.1515
21 KY	17140 Cincinnati	37 Campbell	0519.03	<10%	Mid	99.2552
21 KY	17140 Cincinnati	37 Campbell	0524.00	10% - <20%	Mid	99.5211
21 KY	17140 Cincinnati	37 Campbell	0533.02	10% - <20%	Mid	102.7085
21 KY	17140 Cincinnati	37 Campbell	0521.00	10% - <20%	Mid	102.9968
21 KY	17140 Cincinnati	37 Campbell	0520.02	<10%	Mid	104.424
21 KY	17140 Cincinnati	37 Campbell	0519.01	<10%	Mid	105.9536
21 KY	17140 Cincinnati	37 Campbell	0522.00	<10%	Mid	107.7338
21 KY	17140 Cincinnati	37 Campbell	0519.04	<10%	Mid	118.2997
21 KY	17140 Cincinnati	37 Campbell	0523.02	<10%	Upper	122.9003
21 KY	17140 Cincinnati	37 Campbell	0504.00	10% - <20%	Upper	127.0208
21 KY	17140 Cincinnati	37 Campbell	0513.00	<10%	Upper	134.9735
21 KY	17140 Cincinnati	37 Campbell	0520.01	<10%	Upper	138.2515
21 KY	17140 Cincinnati	37 Campbell	0523.01	10% - <20%	Upper	143.2768
21 KY	17140 Cincinnati	37 Campbell	0532.00	20% - <50%	Upper	150.4012
21 KY	17140 Cincinnati	117 Kenton	0651.00	20% - <50%	Low	25.823
21 KY	17140 Cincinnati	117 Kenton	0671.00	50% - <80%	Low	31.9778
21 KY	17140 Cincinnati	117 Kenton	0609.00	20% - <50%	Low	39.1916
21 KY	17140 Cincinnati	117 Kenton	0610.00	20% - <50%	Moderate	52.212
21 KY	17140 Cincinnati	117 Kenton	0644.00	20% - <50%	Moderate	59.5658
21 KY	17140 Cincinnati	117 Kenton	0614.00	10% - <20%	Moderate	62.1108
21 KY	17140 Cincinnati	117 Kenton	0612.00	10% - <20%	Moderate	63.0321
21 KY	17140 Cincinnati	117 Kenton	0650.00	20% - <50%	Moderate	64.4511
21 KY	17140 Cincinnati	117 Kenton	0607.00	20% - <50%	Moderate	68.0468
21 KY	17140 Cincinnati	117 Kenton	0659.00	<10%	Moderate	70.1058
21 KY	17140 Cincinnati	117 Kenton	0657.00	10% - <20%	Moderate	70.2129
21 KY	17140 Cincinnati	117 Kenton	0669.00	<10%	Moderate	74.171
21 KY	17140 Cincinnati	117 Kenton	0636.04	10% - <20%	Moderate	75.8371
21 KY	17140 Cincinnati	117 Kenton	0656.00	20% - <50%	Moderate	77.4149
21 KY	17140 Cincinnati	117 Kenton	0613.00	10% - <20%	Moderate	79.7893
21 KY	17140 Cincinnati	117 Kenton	0649.00	10% - <20%	Mid	80.6471
21 KY	17140 Cincinnati	117 Kenton	0643.00	10% - <20%	Mid	83.098
21 KY	17140 Cincinnati	117 Kenton	0611.00	10% - <20%	Mid	86.3136
21 KY	17140 Cincinnati	117 Kenton	0636.07	20% - <50%	Mid	88.5398
21 KY	17140 Cincinnati	117 Kenton	0637.02	<10%	Mid	92.4238
21 KY	17140 Cincinnati	117 Kenton	0672.00	10% - <20%	Mid	93.3698
21 KY	17140 Cincinnati	117 Kenton	0653.00	10% - <20%	Mid	93.7204
21 KY	17140 Cincinnati	117 Kenton	0638.00	10% - <20%	Mid	95.5994
21 KY	17140 Cincinnati	117 Kenton	0670.00	20% - <50%	Mid	104.004
21 KY	17140 Cincinnati	117 Kenton	0603.00	10% - <20%	Mid	104.3016
21 KY	17140 Cincinnati	117 Kenton	0668.01	10% - <20%	Mid	105.4041
21 KY	17140 Cincinnati	117 Kenton	0636.09	<10%	Mid	105.7206
21 KY	17140 Cincinnati	117 Kenton	0646.00	10% - <20%	Mid	107.7573
21 KY	17140 Cincinnati	117 Kenton	0636.10	10% - <20%	Mid	108.1621
21 KY	17140 Cincinnati	117 Kenton	0658.00	<10%	Mid	108.1774
21 KY	17140 Cincinnati	117 Kenton	0616.00	20% - <50%	Mid	112.4085

21 KY	17140 Cincinnati	117 Kenton	0637.01	<10%	Mid	112.6403
21 KY	17140 Cincinnati	117 Kenton	0652.00	10% - <20%	Mid	115.6994
21 KY	17140 Cincinnati	117 Kenton	0668.02	10% - <20%	Mid	116.8902
21 KY	17140 Cincinnati	117 Kenton	0654.00	10% - <20%	Mid	119.867
21 KY	17140 Cincinnati	117 Kenton	0636.06	<10%	Upper	122.3402
21 KY	17140 Cincinnati	117 Kenton	0645.00	<10%	Upper	125.3829
21 KY	17140 Cincinnati	117 Kenton	0655.01	<10%	Upper	126.2889
21 KY	17140 Cincinnati	117 Kenton	0636.08	10% - <20%	Upper	130.2588
21 KY	17140 Cincinnati	117 Kenton	0640.02	10% - <20%	Upper	130.7506
21 KY	17140 Cincinnati	117 Kenton	0647.00	10% - <20%	Upper	132.0096
21 KY	17140 Cincinnati	117 Kenton	0648.00	10% - <20%	Upper	148.1268
21 KY	17140 Cincinnati	117 Kenton	0655.02	<10%	Upper	159.9246
21 KY	17140 Cincinnati	117 Kenton	0640.01	<10%	Upper	209.0481
21 KY	30460 Lexington	67 Fayette	0001.01	20% - <50%	N/A	0
21 KY	30460 Lexington	67 Fayette	0008.01	20% - <50%	N/A	0
21 KY	30460 Lexington	67 Fayette	0018.00	20% - <50%	N/A	0
21 KY	30460 Lexington	67 Fayette	0019.00	50% - <80%	Low	37.3986
21 KY	30460 Lexington	67 Fayette	0004.00	50% - <80%	Low	38.7249
21 KY	30460 Lexington	67 Fayette	0020.01	50% - <80%	Low	40.6402
21 KY	30460 Lexington	67 Fayette	0014.00	20% - <50%	Low	40.8758
21 KY	30460 Lexington	67 Fayette	0039.10	50% - <80%	Low	42.2856
21 KY	30460 Lexington	67 Fayette	0002.00	20% - <50%	Low	45.3422
21 KY	30460 Lexington	67 Fayette	0003.00	50% - <80%	Low	48.6332
21 KY	30460 Lexington	67 Fayette	0035.04	20% - <50%	Moderate	50.3141
21 KY	30460 Lexington	67 Fayette	0011.00	80% - 100%	Moderate	51.6429
21 KY	30460 Lexington	67 Fayette	0040.01	20% - <50%	Moderate	52.0128
21 KY	30460 Lexington	67 Fayette	0013.00	50% - <80%	Moderate	52.4789
21 KY	30460 Lexington	67 Fayette	0009.00	20% - <50%	Moderate	55.8395
21 KY	30460 Lexington	67 Fayette	0039.11	50% - <80%	Moderate	64.761
21 KY	30460 Lexington	67 Fayette	0010.00	20% - <50%	Moderate	64.7978
21 KY	30460 Lexington	67 Fayette	0031.01	20% - <50%	Moderate	64.8408
21 KY	30460 Lexington	67 Fayette	0038.04	80% - 100%	Moderate	65.5945
21 KY	30460 Lexington	67 Fayette	0039.09	20% - <50%	Moderate	65.9264
21 KY	30460 Lexington	67 Fayette	0032.02	20% - <50%	Moderate	67.5972
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21 KY	30460 Lexington	67 Fayette	0026.00	20% - <50%	Moderate	72.4842
21 KY	30460 Lexington	67 Fayette	0015.00	20% - <50%	Moderate	72.9263
21 KY	30460 Lexington	67 Fayette	0016.00	20% - <50%	Moderate	74.4198
21 KY	30460 Lexington	67 Fayette	0020.02	50% - <80%	Moderate	75.0646
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21 KY	30460 Lexington	67 Fayette	0032.01	20% - <50%	Mid	80.6837
21 KY	30460 Lexington	67 Fayette	0034.07	20% - <50%	Mid	80.9168
21 KY	30460 Lexington	67 Fayette	0030.00	20% - <50%	Mid	81.1499
21 KY	30460 Lexington	67 Fayette	0034.05	20% - <50%	Mid	82.3697
21 KY	30460 Lexington	67 Fayette	0033.00	20% - <50%	Mid	84.5536
21 KY	30460 Lexington	67 Fayette	0034.02	20% - <50%	Mid	84.8474
21 KY	30460 Lexington	67 Fayette	0034.06	20% - <50%	Mid	85.6683
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21 KY	30460 Lexington	67 Fayette	0038.02	20% - <50%	Mid	87.5557
21 KY	30460 Lexington	67 Fayette	0017.00	10% - <20%	Mid	90.4299
21 KY	30460 Lexington	67 Fayette	0022.00	20% - <50%	Mid	91.0987
21 KY	30460 Lexington	67 Fayette	0039.14	20% - <50%	Mid	95.8996
21 KY	30460 Lexington	67 Fayette	0042.04	10% - <20%	Mid	96.6773
21 KY	30460 Lexington	67 Fayette	0035.01	20% - <50%	Mid	97.7186
21 KY	30460 Lexington	67 Fayette	0042.10	20% - <50%	Mid	99.5275
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21 KY	30460 Lexington	67 Fayette	0039.17	20% - <50%	Mid	104.2409
21 KY	30460 Lexington	67 Fayette	0039.12	20% - <50%	Mid	104.6805
21 KY	30460 Lexington	67 Fayette	0041.03	20% - <50%	Mid	104.8211
21 KY	30460 Lexington	67 Fayette	0025.00	10% - <20%	Mid	105.5596

