



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

Guardian Savings Bank (GSB)

CRA Public File Index

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April 2026

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 (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
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”

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 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.

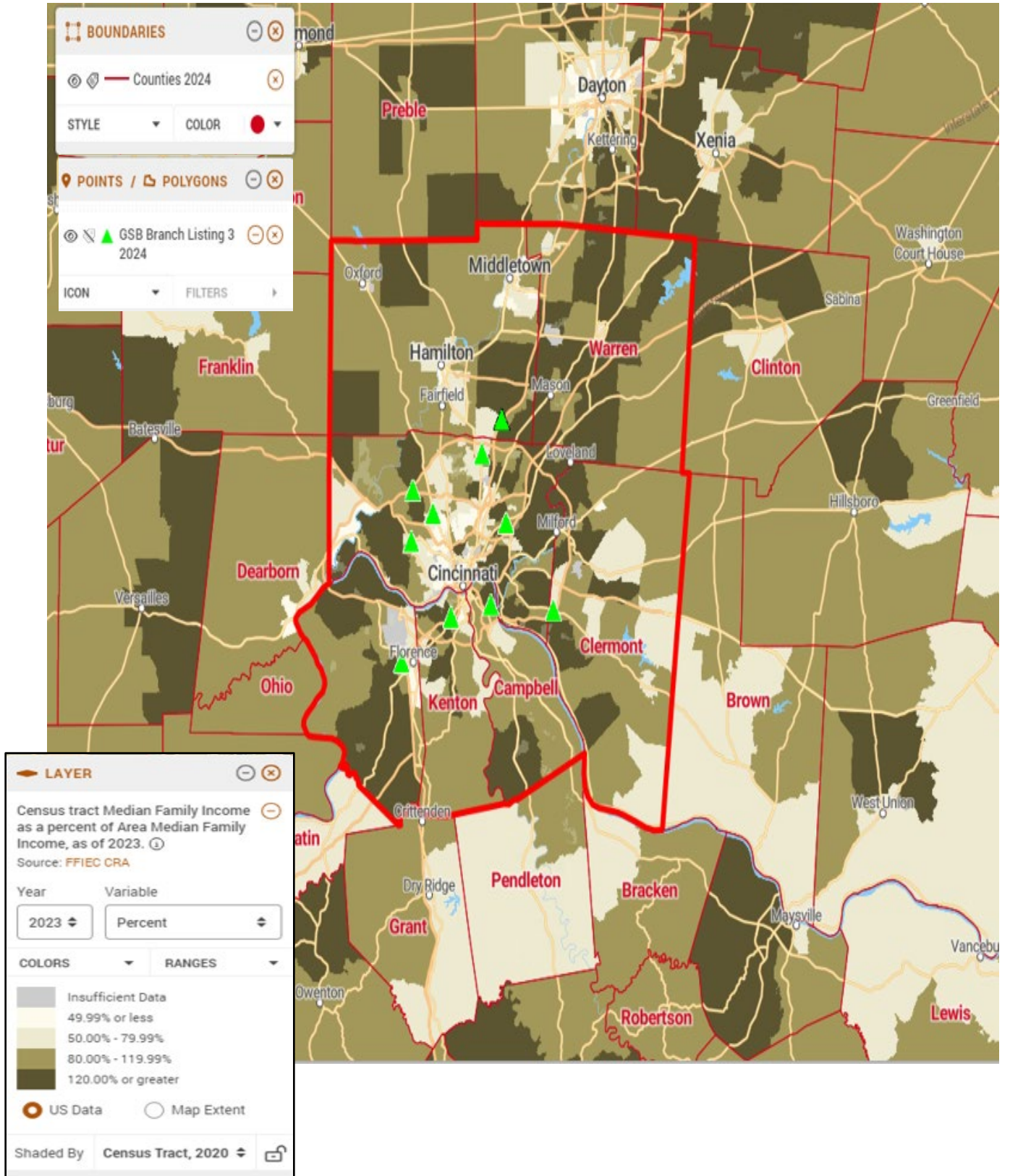
You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Guardian Bancorp, a savings and loan holding company. You may request from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

