



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

Guardian Savings Bank (GSB)

CRA Public File Index

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April 2025

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, Freddie Mac Home Possible, 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 (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	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

SERVICE FEE SCHEDULE

October 1, 2023

Deposit Account Service Fees			
Account Activity Printout	\$2.00 per page	Dormant Statement Accounts***	\$5.00 per month
Account Balancing/Reconciliation	\$15.00 per hour	Lost Passbook	\$3.00 each
Account Research	\$15.00 per hour	Money Order	\$2.00 each
Cashiers/Teller Check	\$5.00 per check	Money Order with Senior Discount*	\$1.00 each
Certified Check	\$10.00 per check	Negative Account Collection	\$10.00 each
Check Cashing for Non-Customer	\$8.00 per check	Stop Payment Charge (6 months)	\$30.00 each
Collection Item Fee	\$27.50 each	Stop Payment Renewal Charge (6 months)	\$30.00 each
Copy of a Statement	\$5.00 per statement	Counter Check	\$1.00 each
Dormant Passbook Accounts***	\$15.00 per quarter		
Overdraft Fees and Return Deposit Item Charges			
Return NSF Charge**	\$30.00 each	Return Deposit Item (\$2,500 or more)	\$20.00 per check
Paid NSF Charge**	\$30.00 each	Return Deposit Item (\$0.00 - \$2,499.99)	\$15.00 per check
Returned OD Charge**	\$30.00 each	Overdraft Protection (OD) Transfer	\$7.50 per paid
Paid OD Charge**	\$30.00 each		
ACH Returned OD Charge**	\$30.00 each		
ACH Paid OD Charge**	\$30.00 each		
Miscellaneous Service Fees			
Backup Withholding Setup	\$25.00 per account	Wire Transfer (International)	\$60.00 each
Copy of Check/Money Order	\$5.00 each	Point of Sale Receipt Request	\$10.00 each
Court Order Payments/Child Support	\$5.00 per paid item	Rolled Coin Charge	\$0.10 per roll
Fax Fee	\$10.00 each	Telephone Inquiry	\$3.00 per call
Foreign Item Charge (Canadian only)	\$5.00 each	Telephone Inquiry via "Anytime Access"	Free
Foreign Item Charge (Other)	\$40.00 to \$175.00 each	Telephone Transfer	\$7.50 per transfer
Legal Fees (Garnishments, Attachments, Tax Levies etc)	\$50.00 upon	Telephone Transfer via "Anytime Access"	Free
Wire Transfer (Domestic)	\$20.00 each	Undeliverable Mail	\$3.00 per month
ATM Service Fees			
ATM Transaction Fee (PNC owned or operated)	Free	ATM/VISA Check Card Reinstatement	\$10.00 each
ATM Transaction Fee (Non-PNC owned or operated)	\$0.50	ATM/VISA Check Card Replacement	\$10.00 each
Expedited Card Charge (includes delivery fee)	\$75.00		
International Exchange Fee (debit cards)	2%		

* Senior Discount: Silver Service Account holders or individuals age 55 or older.

**Non-Sufficient Funds (NSF) / Overdraft fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

*** DORMANT ACCOUNTS (DDA AND SAVINGS): If the account remains dormant for a period of 24 months, a dormant charge of \$15.00 will be charged to

the account each quarter for passbook accounts & \$5.00 per month for statement accounts. All monies in the account may become "Unclaimed Funds" after 5 years as provided in Chapter 169 of the Ohio Revised code or after 3 years as provided in Chapter 393 of the Kentucky Revised Statute.

MEMBER FDIC

MDS 10.01.23

GUARDIAN SAVINGS BANK

“Community Reinvestment Act Notice”

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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 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. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

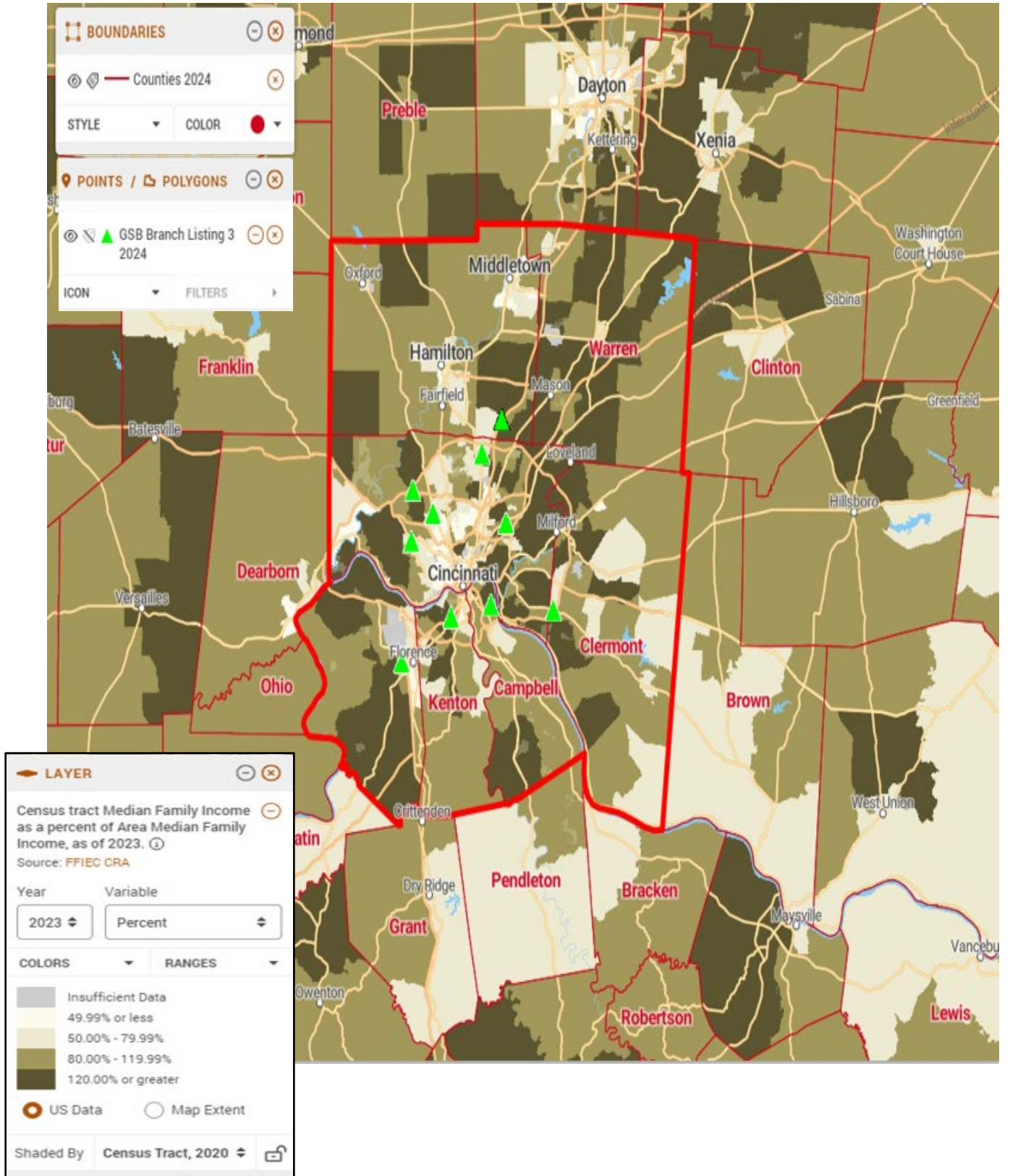
You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Guardian Bancorp, a savings and loan holding company. You may request from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

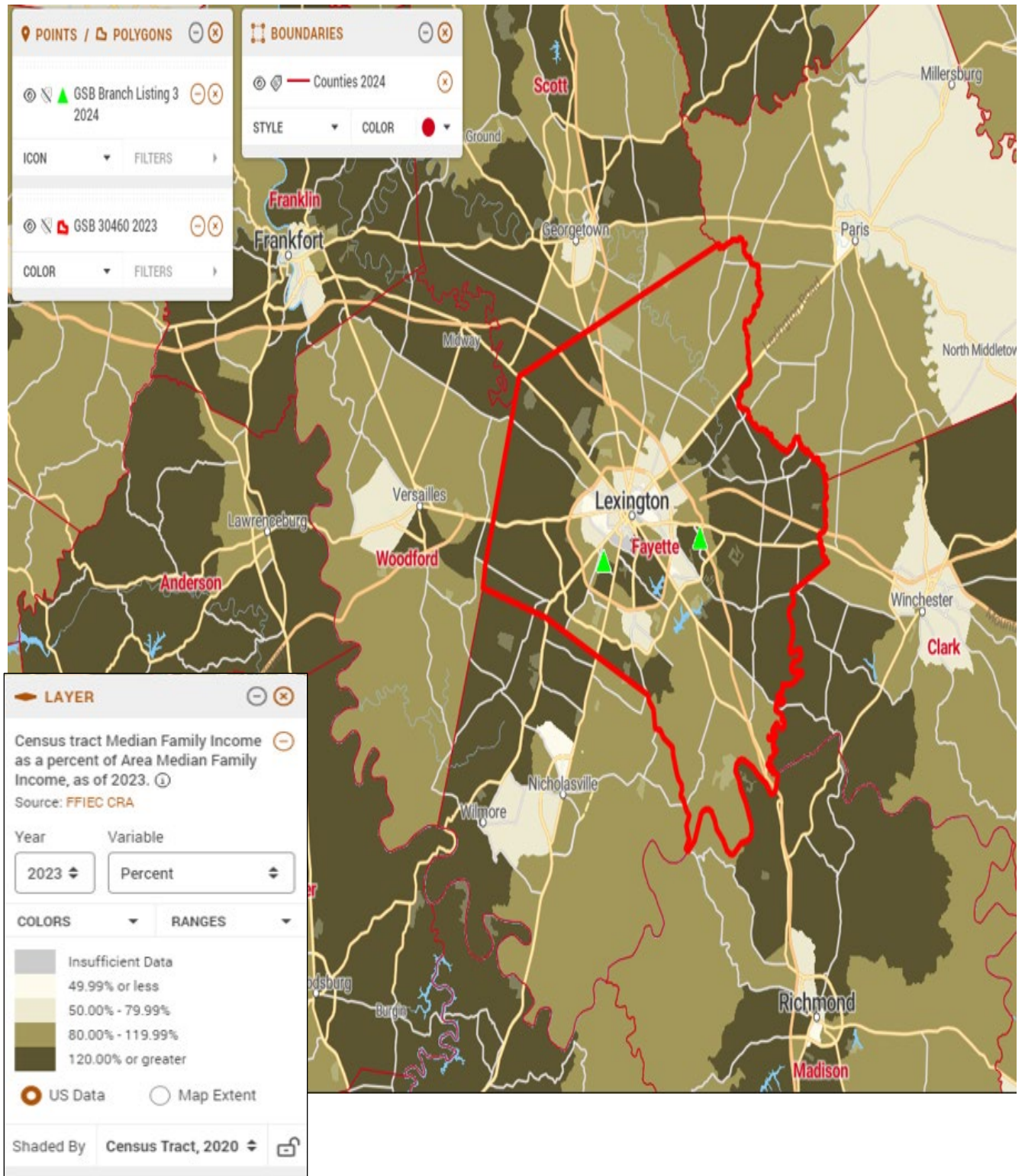
GUARDIAN SAVINGS BANK
HOME MORTGAGE DISCLOSURE ACT
NOTICE

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.