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21 KY	30460 Lexington	67 Fayette	0038.03	20% - <50%	Mid	112.5202
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21 KY	30460 Lexington	67 Fayette	0037.03	20% - <50%	Upper	122.4234
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21 KY	30460 Lexington	67 Fayette	0039.08	20% - <50%	Upper	138.7527
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21 KY	30460 Lexington	67 Fayette	0001.02	20% - <50%	Upper	171.2707
21 KY	30460 Lexington	67 Fayette	0039.15	20% - <50%	Upper	173.1113
21 KY	30460 Lexington	67 Fayette	0039.16	10% - <20%	Upper	177.3408
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21 KY	30460 Lexington	67 Fayette	0006.00	<10%	Upper	216.1139
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21 KY	31140 Louisville	111 Jefferson	0122.05	20% - <50%	N/A	0
21 KY	31140 Louisville	111 Jefferson	9801.00	50% - <80%	N/A	0
21 KY	31140 Louisville	111 Jefferson	0030.00	50% - <80%	Low	10.6955
21 KY	31140 Louisville	111 Jefferson	0018.00	80% - 100%	Low	21.8885
21 KY	31140 Louisville	111 Jefferson	0027.00	80% - 100%	Low	22.7366
21 KY	31140 Louisville	111 Jefferson	0024.01	80% - 100%	Low	30.746
21 KY	31140 Louisville	111 Jefferson	0059.01	50% - <80%	Low	32.3301
21 KY	31140 Louisville	111 Jefferson	0043.01	50% - <80%	Low	32.6136
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21 KY	31140 Louisville	111 Jefferson	0119.01	80% - 100%	Low	36.3721
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21 KY	31140 Louisville	111 Jefferson	0002.01	20% - <50%	Low	37.4432
21 KY	31140 Louisville	111 Jefferson	0014.00	80% - 100%	Low	37.576
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21 KY	31140 Louisville	111 Jefferson	0015.00	80% - 100%	Low	37.8621
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21 KY	31140 Louisville	111 Jefferson	0053.00	20% - <50%	Low	39.7233
21 KY	31140 Louisville	111 Jefferson	0119.04	20% - <50%	Low	40.4258
21 KY	31140 Louisville	111 Jefferson	0127.01	50% - <80%	Low	40.4516
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21 KY	31140 Louisville	111 Jefferson	0112.01	50% - <80%	Low	42.5345
21 KY	31140 Louisville	111 Jefferson	0043.02	50% - <80%	Low	42.6221
21 KY	31140 Louisville	111 Jefferson	0004.00	50% - <80%	Low	44.5749
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21 KY	31140 Louisville	111 Jefferson	0065.00	50% - <80%	Low	45.7981
21 KY	31140 Louisville	111 Jefferson	0021.00	20% - <50%	Low	46.9027
21 KY	31140 Louisville	111 Jefferson	0028.00	80% - 100%	Low	47.3435
21 KY	31140 Louisville	111 Jefferson	0062.00	50% - <80%	Low	47.5716
21 KY	31140 Louisville	111 Jefferson	0008.00	80% - 100%	Low	47.9557
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21 KY	31140 Louisville	111 Jefferson	0128.01	80% - 100%	Moderate	50.2912
21 KY	31140 Louisville	111 Jefferson	0006.00	80% - 100%	Moderate	50.6173
21 KY	31140 Louisville	111 Jefferson	0038.00	20% - <50%	Moderate	50.7114
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21 KY	31140 Louisville	111 Jefferson	0041.00	20% - <50%	Moderate	55.1621
21 KY	31140 Louisville	111 Jefferson	0114.04	50% - <80%	Moderate	56.0863
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21 KY	31140 Louisville	111 Jefferson	0110.09	20% - <50%	Mid	117.5139
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21 KY	31140 Louisville	111 Jefferson	0111.11	20% - <50%	Upper	121.0301
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21 KY	31140 Louisville	111 Jefferson	0098.00	<10%	Upper	142.278
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21 KY	31140 Louisville	111 Jefferson	0088.00	<10%	Upper	150.9886
21 KY	31140 Louisville	111 Jefferson	0099.00	10% - <20%	Upper	151.0195
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21 KY	31140 Louisville	111 Jefferson	0084.00	10% - <20%	Upper	164.4681
21 KY	31140 Louisville	111 Jefferson	0082.01	10% - <20%	Upper	167.7072
21 KY	31140 Louisville	111 Jefferson	0101.02	10% - <20%	Upper	167.9805
21 KY	31140 Louisville	111 Jefferson	0116.05	20% - <50%	Upper	169.6806
21 KY	31140 Louisville	111 Jefferson	0115.20	20% - <50%	Upper	169.7759
21 KY	31140 Louisville	111 Jefferson	0089.00	10% - <20%	Upper	172.8539
21 KY	31140 Louisville	111 Jefferson	0085.00	10% - <20%	Upper	173.2573
21 KY	31140 Louisville	111 Jefferson	0103.21	20% - <50%	Upper	182.0865
21 KY	31140 Louisville	111 Jefferson	0106.01	10% - <20%	Upper	191.6503
21 KY	31140 Louisville	111 Jefferson	0103.22	20% - <50%	Upper	202.6345
21 KY	31140 Louisville	111 Jefferson	0103.17	10% - <20%	Upper	206.6353
21 KY	31140 Louisville	111 Jefferson	0103.16	10% - <20%	Upper	208.9902
21 KY	31140 Louisville	111 Jefferson	0087.00	10% - <20%	Upper	209.8796
21 KY	31140 Louisville	111 Jefferson	0103.15	20% - <50%	Upper	210.6594
21 KY	31140 Louisville	111 Jefferson	0103.12	10% - <20%	Upper	214.5738
21 KY	31140 Louisville	111 Jefferson	0116.06	10% - <20%	Upper	226.9578
21 KY	31140 Louisville	111 Jefferson	0103.13	10% - <20%	Upper	229.015
21 KY	31140 Louisville	111 Jefferson	0075.02	10% - <20%	Upper	245.9025

21 KY	31140 Louisville	111 Jefferson	0075.01	<10%	Upper	250.9267
39 OH	17140 Cincinnati	17 Butler	0102.01	20% - <50%	N/A	0
39 OH	17140 Cincinnati	17 Butler	0101.04	10% - <20%	Low	19.1198
39 OH	17140 Cincinnati	17 Butler	0144.00	20% - <50%	Low	26.1066
39 OH	17140 Cincinnati	17 Butler	0004.00	50% - <80%	Low	29.1634
39 OH	17140 Cincinnati	17 Butler	0140.00	20% - <50%	Low	32.3143
39 OH	17140 Cincinnati	17 Butler	0101.06	20% - <50%	Low	34.9311
39 OH	17140 Cincinnati	17 Butler	0003.00	50% - <80%	Low	35.07
39 OH	17140 Cincinnati	17 Butler	0136.00	20% - <50%	Low	35.9383
39 OH	17140 Cincinnati	17 Butler	0122.00	20% - <50%	Low	40.3435
39 OH	17140 Cincinnati	17 Butler	0139.00	10% - <20%	Low	43.1427
39 OH	17140 Cincinnati	17 Butler	0132.00	20% - <50%	Low	49.9435
39 OH	17140 Cincinnati	17 Butler	0131.00	50% - <80%	Moderate	50.1823
39 OH	17140 Cincinnati	17 Butler	0005.00	20% - <50%	Moderate	52.4567
39 OH	17140 Cincinnati	17 Butler	0111.23	50% - <80%	Moderate	53.298
39 OH	17140 Cincinnati	17 Butler	0147.00	10% - <20%	Moderate	53.9086
39 OH	17140 Cincinnati	17 Butler	0141.00	20% - <50%	Moderate	54.2452
39 OH	17140 Cincinnati	17 Butler	0130.00	50% - <80%	Moderate	54.3569
39 OH	17140 Cincinnati	17 Butler	0135.00	20% - <50%	Moderate	55.823
39 OH	17140 Cincinnati	17 Butler	0011.00	10% - <20%	Moderate	56.3795
39 OH	17140 Cincinnati	17 Butler	0002.00	20% - <50%	Moderate	58.0762
39 OH	17140 Cincinnati	17 Butler	0146.00	20% - <50%	Moderate	62.4791
39 OH	17140 Cincinnati	17 Butler	0105.00	10% - <20%	Moderate	62.4814
39 OH	17140 Cincinnati	17 Butler	0123.00	10% - <20%	Moderate	62.8462
39 OH	17140 Cincinnati	17 Butler	0109.06	50% - <80%	Moderate	64.0087
39 OH	17140 Cincinnati	17 Butler	0110.04	20% - <50%	Moderate	65.2112
39 OH	17140 Cincinnati	17 Butler	0006.00	20% - <50%	Moderate	65.7347
39 OH	17140 Cincinnati	17 Butler	0109.13	50% - <80%	Moderate	67.9597
39 OH	17140 Cincinnati	17 Butler	0148.00	10% - <20%	Moderate	72.4379
39 OH	17140 Cincinnati	17 Butler	0134.00	20% - <50%	Moderate	73.7486
39 OH	17140 Cincinnati	17 Butler	0127.00	10% - <20%	Moderate	74.5605
39 OH	17140 Cincinnati	17 Butler	0001.00	20% - <50%	Moderate	74.764
39 OH	17140 Cincinnati	17 Butler	0013.00	10% - <20%	Moderate	76.9772
39 OH	17140 Cincinnati	17 Butler	0109.04	20% - <50%	Mid	84.0498
39 OH	17140 Cincinnati	17 Butler	0010.01	10% - <20%	Mid	84.3558
39 OH	17140 Cincinnati	17 Butler	0106.00	<10%	Mid	85.9759
39 OH	17140 Cincinnati	17 Butler	0109.07	20% - <50%	Mid	86.649
39 OH	17140 Cincinnati	17 Butler	0109.01	20% - <50%	Mid	87.5914
39 OH	17140 Cincinnati	17 Butler	0109.09	50% - <80%	Mid	88.1786
39 OH	17140 Cincinnati	17 Butler	0121.00	<10%	Mid	88.9022
39 OH	17140 Cincinnati	17 Butler	0103.01	<10%	Mid	90.2412
39 OH	17140 Cincinnati	17 Butler	0010.02	10% - <20%	Mid	92.0084
39 OH	17140 Cincinnati	17 Butler	0126.00	10% - <20%	Mid	97.0961
39 OH	17140 Cincinnati	17 Butler	0150.00	<10%	Mid	97.2102
39 OH	17140 Cincinnati	17 Butler	0109.10	20% - <50%	Mid	98.4186
39 OH	17140 Cincinnati	17 Butler	0111.09	20% - <50%	Mid	98.8798
39 OH	17140 Cincinnati	17 Butler	0143.00	<10%	Mid	100.4318
39 OH	17140 Cincinnati	17 Butler	0151.00	10% - <20%	Mid	100.9224
39 OH	17140 Cincinnati	17 Butler	0101.02	10% - <20%	Mid	102.6026
39 OH	17140 Cincinnati	17 Butler	0109.11	10% - <20%	Mid	105.6194
39 OH	17140 Cincinnati	17 Butler	0102.02	10% - <20%	Mid	106.0289
39 OH	17140 Cincinnati	17 Butler	0125.00	10% - <20%	Mid	106.6996
39 OH	17140 Cincinnati	17 Butler	0133.00	10% - <20%	Mid	107.6103
39 OH	17140 Cincinnati	17 Butler	0113.00	20% - <50%	Mid	108.681
39 OH	17140 Cincinnati	17 Butler	0108.00	<10%	Mid	109.1893
39 OH	17140 Cincinnati	17 Butler	0110.06	20% - <50%	Mid	110.5518
39 OH	17140 Cincinnati	17 Butler	0118.00	10% - <20%	Mid	111.2224
39 OH	17140 Cincinnati	17 Butler	0112.00	10% - <20%	Mid	111.2766
39 OH	17140 Cincinnati	17 Butler	0110.03	20% - <50%	Mid	111.5237
39 OH	17140 Cincinnati	17 Butler	0110.05	20% - <50%	Mid	113.1697
39 OH	17140 Cincinnati	17 Butler	0101.03	20% - <50%	Mid	114.2805
39 OH	17140 Cincinnati	17 Butler	0109.12	20% - <50%	Mid	115.7583