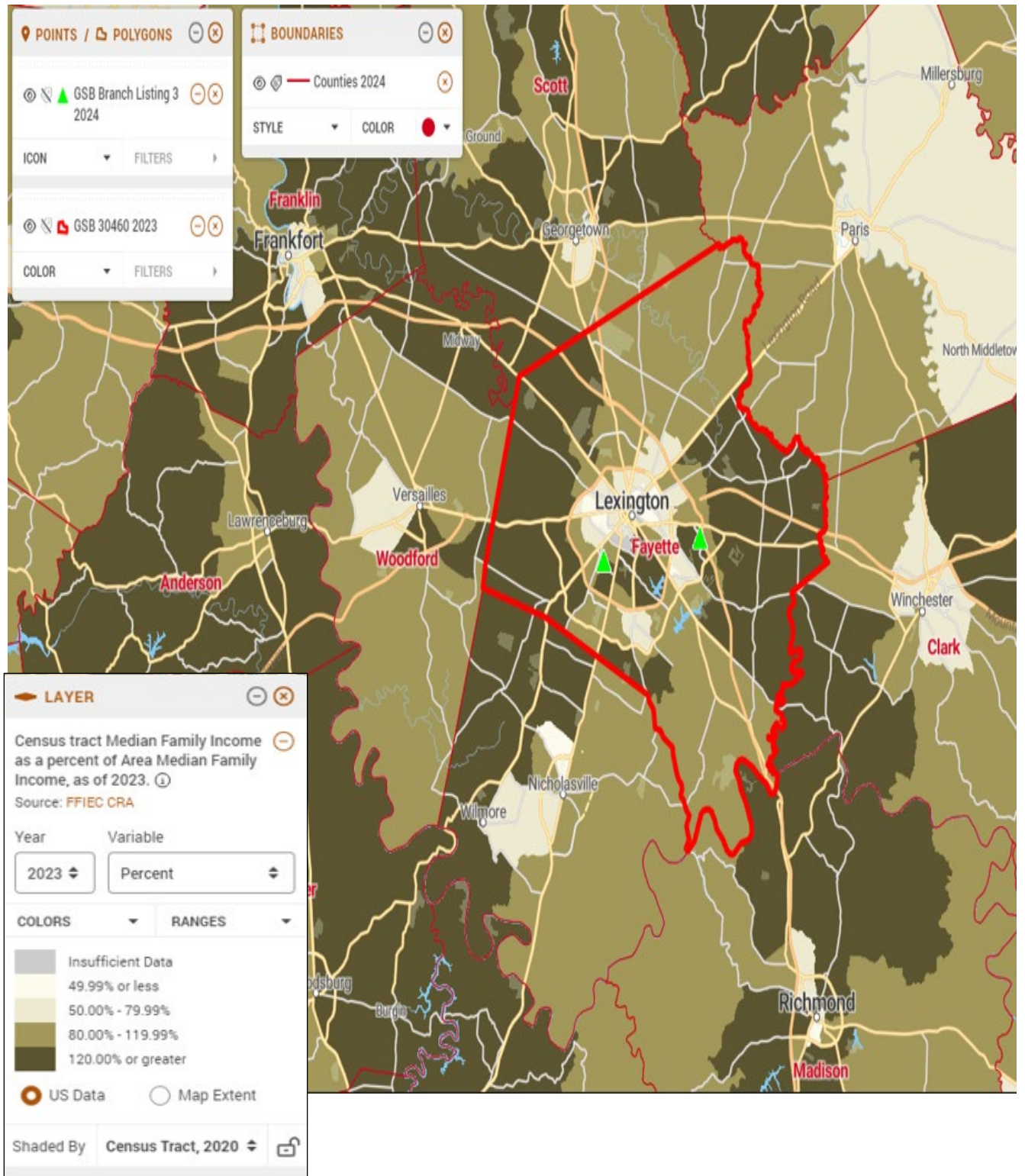
GUARDIAN SAVINGS BANK
HOME MORTGAGE DISCLOSURE ACT
NOTICE

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.