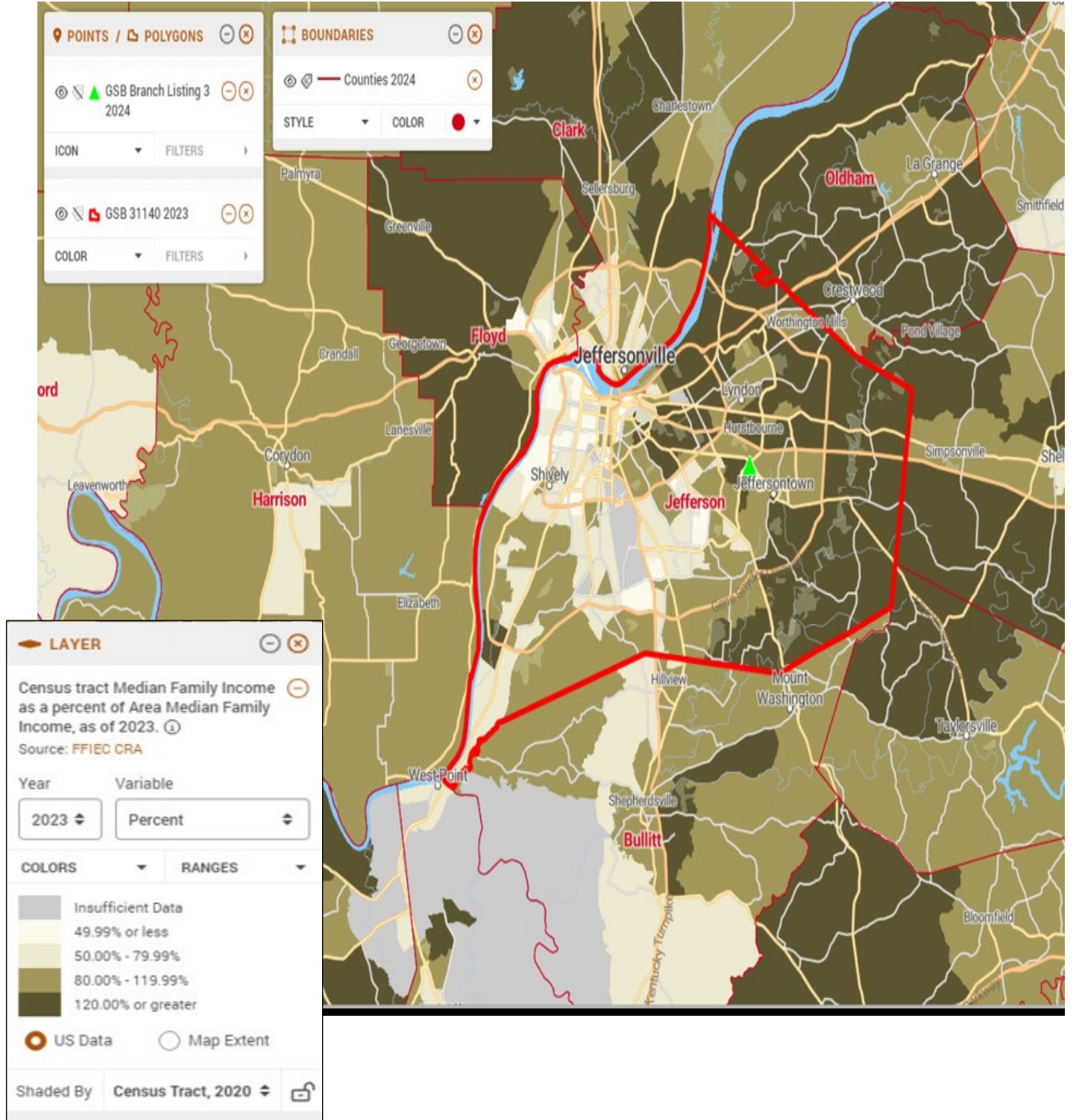
GUARDIAN SAVINGS BANK Assessment Area Maps Cincinnati MSA 17140 OH and KY



GUARDIAN SAVINGS BANK Assessment Area Maps Lexington KY MSA 30460



GUARDIAN SAVINGS BANK Assessment Area Maps Louisville KY MSA 31140



2024 Census Tracts

	1 - Low	2 - Moderate	3 - Middle	4 - Upper	5 - N/A	Total
21 Kentucky	45	91	141	109	11	397
17140 Cincinnati	10	16	40	32	1	99
15 Boone	2	4	8	15	1	30
37 Campbell	5	1	12	7		25
117 Kenton	3	11	20	10		44
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 Ohio	40	91	137	121	15	404
17140 Cincinnati	40	91	137	121	15	404
17 Butler	9	22	30	24	1	86
25 Clermont	1	8	24	14	1	48
61 Hamilton	30	59	67	58	12	226
165 Warren		2	16	25	1	44
Grand Total	85	182	278	230	26	801

Assessment Area Census Tract

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	15 Boone	701.01	20% - <50%	2-Moderate	73.9557
21 KY	17140 Cincinnati	15 Boone	701.02	20% - <50%	2-Moderate	63.2715
21 KY	17140 Cincinnati	15 Boone	702.01	20% - <50%	2-Moderate	66.4174
21 KY	17140 Cincinnati	15 Boone	702.02	20% - <50%	1-Low	48.3612
21 KY	17140 Cincinnati	15 Boone	703.01	20% - <50%	1-Low	40.543
21 KY	17140 Cincinnati	15 Boone	703.05	10% - <20%	3-Middle	102.9784
21 KY	17140 Cincinnati	15 Boone	703.09	10% - <20%	4-Upper	134.2248
21 KY	17140 Cincinnati	15 Boone	703.11	20% - <50%	2-Moderate	68.4066
21 KY	17140 Cincinnati	15 Boone	703.12	20% - <50%	3-Middle	93.5227
21 KY	17140 Cincinnati	15 Boone	703.13	10% - <20%	4-Upper	141.6303
21 KY	17140 Cincinnati	15 Boone	703.14	10% - <20%	4-Upper	126.1997
21 KY	17140 Cincinnati	15 Boone	703.15	20% - <50%	3-Middle	85.1758
21 KY	17140 Cincinnati	15 Boone	703.16	10% - <20%	4-Upper	132.5287
21 KY	17140 Cincinnati	15 Boone	703.17	10% - <20%	4-Upper	123.2727
21 KY	17140 Cincinnati	15 Boone	703.18	10% - <20%	4-Upper	127.2117
21 KY	17140 Cincinnati	15 Boone	704.03	10% - <20%	4-Upper	154.0466
21 KY	17140 Cincinnati	15 Boone	704.04	10% - <20%	4-Upper	130.4306
21 KY	17140 Cincinnati	15 Boone	704.05	<10%	4-Upper	138
21 KY	17140 Cincinnati	15 Boone	704.06	10% - <20%	3-Middle	103.6543
21 KY	17140 Cincinnati	15 Boone	704.07	10% - <20%	3-Middle	114.9916
21 KY	17140 Cincinnati	15 Boone	705.02	<10%	3-Middle	105.5885
21 KY	17140 Cincinnati	15 Boone	705.03	10% - <20%	3-Middle	109.9964
21 KY	17140 Cincinnati	15 Boone	705.05	10% - <20%	4-Upper	125.5275
21 KY	17140 Cincinnati	15 Boone	705.06	10% - <20%	4-Upper	121.6543
21 KY	17140 Cincinnati	15 Boone	706.01	<10%	4-Upper	150.433
21 KY	17140 Cincinnati	15 Boone	706.04	<10%	4-Upper	147.5992
21 KY	17140 Cincinnati	15 Boone	706.05	10% - <20%	4-Upper	182.1172
21 KY	17140 Cincinnati	15 Boone	706.06	10% - <20%	3-Middle	97.6411

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	15 Boone	706.07	10% - <20%	4-Upper	127.6806
21 KY	17140 Cincinnati	15 Boone	9801	10% - <20%	5-N/A	0
21 KY	17140 Cincinnati	37 Campbell	501	20% - <50%	1-Low	23.7033
21 KY	17140 Cincinnati	37 Campbell	504	10% - <20%	4-Upper	129.1327
21 KY	17140 Cincinnati	37 Campbell	505	20% - <50%	1-Low	41.2428
21 KY	17140 Cincinnati	37 Campbell	506	20% - <50%	1-Low	34.3899
21 KY	17140 Cincinnati	37 Campbell	511.01	10% - <20%	1-Low	49.3421
21 KY	17140 Cincinnati	37 Campbell	511.02	10% - <20%	3-Middle	80.47
21 KY	17140 Cincinnati	37 Campbell	512	10% - <20%	1-Low	39.0897
21 KY	17140 Cincinnati	37 Campbell	513	<10%	4-Upper	137.2177
21 KY	17140 Cincinnati	37 Campbell	519.01	<10%	3-Middle	107.7153
21 KY	17140 Cincinnati	37 Campbell	519.03	<10%	3-Middle	100.9055
21 KY	17140 Cincinnati	37 Campbell	519.04	<10%	4-Upper	120.2667
21 KY	17140 Cincinnati	37 Campbell	520.01	<10%	4-Upper	140.5502
21 KY	17140 Cincinnati	37 Campbell	520.02	<10%	3-Middle	106.1602
21 KY	17140 Cincinnati	37 Campbell	521	10% - <20%	3-Middle	104.7093
21 KY	17140 Cincinnati	37 Campbell	522	<10%	3-Middle	109.5251
21 KY	17140 Cincinnati	37 Campbell	523.01	10% - <20%	4-Upper	145.659
21 KY	17140 Cincinnati	37 Campbell	523.02	<10%	4-Upper	124.9437
21 KY	17140 Cincinnati	37 Campbell	524	10% - <20%	3-Middle	101.1758
21 KY	17140 Cincinnati	37 Campbell	525	10% - <20%	3-Middle	93.8002
21 KY	17140 Cincinnati	37 Campbell	528	10% - <20%	3-Middle	99.7834
21 KY	17140 Cincinnati	37 Campbell	529	<10%	2-Moderate	74.3492
21 KY	17140 Cincinnati	37 Campbell	531	<10%	3-Middle	93.8995
21 KY	17140 Cincinnati	37 Campbell	532	20% - <50%	4-Upper	152.9019
21 KY	17140 Cincinnati	37 Campbell	533.01	10% - <20%	3-Middle	82.6184
21 KY	17140 Cincinnati	37 Campbell	533.02	10% - <20%	3-Middle	104.4162
21 KY	17140 Cincinnati	117 Kenton	603	10% - <20%	3-Middle	106.0358
21 KY	17140 Cincinnati	117 Kenton	607	20% - <50%	2-Moderate	69.1782
21 KY	17140 Cincinnati	117 Kenton	609	20% - <50%	1-Low	39.8433
21 KY	17140 Cincinnati	117 Kenton	610	20% - <50%	2-Moderate	53.0801
21 KY	17140 Cincinnati	117 Kenton	611	10% - <20%	3-Middle	87.7488
21 KY	17140 Cincinnati	117 Kenton	612	10% - <20%	2-Moderate	64.0801
21 KY	17140 Cincinnati	117 Kenton	613	10% - <20%	3-Middle	81.116
21 KY	17140 Cincinnati	117 Kenton	614	10% - <20%	2-Moderate	63.1435
21 KY	17140 Cincinnati	117 Kenton	616	20% - <50%	3-Middle	114.2775
21 KY	17140 Cincinnati	117 Kenton	636.04	10% - <20%	2-Moderate	77.098
21 KY	17140 Cincinnati	117 Kenton	636.06	<10%	4-Upper	124.3744
21 KY	17140 Cincinnati	117 Kenton	636.07	20% - <50%	3-Middle	90.0119
21 KY	17140 Cincinnati	117 Kenton	636.08	10% - <20%	4-Upper	132.4246
21 KY	17140 Cincinnati	117 Kenton	636.09	<10%	3-Middle	107.4784
21 KY	17140 Cincinnati	117 Kenton	636.1	10% - <20%	3-Middle	109.9605
21 KY	17140 Cincinnati	117 Kenton	637.01	<10%	3-Middle	114.5131
21 KY	17140 Cincinnati	117 Kenton	637.02	<10%	3-Middle	93.9605
21 KY	17140 Cincinnati	117 Kenton	638	10% - <20%	3-Middle	97.1889
21 KY	17140 Cincinnati	117 Kenton	640.01	<10%	4-Upper	212.5239
21 KY	17140 Cincinnati	117 Kenton	640.02	10% - <20%	4-Upper	132.9246
21 KY	17140 Cincinnati	117 Kenton	643	10% - <20%	3-Middle	84.4796
21 KY	17140 Cincinnati	117 Kenton	644	20% - <50%	2-Moderate	60.5562
21 KY	17140 Cincinnati	117 Kenton	645	<10%	4-Upper	127.4677
21 KY	17140 Cincinnati	117 Kenton	646	10% - <20%	3-Middle	109.549
21 KY	17140 Cincinnati	117 Kenton	647	10% - <20%	4-Upper	134.2045
21 KY	17140 Cincinnati	117 Kenton	648	10% - <20%	4-Upper	150.5897
21 KY	17140 Cincinnati	117 Kenton	649	10% - <20%	3-Middle	81.988
21 KY	17140 Cincinnati	117 Kenton	650	20% - <50%	2-Moderate	65.5227
21 KY	17140 Cincinnati	117 Kenton	651	20% - <50%	1-Low	26.2523
21 KY	17140 Cincinnati	117 Kenton	652	10% - <20%	3-Middle	117.6232
21 KY	17140 Cincinnati	117 Kenton	653	10% - <20%	3-Middle	95.2787
21 KY	17140 Cincinnati	117 Kenton	654	10% - <20%	4-Upper	121.86
21 KY	17140 Cincinnati	117 Kenton	655.01	<10%	4-Upper	128.3887