39 OH	17140 Cincinnati	17 Butler	0149.00	<10%	Mid	117.4644
39 OH	17140 Cincinnati	17 Butler	0109.03	20% - <50%	Mid	118.9939
39 OH	17140 Cincinnati	17 Butler	0103.02	<10%	Upper	122.0731
39 OH	17140 Cincinnati	17 Butler	0124.00	<10%	Upper	122.2837
39 OH	17140 Cincinnati	17 Butler	0102.03	<10%	Upper	122.312
39 OH	17140 Cincinnati	17 Butler	0111.30	20% - <50%	Upper	124.2793
39 OH	17140 Cincinnati	17 Butler	0111.26	20% - <50%	Upper	128.6739
39 OH	17140 Cincinnati	17 Butler	0111.22	20% - <50%	Upper	136.5313
39 OH	17140 Cincinnati	17 Butler	0111.11	10% - <20%	Upper	140.6871
39 OH	17140 Cincinnati	17 Butler	0111.29	20% - <50%	Upper	143.5745
39 OH	17140 Cincinnati	17 Butler	0111.10	10% - <20%	Upper	143.818
39 OH	17140 Cincinnati	17 Butler	0111.25	20% - <50%	Upper	144.2722
39 OH	17140 Cincinnati	17 Butler	0111.27	20% - <50%	Upper	144.7405
39 OH	17140 Cincinnati	17 Butler	0111.34	20% - <50%	Upper	145.137
39 OH	17140 Cincinnati	17 Butler	0111.35	20% - <50%	Upper	145.4924
39 OH	17140 Cincinnati	17 Butler	0111.20	20% - <50%	Upper	145.7359
39 OH	17140 Cincinnati	17 Butler	0111.31	10% - <20%	Upper	145.7889
39 OH	17140 Cincinnati	17 Butler	0111.37	20% - <50%	Upper	151.4884
39 OH	17140 Cincinnati	17 Butler	0111.36	20% - <50%	Upper	156.056
39 OH	17140 Cincinnati	17 Butler	0111.32	20% - <50%	Upper	161.6284
39 OH	17140 Cincinnati	17 Butler	0101.05	10% - <20%	Upper	173.9334
39 OH	17140 Cincinnati	17 Butler	0111.28	20% - <50%	Upper	181.3448
39 OH	17140 Cincinnati	17 Butler	0111.33	10% - <20%	Upper	186.296
39 OH	17140 Cincinnati	17 Butler	0111.12	20% - <50%	Upper	194.4005
39 OH	17140 Cincinnati	17 Butler	0111.18	10% - <20%	Upper	207.9021
39 OH	17140 Cincinnati	25 Clermont	0413.04	<10%	N/A	0
39 OH	17140 Cincinnati	25 Clermont	0402.05	10% - <20%	Low	48.4127
39 OH	17140 Cincinnati	25 Clermont	0411.02	10% - <20%	Moderate	65.4488
39 OH	17140 Cincinnati	25 Clermont	0418.00	<10%	Moderate	67.302
39 OH	17140 Cincinnati	25 Clermont	0408.00	<10%	Moderate	67.7597
39 OH	17140 Cincinnati	25 Clermont	0414.03	10% - <20%	Moderate	69.9729
39 OH	17140 Cincinnati	25 Clermont	0414.05	10% - <20%	Moderate	71.4507
39 OH	17140 Cincinnati	25 Clermont	0420.01	<10%	Moderate	71.5213
39 OH	17140 Cincinnati	25 Clermont	0409.00	<10%	Moderate	78.0668
39 OH	17140 Cincinnati	25 Clermont	0411.05	10% - <20%	Moderate	78.5751
39 OH	17140 Cincinnati	25 Clermont	0414.04	10% - <20%	Moderate	79.7576
39 OH	17140 Cincinnati	25 Clermont	0402.06	10% - <20%	Mid	80.5106
39 OH	17140 Cincinnati	25 Clermont	0417.01	<10%	Mid	80.6777
39 OH	17140 Cincinnati	25 Clermont	0412.01	10% - <20%	Mid	81.0436
39 OH	17140 Cincinnati	25 Clermont	0416.00	10% - <20%	Mid	81.226
39 OH	17140 Cincinnati	25 Clermont	0404.03	10% - <20%	Mid	81.8331
39 OH	17140 Cincinnati	25 Clermont	0401.02	<10%	Mid	84.9029
39 OH	17140 Cincinnati	25 Clermont	0401.01	<10%	Mid	85.0558
39 OH	17140 Cincinnati	25 Clermont	0405.00	<10%	Mid	91.2789
39 OH	17140 Cincinnati	25 Clermont	0402.03	<10%	Mid	91.6531
39 OH	17140 Cincinnati	25 Clermont	0413.06	10% - <20%	Mid	94.2569
39 OH	17140 Cincinnati	25 Clermont	0411.01	10% - <20%	Mid	94.3887
39 OH	17140 Cincinnati	25 Clermont	0420.02	<10%	Mid	94.4228
39 OH	17140 Cincinnati	25 Clermont	0402.02	<10%	Mid	94.8641
39 OH	17140 Cincinnati	25 Clermont	0411.04	10% - <20%	Mid	95.057
39 OH	17140 Cincinnati	25 Clermont	0415.03	10% - <20%	Mid	95.55
39 OH	17140 Cincinnati	25 Clermont	0407.04	10% - <20%	Mid	96.7713
39 OH	17140 Cincinnati	25 Clermont	0412.02	<10%	Mid	102.2308
39 OH	17140 Cincinnati	25 Clermont	0419.00	<10%	Mid	103.2474
39 OH	17140 Cincinnati	25 Clermont	0413.03	10% - <20%	Mid	103.4333
39 OH	17140 Cincinnati	25 Clermont	0413.07	10% - <20%	Mid	107.2608
39 OH	17140 Cincinnati	25 Clermont	0415.04	<10%	Mid	110.913
39 OH	17140 Cincinnati	25 Clermont	0410.01	<10%	Mid	112.0614
39 OH	17140 Cincinnati	25 Clermont	0407.02	10% - <20%	Mid	113.5686
39 OH	17140 Cincinnati	25 Clermont	0413.05	10% - <20%	Mid	118.7198
39 OH	17140 Cincinnati	25 Clermont	0404.01	<10%	Upper	122.3967
39 OH	17140 Cincinnati	25 Clermont	0407.03	<10%	Upper	125.75

39 OH	17140 Cincinnati	25 Clermont	0415.05	<10%	Upper	129.0598
39 OH	17140 Cincinnati	25 Clermont	0415.06	<10%	Upper	130.007
39 OH	17140 Cincinnati	25 Clermont	0417.02	<10%	Upper	135.8077
39 OH	17140 Cincinnati	25 Clermont	0404.04	<10%	Upper	138.9304
39 OH	17140 Cincinnati	25 Clermont	0406.00	<10%	Upper	143.6439
39 OH	17140 Cincinnati	25 Clermont	0414.06	<10%	Upper	151.8037
39 OH	17140 Cincinnati	25 Clermont	0403.02	<10%	Upper	160.4965
39 OH	17140 Cincinnati	25 Clermont	0404.05	10% - <20%	Upper	160.8483
39 OH	17140 Cincinnati	25 Clermont	0403.03	10% - <20%	Upper	171.0613
39 OH	17140 Cincinnati	25 Clermont	0410.02	<10%	Upper	174.0651
39 OH	17140 Cincinnati	25 Clermont	0403.01	<10%	Upper	199.021
39 OH	17140 Cincinnati	61 Hamilton	0017.00	50% - <80%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0023.00	50% - <80%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0029.01	20% - <50%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0036.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0038.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0065.01	20% - <50%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0066.00	50% - <80%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0069.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0088.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0103.00	20% - <50%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0227.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0267.00	80% - 100%	N/A	0
39 OH	17140 Cincinnati	61 Hamilton	0085.02	80% - 100%	Low	12.2343
39 OH	17140 Cincinnati	61 Hamilton	0077.00	80% - 100%	Low	13.891
39 OH	17140 Cincinnati	61 Hamilton	0269.00	80% - 100%	Low	21.4989
39 OH	17140 Cincinnati	61 Hamilton	0086.01	80% - 100%	Low	23.1909
39 OH	17140 Cincinnati	61 Hamilton	0263.00	50% - <80%	Low	24.8805
39 OH	17140 Cincinnati	61 Hamilton	0093.00	50% - <80%	Low	25.1123
39 OH	17140 Cincinnati	61 Hamilton	0080.00	80% - 100%	Low	26.2066
39 OH	17140 Cincinnati	61 Hamilton	0025.00	20% - <50%	Low	29.1834
39 OH	17140 Cincinnati	61 Hamilton	0002.00	80% - 100%	Low	29.607
39 OH	17140 Cincinnati	61 Hamilton	0016.00	50% - <80%	Low	30.6836
39 OH	17140 Cincinnati	61 Hamilton	0037.00	50% - <80%	Low	30.9095
39 OH	17140 Cincinnati	61 Hamilton	0270.00	80% - 100%	Low	31.2248
39 OH	17140 Cincinnati	61 Hamilton	0026.00	20% - <50%	Low	33.4498
39 OH	17140 Cincinnati	61 Hamilton	0098.00	50% - <80%	Low	34.0945
39 OH	17140 Cincinnati	61 Hamilton	0096.00	20% - <50%	Low	34.6852
39 OH	17140 Cincinnati	61 Hamilton	0085.01	80% - 100%	Low	36.0654
39 OH	17140 Cincinnati	61 Hamilton	0257.00	20% - <50%	Low	36.8878
39 OH	17140 Cincinnati	61 Hamilton	0264.00	80% - 100%	Low	37.1749
39 OH	17140 Cincinnati	61 Hamilton	0061.00	50% - <80%	Low	41.7096
39 OH	17140 Cincinnati	61 Hamilton	0084.00	50% - <80%	Low	42.3779
39 OH	17140 Cincinnati	61 Hamilton	0094.00	50% - <80%	Low	42.7991
39 OH	17140 Cincinnati	61 Hamilton	0039.00	80% - 100%	Low	43.731
39 OH	17140 Cincinnati	61 Hamilton	0110.00	80% - 100%	Low	44.1228
39 OH	17140 Cincinnati	61 Hamilton	0274.00	20% - <50%	Low	46.5995
39 OH	17140 Cincinnati	61 Hamilton	0272.00	50% - <80%	Low	47.0643
39 OH	17140 Cincinnati	61 Hamilton	0092.00	50% - <80%	Low	47.422
39 OH	17140 Cincinnati	61 Hamilton	0262.00	10% - <20%	Low	47.5244
39 OH	17140 Cincinnati	61 Hamilton	0073.00	50% - <80%	Low	48.2939
39 OH	17140 Cincinnati	61 Hamilton	0100.02	80% - 100%	Low	48.488
39 OH	17140 Cincinnati	61 Hamilton	0064.00	80% - 100%	Low	48.5351
39 OH	17140 Cincinnati	61 Hamilton	0033.00	20% - <50%	Low	49.9517
39 OH	17140 Cincinnati	61 Hamilton	0097.00	50% - <80%	Moderate	50.5188
39 OH	17140 Cincinnati	61 Hamilton	0102.01	20% - <50%	Moderate	51.7213
39 OH	17140 Cincinnati	61 Hamilton	0029.02	50% - <80%	Moderate	51.9672
39 OH	17140 Cincinnati	61 Hamilton	0207.41	50% - <80%	Moderate	52.3367
39 OH	17140 Cincinnati	61 Hamilton	0022.00	50% - <80%	Moderate	52.4567
39 OH	17140 Cincinnati	61 Hamilton	0217.02	50% - <80%	Moderate	52.5038
39 OH	17140 Cincinnati	61 Hamilton	0207.62	20% - <50%	Moderate	52.5461
39 OH	17140 Cincinnati	61 Hamilton	0068.00	80% - 100%	Moderate	53.198