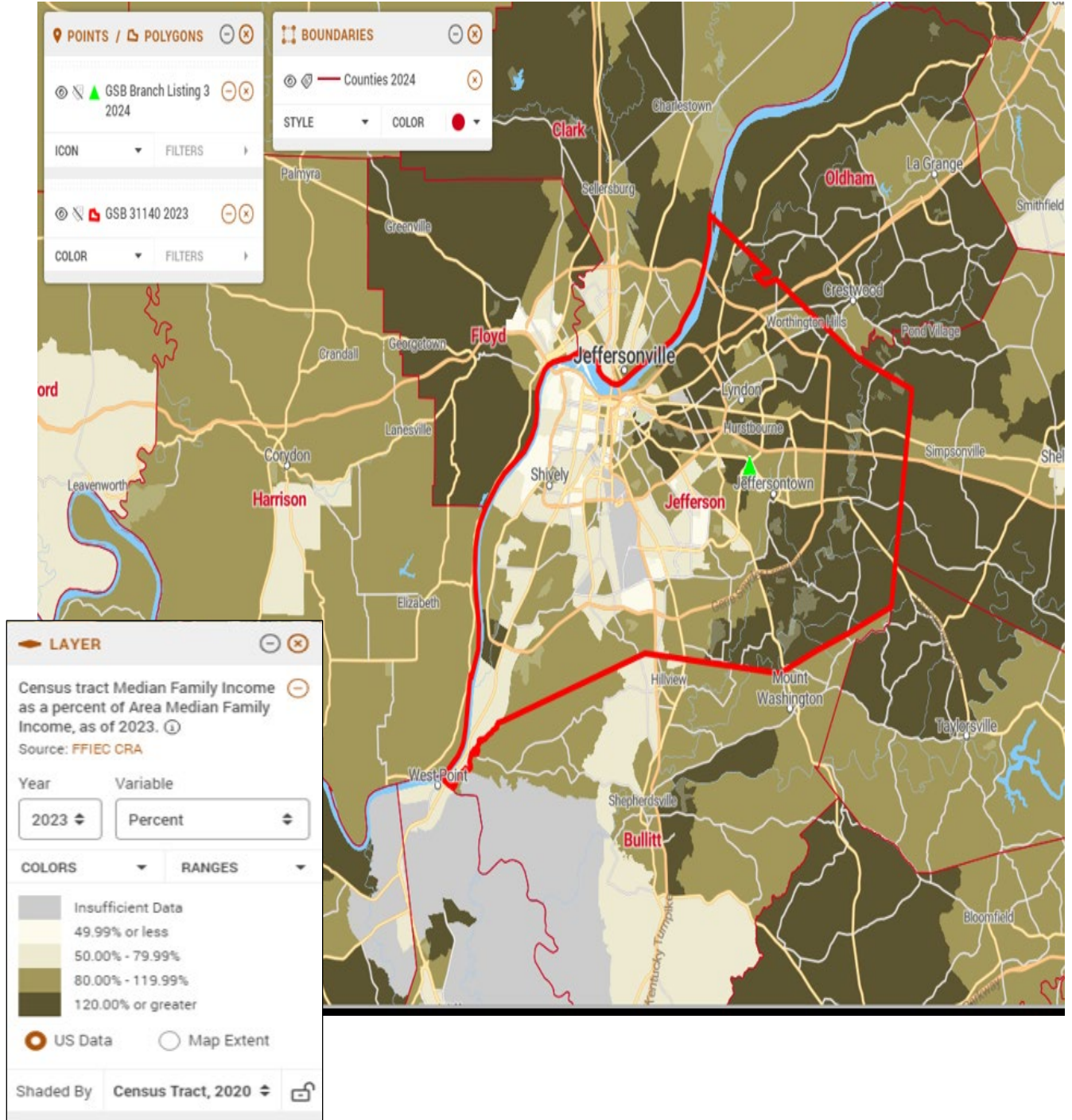
GUARDIAN SAVINGS BANK Assessment Area Maps Cincinnati MSA 17140 OH and KY