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	117 Kenton	655.02	<10%	4-Upper	162.5837
21 KY	17140 Cincinnati	117 Kenton	656	20% - <50%	2-Moderate	78.7021
21 KY	17140 Cincinnati	117 Kenton	657	10% - <20%	2-Moderate	71.3803
21 KY	17140 Cincinnati	117 Kenton	658	<10%	3-Middle	109.976
21 KY	17140 Cincinnati	117 Kenton	659	<10%	2-Moderate	71.2715
21 KY	17140 Cincinnati	117 Kenton	668.01	10% - <20%	3-Middle	107.1566
21 KY	17140 Cincinnati	117 Kenton	668.02	10% - <20%	3-Middle	118.8337
21 KY	17140 Cincinnati	117 Kenton	669	<10%	2-Moderate	75.4043
21 KY	17140 Cincinnati	117 Kenton	670	20% - <50%	3-Middle	105.7332
21 KY	17140 Cincinnati	117 Kenton	671	50% - <80%	1-Low	32.5095
21 KY	17140 Cincinnati	117 Kenton	672	10% - <20%	3-Middle	94.9222
21 KY	30460 Lexington	67 Fayette	1.01	20% - <50%	5-N/A	0
21 KY	30460 Lexington	67 Fayette	1.02	20% - <50%	4-Upper	171.2707
21 KY	30460 Lexington	67 Fayette	2	20% - <50%	1-Low	45.3422
21 KY	30460 Lexington	67 Fayette	3	50% - <80%	1-Low	48.6332
21 KY	30460 Lexington	67 Fayette	4	50% - <80%	1-Low	38.7249
21 KY	30460 Lexington	67 Fayette	5	10% - <20%	3-Middle	109.988
21 KY	30460 Lexington	67 Fayette	6	<10%	4-Upper	216.1139
21 KY	30460 Lexington	67 Fayette	7	10% - <20%	4-Upper	166.6396
21 KY	30460 Lexington	67 Fayette	8.01	20% - <50%	5-N/A	0
21 KY	30460 Lexington	67 Fayette	8.02	20% - <50%	2-Moderate	71.7483
21 KY	30460 Lexington	67 Fayette	9	20% - <50%	2-Moderate	55.8395
21 KY	30460 Lexington	67 Fayette	10	20% - <50%	2-Moderate	64.7978
21 KY	30460 Lexington	67 Fayette	11	80% - 100%	2-Moderate	51.6429
21 KY	30460 Lexington	67 Fayette	13	50% - <80%	2-Moderate	52.4789
21 KY	30460 Lexington	67 Fayette	14	20% - <50%	1-Low	40.8758
21 KY	30460 Lexington	67 Fayette	15	20% - <50%	2-Moderate	72.9263
21 KY	30460 Lexington	67 Fayette	16	20% - <50%	2-Moderate	74.4198
21 KY	30460 Lexington	67 Fayette	17	10% - <20%	3-Middle	90.4299
21 KY	30460 Lexington	67 Fayette	18	20% - <50%	5-N/A	0
21 KY	30460 Lexington	67 Fayette	19	50% - <80%	1-Low	37.3986
21 KY	30460 Lexington	67 Fayette	20.01	50% - <80%	1-Low	40.6402
21 KY	30460 Lexington	67 Fayette	20.02	50% - <80%	2-Moderate	75.0646
21 KY	30460 Lexington	67 Fayette	22	20% - <50%	3-Middle	91.0987
21 KY	30460 Lexington	67 Fayette	23.02	10% - <20%	4-Upper	130.1352
21 KY	30460 Lexington	67 Fayette	23.03	20% - <50%	4-Upper	144.5721
21 KY	30460 Lexington	67 Fayette	23.04	<10%	4-Upper	252.8159
21 KY	30460 Lexington	67 Fayette	24	20% - <50%	4-Upper	139.0441
21 KY	30460 Lexington	67 Fayette	25	10% - <20%	3-Middle	105.5596
21 KY	30460 Lexington	67 Fayette	26	20% - <50%	2-Moderate	72.4842
21 KY	30460 Lexington	67 Fayette	27	20% - <50%	3-Middle	106.4628
21 KY	30460 Lexington	67 Fayette	28	10% - <20%	4-Upper	120.2257
21 KY	30460 Lexington	67 Fayette	29	10% - <20%	3-Middle	111.8514
21 KY	30460 Lexington	67 Fayette	30	20% - <50%	3-Middle	81.1499
21 KY	30460 Lexington	67 Fayette	31.01	20% - <50%	2-Moderate	64.8408
21 KY	30460 Lexington	67 Fayette	31.02	50% - <80%	2-Moderate	77.2699
21 KY	30460 Lexington	67 Fayette	32.01	20% - <50%	3-Middle	80.6837
21 KY	30460 Lexington	67 Fayette	32.02	20% - <50%	2-Moderate	67.5972
21 KY	30460 Lexington	67 Fayette	33	20% - <50%	3-Middle	84.5536
21 KY	30460 Lexington	67 Fayette	34.02	20% - <50%	3-Middle	84.8474
21 KY	30460 Lexington	67 Fayette	34.04	20% - <50%	2-Moderate	70.4613
21 KY	30460 Lexington	67 Fayette	34.05	20% - <50%	3-Middle	82.3697
21 KY	30460 Lexington	67 Fayette	34.06	20% - <50%	3-Middle	85.6683
21 KY	30460 Lexington	67 Fayette	34.07	20% - <50%	3-Middle	80.9168
21 KY	30460 Lexington	67 Fayette	35.01	20% - <50%	3-Middle	97.7186
21 KY	30460 Lexington	67 Fayette	35.03	20% - <50%	2-Moderate	77.8602
21 KY	30460 Lexington	67 Fayette	35.04	20% - <50%	2-Moderate	50.3141
21 KY	30460 Lexington	67 Fayette	36	<10%	4-Upper	137.4594
21 KY	30460 Lexington	67 Fayette	37.01	20% - <50%	4-Upper	153.0363
21 KY	30460 Lexington	67 Fayette	37.02	20% - <50%	3-Middle	102.161

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	30460 Lexington	67 Fayette	37.03	20% - <50%	4-Upper	122.4234
21 KY	30460 Lexington	67 Fayette	37.04	20% - <50%	3-Middle	118.5637
21 KY	30460 Lexington	67 Fayette	38.02	20% - <50%	3-Middle	87.5557
21 KY	30460 Lexington	67 Fayette	38.03	20% - <50%	3-Middle	112.5202
21 KY	30460 Lexington	67 Fayette	38.04	80% - 100%	2-Moderate	65.5945
21 KY	30460 Lexington	67 Fayette	39.06	10% - <20%	4-Upper	150.1178
21 KY	30460 Lexington	67 Fayette	39.08	20% - <50%	4-Upper	138.7527
21 KY	30460 Lexington	67 Fayette	39.09	20% - <50%	2-Moderate	65.9264
21 KY	30460 Lexington	67 Fayette	39.1	50% - <80%	1-Low	42.2856
21 KY	30460 Lexington	67 Fayette	39.11	50% - <80%	2-Moderate	64.761
21 KY	30460 Lexington	67 Fayette	39.12	20% - <50%	3-Middle	104.6805
21 KY	30460 Lexington	67 Fayette	39.13	20% - <50%	4-Upper	165.3184
21 KY	30460 Lexington	67 Fayette	39.14	20% - <50%	3-Middle	95.8996
21 KY	30460 Lexington	67 Fayette	39.15	20% - <50%	4-Upper	173.1113
21 KY	30460 Lexington	67 Fayette	39.16	10% - <20%	4-Upper	177.3408
21 KY	30460 Lexington	67 Fayette	39.17	20% - <50%	3-Middle	104.2409
21 KY	30460 Lexington	67 Fayette	39.18	10% - <20%	4-Upper	139.7788
21 KY	30460 Lexington	67 Fayette	40.01	20% - <50%	2-Moderate	52.0128
21 KY	30460 Lexington	67 Fayette	40.03	20% - <50%	3-Middle	106.7072
21 KY	30460 Lexington	67 Fayette	40.05	10% - <20%	4-Upper	189.8497
21 KY	30460 Lexington	67 Fayette	40.06	10% - <20%	4-Upper	309.2153
21 KY	30460 Lexington	67 Fayette	40.07	10% - <20%	3-Middle	119.8102
21 KY	30460 Lexington	67 Fayette	41.03	20% - <50%	3-Middle	104.8211
21 KY	30460 Lexington	67 Fayette	41.04	20% - <50%	3-Middle	86.2231
21 KY	30460 Lexington	67 Fayette	41.05	10% - <20%	4-Upper	158.5034
21 KY	30460 Lexington	67 Fayette	41.06	10% - <20%	4-Upper	134.3205
21 KY	30460 Lexington	67 Fayette	41.07	10% - <20%	4-Upper	198.0644
21 KY	30460 Lexington	67 Fayette	42.04	10% - <20%	3-Middle	96.6773
21 KY	30460 Lexington	67 Fayette	42.05	10% - <20%	4-Upper	162.3264
21 KY	30460 Lexington	67 Fayette	42.07	10% - <20%	4-Upper	182.4356
21 KY	30460 Lexington	67 Fayette	42.08	20% - <50%	4-Upper	142.482
21 KY	30460 Lexington	67 Fayette	42.09	10% - <20%	3-Middle	109.3306
21 KY	30460 Lexington	67 Fayette	42.1	20% - <50%	3-Middle	99.5275
21 KY	31140 Louisville	111 Jefferson	2.01	20% - <50%	1-Low	37.7797
21 KY	31140 Louisville	111 Jefferson	2.02	20% - <50%	1-Low	39.6798
21 KY	31140 Louisville	111 Jefferson	3	50% - <80%	2-Moderate	58.32
21 KY	31140 Louisville	111 Jefferson	4	50% - <80%	1-Low	44.9754
21 KY	31140 Louisville	111 Jefferson	6	80% - 100%	2-Moderate	51.0722
21 KY	31140 Louisville	111 Jefferson	7	80% - 100%	1-Low	49.6716
21 KY	31140 Louisville	111 Jefferson	8	80% - 100%	1-Low	48.3867
21 KY	31140 Louisville	111 Jefferson	9	80% - 100%	1-Low	37.2686
21 KY	31140 Louisville	111 Jefferson	10	80% - 100%	2-Moderate	67.0711
21 KY	31140 Louisville	111 Jefferson	11	80% - 100%	2-Moderate	64.4492
21 KY	31140 Louisville	111 Jefferson	12	80% - 100%	2-Moderate	52.179
21 KY	31140 Louisville	111 Jefferson	14	80% - 100%	1-Low	37.9137
21 KY	31140 Louisville	111 Jefferson	15	80% - 100%	1-Low	38.2024
21 KY	31140 Louisville	111 Jefferson	16	80% - 100%	2-Moderate	54.7956
21 KY	31140 Louisville	111 Jefferson	17	80% - 100%	2-Moderate	57.3407
21 KY	31140 Louisville	111 Jefferson	18	80% - 100%	1-Low	22.0852
21 KY	31140 Louisville	111 Jefferson	21	20% - <50%	1-Low	47.3242
21 KY	31140 Louisville	111 Jefferson	23	50% - <80%	1-Low	35.1644
21 KY	31140 Louisville	111 Jefferson	24.01	80% - 100%	1-Low	31.0223
21 KY	31140 Louisville	111 Jefferson	24.02	80% - 100%	2-Moderate	70.8582
21 KY	31140 Louisville	111 Jefferson	27	80% - 100%	1-Low	22.9409
21 KY	31140 Louisville	111 Jefferson	28	80% - 100%	1-Low	47.7689
21 KY	31140 Louisville	111 Jefferson	30	50% - <80%	1-Low	10.7916
21 KY	31140 Louisville	111 Jefferson	35.01	20% - <50%	2-Moderate	58.8844
21 KY	31140 Louisville	111 Jefferson	35.02	80% - 100%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	36	50% - <80%	2-Moderate	58.9793
21 KY	31140 Louisville	111 Jefferson	37	50% - <80%	2-Moderate	70.39