39 OH	17140 Cincinnati	61 Hamilton	0252.00	20% - <50%	Moderate	55.6088
39 OH	17140 Cincinnati	61 Hamilton	0095.00	50% - <80%	Moderate	55.8889
39 OH	17140 Cincinnati	61 Hamilton	0081.00	80% - 100%	Moderate	56.0807
39 OH	17140 Cincinnati	61 Hamilton	0063.00	80% - 100%	Moderate	56.8172
39 OH	17140 Cincinnati	61 Hamilton	0223.01	50% - <80%	Moderate	56.8525
39 OH	17140 Cincinnati	61 Hamilton	0100.04	80% - 100%	Moderate	57.9479
39 OH	17140 Cincinnati	61 Hamilton	0099.02	20% - <50%	Moderate	58.0221
39 OH	17140 Cincinnati	61 Hamilton	0261.02	<10%	Moderate	59.7411
39 OH	17140 Cincinnati	61 Hamilton	0216.04	50% - <80%	Moderate	60.5459
39 OH	17140 Cincinnati	61 Hamilton	0232.22	20% - <50%	Moderate	61.0989
39 OH	17140 Cincinnati	61 Hamilton	0101.00	50% - <80%	Moderate	61.3801
39 OH	17140 Cincinnati	61 Hamilton	0218.02	50% - <80%	Moderate	61.6107
39 OH	17140 Cincinnati	61 Hamilton	0100.03	50% - <80%	Moderate	61.9225
39 OH	17140 Cincinnati	61 Hamilton	0219.00	50% - <80%	Moderate	61.9896
39 OH	17140 Cincinnati	61 Hamilton	0234.00	50% - <80%	Moderate	62.8756
39 OH	17140 Cincinnati	61 Hamilton	0032.00	20% - <50%	Moderate	63.2427
39 OH	17140 Cincinnati	61 Hamilton	0105.00	10% - <20%	Moderate	63.2427
39 OH	17140 Cincinnati	61 Hamilton	0209.02	20% - <50%	Moderate	63.3403
39 OH	17140 Cincinnati	61 Hamilton	0109.00	50% - <80%	Moderate	63.7651
39 OH	17140 Cincinnati	61 Hamilton	0207.42	20% - <50%	Moderate	65.0158
39 OH	17140 Cincinnati	61 Hamilton	0060.00	50% - <80%	Moderate	67.5926
39 OH	17140 Cincinnati	61 Hamilton	0030.00	20% - <50%	Moderate	67.8868
39 OH	17140 Cincinnati	61 Hamilton	0100.05	50% - <80%	Moderate	68.5504
39 OH	17140 Cincinnati	61 Hamilton	0056.00	20% - <50%	Moderate	69.221
39 OH	17140 Cincinnati	61 Hamilton	0028.00	20% - <50%	Moderate	69.3516
39 OH	17140 Cincinnati	61 Hamilton	0083.00	50% - <80%	Moderate	69.7976
39 OH	17140 Cincinnati	61 Hamilton	0255.00	20% - <50%	Moderate	69.8611
39 OH	17140 Cincinnati	61 Hamilton	0216.03	50% - <80%	Moderate	70.3212
39 OH	17140 Cincinnati	61 Hamilton	0271.00	80% - 100%	Moderate	70.4659
39 OH	17140 Cincinnati	61 Hamilton	0218.01	50% - <80%	Moderate	70.78
39 OH	17140 Cincinnati	61 Hamilton	0055.00	50% - <80%	Moderate	71.0565
39 OH	17140 Cincinnati	61 Hamilton	0254.02	10% - <20%	Moderate	71.2883
39 OH	17140 Cincinnati	61 Hamilton	0232.01	20% - <50%	Moderate	71.3319
39 OH	17140 Cincinnati	61 Hamilton	0082.01	50% - <80%	Moderate	72.1684
39 OH	17140 Cincinnati	61 Hamilton	0104.00	20% - <50%	Moderate	72.2673
39 OH	17140 Cincinnati	61 Hamilton	0099.01	20% - <50%	Moderate	73.6157
39 OH	17140 Cincinnati	61 Hamilton	0277.00	20% - <50%	Moderate	73.971
39 OH	17140 Cincinnati	61 Hamilton	0210.01	10% - <20%	Moderate	73.9851
39 OH	17140 Cincinnati	61 Hamilton	0205.05	20% - <50%	Moderate	75.1923
39 OH	17140 Cincinnati	61 Hamilton	0040.00	50% - <80%	Moderate	75.3029
39 OH	17140 Cincinnati	61 Hamilton	0215.04	50% - <80%	Moderate	75.3488
39 OH	17140 Cincinnati	61 Hamilton	0209.01	20% - <50%	Moderate	76.0748
39 OH	17140 Cincinnati	61 Hamilton	0058.00	50% - <80%	Moderate	76.3242
39 OH	17140 Cincinnati	61 Hamilton	0214.22	20% - <50%	Moderate	76.4795
39 OH	17140 Cincinnati	61 Hamilton	0222.00	20% - <50%	Moderate	76.4795
39 OH	17140 Cincinnati	61 Hamilton	0217.01	20% - <50%	Moderate	77.2008
39 OH	17140 Cincinnati	61 Hamilton	0225.00	50% - <80%	Moderate	77.362
39 OH	17140 Cincinnati	61 Hamilton	0215.09	50% - <80%	Moderate	77.7773
39 OH	17140 Cincinnati	61 Hamilton	0215.06	80% - 100%	Moderate	78.1856
39 OH	17140 Cincinnati	61 Hamilton	0102.02	20% - <50%	Moderate	78.6504
39 OH	17140 Cincinnati	61 Hamilton	0208.11	20% - <50%	Moderate	79.1081
39 OH	17140 Cincinnati	61 Hamilton	0072.00	20% - <50%	Moderate	79.2505
39 OH	17140 Cincinnati	61 Hamilton	0237.01	10% - <20%	Moderate	79.5634
39 OH	17140 Cincinnati	61 Hamilton	0261.03	<10%	Moderate	79.9729
39 OH	17140 Cincinnati	61 Hamilton	0210.03	10% - <20%	Mid	80.4012
39 OH	17140 Cincinnati	61 Hamilton	0082.02	50% - <80%	Mid	80.4318
39 OH	17140 Cincinnati	61 Hamilton	0046.04	20% - <50%	Mid	81.5837
39 OH	17140 Cincinnati	61 Hamilton	0206.04	<10%	Mid	81.7743
39 OH	17140 Cincinnati	61 Hamilton	0207.05	20% - <50%	Mid	82.3767
39 OH	17140 Cincinnati	61 Hamilton	0230.01	20% - <50%	Mid	82.7744
39 OH	17140 Cincinnati	61 Hamilton	0215.72	80% - 100%	Mid	82.8485
39 OH	17140 Cincinnati	61 Hamilton	0207.01	20% - <50%	Mid	83.5286

39 OH	17140 Cincinnati	61 Hamilton	0215.05	50% - <80%	Mid	83.638
39 OH	17140 Cincinnati	61 Hamilton	0046.03	10% - <20%	Mid	87.6456
39 OH	17140 Cincinnati	61 Hamilton	0215.01	50% - <80%	Mid	88.0197
39 OH	17140 Cincinnati	61 Hamilton	0253.00	20% - <50%	Mid	89.9482
39 OH	17140 Cincinnati	61 Hamilton	0247.00	10% - <20%	Mid	90.207
39 OH	17140 Cincinnati	61 Hamilton	0249.01	10% - <20%	Mid	90.6965
39 OH	17140 Cincinnati	61 Hamilton	0220.00	20% - <50%	Mid	90.8248
39 OH	17140 Cincinnati	61 Hamilton	0232.10	20% - <50%	Mid	91.1636
39 OH	17140 Cincinnati	61 Hamilton	0215.08	20% - <50%	Mid	93.1956
39 OH	17140 Cincinnati	61 Hamilton	0111.00	50% - <80%	Mid	93.5933
39 OH	17140 Cincinnati	61 Hamilton	0107.00	20% - <50%	Mid	93.8345
39 OH	17140 Cincinnati	61 Hamilton	0019.00	20% - <50%	Mid	94.1287
39 OH	17140 Cincinnati	61 Hamilton	0057.01	20% - <50%	Mid	94.9311
39 OH	17140 Cincinnati	61 Hamilton	0230.02	10% - <20%	Mid	95.0935
39 OH	17140 Cincinnati	61 Hamilton	0065.02	50% - <80%	Mid	95.5359
39 OH	17140 Cincinnati	61 Hamilton	0106.00	10% - <20%	Mid	95.5994
39 OH	17140 Cincinnati	61 Hamilton	0212.02	10% - <20%	Mid	96.1395
39 OH	17140 Cincinnati	61 Hamilton	0221.02	50% - <80%	Mid	96.3936
39 OH	17140 Cincinnati	61 Hamilton	0207.63	20% - <50%	Mid	96.969
39 OH	17140 Cincinnati	61 Hamilton	0215.71	50% - <80%	Mid	97.5397
39 OH	17140 Cincinnati	61 Hamilton	0276.00	20% - <50%	Mid	98.348
39 OH	17140 Cincinnati	61 Hamilton	0258.00	20% - <50%	Mid	98.4621
39 OH	17140 Cincinnati	61 Hamilton	0214.01	10% - <20%	Mid	98.541
39 OH	17140 Cincinnati	61 Hamilton	0210.02	<10%	Mid	98.9092
39 OH	17140 Cincinnati	61 Hamilton	0238.00	50% - <80%	Mid	99.1034
39 OH	17140 Cincinnati	61 Hamilton	0018.00	20% - <50%	Mid	99.1293
39 OH	17140 Cincinnati	61 Hamilton	0216.02	80% - 100%	Mid	99.2952
39 OH	17140 Cincinnati	61 Hamilton	0204.01	<10%	Mid	99.8623
39 OH	17140 Cincinnati	61 Hamilton	0213.04	10% - <20%	Mid	100.6153
39 OH	17140 Cincinnati	61 Hamilton	0075.00	20% - <50%	Mid	100.9918
39 OH	17140 Cincinnati	61 Hamilton	0237.02	10% - <20%	Mid	101.4825
39 OH	17140 Cincinnati	61 Hamilton	0207.64	20% - <50%	Mid	101.6107
39 OH	17140 Cincinnati	61 Hamilton	0010.00	20% - <50%	Mid	101.646
39 OH	17140 Cincinnati	61 Hamilton	0236.00	10% - <20%	Mid	102.6003
39 OH	17140 Cincinnati	61 Hamilton	0074.00	20% - <50%	Mid	105.7112
39 OH	17140 Cincinnati	61 Hamilton	0254.01	10% - <20%	Mid	106.1619
39 OH	17140 Cincinnati	61 Hamilton	0011.00	20% - <50%	Mid	106.3148
39 OH	17140 Cincinnati	61 Hamilton	0214.21	10% - <20%	Mid	108.0338
39 OH	17140 Cincinnati	61 Hamilton	0235.22	20% - <50%	Mid	108.2256
39 OH	17140 Cincinnati	61 Hamilton	0256.00	10% - <20%	Mid	110.4294
39 OH	17140 Cincinnati	61 Hamilton	0059.00	20% - <50%	Mid	110.6012
39 OH	17140 Cincinnati	61 Hamilton	0235.21	20% - <50%	Mid	110.8165
39 OH	17140 Cincinnati	61 Hamilton	0221.01	20% - <50%	Mid	111.1295
39 OH	17140 Cincinnati	61 Hamilton	0046.05	20% - <50%	Mid	111.226
39 OH	17140 Cincinnati	61 Hamilton	0261.04	<10%	Mid	111.3448
39 OH	17140 Cincinnati	61 Hamilton	0243.24	10% - <20%	Mid	111.6943
39 OH	17140 Cincinnati	61 Hamilton	0208.02	10% - <20%	Mid	113.4051
39 OH	17140 Cincinnati	61 Hamilton	0205.04	20% - <50%	Mid	113.6733
39 OH	17140 Cincinnati	61 Hamilton	0213.03	<10%	Mid	114.9194
39 OH	17140 Cincinnati	61 Hamilton	0260.02	<10%	Mid	115.5418
39 OH	17140 Cincinnati	61 Hamilton	0205.01	10% - <20%	Mid	116.4113
39 OH	17140 Cincinnati	61 Hamilton	0226.02	20% - <50%	Mid	116.6101
39 OH	17140 Cincinnati	61 Hamilton	0206.01	<10%	Mid	116.9949
39 OH	17140 Cincinnati	61 Hamilton	0240.01	20% - <50%	Mid	117.4502
39 OH	17140 Cincinnati	61 Hamilton	0251.03	10% - <20%	Mid	118.0162
39 OH	17140 Cincinnati	61 Hamilton	0007.00	20% - <50%	Mid	119.7199
39 OH	17140 Cincinnati	61 Hamilton	0251.02	10% - <20%	Upper	122.7509
39 OH	17140 Cincinnati	61 Hamilton	0208.12	10% - <20%	Upper	122.9356
39 OH	17140 Cincinnati	61 Hamilton	0243.03	10% - <20%	Upper	123.4992
39 OH	17140 Cincinnati	61 Hamilton	0009.00	20% - <50%	Upper	123.6357
39 OH	17140 Cincinnati	61 Hamilton	0057.02	20% - <50%	Upper	123.8592
39 OH	17140 Cincinnati	61 Hamilton	0206.03	10% - <20%	Upper	124.7946

39 OH	17140 Cincinnati	61 Hamilton	0211.02	<10%	Upper	125.2629
39 OH	17140 Cincinnati	61 Hamilton	0223.02	20% - <50%	Upper	125.4347
39 OH	17140 Cincinnati	61 Hamilton	0204.04	<10%	Upper	126.4466
39 OH	17140 Cincinnati	61 Hamilton	0027.00	20% - <50%	Upper	128.3245
39 OH	17140 Cincinnati	61 Hamilton	0250.02	10% - <20%	Upper	130.793
39 OH	17140 Cincinnati	61 Hamilton	0211.01	<10%	Upper	130.9895
39 OH	17140 Cincinnati	61 Hamilton	0205.02	10% - <20%	Upper	131.3789
39 OH	17140 Cincinnati	61 Hamilton	0046.02	10% - <20%	Upper	131.7378
39 OH	17140 Cincinnati	61 Hamilton	0020.00	20% - <50%	Upper	132.3685
39 OH	17140 Cincinnati	61 Hamilton	0260.01	<10%	Upper	136.4984
39 OH	17140 Cincinnati	61 Hamilton	0213.02	<10%	Upper	136.6584
39 OH	17140 Cincinnati	61 Hamilton	0265.00	20% - <50%	Upper	137.3938
39 OH	17140 Cincinnati	61 Hamilton	0070.00	20% - <50%	Upper	138.1621
39 OH	17140 Cincinnati	61 Hamilton	0239.01	20% - <50%	Upper	143.1886
39 OH	17140 Cincinnati	61 Hamilton	0053.01	10% - <20%	Upper	144.6052
39 OH	17140 Cincinnati	61 Hamilton	0204.03	<10%	Upper	146.3089
39 OH	17140 Cincinnati	61 Hamilton	0243.01	20% - <50%	Upper	146.3842
39 OH	17140 Cincinnati	61 Hamilton	0053.02	10% - <20%	Upper	146.4454
39 OH	17140 Cincinnati	61 Hamilton	0050.00	10% - <20%	Upper	146.9031
39 OH	17140 Cincinnati	61 Hamilton	0250.01	<10%	Upper	148.3209
39 OH	17140 Cincinnati	61 Hamilton	0249.04	10% - <20%	Upper	149.7376
39 OH	17140 Cincinnati	61 Hamilton	0207.07	<10%	Upper	153.1968
39 OH	17140 Cincinnati	61 Hamilton	0041.00	20% - <50%	Upper	153.2533
39 OH	17140 Cincinnati	61 Hamilton	0251.01	10% - <20%	Upper	156.9384
39 OH	17140 Cincinnati	61 Hamilton	0047.03	10% - <20%	Upper	158.0256
39 OH	17140 Cincinnati	61 Hamilton	0212.01	<10%	Upper	160.0682
39 OH	17140 Cincinnati	61 Hamilton	0266.00	10% - <20%	Upper	161.0483
39 OH	17140 Cincinnati	61 Hamilton	0242.00	20% - <50%	Upper	164.4052
39 OH	17140 Cincinnati	61 Hamilton	0239.02	10% - <20%	Upper	165.723
39 OH	17140 Cincinnati	61 Hamilton	0224.00	20% - <50%	Upper	166.023
39 OH	17140 Cincinnati	61 Hamilton	0071.00	20% - <50%	Upper	166.3266
39 OH	17140 Cincinnati	61 Hamilton	0052.00	10% - <20%	Upper	169.2081
39 OH	17140 Cincinnati	61 Hamilton	0243.23	20% - <50%	Upper	169.8729
39 OH	17140 Cincinnati	61 Hamilton	0241.00	10% - <20%	Upper	170.48
39 OH	17140 Cincinnati	61 Hamilton	0248.00	<10%	Upper	172.079
39 OH	17140 Cincinnati	61 Hamilton	0042.00	20% - <50%	Upper	172.1602
39 OH	17140 Cincinnati	61 Hamilton	0233.00	10% - <20%	Upper	172.3802
39 OH	17140 Cincinnati	61 Hamilton	0243.22	10% - <20%	Upper	176.3807
39 OH	17140 Cincinnati	61 Hamilton	0226.01	10% - <20%	Upper	177.7114
39 OH	17140 Cincinnati	61 Hamilton	0244.01	10% - <20%	Upper	178.6245
39 OH	17140 Cincinnati	61 Hamilton	0235.01	20% - <50%	Upper	178.8892
39 OH	17140 Cincinnati	61 Hamilton	0240.02	10% - <20%	Upper	180.0211
39 OH	17140 Cincinnati	61 Hamilton	0049.00	10% - <20%	Upper	192.212
39 OH	17140 Cincinnati	61 Hamilton	0051.00	10% - <20%	Upper	193.631
39 OH	17140 Cincinnati	61 Hamilton	0231.00	10% - <20%	Upper	201.0036
39 OH	17140 Cincinnati	61 Hamilton	0273.00	<10%	Upper	202.1484
39 OH	17140 Cincinnati	61 Hamilton	0048.00	<10%	Upper	227.049
39 OH	17140 Cincinnati	61 Hamilton	0275.00	<10%	Upper	228.2433
39 OH	17140 Cincinnati	61 Hamilton	0268.00	10% - <20%	Upper	228.5563
39 OH	17140 Cincinnati	61 Hamilton	0249.03	<10%	Upper	241.5437
39 OH	17140 Cincinnati	61 Hamilton	0244.02	10% - <20%	Upper	294.1534
39 OH	17140 Cincinnati	165 Warren	0317.00	50% - <80%	N/A	0
39 OH	17140 Cincinnati	165 Warren	0325.02	10% - <20%	Moderate	52.212
39 OH	17140 Cincinnati	165 Warren	0314.00	10% - <20%	Moderate	76.8184
39 OH	17140 Cincinnati	165 Warren	0302.00	<10%	Moderate	79.7152
39 OH	17140 Cincinnati	165 Warren	0325.01	<10%	Mid	83.098
39 OH	17140 Cincinnati	165 Warren	0315.00	10% - <20%	Mid	86.5913
39 OH	17140 Cincinnati	165 Warren	0301.02	<10%	Mid	87.4561
39 OH	17140 Cincinnati	165 Warren	0323.00	<10%	Mid	87.742
39 OH	17140 Cincinnati	165 Warren	0305.01	10% - <20%	Mid	89.0163
39 OH	17140 Cincinnati	165 Warren	0316.03	<10%	Mid	92.4073
39 OH	17140 Cincinnati	165 Warren	0301.01	<10%	Mid	92.9521

39 OH	17140 Cincinnati	165 Warren	0320.11	20% - <50%	Mid	99.2763
39 OH	17140 Cincinnati	165 Warren	0319.05	20% - <50%	Mid	101.626
39 OH	17140 Cincinnati	165 Warren	0307.00	10% - <20%	Mid	104.1028
39 OH	17140 Cincinnati	165 Warren	0306.00	<10%	Mid	106.6843
39 OH	17140 Cincinnati	165 Warren	0310.01	<10%	Mid	107.5573
39 OH	17140 Cincinnati	165 Warren	0320.03	10% - <20%	Mid	109.5387
39 OH	17140 Cincinnati	165 Warren	0305.03	10% - <20%	Mid	113.811
39 OH	17140 Cincinnati	165 Warren	0324.00	<10%	Mid	117.3808
39 OH	17140 Cincinnati	165 Warren	0319.06	20% - <50%	Mid	118.4151
39 OH	17140 Cincinnati	165 Warren	0311.00	<10%	Mid	119.2493
39 OH	17140 Cincinnati	165 Warren	0322.05	10% - <20%	Upper	120.6071
39 OH	17140 Cincinnati	165 Warren	0319.04	20% - <50%	Upper	122.2461
39 OH	17140 Cincinnati	165 Warren	0310.02	<10%	Upper	123.0533
39 OH	17140 Cincinnati	165 Warren	0320.10	10% - <20%	Upper	125.0147
39 OH	17140 Cincinnati	165 Warren	0308.00	<10%	Upper	126.6854
39 OH	17140 Cincinnati	165 Warren	0322.03	10% - <20%	Upper	132.8462
39 OH	17140 Cincinnati	165 Warren	0313.00	10% - <20%	Upper	133.3733
39 OH	17140 Cincinnati	165 Warren	0312.00	10% - <20%	Upper	136.2983
39 OH	17140 Cincinnati	165 Warren	0322.02	<10%	Upper	138.5033
39 OH	17140 Cincinnati	165 Warren	0316.02	10% - <20%	Upper	145.4253
39 OH	17140 Cincinnati	165 Warren	0320.06	20% - <50%	Upper	147.2596
39 OH	17140 Cincinnati	165 Warren	0322.06	10% - <20%	Upper	147.802
39 OH	17140 Cincinnati	165 Warren	0321.00	20% - <50%	Upper	148.2692
39 OH	17140 Cincinnati	165 Warren	0320.09	50% - <80%	Upper	153.4498
39 OH	17140 Cincinnati	165 Warren	0309.01	10% - <20%	Upper	159.4846
39 OH	17140 Cincinnati	165 Warren	0320.04	20% - <50%	Upper	161.7249
39 OH	17140 Cincinnati	165 Warren	0316.01	10% - <20%	Upper	169.5293
39 OH	17140 Cincinnati	165 Warren	0319.07	20% - <50%	Upper	178.5445
39 OH	17140 Cincinnati	165 Warren	0305.04	10% - <20%	Upper	179.454
39 OH	17140 Cincinnati	165 Warren	0322.04	10% - <20%	Upper	184.9888
39 OH	17140 Cincinnati	165 Warren	0309.02	10% - <20%	Upper	193.2862
39 OH	17140 Cincinnati	165 Warren	0319.08	20% - <50%	Upper	194.6311
39 OH	17140 Cincinnati	165 Warren	0320.08	20% - <50%	Upper	204.7029

GUARDIAN SAVINGS BANK
Loan-to-Deposit Ratio – Prior Calendar Year

Guardian Savings Bank					
2023 Loan-To-Deposit Ratios					
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	
Loan To Deposit Ratio	98.35%	100.35%	101.16%	98.45%	
(1)	The loan data is obtained by using the Call Report Schedule RC and adding items 4.a. and 4.d. to obtain Net Loans and Lease Financing Receivables.				
(2)	Deposits are being obtained from the Call Report Schedule RC item 13.a.				
NOTE:	The calculated Loan to Deposit Ratio corresponds to the UBPR data line "Net Loans & Leases to Deposits" from the Liquidity and Funding link as posted on the FFIEC website.				
Average Loan-To-Deposit (LTD) Ratio: 99.58%					

GUARDIAN SAVINGS BANK
STATEMENT REGARDING BRANCHES OPENED AND CLOSED

No branches were closed during the last two calendar years or the current calendar year.