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	38	20% - <50%	2-Moderate	51.1672
21 KY	31140 Louisville	111 Jefferson	39	50% - <80%	1-Low	40.9048
21 KY	31140 Louisville	111 Jefferson	40	20% - <50%	2-Moderate	79.1138
21 KY	31140 Louisville	111 Jefferson	41	20% - <50%	2-Moderate	55.6578
21 KY	31140 Louisville	111 Jefferson	43.01	50% - <80%	1-Low	32.9067
21 KY	31140 Louisville	111 Jefferson	43.02	50% - <80%	1-Low	43.0052
21 KY	31140 Louisville	111 Jefferson	44	20% - <50%	3-Middle	83.3716
21 KY	31140 Louisville	111 Jefferson	45	20% - <50%	2-Moderate	77.6533
21 KY	31140 Louisville	111 Jefferson	46	20% - <50%	3-Middle	90.6025
21 KY	31140 Louisville	111 Jefferson	49	50% - <80%	3-Middle	110.6329
21 KY	31140 Louisville	111 Jefferson	50	50% - <80%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	51	20% - <50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	52	20% - <50%	3-Middle	112.8971
21 KY	31140 Louisville	111 Jefferson	53	20% - <50%	1-Low	40.0803
21 KY	31140 Louisville	111 Jefferson	56	50% - <80%	2-Moderate	64.1553
21 KY	31140 Louisville	111 Jefferson	59.01	50% - <80%	1-Low	32.6206
21 KY	31140 Louisville	111 Jefferson	59.02	20% - <50%	1-Low	37.9995
21 KY	31140 Louisville	111 Jefferson	62	50% - <80%	1-Low	47.9991
21 KY	31140 Louisville	111 Jefferson	63	10% - <20%	3-Middle	89.4099
21 KY	31140 Louisville	111 Jefferson	64	10% - <20%	3-Middle	99.0389
21 KY	31140 Louisville	111 Jefferson	65	50% - <80%	1-Low	46.2096
21 KY	31140 Louisville	111 Jefferson	66	20% - <50%	3-Middle	99.7958
21 KY	31140 Louisville	111 Jefferson	68	10% - <20%	3-Middle	109.8344
21 KY	31140 Louisville	111 Jefferson	69	10% - <20%	3-Middle	104.4022
21 KY	31140 Louisville	111 Jefferson	70	10% - <20%	3-Middle	105.531
21 KY	31140 Louisville	111 Jefferson	71.01	20% - <50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	71.02	20% - <50%	3-Middle	108.9878
21 KY	31140 Louisville	111 Jefferson	74	10% - <20%	3-Middle	101.277
21 KY	31140 Louisville	111 Jefferson	75.01	<10%	4-Upper	253.1816
21 KY	31140 Louisville	111 Jefferson	75.02	10% - <20%	4-Upper	248.1123
21 KY	31140 Louisville	111 Jefferson	76.01	10% - <20%	3-Middle	111.434
21 KY	31140 Louisville	111 Jefferson	76.02	20% - <50%	2-Moderate	65.6756
21 KY	31140 Louisville	111 Jefferson	76.03	20% - <50%	3-Middle	91.9992
21 KY	31140 Louisville	111 Jefferson	77	10% - <20%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	78	<10%	4-Upper	155.0609
21 KY	31140 Louisville	111 Jefferson	79	10% - <20%	4-Upper	155.2482
21 KY	31140 Louisville	111 Jefferson	81	10% - <20%	2-Moderate	77.9095
21 KY	31140 Louisville	111 Jefferson	82.01	10% - <20%	4-Upper	169.2143
21 KY	31140 Louisville	111 Jefferson	82.02	10% - <20%	4-Upper	160.7571
21 KY	31140 Louisville	111 Jefferson	83	10% - <20%	4-Upper	132.9405
21 KY	31140 Louisville	111 Jefferson	84	10% - <20%	4-Upper	165.9461
21 KY	31140 Louisville	111 Jefferson	85	10% - <20%	4-Upper	174.8143
21 KY	31140 Louisville	111 Jefferson	87	10% - <20%	4-Upper	211.7657
21 KY	31140 Louisville	111 Jefferson	88	<10%	4-Upper	152.3454
21 KY	31140 Louisville	111 Jefferson	89	10% - <20%	4-Upper	174.4072
21 KY	31140 Louisville	111 Jefferson	90.01	50% - <80%	2-Moderate	65.3336
21 KY	31140 Louisville	111 Jefferson	90.02	20% - <50%	2-Moderate	79.4584
21 KY	31140 Louisville	111 Jefferson	91.03	50% - <80%	2-Moderate	66.0411
21 KY	31140 Louisville	111 Jefferson	91.05	50% - <80%	3-Middle	90.8691
21 KY	31140 Louisville	111 Jefferson	91.06	20% - <50%	2-Moderate	66.5223
21 KY	31140 Louisville	111 Jefferson	93	10% - <20%	3-Middle	99.1637
21 KY	31140 Louisville	111 Jefferson	94.01	10% - <20%	3-Middle	111.356
21 KY	31140 Louisville	111 Jefferson	94.02	10% - <20%	3-Middle	91.2527
21 KY	31140 Louisville	111 Jefferson	96	10% - <20%	4-Upper	131.8117
21 KY	31140 Louisville	111 Jefferson	97	10% - <20%	3-Middle	103.5321
21 KY	31140 Louisville	111 Jefferson	98	<10%	4-Upper	143.5566
21 KY	31140 Louisville	111 Jefferson	99	10% - <20%	4-Upper	152.3766
21 KY	31140 Louisville	111 Jefferson	100.01	<10%	4-Upper	145.3188
21 KY	31140 Louisville	111 Jefferson	100.04	20% - <50%	3-Middle	85.9089
21 KY	31140 Louisville	111 Jefferson	100.05	20% - <50%	3-Middle	102.6712

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	100.06	20% - <50%	3-Middle	109.9332
21 KY	31140 Louisville	111 Jefferson	100.07	10% - <20%	4-Upper	158.9065
21 KY	31140 Louisville	111 Jefferson	100.08	20% - <50%	3-Middle	111.499
21 KY	31140 Louisville	111 Jefferson	101.02	10% - <20%	4-Upper	169.49
21 KY	31140 Louisville	111 Jefferson	101.03	20% - <50%	3-Middle	118.6714
21 KY	31140 Louisville	111 Jefferson	101.04	20% - <50%	3-Middle	119.3944
21 KY	31140 Louisville	111 Jefferson	103.09	20% - <50%	4-Upper	163.6468
21 KY	31140 Louisville	111 Jefferson	103.12	10% - <20%	4-Upper	216.5021
21 KY	31140 Louisville	111 Jefferson	103.13	10% - <20%	4-Upper	231.073
21 KY	31140 Louisville	111 Jefferson	103.14	20% - <50%	4-Upper	161.2279
21 KY	31140 Louisville	111 Jefferson	103.15	20% - <50%	4-Upper	212.5525
21 KY	31140 Louisville	111 Jefferson	103.16	10% - <20%	4-Upper	210.8683
21 KY	31140 Louisville	111 Jefferson	103.17	10% - <20%	4-Upper	208.4923
21 KY	31140 Louisville	111 Jefferson	103.18	10% - <20%	4-Upper	140.4744
21 KY	31140 Louisville	111 Jefferson	103.19	20% - <50%	3-Middle	93.3557
21 KY	31140 Louisville	111 Jefferson	103.2	50% - <80%	3-Middle	102.7765
21 KY	31140 Louisville	111 Jefferson	103.21	20% - <50%	4-Upper	183.7228
21 KY	31140 Louisville	111 Jefferson	103.22	20% - <50%	4-Upper	204.4555
21 KY	31140 Louisville	111 Jefferson	103.23	20% - <50%	4-Upper	125.2324
21 KY	31140 Louisville	111 Jefferson	103.24	20% - <50%	3-Middle	94.054
21 KY	31140 Louisville	111 Jefferson	104.03	20% - <50%	4-Upper	164.1306
21 KY	31140 Louisville	111 Jefferson	104.05	20% - <50%	3-Middle	110.3312
21 KY	31140 Louisville	111 Jefferson	104.06	20% - <50%	4-Upper	164.8147
21 KY	31140 Louisville	111 Jefferson	104.07	20% - <50%	4-Upper	129.4318
21 KY	31140 Louisville	111 Jefferson	104.08	20% - <50%	4-Upper	127.2066
21 KY	31140 Louisville	111 Jefferson	105	10% - <20%	4-Upper	138.4495
21 KY	31140 Louisville	111 Jefferson	106.01	10% - <20%	4-Upper	193.3726
21 KY	31140 Louisville	111 Jefferson	106.02	20% - <50%	3-Middle	101.7179
21 KY	31140 Louisville	111 Jefferson	107.01	20% - <50%	4-Upper	159.7323
21 KY	31140 Louisville	111 Jefferson	107.02	20% - <50%	3-Middle	115.5748
21 KY	31140 Louisville	111 Jefferson	107.06	10% - <20%	4-Upper	136.1151
21 KY	31140 Louisville	111 Jefferson	107.07	20% - <50%	4-Upper	124.0177
21 KY	31140 Louisville	111 Jefferson	107.08	20% - <50%	3-Middle	115.3577
21 KY	31140 Louisville	111 Jefferson	108	10% - <20%	3-Middle	105.0381
21 KY	31140 Louisville	111 Jefferson	109.01	20% - <50%	2-Moderate	75.5088
21 KY	31140 Louisville	111 Jefferson	109.02	20% - <50%	3-Middle	98.6578
21 KY	31140 Louisville	111 Jefferson	110.03	20% - <50%	3-Middle	86.5046
21 KY	31140 Louisville	111 Jefferson	110.05	20% - <50%	3-Middle	93.8589
21 KY	31140 Louisville	111 Jefferson	110.06	50% - <80%	2-Moderate	58.9403
21 KY	31140 Louisville	111 Jefferson	110.07	50% - <80%	1-Low	46.0275
21 KY	31140 Louisville	111 Jefferson	110.08	50% - <80%	2-Moderate	70.3354
21 KY	31140 Louisville	111 Jefferson	110.09	20% - <50%	3-Middle	118.5699
21 KY	31140 Louisville	111 Jefferson	111.09	20% - <50%	3-Middle	108.9175
21 KY	31140 Louisville	111 Jefferson	111.1	20% - <50%	3-Middle	119.3944
21 KY	31140 Louisville	111 Jefferson	111.11	20% - <50%	4-Upper	122.1177
21 KY	31140 Louisville	111 Jefferson	111.12	20% - <50%	4-Upper	141.4901
21 KY	31140 Louisville	111 Jefferson	111.13	20% - <50%	4-Upper	124.7304
21 KY	31140 Louisville	111 Jefferson	111.14	20% - <50%	3-Middle	100.2809
21 KY	31140 Louisville	111 Jefferson	111.15	10% - <20%	3-Middle	83.8775
21 KY	31140 Louisville	111 Jefferson	111.16	20% - <50%	3-Middle	114.1118
21 KY	31140 Louisville	111 Jefferson	111.17	20% - <50%	2-Moderate	61.2981
21 KY	31140 Louisville	111 Jefferson	111.18	20% - <50%	3-Middle	96.4444
21 KY	31140 Louisville	111 Jefferson	112.01	50% - <80%	1-Low	42.9167
21 KY	31140 Louisville	111 Jefferson	112.02	50% - <80%	2-Moderate	69.5147
21 KY	31140 Louisville	111 Jefferson	113.01	50% - <80%	3-Middle	81.1569
21 KY	31140 Louisville	111 Jefferson	113.02	80% - 100%	2-Moderate	72.9624
21 KY	31140 Louisville	111 Jefferson	114.03	20% - <50%	2-Moderate	67.9814
21 KY	31140 Louisville	111 Jefferson	114.04	50% - <80%	2-Moderate	56.5903
21 KY	31140 Louisville	111 Jefferson	114.05	50% - <80%	2-Moderate	63.7574
21 KY	31140 Louisville	111 Jefferson	114.06	50% - <80%	2-Moderate	66.335