Jeffersontown Branch was opened September 20, 2023.

PUBLIC DISCLOSURE

November 9, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Guardian Savings Bank
Certificate Number: 27998

6100 West Chester Road
West Chester, Ohio 45069

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area needs.
- The bank made a substantial majority of its home mortgage loans within the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout its assessment areas.
- The distribution of borrowers reflects reasonable penetration of borrowers of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrated adequate responsiveness to community development needs of its assessment areas through loans, qualified investments and donations, and services. Examiners considered the institution's capacity and the needs and availability of such opportunities for community development in the assessment areas.

DESCRIPTION OF INSTITUTION

Guardian Savings Bank (Guardian) is headquartered in West Chester, Ohio, and is a wholly-owned subsidiary of Guardian Bancorp, Inc., a one-bank financial services holding company also based in West Chester, Ohio. The bank has one affiliate, Union Savings Bank, which is headquartered in Cincinnati, Ohio. Guardian received a "Satisfactory" rating at its previous Office of the Comptroller of the Currency Performance Evaluation, dated February 24, 2020, based on the Interagency Intermediate Small Institution Examination Procedures.

Operations

Guardian operates in two states, with 12 full-service branches in Ohio and Kentucky. The bank operates seven branches within Butler, Clermont, and Hamilton Counties in Ohio, and five branches within Fayette, Kenton, Campbell, and Boone Counties in Kentucky. Guardian has not closed any branches since the previous evaluation; however, it opened one branch in June 2020 in Hamilton County, Ohio, which is located in a moderate-income census tract in the Cincinnati, OH-KY-IN MSA. Guardian did not close or relocate any branches and did not merge or acquire any institutions during the evaluation period.

Guardian offers a range of banking products and services, including deposit and lending products. Deposit products include consumer and business checking, savings, certificate of deposits, and individual retirement accounts. The bank also offers mobile and online banking to customers. Guardian’s primary business and lending focus is owner-occupied single-family residential real estate loans; however, the bank also offers multi-family and limited commercial loans. In addition to portfolio originations, Guardian facilitates the origination of home mortgage loans on the secondary market, primarily selling to Freddie Mac (FHLMC) and the Federal Home Loan Bank (FHLB). Guardian does not own or operate any automated teller machines (ATMs); however, has arranged for customers to use all PNC Bank National Association ATMs free of charge.

Ability and Capacity

As reported in the June 30, 2022, Consolidated Reports of Condition and Income (Call Report), bank assets totaled approximately \$1.1 billion, loans totaled approximately \$512.4 million, and deposits totaled approximately \$955.7 million. The following table provides a breakdown of the bank’s loan portfolio.

Loan Portfolio Distribution as of 06/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	10,186	2.0
Secured by 1-4 Family Residential Properties	448,610	87.6
Secured by Multifamily (5 or more) Residential Properties	34,781	6.8
Secured by Nonfarm Nonresidential Properties	18,817	3.7
Total Real Estate Loans	512,394	100.0
Consumer Loans	4	< 0.1
Total Loans	512,398	100.0
<i>Source: Call Report</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the credit needs of the assessment area.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Guardian has designated two separate assessment areas, including the multi-state Cincinnati, OH-KY-IN MSA (Cincinnati MSA) assessment area, and the Lexington-Fayette, KY MSA (Lexington MSA) assessment area in the State of Kentucky.

The Cincinnati MSA assessment area consists of the entirety of Butler, Clermont, Hamilton, and Warren Counties in Ohio, and Boone, Campbell, and Kenton Counties in Kentucky. The Lexington MSA assessment area consists of the entirety of Fayette County, Kentucky. Subsequent sections of this evaluation will discuss demographic and economic information for each assessment area. Additionally, the following table details the weighting of each assessment area when considering the volume of loans, deposits, and branches.

The bank's assessment area designations are in conformance with the CRA requirements, as they consists of whole, contiguous census tracts and do not arbitrarily exclude low- or moderate-income census tracts. Examiners performed full-scope reviews of both assessment areas.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Cincinnati MSA	1,995,265	83.1	831,304	87.0	10	83.3
Lexington MSA	406,851	16.9	124,257	13.0	2	16.7
Total	2,402,116	100.0	955,561	100.0	12	100.0

Source: 2020-2021 Bank Data; FDIC Summary of Deposits (06/30/2022)

Guardian’s performance in the Cincinnati MSA assessment area carried the most weight when drawing conclusions, as it contains the largest portion of the bank’s loans, deposits, and branch locations.

SCOPE OF EVALUATION

General Information

This evaluation uses the Interagency Intermediate Small Bank Examination Procedures and covers the period from the previous evaluation dated February 24, 2020, to the current evaluation date of November 9, 2022. Examiners evaluated the bank's performance under the criteria noted in the Appendix. Banks must achieve at least a "Satisfactory" rating under both the Lending and Community Development Tests to obtain a "Satisfactory" or higher overall rating. Examiners did not consider affiliate or subsidiary activity during the current evaluation.

Activities Reviewed

Based on June 30, 2022 Call Report data, examiners determined the bank’s major product line continues to be home mortgage lending. This determination considered the bank’s business strategy, loan portfolio composition, and number and dollar amount of loans originated during the evaluation period. No other loan types, such as small business, small farm, or consumer lending represent a major product line; therefore, examiners did not analyze these areas, as they do not provide material support for conclusions or ratings.

Examiners considered all home mortgage loans reported on the bank’s 2020 and 2021 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. In 2020, Guardian originated 6,983 home mortgage loans totaling \$1.3 billion, and 7,942 home mortgage loans totaling \$1.5 billion in 2021. Examiners analyzed and presented both 2020 and 2021 HMDA data under the Geographic Distribution and Borrower Profile criteria. Aggregate HMDA data and 2015 American Community Survey (ACS) data served as standards of comparison in analyzing home mortgage lending, with examiners generally focusing on the comparison to aggregate data, as it is a better indicator of market demand and lending opportunities.

For the Lending Test, examiners analyzed and presented both the number and dollar volume of home mortgage loans; however, examiners emphasized performance on the number as loans, as this is a better indicator of the number of individuals served by the institution. In evaluating the Geographic Distribution and Borrower Profile criteria, examiners only evaluated loans extended within the assessment areas.

For the Community development test, examiners considered all applicable community development loans, qualified investments and donations, and services since January 1, 2020.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Guardian demonstrated reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile performance primarily support this conclusion.

Loan-to-Deposit (LTD) Ratio

The LTD ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The LTD ratio, calculated from Call Report data, averaged 65.0 percent over the past 10 quarters, from March 31, 2020, to June 30, 2022. The ratio fluctuated greatly during the evaluation period and ranged from a high of 82.7 percent on June 20, 2020, to a low of 50.3 percent on March 31, 2022. In order to assess the adequacy of the bank’s ratio, examiners reviewed the results relative to four other similarly situated institutions that were selected primarily based on asset size and geographic location.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2022 (\$000s)	Average Net LTD Ratio (%)
Guardian Savings Bank	1,105,185	65.0
Similarly-Situated Institution #1	1,504,084	69.8
Similarly-Situated Institution #2	978,129	81.3
Similarly-Situated Institution #3	1,225,513	79.4
Similarly-Situated Institution #4	2,201,937	67.9
<i>Source: Call Report 03/31/2020-06/30/2022</i>		

As shown in the following table, Guardian maintained a ratio that was on the lower-end of the range relative to those of similarly situated institutions. However, Guardian’s performance was still deemed reasonable, as the bank sells a very large volume of its loans on the secondary market, so its overall lending volume relative to these other banks is comparable when considering those loans that are not maintained in its portfolio.

Assessment Area Concentration

As shown in the following table, Guardian made a substantial majority of its home mortgage loans, by number and dollar volume, within the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%		#	\$	%	\$	%
Home Mortgage										
2020	5,958	85.3	1,025	14.7	6,983	1,143,121	85.1	200,758	14.9	1,343,879
2021	6,799	85.6	1,143	14.4	7,942	1,258,995	84.3	235,195	15.7	1,494,190
Total	12,757	85.5	2,168	14.5	14,925	2,402,115	84.6	435,953	15.4	2,838,069

Source: Bank Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment areas. This conclusion is supported by consistent performance in both rated areas. Additional details regarding Guardian’s performance within the two assessment areas are detailed within subsequent sections.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels throughout the assessment areas. This conclusion is supported by consistent performance in both rated areas. Additional details regarding Guardian’s performance within the two assessment areas are detailed within subsequent sections.

In order to serve LMI populations, Guardian continues to participate in a variety of down payment assistance programs, including the Federal Home Loan Bank’s Welcome Home Program, The Port Authority’s Community First Ohio and Kentucky Association of Counties Housing Trust, The Ohio Housing Finance Agency, the Kentucky Housing Authority, and more. Additionally, Guardian created a Special Community Outreach Loan Program, in which borrowers in LMI census tracts receive up to \$3,000 of closing costs for FHA, VA, and RHS purchase loans.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

Guardian demonstrated adequate responsiveness to the community development needs of its assessment areas through qualified loans, investments, and services. Examiners considered the institution’s

capacity, need and availability of such opportunities, as well as similarly situated bank’s performance. Examiners selected similar banks based on asset size, geographic location, and lending focus. This conclusion is supported by consistent performance in both rated areas. Refer to subsequent sections of this evaluation for specific assessment area performance.

Community Development Loans

Guardian originated or renewed 41 community development loans totaling approximately \$4.6 million since January 1, 2020. Since the institution sufficiently met the credit needs of its assessment areas, examiners qualified one community development loan, totaling \$1.3 million, which benefited an area outside of the assessment areas (but in the broader statewide area). This level of total activity represents 0.4 percent of total assets and 0.9 percent of total loans.

Guardian’s performance is similar to those of five similarly situated banks, whose community development loans ranged from 0.5 to 1.7 percent of total assets and 0.7 to 2.6 percent of total loans. Additionally, community development loans as a percent of total loans nearly doubled since the previous evaluation. The following table displays the bank’s overall lending activity by assessment area, all of which supported affordable housing efforts.

Community Development Lending by Assessment Area										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
Assessment Area	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati MSA	37	1,818	-	-	-	-	-	-	37	1,818
Lexington MSA	3	1,497	-	-	-	-	-	-	3	1,497
Regional Activities	1	1,318	-	-	-	-	-	-	1	1,318
Total	41	4,633	0	0	0	0	0	0	41	4,633

Source: Bank Data.

Qualified Investments

Guardian made 174 community development investments and donations totaling approximately \$1.2 million. Since the institution sufficiently met the credit needs of its assessment areas, examiners qualified one community development donation totaling \$1 thousand, which benefited an area outside of the assessment areas. Consistent with previous evaluation performance, this level of activity represents 0.1 percent of total assets as of June 30, 2022.

Guardian’s performance is similar to those of five similarly situated banks, whose community development investments ranged from 0.1 to 1.2 percent of total assets. While the bank’s performance is on the low end of this range, it is also important to consider that the bank does not maintain a securities portfolio, so opportunities for qualified investments are limited relative to traditional bank portfolios that maintain significant assets in securities. The following table displays the bank’s overall investment and donation activity by assessment area.

Community Development Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati MSA	39	318	111	687	3	5	7	49	160	1,059
Lexington MSA	7	70	6	23	-	-	-	-	13	93
Regional Activities	-	-	1	1	-	-	-	-	1	1
Total	46	388	118	711	3	5	7	49	174	1,153

Source: Bank Data.

Community Development Services

Guardian employees provided 117 instances of financial expertise and technical assistance to various community development organization throughout the assessment areas. Guardian’s performance is similar to those of five similarly situated banks, whose services ranged from 44 to 347 instances. The following table displays the bank’s overall service activity by assessment area.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Cincinnati MSA	75	28	0	-	103
Lexington MSA	14	0	0	-	14
Total	89	28	0	-	117

Source: Bank Data.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

CINCINNATI MSA ASSESSMENT AREA – Full Scope Review

CRA RATING FOR CINCINNATI MSA ASSESSMENT AREA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CINCINNATI MSA ASSESSMENT AREA

The Cincinnati MSA assessment area consists of all portions of Butler, Clermont, Hamilton, and Warren Counties in Ohio; and Boone, Campbell, and Kenton Counties in Kentucky. All seven counties in the assessment area are located in the Cincinnati MSA, which consists of 15 total counties.

Guardian operates ten branches within this assessment area, including the main office in West Chester, Butler County, Ohio. Of the ten branches, two are located in moderate-income census tracts, six are located in middle-income census tracts, and two are located in upper-income census tracts.

Economic and Demographic Data

Based on 2015 ACS, the Cincinnati MSA assessment area consists of 463 census tracts with the following income designations: 63 low-income, 97 moderate-income, 170 middle-income, and 124 upper-income tracts. The assessment area also includes nine census tracts without an income designation. The following table illustrates relevant demographic characteristics of the assessment area considered within the evaluation.

Demographic Information of the Assessment Area						
Assessment Area: Cincinnati MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	463	13.6	21.0	36.7	26.8	1.9
Population by Geography	1,976,032	8.7	17.7	39.0	33.4	1.3
Housing Units by Geography	847,321	10.7	19.1	39.3	30.3	0.5
Owner-Occupied Units by Geography	500,413	4.2	14.3	42.3	39.2	0.1
Occupied Rental Units by Geography	261,527	18.9	26.9	35.4	17.7	1.1
Vacant Units by Geography	85,381	23.8	23.6	34.1	17.2	1.3
Businesses by Geography	145,339	7.0	17.6	35.9	38.5	1.0
Farms by Geography	4,075	3.8	12.7	47.6	35.7	0.2
Family Distribution by Income Level	495,929	21.9	16.4	19.8	42.0	0.0
Household Distribution by Income Level	761,940	25.2	15.2	17.0	42.6	0.0
FFIEC 2020 Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA	\$80,100		Median Housing Value			\$158,731
FFIEC 2021 Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA	\$81,900		Median Gross Rent			\$768
			Families Below Poverty Level			10.3%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification*

According to the 2015 ACS data, the assessment area contains 847,321 housing units, of which 59.1 percent are owner-occupied, 30.9 percent are rental units, and 10.0 percent are vacant. The Geographic Distribution criterion compares the bank's home mortgage lending to the distribution of owner-occupied housing units in the assessment area.

Examiners considered unemployment data, when evaluating the bank’s ability to lend within the assessment area. According to the U.S. Bureau of Labor Statistics, the assessment area experienced increased unemployment levels, ranging from 4.4 to 7.0 percent, likely due to the COVID-19 Pandemic. This could indicate potential difficulties and weaknesses in the labor force and lending opportunities. The assessment area levels were comparable to the Kentucky and Ohio state averages.

Examiners used the Federal Financial Institutions Examination Council (FFIEC) median family income estimates to analyze home mortgage lending under the Borrower Profile criterion. The following table outlines the ranges for the assessment area during the evaluation period.

Cincinnati, OH-KY-IN MSA Median Family Income Ranges (17140)				
Median Family Incomes	Low < 50%	Moderate 50% to < 80%	Middle 80% to < 120%	Upper ≥ 120%
2020 (\$80,100)	< \$40,050	\$40,050 to < \$64,080	\$64,080 to < \$96,120	≥ \$96,120
2021 (\$81,900)	< \$40,950	\$40,950 to < \$65,520	\$65,520 to < \$98,280	≥ \$98,280
<i>GSource: FFIEC</i>				

Competition

Guardian operates in a highly competitive environment with many competing institutions, including national banks and credit unions. According to the June 30, 2022 FDIC Deposit Market Share data, 51 financial institutions operate 575 branches within the assessment area. Of these institutions, Guardian ranks 13th with 0.5 percent of the deposit market share, demonstrating the high level of competition.

Aggregate HMDA data also identifies a significant level of competition for home mortgage loans within the assessment area. In 2020, 619 lenders originated or purchased 118,701 home mortgage loans, with the top three lenders originating 18.9 percent of these loans. Guardian ranked fifth among these lenders, with 4.2 percent of the market share. In 2021, 648 lenders originated or purchased 125,135 home mortgage loans, with the top three lenders originating 18.8 percent of these loans. Meaning, in one calendar year, 29 additional lenders competed for only 6,434 more home mortgage loans. In 2021, Guardian ranked sixth among these lenders with 4.5 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs and opportunities, including banks’ responsiveness to those needs.

Examiners reviewed a recent community contact with a representative from an affordable housing organization in Hamilton County, Ohio. The organization focuses on eliminating and reducing the homeownership gap regarding LMI areas and borrowers. The contact stated there is an affordable housing crisis, for both LMI housing and rental properties in the Cincinnati region that has significantly worsened since the COVID-19 pandemic. Additionally, the contact stated their organization has identified opportunities for banks to invest and offer more credit products, including down payment assistance programs, to assist in home ownership and preservation for LMI individuals and families.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage, specifically affordable housing efforts, represent the primary credit and community development needs of the assessment area. As discussed above, community contacts identified down payment assistance programs as a primary need, in which Guardian has addressed throughout the evaluation period.

SCOPE OF EVALUATION – CINCINNATI MSA ASSESSMENT AREA

Examiners provided greater weight to Guardian’s performance within the Cincinnati MSA assessment area, given the volume of loans, deposits, and branches located within the area. Examiners conducted a full-scope review of the assessment area for both the Lending and Community Development Tests.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CINCINNATI MSA ASSESSMENT AREA

LENDING TEST

Guardian demonstrated reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile performance primarily support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The distribution of home mortgage loans supports this conclusion. As shown below, performance in low-income census tracts was slightly below aggregate in 2020 and 2021; however, performance increased by 1.6 percentage points in 2021 to closer align with aggregate and demographic data.

Guardian’s performance in moderate-income census tracts trailed aggregate in both 2020 and 2021, by 3.0 and 3.4 percentage points, respectively. As previously discussed, Guardian opened the Kennedy Heights branch in Hamilton County, Ohio, in June 2020, which is located in a moderate-income census tract, likely contributing to the increase in performance in 2021 by 1.5 percentage points. Considering the efforts and impact of the new branch location, examiners consider overall performance reasonable.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Cincinnati MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	4.2	2.6	72	1.4	9,447	1.0
2021	4.2	3.4	168	3.0	13,600	1.3
Moderate						
2020	14.3	10.5	375	7.5	53,208	5.6
2021	14.3	12.4	512	9.0	60,440	5.8
Middle						
2020	42.3	40.5	2,102	42.0	363,053	38.2
2021	42.3	40.8	2,370	41.7	401,820	38.4
Upper						
2020	39.2	46.3	2,455	49.0	523,540	55.1
2021	39.2	43.2	2,631	46.3	569,705	54.5
Not Available						
2020	0.1	0.1	2	0.0	268	0.0
2021	0.1	0.1	1	0.0	185	0.0
Totals						
2020	100.0	100.0	5,006	100.0	949,515	100.0
2021	100.0	100.0	5,682	100.0	1,045,750	100.0
<i>Source: 2015 ACS; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. As shown below, 2020 and 2021 performance to moderate-income borrowers was similar to aggregate performance and demographic data. Notably, in 2021, Guardian’s performance to moderate-income borrowers exceeded the percent of families by 2.2 percent.

Although Guardian’s performance to low-income borrows was significantly below the percent of families throughout the evaluation period, performance is considered reasonable as 10.3 percent of families in the assessment area reported income levels below the poverty level, which generally limits demand and lending opportunities. Additionally, performance increased in 2021 by 2.7 percentage points to closer align with aggregate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Cincinnati MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	21.9	6.9	226	4.5	21,579	2.3
2021	21.9	7.7	410	7.2	31,080	3.0
Moderate						
2020	16.4	16.7	782	15.6	99,952	10.5
2021	16.4	18.7	1,057	18.6	133,165	12.7
Middle						
2020	19.8	19.9	1,218	24.3	199,121	21.0
2021	19.8	20.9	1,419	25.0	233,985	22.4
Upper						
2020	42.0	40.7	2,716	54.3	614,421	64.7
2021	42.0	37.1	2,664	46.9	620,260	59.3
Not Available						
2020	0.0	15.8	64	1.3	14,442	1.5
2021	0.0	15.6	132	2.3	27,260	2.6
Totals						
2020	100.0	100.0	5,006	100.0	949,514	100.0
2021	100.0	100.0	5,682	100.0	1,045,750	100.0
<i>Source: 2015 ACS; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

COMMUNITY DEVELOPMENT TEST

Guardian demonstrated adequate responsiveness to the community development needs of the assessment area through. Adequate community development loan, investment, and service performance support this conclusion. In addition, Guardian made a \$125 thousand dollar capital investment to a minority deposit institution in Ohio, further supporting this conclusion.

Community Development Loans

Guardian originated 37 community development loans in the Cincinnati MSA assessment area, totaling approximately \$1.8 million during the evaluation period, all of which supported affordable housing efforts. This volume represents 54.8 percent of the total qualified lending originated by the bank in its assessment area, which is somewhat limited relative to the size of its operations in this market. The following table illustrates the bank's community development loans by year and purpose.

Community Development Lending Assessment Area: Cincinnati MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	14	1,263	-	-	-	-	-	-	14	1,263
2021	15	516	-	-	-	-	-	-	15	516
YTD 2022	8	39	-	-	-	-	-	-	8	39
Total	37	1,818	0	0	0	0	0	0	37	1,818

Source: Bank Data.

Below are notable examples of Guardian’s qualified loans within the assessment area:

- Throughout the evaluation period, Guardian participated in a local Habitat for Humanity participation loan pool, funding 33 loans totaling \$1.3 million
- Guardian originated an \$800 thousand dollar loan for a multi-family housing unit, which will provide affordable housing in a moderate-income census tract

Qualified Investments

Guardian made one investment and 159 donations totaling approximately \$1.1 million in the Cincinnati MSA assessment area. The volume represents 91.8 percent of the bank’s qualified activity, which slightly exceeds the concentration of lending and deposits concentrated in this market. The following table illustrates the bank’s community development investments by year and purpose.

Qualified Investments & Donations Assessment Area: Cincinnati MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-
YTD 2022	-	-	1	125	-	-	-	-	1	125
Subtotal	0	0	1	125	0	0	0	0	1	125
Qualified Grants & Donations	39	317	110	563	3	5	7	49	159	934
Total	39	317	111	688	3	5	7	49	160	1,059

Source: Bank Data.

Below are notable examples of Guardian’s qualified investments and donations:

- Throughout the evaluation period, Guardian made multiple donations, totaling nearly \$194 thousand dollars, to support community service activities targeted to LMI individuals.
- Guardian donated nearly \$15 thousand dollars to sponsor LMI-targeted homebuyer education sessions.