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	115.06	20% - <50%	3-Middle	99.3211
21 KY	31140 Louisville	111 Jefferson	115.08	20% - <50%	3-Middle	118.4008
21 KY	31140 Louisville	111 Jefferson	115.09	20% - <50%	2-Moderate	74.3955
21 KY	31140 Louisville	111 Jefferson	115.13	20% - <50%	3-Middle	101.4864
21 KY	31140 Louisville	111 Jefferson	115.14	20% - <50%	3-Middle	118.7676
21 KY	31140 Louisville	111 Jefferson	115.15	20% - <50%	3-Middle	116.0378
21 KY	31140 Louisville	111 Jefferson	115.16	20% - <50%	3-Middle	97.8632
21 KY	31140 Louisville	111 Jefferson	115.17	20% - <50%	4-Upper	144.783
21 KY	31140 Louisville	111 Jefferson	115.18	10% - <20%	4-Upper	149.1189
21 KY	31140 Louisville	111 Jefferson	115.19	20% - <50%	4-Upper	121.6222
21 KY	31140 Louisville	111 Jefferson	115.2	20% - <50%	4-Upper	171.3016
21 KY	31140 Louisville	111 Jefferson	115.21	50% - <80%	2-Moderate	73.8311
21 KY	31140 Louisville	111 Jefferson	115.22	20% - <50%	3-Middle	107.6743
21 KY	31140 Louisville	111 Jefferson	116.03	10% - <20%	4-Upper	161.674
21 KY	31140 Louisville	111 Jefferson	116.04	<10%	4-Upper	143.7881
21 KY	31140 Louisville	111 Jefferson	116.05	20% - <50%	4-Upper	171.2054
21 KY	31140 Louisville	111 Jefferson	116.06	10% - <20%	4-Upper	228.9974
21 KY	31140 Louisville	111 Jefferson	117.06	20% - <50%	3-Middle	110.2519
21 KY	31140 Louisville	111 Jefferson	117.07	20% - <50%	3-Middle	112.49
21 KY	31140 Louisville	111 Jefferson	117.08	20% - <50%	3-Middle	110.5094
21 KY	31140 Louisville	111 Jefferson	117.09	20% - <50%	4-Upper	124.7538
21 KY	31140 Louisville	111 Jefferson	117.1	20% - <50%	3-Middle	102.0665
21 KY	31140 Louisville	111 Jefferson	117.11	20% - <50%	3-Middle	112.0036
21 KY	31140 Louisville	111 Jefferson	117.12	20% - <50%	3-Middle	82.0139
21 KY	31140 Louisville	111 Jefferson	117.13	20% - <50%	2-Moderate	63.5714
21 KY	31140 Louisville	111 Jefferson	118	20% - <50%	2-Moderate	63.3997
21 KY	31140 Louisville	111 Jefferson	119.01	80% - 100%	1-Low	36.699
21 KY	31140 Louisville	111 Jefferson	119.04	20% - <50%	1-Low	40.7891
21 KY	31140 Louisville	111 Jefferson	119.06	50% - <80%	2-Moderate	68.6642
21 KY	31140 Louisville	111 Jefferson	119.07	20% - <50%	3-Middle	111.0257
21 KY	31140 Louisville	111 Jefferson	119.08	50% - <80%	2-Moderate	68.9828
21 KY	31140 Louisville	111 Jefferson	119.09	20% - <50%	3-Middle	87.9963
21 KY	31140 Louisville	111 Jefferson	120.01	10% - <20%	3-Middle	98.5382
21 KY	31140 Louisville	111 Jefferson	120.03	20% - <50%	3-Middle	106.3633
21 KY	31140 Louisville	111 Jefferson	120.04	20% - <50%	2-Moderate	67.4638
21 KY	31140 Louisville	111 Jefferson	120.05	20% - <50%	2-Moderate	67.2583
21 KY	31140 Louisville	111 Jefferson	121.03	20% - <50%	4-Upper	126.3821
21 KY	31140 Louisville	111 Jefferson	121.04	20% - <50%	2-Moderate	59.5892
21 KY	31140 Louisville	111 Jefferson	121.05	20% - <50%	3-Middle	82.8892
21 KY	31140 Louisville	111 Jefferson	121.07	10% - <20%	2-Moderate	72.0156
21 KY	31140 Louisville	111 Jefferson	121.08	20% - <50%	3-Middle	106.5688
21 KY	31140 Louisville	111 Jefferson	121.09	20% - <50%	2-Moderate	77.4075
21 KY	31140 Louisville	111 Jefferson	122.03	20% - <50%	3-Middle	98.8074
21 KY	31140 Louisville	111 Jefferson	122.04	20% - <50%	3-Middle	101.9507
21 KY	31140 Louisville	111 Jefferson	122.05	20% - <50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	122.06	20% - <50%	2-Moderate	74.6309
21 KY	31140 Louisville	111 Jefferson	123.01	50% - <80%	2-Moderate	79.6886
21 KY	31140 Louisville	111 Jefferson	123.02	20% - <50%	3-Middle	111.1869
21 KY	31140 Louisville	111 Jefferson	124.06	20% - <50%	2-Moderate	78.7978
21 KY	31140 Louisville	111 Jefferson	124.07	20% - <50%	3-Middle	98.2078
21 KY	31140 Louisville	111 Jefferson	124.08	20% - <50%	2-Moderate	77.5363
21 KY	31140 Louisville	111 Jefferson	124.09	10% - <20%	2-Moderate	66.7017
21 KY	31140 Louisville	111 Jefferson	124.1	20% - <50%	3-Middle	109.1737
21 KY	31140 Louisville	111 Jefferson	124.12	20% - <50%	3-Middle	109.2258
21 KY	31140 Louisville	111 Jefferson	124.13	20% - <50%	2-Moderate	74.8624
21 KY	31140 Louisville	111 Jefferson	125.01	50% - <80%	2-Moderate	65.7641
21 KY	31140 Louisville	111 Jefferson	125.02	20% - <50%	3-Middle	83.9075
21 KY	31140 Louisville	111 Jefferson	125.03	20% - <50%	3-Middle	87.32
21 KY	31140 Louisville	111 Jefferson	126.03	50% - <80%	2-Moderate	73.1236
21 KY	31140 Louisville	111 Jefferson	126.04	50% - <80%	2-Moderate	52.2739

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	126.05	50% - <80%	2-Moderate	72.6112
21 KY	31140 Louisville	111 Jefferson	126.06	50% - <80%	3-Middle	84.3704
21 KY	31140 Louisville	111 Jefferson	127.01	50% - <80%	1-Low	40.8151
21 KY	31140 Louisville	111 Jefferson	127.02	20% - <50%	2-Moderate	54.5836
21 KY	31140 Louisville	111 Jefferson	127.03	20% - <50%	3-Middle	99.1637
21 KY	31140 Louisville	111 Jefferson	128.01	80% - 100%	2-Moderate	50.7432
21 KY	31140 Louisville	111 Jefferson	128.02	50% - <80%	2-Moderate	60.7064
21 KY	31140 Louisville	111 Jefferson	131	10% - <20%	4-Upper	136.9604
21 KY	31140 Louisville	111 Jefferson	9801	50% - <80%	5-N/A	0
39 OH	17140 Cincinnati	17 Butler	1	20% - <50%	2-Moderate	76.0071
39 OH	17140 Cincinnati	17 Butler	2	20% - <50%	2-Moderate	59.0418
39 OH	17140 Cincinnati	17 Butler	3	50% - <80%	1-Low	35.6531
39 OH	17140 Cincinnati	17 Butler	4	50% - <80%	1-Low	29.6483
39 OH	17140 Cincinnati	17 Butler	5	20% - <50%	2-Moderate	53.3289
39 OH	17140 Cincinnati	17 Butler	6	20% - <50%	2-Moderate	66.8277
39 OH	17140 Cincinnati	17 Butler	10.01	10% - <20%	3-Middle	85.7583
39 OH	17140 Cincinnati	17 Butler	10.02	10% - <20%	3-Middle	93.5382
39 OH	17140 Cincinnati	17 Butler	11	10% - <20%	2-Moderate	57.3169
39 OH	17140 Cincinnati	17 Butler	13	10% - <20%	2-Moderate	78.2571
39 OH	17140 Cincinnati	17 Butler	101.02	10% - <20%	3-Middle	104.3086
39 OH	17140 Cincinnati	17 Butler	101.03	20% - <50%	3-Middle	116.1806
39 OH	17140 Cincinnati	17 Butler	101.04	10% - <20%	1-Low	19.4377
39 OH	17140 Cincinnati	17 Butler	101.05	10% - <20%	4-Upper	176.8253
39 OH	17140 Cincinnati	17 Butler	101.06	20% - <50%	1-Low	35.5119
39 OH	17140 Cincinnati	17 Butler	102.01	20% - <50%	5-N/A	0
39 OH	17140 Cincinnati	17 Butler	102.02	10% - <20%	3-Middle	107.7918
39 OH	17140 Cincinnati	17 Butler	102.03	<10%	4-Upper	124.3456
39 OH	17140 Cincinnati	17 Butler	103.01	<10%	3-Middle	91.7416
39 OH	17140 Cincinnati	17 Butler	103.02	<10%	4-Upper	124.1028
39 OH	17140 Cincinnati	17 Butler	105	10% - <20%	2-Moderate	63.5203
39 OH	17140 Cincinnati	17 Butler	106	<10%	3-Middle	87.4055
39 OH	17140 Cincinnati	17 Butler	108	<10%	3-Middle	111.0047
39 OH	17140 Cincinnati	17 Butler	109.01	20% - <50%	3-Middle	89.0478
39 OH	17140 Cincinnati	17 Butler	109.03	20% - <50%	4-Upper	120.9724
39 OH	17140 Cincinnati	17 Butler	109.04	20% - <50%	3-Middle	85.4473
39 OH	17140 Cincinnati	17 Butler	109.06	50% - <80%	2-Moderate	65.0729
39 OH	17140 Cincinnati	17 Butler	109.07	20% - <50%	3-Middle	88.0897
39 OH	17140 Cincinnati	17 Butler	109.09	50% - <80%	3-Middle	89.6447
39 OH	17140 Cincinnati	17 Butler	109.1	20% - <50%	3-Middle	100.055
39 OH	17140 Cincinnati	17 Butler	109.11	10% - <20%	3-Middle	107.3755
39 OH	17140 Cincinnati	17 Butler	109.12	20% - <50%	3-Middle	117.683
39 OH	17140 Cincinnati	17 Butler	109.13	50% - <80%	2-Moderate	69.0897
39 OH	17140 Cincinnati	17 Butler	110.03	20% - <50%	3-Middle	113.3779
39 OH	17140 Cincinnati	17 Butler	110.04	20% - <50%	2-Moderate	66.2954
39 OH	17140 Cincinnati	17 Butler	110.05	20% - <50%	3-Middle	115.0514
39 OH	17140 Cincinnati	17 Butler	110.06	20% - <50%	3-Middle	112.3899
39 OH	17140 Cincinnati	17 Butler	111.09	20% - <50%	3-Middle	100.5239
39 OH	17140 Cincinnati	17 Butler	111.1	10% - <20%	4-Upper	146.2093
39 OH	17140 Cincinnati	17 Butler	111.11	10% - <20%	4-Upper	143.0263
39 OH	17140 Cincinnati	17 Butler	111.12	20% - <50%	4-Upper	197.6327
39 OH	17140 Cincinnati	17 Butler	111.18	10% - <20%	4-Upper	211.3588
39 OH	17140 Cincinnati	17 Butler	111.2	20% - <50%	4-Upper	148.159
39 OH	17140 Cincinnati	17 Butler	111.22	20% - <50%	4-Upper	138.8014
39 OH	17140 Cincinnati	17 Butler	111.23	50% - <80%	2-Moderate	54.1842
39 OH	17140 Cincinnati	17 Butler	111.25	20% - <50%	4-Upper	146.671
39 OH	17140 Cincinnati	17 Butler	111.26	20% - <50%	4-Upper	130.8133
39 OH	17140 Cincinnati	17 Butler	111.27	20% - <50%	4-Upper	147.1471
39 OH	17140 Cincinnati	17 Butler	111.28	20% - <50%	4-Upper	184.36
39 OH	17140 Cincinnati	17 Butler	111.29	20% - <50%	4-Upper	145.9617
39 OH	17140 Cincinnati	17 Butler	111.3	20% - <50%	4-Upper	126.3456

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	17 Butler	111.31	10% - <20%	4-Upper	148.2129
39 OH	17140 Cincinnati	17 Butler	111.32	20% - <50%	4-Upper	164.3157
39 OH	17140 Cincinnati	17 Butler	111.33	10% - <20%	4-Upper	189.3935
39 OH	17140 Cincinnati	17 Butler	111.34	20% - <50%	4-Upper	147.5502
39 OH	17140 Cincinnati	17 Butler	111.35	20% - <50%	4-Upper	147.9114
39 OH	17140 Cincinnati	17 Butler	111.36	20% - <50%	4-Upper	158.6507
39 OH	17140 Cincinnati	17 Butler	111.37	20% - <50%	4-Upper	154.0071
39 OH	17140 Cincinnati	17 Butler	112	10% - <20%	3-Middle	113.1267
39 OH	17140 Cincinnati	17 Butler	113	20% - <50%	3-Middle	110.488
39 OH	17140 Cincinnati	17 Butler	118	10% - <20%	3-Middle	113.0717
39 OH	17140 Cincinnati	17 Butler	121	<10%	3-Middle	90.3803
39 OH	17140 Cincinnati	17 Butler	122	20% - <50%	1-Low	41.0143
39 OH	17140 Cincinnati	17 Butler	123	10% - <20%	2-Moderate	63.8911
39 OH	17140 Cincinnati	17 Butler	124	<10%	4-Upper	124.3169
39 OH	17140 Cincinnati	17 Butler	125	10% - <20%	3-Middle	108.4736
39 OH	17140 Cincinnati	17 Butler	126	10% - <20%	3-Middle	98.7105
39 OH	17140 Cincinnati	17 Butler	127	10% - <20%	2-Moderate	75.8002
39 OH	17140 Cincinnati	17 Butler	130	50% - <80%	2-Moderate	55.2607
39 OH	17140 Cincinnati	17 Butler	131	50% - <80%	2-Moderate	51.0167
39 OH	17140 Cincinnati	17 Butler	132	20% - <50%	2-Moderate	50.7739
39 OH	17140 Cincinnati	17 Butler	133	10% - <20%	3-Middle	109.3995
39 OH	17140 Cincinnati	17 Butler	134	20% - <50%	2-Moderate	74.9748
39 OH	17140 Cincinnati	17 Butler	135	20% - <50%	2-Moderate	56.7511
39 OH	17140 Cincinnati	17 Butler	136	20% - <50%	1-Low	36.5358
39 OH	17140 Cincinnati	17 Butler	139	10% - <20%	1-Low	43.86
39 OH	17140 Cincinnati	17 Butler	140	20% - <50%	1-Low	32.8516
39 OH	17140 Cincinnati	17 Butler	141	20% - <50%	2-Moderate	55.1471
39 OH	17140 Cincinnati	17 Butler	143	<10%	3-Middle	102.1016
39 OH	17140 Cincinnati	17 Butler	144	20% - <50%	1-Low	26.5406
39 OH	17140 Cincinnati	17 Butler	146	20% - <50%	2-Moderate	63.5179
39 OH	17140 Cincinnati	17 Butler	147	10% - <20%	2-Moderate	54.805
39 OH	17140 Cincinnati	17 Butler	148	10% - <20%	2-Moderate	73.6423
39 OH	17140 Cincinnati	17 Butler	149	<10%	3-Middle	119.4174
39 OH	17140 Cincinnati	17 Butler	150	<10%	3-Middle	98.8265
39 OH	17140 Cincinnati	17 Butler	151	10% - <20%	3-Middle	102.6004
39 OH	17140 Cincinnati	25 Clermont	401.01	<10%	3-Middle	86.47
39 OH	17140 Cincinnati	25 Clermont	401.02	<10%	3-Middle	86.3145
39 OH	17140 Cincinnati	25 Clermont	402.02	<10%	3-Middle	96.4413
39 OH	17140 Cincinnati	25 Clermont	402.03	<10%	3-Middle	93.177
39 OH	17140 Cincinnati	25 Clermont	402.05	10% - <20%	1-Low	49.2177
39 OH	17140 Cincinnati	25 Clermont	402.06	10% - <20%	3-Middle	81.8492
39 OH	17140 Cincinnati	25 Clermont	403.01	<10%	4-Upper	202.3301
39 OH	17140 Cincinnati	25 Clermont	403.02	<10%	4-Upper	163.165
39 OH	17140 Cincinnati	25 Clermont	403.03	10% - <20%	4-Upper	173.9055
39 OH	17140 Cincinnati	25 Clermont	404.01	<10%	4-Upper	124.4318
39 OH	17140 Cincinnati	25 Clermont	404.03	10% - <20%	3-Middle	83.1937
39 OH	17140 Cincinnati	25 Clermont	404.04	<10%	4-Upper	141.2404
39 OH	17140 Cincinnati	25 Clermont	404.05	10% - <20%	4-Upper	163.5227
39 OH	17140 Cincinnati	25 Clermont	405	<10%	3-Middle	92.7966
39 OH	17140 Cincinnati	25 Clermont	406	<10%	4-Upper	146.0322
39 OH	17140 Cincinnati	25 Clermont	407.02	10% - <20%	3-Middle	115.4569
39 OH	17140 Cincinnati	25 Clermont	407.03	<10%	4-Upper	127.8409
39 OH	17140 Cincinnati	25 Clermont	407.04	10% - <20%	3-Middle	98.3803
39 OH	17140 Cincinnati	25 Clermont	408	<10%	2-Moderate	68.8863
39 OH	17140 Cincinnati	25 Clermont	409	<10%	2-Moderate	79.3648
39 OH	17140 Cincinnati	25 Clermont	410.01	<10%	3-Middle	113.9246
39 OH	17140 Cincinnati	25 Clermont	410.02	<10%	4-Upper	176.9593
39 OH	17140 Cincinnati	25 Clermont	411.01	10% - <20%	3-Middle	95.9581
39 OH	17140 Cincinnati	25 Clermont	411.02	10% - <20%	2-Moderate	66.537
39 OH	17140 Cincinnati	25 Clermont	411.04	10% - <20%	3-Middle	96.6375

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	25 Clermont	411.05	10% - <20%	2-Moderate	79.8815
39 OH	17140 Cincinnati	25 Clermont	412.01	10% - <20%	3-Middle	82.3911
39 OH	17140 Cincinnati	25 Clermont	412.02	<10%	3-Middle	103.9306
39 OH	17140 Cincinnati	25 Clermont	413.03	10% - <20%	3-Middle	105.1531
39 OH	17140 Cincinnati	25 Clermont	413.04	<10%	5-N/A	0
39 OH	17140 Cincinnati	25 Clermont	413.05	10% - <20%	4-Upper	120.6937
39 OH	17140 Cincinnati	25 Clermont	413.06	10% - <20%	3-Middle	95.8241
39 OH	17140 Cincinnati	25 Clermont	413.07	10% - <20%	3-Middle	109.0442
39 OH	17140 Cincinnati	25 Clermont	414.03	10% - <20%	2-Moderate	71.1363
39 OH	17140 Cincinnati	25 Clermont	414.04	10% - <20%	3-Middle	81.0837
39 OH	17140 Cincinnati	25 Clermont	414.05	10% - <20%	2-Moderate	72.6387
39 OH	17140 Cincinnati	25 Clermont	414.06	<10%	4-Upper	154.3277
39 OH	17140 Cincinnati	25 Clermont	415.03	10% - <20%	3-Middle	97.1387
39 OH	17140 Cincinnati	25 Clermont	415.04	<10%	3-Middle	112.7571
39 OH	17140 Cincinnati	25 Clermont	415.05	<10%	4-Upper	131.2057
39 OH	17140 Cincinnati	25 Clermont	415.06	<10%	4-Upper	132.1686
39 OH	17140 Cincinnati	25 Clermont	416	10% - <20%	3-Middle	82.5765
39 OH	17140 Cincinnati	25 Clermont	417.01	<10%	3-Middle	82.0191
39 OH	17140 Cincinnati	25 Clermont	417.02	<10%	4-Upper	138.0657
39 OH	17140 Cincinnati	25 Clermont	418	<10%	2-Moderate	68.421
39 OH	17140 Cincinnati	25 Clermont	419	<10%	3-Middle	104.9641
39 OH	17140 Cincinnati	25 Clermont	420.01	<10%	2-Moderate	72.7105
39 OH	17140 Cincinnati	25 Clermont	420.02	<10%	3-Middle	95.9928
39 OH	17140 Cincinnati	61 Hamilton	2	80% - 100%	1-Low	30.0992
39 OH	17140 Cincinnati	61 Hamilton	7	20% - <50%	4-Upper	121.7105
39 OH	17140 Cincinnati	61 Hamilton	9	20% - <50%	4-Upper	125.6913
39 OH	17140 Cincinnati	61 Hamilton	10	20% - <50%	3-Middle	103.3361
39 OH	17140 Cincinnati	61 Hamilton	11	20% - <50%	3-Middle	108.0825
39 OH	17140 Cincinnati	61 Hamilton	16	50% - <80%	1-Low	31.1937
39 OH	17140 Cincinnati	61 Hamilton	17	50% - <80%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	18	20% - <50%	3-Middle	100.7775
39 OH	17140 Cincinnati	61 Hamilton	19	20% - <50%	3-Middle	95.6937
39 OH	17140 Cincinnati	61 Hamilton	20	20% - <50%	4-Upper	134.5693
39 OH	17140 Cincinnati	61 Hamilton	22	50% - <80%	2-Moderate	53.3289
39 OH	17140 Cincinnati	61 Hamilton	23	50% - <80%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	25	20% - <50%	1-Low	29.6686
39 OH	17140 Cincinnati	61 Hamilton	26	20% - <50%	1-Low	34.0059
39 OH	17140 Cincinnati	61 Hamilton	27	20% - <50%	4-Upper	130.4581
39 OH	17140 Cincinnati	61 Hamilton	28	20% - <50%	2-Moderate	70.5047
39 OH	17140 Cincinnati	61 Hamilton	29.01	20% - <50%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	29.02	50% - <80%	2-Moderate	52.8313
39 OH	17140 Cincinnati	61 Hamilton	30	20% - <50%	2-Moderate	69.0155
39 OH	17140 Cincinnati	61 Hamilton	32	20% - <50%	2-Moderate	64.2942
39 OH	17140 Cincinnati	61 Hamilton	33	20% - <50%	2-Moderate	50.7822
39 OH	17140 Cincinnati	61 Hamilton	36	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	37	50% - <80%	1-Low	31.4234
39 OH	17140 Cincinnati	61 Hamilton	38	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	39	80% - 100%	1-Low	44.4581
39 OH	17140 Cincinnati	61 Hamilton	40	50% - <80%	2-Moderate	76.555
39 OH	17140 Cincinnati	61 Hamilton	41	20% - <50%	4-Upper	155.8014
39 OH	17140 Cincinnati	61 Hamilton	42	20% - <50%	4-Upper	175.0227
39 OH	17140 Cincinnati	61 Hamilton	46.02	10% - <20%	4-Upper	133.9282
39 OH	17140 Cincinnati	61 Hamilton	46.03	10% - <20%	3-Middle	89.1028
39 OH	17140 Cincinnati	61 Hamilton	46.04	20% - <50%	3-Middle	82.9401
39 OH	17140 Cincinnati	61 Hamilton	46.05	20% - <50%	3-Middle	113.0753
39 OH	17140 Cincinnati	61 Hamilton	47.03	10% - <20%	4-Upper	160.6531
39 OH	17140 Cincinnati	61 Hamilton	48	<10%	4-Upper	230.8241
39 OH	17140 Cincinnati	61 Hamilton	49	10% - <20%	4-Upper	195.4078
39 OH	17140 Cincinnati	61 Hamilton	50	10% - <20%	4-Upper	149.3456
39 OH	17140 Cincinnati	61 Hamilton	51	10% - <20%	4-Upper	196.8504