Community Development Services

Guardian employees provided 103 instances of financial expertise and technical assistance to numerous community developed-related originations within the assessment area. This volume of qualified service activities represents 88.0 percent of the bank’s total and is consistent with its operations in the Cincinnati market. The following table illustrates the banks community development services by year and purpose.

In addition to these services, Guardian maintains two branches in LMI geographies, including the new Kennedy Heights branch opened in 2020 in the assessment area, which demonstrates the availability of banking services to LMI individuals.

Community Development Services Assessment Area: Cincinnati MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	7	7	-	-	14
2021	16	19	-	-	35
YTD 2022	52	2	-	-	54
Total	75	28	0	0	103
<i>Source: Bank Data.</i>					

Below are notable examples of Guardian’s qualified services within the assessment area:

- Management and employees participated in a complex and innovative workforce development program, geared towards LMI individuals, in which students participate in banking-career training and are placed in various financial institutions for paid internships.
- Bank employees collaborated with a local community development organization to open multiple individual development accounts (IDA) geared toward homeownership. Furthermore, employees used financial expertise to provide specific training to LMI individuals regarding the IDAs.

STATE OF KENTUCKY – Full Scope Review

CRA RATING FOR KENTUCKY: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN KENTUCKY

The State of Kentucky rated area consists of one assessment area, the Lexington MSA assessment area, which consists of all portions of Fayette County, Kentucky. Guardian operates two branches within this assessment area, which are located in a middle- and upper-income census tract.

Economic and Demographic Data

Based on 2015 ACS, the bank’s assessment area consists of 82 census tracts with the following income designations: 10 low-income, 18 moderate-income, 28 middle-income, and 26 upper-income tracts. The following table illustrates relevant demographic characteristics of the assessment area considered within the evaluation.

Demographic Information of the Assessment Area						
Assessment Area: Lexington MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	82	12.2	22.0	34.1	31.7	0.0
Population by Geography	308,306	11.6	22.4	33.3	32.7	0.0
Housing Units by Geography	137,885	11.7	23.8	33.8	30.7	0.0
Owner-Occupied Units by Geography	68,194	6.3	16.2	35.2	42.3	0.0
Occupied Rental Units by Geography	57,558	17.0	32.2	32.0	18.7	0.0
Vacant Units by Geography	12,133	16.7	26.3	34.5	22.6	0.0
Businesses by Geography	36,729	7.8	16.1	39.8	36.2	0.0
Farms by Geography	1,222	6.9	10.0	43.3	39.9	0.0
Family Distribution by Income Level	72,466	23.3	15.7	18.3	42.6	0.0
Household Distribution by Income Level	125,752	26.9	15.4	15.7	42.1	0.0
FFIEC 2020 Median Family Income MSA - 30460 Lexington-Fayette, KY MSA		\$79,400	Median Housing Value			\$180,124
FFIEC 2021 Median Family Income MSA - 30460 Lexington-Fayette, KY MSA		\$75,500	Median Gross Rent			\$781
			Families Below Poverty Level			12.1%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

According to 2015 ACS data, the assessment area contains 137,885 housing units, of which 49.4 percent are owner-occupied, 41.7 percent are rental units, and 8.8 percent are vacant. The Geographic Distribution criterion compares the bank's home mortgage lending to the distribution of owner-occupied housing units in the assessment area.

According to the U.S. Bureau of Labor Statistics, the assessment area experienced increased unemployment levels, ranging from 3.9 to 5.6 percent, likely due to the COVID-19 Pandemic, indicating potential weaknesses in the labor force and difficulties for lending opportunities. The assessment area levels were comparable to the State of Kentucky, but below the national average. Examiners considered unemployment data when evaluating the bank’s ability to lend within the assessment area.

Examiners used the FFIEC median family income estimates to analyze home mortgage lending under the Borrower Profile criterion. The following table outlines the ranges for the assessment area during the evaluation period.

Lexington-Fayette, KY MSA Median Family Income (30460)				
Median Family Incomes	Low < 50%	Moderate 50% to < 80%	Middle 80% to < 120%	Upper ≥ 120%
2020 (\$79,400)	< \$39,700	\$39,700 to < \$63,520	\$63,520 to < \$95,280	≥ \$95,280
2021 (\$75,500)	< \$37,750	\$37,750 to < \$60,400	\$60,400 to < \$90,600	≥ \$90,600

Source: FFIEC

Competition

Guardian operates in a highly competitive environment with many competing institutions, including national banks and credit unions. According to the June 30, 2022 FDIC Deposit Market Share data, 33 financial institutions operate 118 branches within the assessment area. Of these institutions, Guardian ranks 16th with 1.0 percent of the deposit market share.

Aggregate HMDA data identifies a significant level of competition for home mortgage loans within the assessment area. In 2020, 348 lenders originated or purchased 17,145 home mortgage loans, with the top three lenders originating 17.8 percent of these loans, indicating a concentrated home mortgage market. Guardian ranked third among these lenders, with 5.5 percent of the market share. In 2021, 355 lenders originated or purchased 17,649 home mortgage loans, with the top three lenders originating 20.2 percent of these loans. Consistent with 2020 performance, Guardian again ranked third among these lenders with 6.3 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs and opportunities, including banks' responsiveness to those needs.

Examiners reviewed a recent community contact with a representative from an affordable housing organization in the assessment area. The contact noted the community was in a recovery period from the pandemic for a majority of the review period. Additionally, the contact noted that banks have adequately addressed a majority of credit needs within the community; however, there is a consistent need for affordable housing.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage lending, specifically affordable housing efforts, represents the primary credit needs of the assessment area.

SCOPE OF EVALUATION – LEXINGTON MSA ASSESSMENT AREA

The State of Kentucky is the secondary focus of this evaluation, as the Lexington MSA assessment area has fewer of the bank's deposits, loans, and branches. As such, this assessment area contributed less weight to overall conclusions. Examiners conducted a full-scope review of the assessment area for both the Lending and Community Development Tests.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LEXINGTON MSA ASSESSMENT AREA

LENDING TEST

Guardian demonstrated reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile performance primarily support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. As shown below, Guardian's performance within low-income census tracts throughout the evaluation period was comparable to aggregate. Furthermore, examiners noted improvement in 2021 performance by 2.0 percentage points. Similar to performance within low-income census tracts, Guardian's performance within moderate-income tracts trailed aggregate; however, 2021 performance increased by 3.1 percentage points to more closely align with peer. Considering the factors above, overall performance was marginal, but reasonable.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Lexington MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	6.3	3.7	13	1.4	1,822	0.9
2021	6.3	4.6	38	3.4	2,590	1.2
Moderate						
2020	16.2	13.0	83	8.7	11,284	5.8
2021	16.2	14.6	132	11.8	16,280	7.6
Middle						
2020	35.2	32.6	287	30.1	54,122	28.0
2021	35.2	32.8	346	31.0	58,400	27.4
Upper						
2020	42.3	50.7	569	59.8	126,379	65.3
2021	42.3	48.0	601	53.8	135,975	63.8
Totals						
2020	100.0	100.0	952	100.0	193,606	100.0
2021	100.0	100.0	1,117	100.0	213,245	100.0
<i>Source: 2015 ACS; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. Guardian’s performance to low-income borrowers is significantly below the percent of families and slightly below aggregate performance; however, examiners consider this performance reasonable considering 12.1 percent of families within the assessment area reported income levels below the poverty level. As previously discussed, families with incomes below the poverty level have limited financial resources and generally do not have the capacity to support a home mortgage, limiting the opportunity and demand for lending to low-income borrowers.

As shown below, Guardian’s performance to moderate-income borrowers exceeds the percent of families throughout the review period, by 2.1 percentage points in 2020 and 3.2 percentage points in 2021. Additionally, Guardian’s performance remains consistent with aggregate.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Lexington MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	23.3	6.8	40	4.2	4,188	2.2
2021	23.3	7.0	55	4.9	4,395	2.1
Moderate						
2020	15.7	18.6	169	17.8	24,618	12.7
2021	15.7	18.3	211	18.9	27,395	12.8
Middle						
2020	18.3	20.2	241	25.3	42,783	22.1
2021	18.3	19.8	287	25.7	47,975	22.5
Upper						
2020	42.6	40.0	491	51.6	119,548	61.7
2021	42.6	39.5	532	47.6	128,340	60.2
Not Available						
2020	0.0	14.3	11	1.2	2,469	1.3
2021	0.0	15.5	32	2.9	5,140	2.4
Totals						
2020	100.0	100.0	952	100.0	193,606	100.0
2021	100.0	100.0	1,117	100.0	213,245	100.0
<i>Source: 2015 ACS; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

COMMUNITY DEVELOPMENT TEST

Guardian demonstrated adequate responsiveness to the community development needs of the assessment area. Adequate community development loans and community development services performance support this conclusion.

Community Development Loans

Guardian originated three community development loans totaling approximately \$1.5 million. This volume activity represents 45.2 percent of the total qualified lending activity originated by the bank in its assessment areas, which significantly outpaces the concentration of loans and deposits that the institution maintains in the Lexington MSA. The following table illustrates the bank's community development loans by year and purpose.

Community Development Lending Assessment Area: Lexington MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	2	724	-	-	-	-	-	-	2	724
2021	0	0	-	-	-	-	-	-	0	0
YTD 2022	1	773	-	-	-	-	-	-	1	773
Total	3	1,497	0	0	0	0	0	0	3	1,497
<i>Source: Bank Data</i>										

Below is a notable example of Guardian’s qualified loans within the assessment area:

- Guardian originated a \$772.5 thousand dollar loan for a multi-family housing unit, which will provide affordable housing in a moderate-income census tract in the assessment area

Qualified Investments

Guardian made 13 donations totaling approximately \$93 thousand in the Lexington MSA assessment area. This represents 8.1 percent of the bank’s total qualified investment activity, which slightly trails the percentage of loans and deposits that are garnered from this market. The following table illustrates the bank’s community development investments by year and purpose.

Qualified Investments Assessment Area: Lexington MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	3	21	2	10	-	-	-	-	5	31
2021	3	27	3	8	-	-	-	-	6	35
YTD 2022	1	22	1	5	-	-	-	-	2	27
Total	7	70	6	23	0	0	0	0	13	93
<i>Source: Bank Data</i>										

Below are notable examples of Guardian’s qualified donations within the assessment area:

- Guardian donated \$5,000 to an LMI-targeted pediatric residential recovery home for drug-exposed newborns, specifically for funding an additional pediatric location
- Throughout the evaluation period, Guardian donated approximately \$50 thousand to an independent living facility for low-income physically and mentally challenged adults.

Community Development Services

Guardian employees provided 14 instances of financial expertise and technical assistances to community development-related originations within the assessment area. This volume of activity represents 12.0 percent of the bank’s total qualified service activity, which is relatively consistent with its operations in this market. The following table illustrates the banks community development services by year and purpose.

Community Development Services Assessment Area: Lexington MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	6	-	-	-	6
2021	4	-	-	-	4
YTD 2022	4	-	-	-	4
Total	14	0	0	0	14
<i>Source: Bank Data</i>					

Below are notable examples of Guardian’s qualified services within the assessment area:

- Seven senior officers serve on the Boards of four organizations that support affordable housing initiatives.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
Cincinnati MSA	Satisfactory	Satisfactory	Satisfactory
Lexington MSA	Satisfactory	Satisfactory	Satisfactory

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for LMI individuals;
- (2) Target community services toward LMI individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit LMI groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI

facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income 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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and

rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

Qualified Investment: A 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.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating 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.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.