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	61 Hamilton	52	10% - <20%	4-Upper	172.0215
39 OH	17140 Cincinnati	61 Hamilton	53.01	10% - <20%	4-Upper	147.0095
39 OH	17140 Cincinnati	61 Hamilton	53.02	10% - <20%	4-Upper	148.8803
39 OH	17140 Cincinnati	61 Hamilton	55	50% - <80%	2-Moderate	72.238
39 OH	17140 Cincinnati	61 Hamilton	56	20% - <50%	2-Moderate	70.372
39 OH	17140 Cincinnati	61 Hamilton	57.01	20% - <50%	3-Middle	96.5095
39 OH	17140 Cincinnati	61 Hamilton	57.02	20% - <50%	4-Upper	125.9186
39 OH	17140 Cincinnati	61 Hamilton	58	50% - <80%	2-Moderate	77.5933
39 OH	17140 Cincinnati	61 Hamilton	59	20% - <50%	3-Middle	112.4401
39 OH	17140 Cincinnati	61 Hamilton	60	50% - <80%	2-Moderate	68.7165
39 OH	17140 Cincinnati	61 Hamilton	61	50% - <80%	1-Low	42.4031
39 OH	17140 Cincinnati	61 Hamilton	63	80% - 100%	2-Moderate	57.7619
39 OH	17140 Cincinnati	61 Hamilton	64	80% - 100%	1-Low	49.3421
39 OH	17140 Cincinnati	61 Hamilton	65.01	20% - <50%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	65.02	50% - <80%	3-Middle	97.1244
39 OH	17140 Cincinnati	61 Hamilton	66	50% - <80%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	68	80% - 100%	2-Moderate	54.0825
39 OH	17140 Cincinnati	61 Hamilton	69	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	70	20% - <50%	4-Upper	140.4593
39 OH	17140 Cincinnati	61 Hamilton	71	20% - <50%	4-Upper	169.0921
39 OH	17140 Cincinnati	61 Hamilton	72	20% - <50%	3-Middle	80.5681
39 OH	17140 Cincinnati	61 Hamilton	73	50% - <80%	1-Low	49.0968
39 OH	17140 Cincinnati	61 Hamilton	74	20% - <50%	3-Middle	107.4688
39 OH	17140 Cincinnati	61 Hamilton	75	20% - <50%	3-Middle	102.671
39 OH	17140 Cincinnati	61 Hamilton	77	80% - 100%	1-Low	14.122
39 OH	17140 Cincinnati	61 Hamilton	80	80% - 100%	1-Low	26.6423
39 OH	17140 Cincinnati	61 Hamilton	81	80% - 100%	2-Moderate	57.0131
39 OH	17140 Cincinnati	61 Hamilton	82.01	50% - <80%	2-Moderate	73.3684
39 OH	17140 Cincinnati	61 Hamilton	82.02	50% - <80%	3-Middle	81.7691
39 OH	17140 Cincinnati	61 Hamilton	83	50% - <80%	2-Moderate	70.9581
39 OH	17140 Cincinnati	61 Hamilton	84	50% - <80%	1-Low	43.0825
39 OH	17140 Cincinnati	61 Hamilton	85.01	80% - 100%	1-Low	36.665
39 OH	17140 Cincinnati	61 Hamilton	85.02	80% - 100%	1-Low	12.4377
39 OH	17140 Cincinnati	61 Hamilton	86.01	80% - 100%	1-Low	23.5765
39 OH	17140 Cincinnati	61 Hamilton	88	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	92	50% - <80%	1-Low	48.2105
39 OH	17140 Cincinnati	61 Hamilton	93	50% - <80%	1-Low	25.5299
39 OH	17140 Cincinnati	61 Hamilton	94	50% - <80%	1-Low	43.5107
39 OH	17140 Cincinnati	61 Hamilton	95	50% - <80%	2-Moderate	56.8181
39 OH	17140 Cincinnati	61 Hamilton	96	20% - <50%	1-Low	35.2619
39 OH	17140 Cincinnati	61 Hamilton	97	50% - <80%	2-Moderate	51.3588
39 OH	17140 Cincinnati	61 Hamilton	98	50% - <80%	1-Low	34.6614
39 OH	17140 Cincinnati	61 Hamilton	99.01	20% - <50%	2-Moderate	74.8397
39 OH	17140 Cincinnati	61 Hamilton	99.02	20% - <50%	2-Moderate	58.9868
39 OH	17140 Cincinnati	61 Hamilton	100.02	80% - 100%	1-Low	49.2942
39 OH	17140 Cincinnati	61 Hamilton	100.03	50% - <80%	2-Moderate	62.9521
39 OH	17140 Cincinnati	61 Hamilton	100.04	80% - 100%	2-Moderate	58.9114
39 OH	17140 Cincinnati	61 Hamilton	100.05	50% - <80%	2-Moderate	69.6901
39 OH	17140 Cincinnati	61 Hamilton	101	50% - <80%	2-Moderate	62.4007
39 OH	17140 Cincinnati	61 Hamilton	102.01	20% - <50%	2-Moderate	52.5813
39 OH	17140 Cincinnati	61 Hamilton	102.02	20% - <50%	2-Moderate	79.9581
39 OH	17140 Cincinnati	61 Hamilton	103	20% - <50%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	104	20% - <50%	2-Moderate	73.4688
39 OH	17140 Cincinnati	61 Hamilton	105	10% - <20%	2-Moderate	64.2942
39 OH	17140 Cincinnati	61 Hamilton	106	10% - <20%	3-Middle	97.1889
39 OH	17140 Cincinnati	61 Hamilton	107	20% - <50%	3-Middle	95.3947
39 OH	17140 Cincinnati	61 Hamilton	109	50% - <80%	2-Moderate	64.8253
39 OH	17140 Cincinnati	61 Hamilton	110	80% - 100%	1-Low	44.8564
39 OH	17140 Cincinnati	61 Hamilton	111	50% - <80%	3-Middle	95.1495
39 OH	17140 Cincinnati	61 Hamilton	204.01	<10%	3-Middle	101.5227

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	61 Hamilton	204.03	<10%	4-Upper	148.7416
39 OH	17140 Cincinnati	61 Hamilton	204.04	<10%	4-Upper	128.549
39 OH	17140 Cincinnati	61 Hamilton	205.01	10% - <20%	3-Middle	118.3468
39 OH	17140 Cincinnati	61 Hamilton	205.02	10% - <20%	4-Upper	133.5633
39 OH	17140 Cincinnati	61 Hamilton	205.04	20% - <50%	3-Middle	115.5633
39 OH	17140 Cincinnati	61 Hamilton	205.05	20% - <50%	2-Moderate	76.4425
39 OH	17140 Cincinnati	61 Hamilton	206.01	<10%	3-Middle	118.9401
39 OH	17140 Cincinnati	61 Hamilton	206.03	10% - <20%	4-Upper	126.8696
39 OH	17140 Cincinnati	61 Hamilton	206.04	<10%	3-Middle	83.1339
39 OH	17140 Cincinnati	61 Hamilton	207.01	20% - <50%	3-Middle	84.9174
39 OH	17140 Cincinnati	61 Hamilton	207.05	20% - <50%	3-Middle	83.7464
39 OH	17140 Cincinnati	61 Hamilton	207.07	<10%	4-Upper	155.744
39 OH	17140 Cincinnati	61 Hamilton	207.41	50% - <80%	2-Moderate	53.2069
39 OH	17140 Cincinnati	61 Hamilton	207.42	20% - <50%	2-Moderate	66.0968
39 OH	17140 Cincinnati	61 Hamilton	207.62	20% - <50%	2-Moderate	53.4198
39 OH	17140 Cincinnati	61 Hamilton	207.63	20% - <50%	3-Middle	98.5813
39 OH	17140 Cincinnati	61 Hamilton	207.64	20% - <50%	3-Middle	103.3002
39 OH	17140 Cincinnati	61 Hamilton	208.02	10% - <20%	3-Middle	115.2906
39 OH	17140 Cincinnati	61 Hamilton	208.11	20% - <50%	3-Middle	80.4234
39 OH	17140 Cincinnati	61 Hamilton	208.12	10% - <20%	4-Upper	124.9796
39 OH	17140 Cincinnati	61 Hamilton	209.01	20% - <50%	2-Moderate	77.3397
39 OH	17140 Cincinnati	61 Hamilton	209.02	20% - <50%	2-Moderate	64.3935
39 OH	17140 Cincinnati	61 Hamilton	210.01	10% - <20%	2-Moderate	75.2153
39 OH	17140 Cincinnati	61 Hamilton	210.02	<10%	3-Middle	100.5538
39 OH	17140 Cincinnati	61 Hamilton	210.03	10% - <20%	3-Middle	81.738
39 OH	17140 Cincinnati	61 Hamilton	211.01	<10%	4-Upper	133.1674
39 OH	17140 Cincinnati	61 Hamilton	211.02	<10%	4-Upper	127.3456
39 OH	17140 Cincinnati	61 Hamilton	212.01	<10%	4-Upper	162.7296
39 OH	17140 Cincinnati	61 Hamilton	212.02	10% - <20%	3-Middle	97.738
39 OH	17140 Cincinnati	61 Hamilton	213.02	<10%	4-Upper	138.9306
39 OH	17140 Cincinnati	61 Hamilton	213.03	<10%	3-Middle	116.8301
39 OH	17140 Cincinnati	61 Hamilton	213.04	10% - <20%	3-Middle	102.2882
39 OH	17140 Cincinnati	61 Hamilton	214.01	10% - <20%	3-Middle	100.1794
39 OH	17140 Cincinnati	61 Hamilton	214.21	10% - <20%	3-Middle	109.8301
39 OH	17140 Cincinnati	61 Hamilton	214.22	20% - <50%	2-Moderate	77.7511
39 OH	17140 Cincinnati	61 Hamilton	215.01	50% - <80%	3-Middle	89.4832
39 OH	17140 Cincinnati	61 Hamilton	215.04	50% - <80%	2-Moderate	76.6016
39 OH	17140 Cincinnati	61 Hamilton	215.05	50% - <80%	3-Middle	85.0287
39 OH	17140 Cincinnati	61 Hamilton	215.06	80% - 100%	2-Moderate	79.4856
39 OH	17140 Cincinnati	61 Hamilton	215.08	20% - <50%	3-Middle	94.7452
39 OH	17140 Cincinnati	61 Hamilton	215.09	50% - <80%	2-Moderate	79.0705
39 OH	17140 Cincinnati	61 Hamilton	215.71	50% - <80%	3-Middle	99.1614
39 OH	17140 Cincinnati	61 Hamilton	215.72	80% - 100%	3-Middle	84.226
39 OH	17140 Cincinnati	61 Hamilton	216.02	80% - 100%	3-Middle	100.9461
39 OH	17140 Cincinnati	61 Hamilton	216.03	50% - <80%	2-Moderate	71.4904
39 OH	17140 Cincinnati	61 Hamilton	216.04	50% - <80%	2-Moderate	61.5526
39 OH	17140 Cincinnati	61 Hamilton	217.01	20% - <50%	2-Moderate	78.4844
39 OH	17140 Cincinnati	61 Hamilton	217.02	50% - <80%	2-Moderate	53.3767
39 OH	17140 Cincinnati	61 Hamilton	218.01	50% - <80%	2-Moderate	71.9569
39 OH	17140 Cincinnati	61 Hamilton	218.02	50% - <80%	2-Moderate	62.6351
39 OH	17140 Cincinnati	61 Hamilton	219	50% - <80%	2-Moderate	63.0203
39 OH	17140 Cincinnati	61 Hamilton	220	20% - <50%	3-Middle	92.3349
39 OH	17140 Cincinnati	61 Hamilton	221.01	20% - <50%	3-Middle	112.9772
39 OH	17140 Cincinnati	61 Hamilton	221.02	50% - <80%	3-Middle	97.9964
39 OH	17140 Cincinnati	61 Hamilton	222	20% - <50%	2-Moderate	77.7511
39 OH	17140 Cincinnati	61 Hamilton	223.01	50% - <80%	2-Moderate	57.7978
39 OH	17140 Cincinnati	61 Hamilton	223.02	20% - <50%	4-Upper	127.5203
39 OH	17140 Cincinnati	61 Hamilton	224	20% - <50%	4-Upper	168.7834
39 OH	17140 Cincinnati	61 Hamilton	225	50% - <80%	2-Moderate	78.6483
39 OH	17140 Cincinnati	61 Hamilton	226.01	10% - <20%	4-Upper	180.6662

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	61 Hamilton	226.02	20% - <50%	3-Middle	118.549
39 OH	17140 Cincinnati	61 Hamilton	227	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	230.01	20% - <50%	3-Middle	84.1507
39 OH	17140 Cincinnati	61 Hamilton	230.02	10% - <20%	3-Middle	96.6746
39 OH	17140 Cincinnati	61 Hamilton	231	10% - <20%	4-Upper	204.3456
39 OH	17140 Cincinnati	61 Hamilton	232.01	20% - <50%	2-Moderate	72.5179
39 OH	17140 Cincinnati	61 Hamilton	232.1	20% - <50%	3-Middle	92.6794
39 OH	17140 Cincinnati	61 Hamilton	232.22	20% - <50%	2-Moderate	62.1148
39 OH	17140 Cincinnati	61 Hamilton	233	10% - <20%	4-Upper	175.2464
39 OH	17140 Cincinnati	61 Hamilton	234	50% - <80%	2-Moderate	63.921
39 OH	17140 Cincinnati	61 Hamilton	235.01	20% - <50%	4-Upper	181.8636
39 OH	17140 Cincinnati	61 Hamilton	235.21	20% - <50%	3-Middle	112.659
39 OH	17140 Cincinnati	61 Hamilton	235.22	20% - <50%	3-Middle	110.0251
39 OH	17140 Cincinnati	61 Hamilton	236	10% - <20%	3-Middle	104.3062
39 OH	17140 Cincinnati	61 Hamilton	237.01	10% - <20%	3-Middle	80.8863
39 OH	17140 Cincinnati	61 Hamilton	237.02	10% - <20%	3-Middle	103.1698
39 OH	17140 Cincinnati	61 Hamilton	238	50% - <80%	3-Middle	100.7511
39 OH	17140 Cincinnati	61 Hamilton	239.01	20% - <50%	4-Upper	145.5693
39 OH	17140 Cincinnati	61 Hamilton	239.02	10% - <20%	4-Upper	168.4784
39 OH	17140 Cincinnati	61 Hamilton	240.01	20% - <50%	3-Middle	119.4031
39 OH	17140 Cincinnati	61 Hamilton	240.02	10% - <20%	4-Upper	183.0143
39 OH	17140 Cincinnati	61 Hamilton	241	10% - <20%	4-Upper	173.3145
39 OH	17140 Cincinnati	61 Hamilton	242	20% - <50%	4-Upper	167.1387
39 OH	17140 Cincinnati	61 Hamilton	243.01	20% - <50%	4-Upper	148.8181
39 OH	17140 Cincinnati	61 Hamilton	243.03	10% - <20%	4-Upper	125.5526
39 OH	17140 Cincinnati	61 Hamilton	243.22	10% - <20%	4-Upper	179.3133
39 OH	17140 Cincinnati	61 Hamilton	243.23	20% - <50%	4-Upper	172.6973
39 OH	17140 Cincinnati	61 Hamilton	243.24	10% - <20%	3-Middle	113.5514
39 OH	17140 Cincinnati	61 Hamilton	244.01	10% - <20%	4-Upper	181.5944
39 OH	17140 Cincinnati	61 Hamilton	244.02	10% - <20%	4-Upper	299.0442
39 OH	17140 Cincinnati	61 Hamilton	247	10% - <20%	3-Middle	91.7069
39 OH	17140 Cincinnati	61 Hamilton	248	<10%	4-Upper	174.9401
39 OH	17140 Cincinnati	61 Hamilton	249.01	10% - <20%	3-Middle	92.2045
39 OH	17140 Cincinnati	61 Hamilton	249.03	<10%	4-Upper	245.5598
39 OH	17140 Cincinnati	61 Hamilton	249.04	10% - <20%	4-Upper	152.2272
39 OH	17140 Cincinnati	61 Hamilton	250.01	<10%	4-Upper	150.787
39 OH	17140 Cincinnati	61 Hamilton	250.02	10% - <20%	4-Upper	132.9677
39 OH	17140 Cincinnati	61 Hamilton	251.01	10% - <20%	4-Upper	159.5478
39 OH	17140 Cincinnati	61 Hamilton	251.02	10% - <20%	4-Upper	124.7918
39 OH	17140 Cincinnati	61 Hamilton	251.03	10% - <20%	3-Middle	119.9784
39 OH	17140 Cincinnati	61 Hamilton	252	20% - <50%	2-Moderate	56.5334
39 OH	17140 Cincinnati	61 Hamilton	253	20% - <50%	3-Middle	91.4437
39 OH	17140 Cincinnati	61 Hamilton	254.01	10% - <20%	3-Middle	107.927
39 OH	17140 Cincinnati	61 Hamilton	254.02	10% - <20%	2-Moderate	72.4736
39 OH	17140 Cincinnati	61 Hamilton	255	20% - <50%	2-Moderate	71.0227
39 OH	17140 Cincinnati	61 Hamilton	256	10% - <20%	3-Middle	112.2655
39 OH	17140 Cincinnati	61 Hamilton	257	20% - <50%	1-Low	37.5011
39 OH	17140 Cincinnati	61 Hamilton	258	20% - <50%	3-Middle	100.0992
39 OH	17140 Cincinnati	61 Hamilton	260.01	<10%	4-Upper	138.7679
39 OH	17140 Cincinnati	61 Hamilton	260.02	<10%	3-Middle	117.4629
39 OH	17140 Cincinnati	61 Hamilton	261.02	<10%	2-Moderate	60.7344
39 OH	17140 Cincinnati	61 Hamilton	261.03	<10%	3-Middle	81.3026
39 OH	17140 Cincinnati	61 Hamilton	261.04	<10%	3-Middle	113.1961
39 OH	17140 Cincinnati	61 Hamilton	262	10% - <20%	1-Low	48.3145
39 OH	17140 Cincinnati	61 Hamilton	263	50% - <80%	1-Low	25.2942
39 OH	17140 Cincinnati	61 Hamilton	264	80% - 100%	1-Low	37.793
39 OH	17140 Cincinnati	61 Hamilton	265	20% - <50%	4-Upper	139.6782
39 OH	17140 Cincinnati	61 Hamilton	266	10% - <20%	4-Upper	163.726
39 OH	17140 Cincinnati	61 Hamilton	267	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	61 Hamilton	268	10% - <20%	4-Upper	232.3564

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	61 Hamilton	269	80% - 100%	1-Low	21.8564
39 OH	17140 Cincinnati	61 Hamilton	270	80% - 100%	1-Low	31.744
39 OH	17140 Cincinnati	61 Hamilton	271	80% - 100%	2-Moderate	71.6375
39 OH	17140 Cincinnati	61 Hamilton	272	50% - <80%	1-Low	47.8468
39 OH	17140 Cincinnati	61 Hamilton	273	<10%	4-Upper	205.5095
39 OH	17140 Cincinnati	61 Hamilton	274	20% - <50%	1-Low	47.3744
39 OH	17140 Cincinnati	61 Hamilton	275	<10%	4-Upper	232.0382
39 OH	17140 Cincinnati	61 Hamilton	276	20% - <50%	3-Middle	99.9832
39 OH	17140 Cincinnati	61 Hamilton	277	20% - <50%	2-Moderate	75.2009
39 OH	17140 Cincinnati	165 Warren	301.01	<10%	3-Middle	94.4976
39 OH	17140 Cincinnati	165 Warren	301.02	<10%	3-Middle	88.9102
39 OH	17140 Cincinnati	165 Warren	302	<10%	3-Middle	81.0406
39 OH	17140 Cincinnati	165 Warren	305.01	10% - <20%	3-Middle	90.4964
39 OH	17140 Cincinnati	165 Warren	305.03	10% - <20%	3-Middle	115.7033
39 OH	17140 Cincinnati	165 Warren	305.04	10% - <20%	4-Upper	182.4377
39 OH	17140 Cincinnati	165 Warren	306	<10%	3-Middle	108.4581
39 OH	17140 Cincinnati	165 Warren	307	10% - <20%	3-Middle	105.8337
39 OH	17140 Cincinnati	165 Warren	308	<10%	4-Upper	128.7918
39 OH	17140 Cincinnati	165 Warren	309.01	10% - <20%	4-Upper	162.1363
39 OH	17140 Cincinnati	165 Warren	309.02	10% - <20%	4-Upper	196.5
39 OH	17140 Cincinnati	165 Warren	310.01	<10%	3-Middle	109.3456
39 OH	17140 Cincinnati	165 Warren	310.02	<10%	4-Upper	125.0992
39 OH	17140 Cincinnati	165 Warren	311	<10%	4-Upper	121.232
39 OH	17140 Cincinnati	165 Warren	312	10% - <20%	4-Upper	138.5645
39 OH	17140 Cincinnati	165 Warren	313	10% - <20%	4-Upper	135.5909
39 OH	17140 Cincinnati	165 Warren	314	10% - <20%	2-Moderate	78.0956
39 OH	17140 Cincinnati	165 Warren	315	10% - <20%	3-Middle	88.0311
39 OH	17140 Cincinnati	165 Warren	316.01	10% - <20%	4-Upper	172.348
39 OH	17140 Cincinnati	165 Warren	316.02	10% - <20%	4-Upper	147.8433
39 OH	17140 Cincinnati	165 Warren	316.03	<10%	3-Middle	93.9437
39 OH	17140 Cincinnati	165 Warren	317	50% - <80%	5-N/A	0
39 OH	17140 Cincinnati	165 Warren	319.04	20% - <50%	4-Upper	124.2787
39 OH	17140 Cincinnati	165 Warren	319.05	20% - <50%	3-Middle	103.3157
39 OH	17140 Cincinnati	165 Warren	319.06	20% - <50%	4-Upper	120.3839
39 OH	17140 Cincinnati	165 Warren	319.07	20% - <50%	4-Upper	181.5131
39 OH	17140 Cincinnati	165 Warren	319.08	20% - <50%	4-Upper	197.8672
39 OH	17140 Cincinnati	165 Warren	320.03	10% - <20%	3-Middle	111.36
39 OH	17140 Cincinnati	165 Warren	320.04	20% - <50%	4-Upper	164.4138
39 OH	17140 Cincinnati	165 Warren	320.06	20% - <50%	4-Upper	149.7081
39 OH	17140 Cincinnati	165 Warren	320.08	20% - <50%	4-Upper	208.1064
39 OH	17140 Cincinnati	165 Warren	320.09	50% - <80%	4-Upper	156.0011
39 OH	17140 Cincinnati	165 Warren	320.1	10% - <20%	4-Upper	127.0933
39 OH	17140 Cincinnati	165 Warren	320.11	20% - <50%	3-Middle	100.927
39 OH	17140 Cincinnati	165 Warren	321	20% - <50%	4-Upper	150.7344
39 OH	17140 Cincinnati	165 Warren	322.02	<10%	4-Upper	140.8062
39 OH	17140 Cincinnati	165 Warren	322.03	10% - <20%	4-Upper	135.055
39 OH	17140 Cincinnati	165 Warren	322.04	10% - <20%	4-Upper	188.0645
39 OH	17140 Cincinnati	165 Warren	322.05	10% - <20%	4-Upper	122.6124
39 OH	17140 Cincinnati	165 Warren	322.06	10% - <20%	4-Upper	150.2595
39 OH	17140 Cincinnati	165 Warren	323	<10%	3-Middle	89.2009
39 OH	17140 Cincinnati	165 Warren	324	<10%	3-Middle	119.3325
39 OH	17140 Cincinnati	165 Warren	325.01	<10%	3-Middle	84.4796
39 OH	17140 Cincinnati	165 Warren	325.02	10% - <20%	2-Moderate	53.0801

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

Guardian Savings Bank
2024 Loan-To-Deposit Ratios

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
94.89%	95.93%	95.55%	91.90%

Average Loan-To-Deposit (LTD) Ratio: 94.56%

- (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

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

Source: Bank Data

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

Source: Bank Data

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.