GUARDIAN SAVINGS BANK Assessment Area Maps Lexington KY MSA 30460



GUARDIAN SAVINGS BANK Assessment Area Maps Louisville KY MSA 31140



2025 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 Tracts

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	015 Boone	0701.01	20% - 50%	2-Moderate	73.9557
21 KY	17140 Cincinnati	015 Boone	0701.02	20% - 50%	2-Moderate	63.2715
21 KY	17140 Cincinnati	015 Boone	0702.01	20% - 50%	2-Moderate	66.4174
21 KY	17140 Cincinnati	015 Boone	0702.02	20% - 50%	1-Low	48.3612
21 KY	17140 Cincinnati	015 Boone	0703.01	20% - 50%	1-Low	40.543
21 KY	17140 Cincinnati	015 Boone	0703.05	10% - 19%	3-Middle	102.9784
21 KY	17140 Cincinnati	015 Boone	0703.09	10% - 19%	4-Upper	134.2248
21 KY	17140 Cincinnati	015 Boone	0703.11	20% - 50%	2-Moderate	68.4066
21 KY	17140 Cincinnati	015 Boone	0703.12	20% - 50%	3-Middle	93.5227
21 KY	17140 Cincinnati	015 Boone	0703.13	10% - 19%	4-Upper	141.6303
21 KY	17140 Cincinnati	015 Boone	0703.14	10% - 19%	4-Upper	126.1997
21 KY	17140 Cincinnati	015 Boone	0703.15	20% - 50%	3-Middle	85.1758
21 KY	17140 Cincinnati	015 Boone	0703.16	10% - 19%	4-Upper	132.5287
21 KY	17140 Cincinnati	015 Boone	0703.17	10% - 19%	4-Upper	123.2727
21 KY	17140 Cincinnati	015 Boone	0703.18	10% - 19%	4-Upper	127.2117
21 KY	17140 Cincinnati	015 Boone	0704.03	10% - 19%	4-Upper	154.0466
21 KY	17140 Cincinnati	015 Boone	0704.04	10% - 19%	4-Upper	130.4306
21 KY	17140 Cincinnati	015 Boone	0704.05	< 10%	4-Upper	138
21 KY	17140 Cincinnati	015 Boone	0704.06	10% - 19%	3-Middle	103.6543
21 KY	17140 Cincinnati	015 Boone	0704.07	10% - 19%	3-Middle	114.9916
21 KY	17140 Cincinnati	015 Boone	0705.02	< 10%	3-Middle	105.5885
21 KY	17140 Cincinnati	015 Boone	0705.03	10% - 19%	3-Middle	109.9964
21 KY	17140 Cincinnati	015 Boone	0705.05	10% - 19%	4-Upper	125.5275
21 KY	17140 Cincinnati	015 Boone	0705.06	10% - 19%	4-Upper	121.6543
21 KY	17140 Cincinnati	015 Boone	0706.01	< 10%	4-Upper	150.433
21 KY	17140 Cincinnati	015 Boone	0706.04	< 10%	4-Upper	147.5992
21 KY	17140 Cincinnati	015 Boone	0706.05	10% - 19%	4-Upper	182.1172
21 KY	17140 Cincinnati	015 Boone	0706.06	10% - 19%	3-Middle	97.6411
21 KY	17140 Cincinnati	015 Boone	0706.07	10% - 19%	4-Upper	127.6806
21 KY	17140 Cincinnati	015 Boone	9801	10% - 19%	5-N/A	0
39 OH	17140 Cincinnati	017 Butler	0001.00	20% - 50%	2-Moderate	76.0071
39 OH	17140 Cincinnati	017 Butler	0002.00	20% - 50%	2-Moderate	59.0418
39 OH	17140 Cincinnati	017 Butler	0003.00	51% - 79%	1-Low	35.6531
39 OH	17140 Cincinnati	017 Butler	0004.00	51% - 79%	1-Low	29.6483
39 OH	17140 Cincinnati	017 Butler	0005.00	20% - 50%	2-Moderate	53.3289
39 OH	17140 Cincinnati	017 Butler	0006.00	20% - 50%	2-Moderate	66.8277
39 OH	17140 Cincinnati	017 Butler	0010.01	10% - 19%	3-Middle	85.7583
39 OH	17140 Cincinnati	017 Butler	0010.02	10% - 19%	3-Middle	93.5382
39 OH	17140 Cincinnati	017 Butler	0011.00	10% - 19%	2-Moderate	57.3169
39 OH	17140 Cincinnati	017 Butler	0013.00	10% - 19%	2-Moderate	78.2571
39 OH	17140 Cincinnati	017 Butler	0101.02	10% - 19%	3-Middle	104.3086
39 OH	17140 Cincinnati	017 Butler	0101.03	20% - 50%	3-Middle	116.1806
39 OH	17140 Cincinnati	017 Butler	0101.04	10% - 19%	1-Low	19.4377
39 OH	17140 Cincinnati	017 Butler	0101.05	10% - 19%	4-Upper	176.8253
39 OH	17140 Cincinnati	017 Butler	0101.06	20% - 50%	1-Low	35.5119
39 OH	17140 Cincinnati	017 Butler	0102.01	20% - 50%	5-N/A	0
39 OH	17140 Cincinnati	017 Butler	0102.02	10% - 19%	3-Middle	107.7918
39 OH	17140 Cincinnati	017 Butler	0102.03	< 10%	4-Upper	124.3456
39 OH	17140 Cincinnati	017 Butler	0103.01	< 10%	3-Middle	91.7416
39 OH	17140 Cincinnati	017 Butler	0103.02	< 10%	4-Upper	124.1028
39 OH	17140 Cincinnati	017 Butler	0105.00	10% - 19%	2-Moderate	63.5203
39 OH	17140 Cincinnati	017 Butler	0106.00	< 10%	3-Middle	87.4055
39 OH	17140 Cincinnati	017 Butler	0108.00	< 10%	3-Middle	111.0047
39 OH	17140 Cincinnati	017 Butler	0109.01	20% - 50%	3-Middle	89.0478
39 OH	17140 Cincinnati	017 Butler	0109.03	20% - 50%	4-Upper	120.9724
39 OH	17140 Cincinnati	017 Butler	0109.04	20% - 50%	3-Middle	85.4473
39 OH	17140 Cincinnati	017 Butler	0109.06	51% - 79%	2-Moderate	65.0729
39 OH	17140 Cincinnati	017 Butler	0109.07	20% - 50%	3-Middle	88.0897
39 OH	17140 Cincinnati	017 Butler	0109.09	51% - 79%	3-Middle	89.6447

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	017 Butler	0109.10	20% - 50%	3-Middle	100.055
39 OH	17140 Cincinnati	017 Butler	0109.11	10% - 19%	3-Middle	107.3755
39 OH	17140 Cincinnati	017 Butler	0109.12	20% - 50%	3-Middle	117.683
39 OH	17140 Cincinnati	017 Butler	0109.13	51% - 79%	2-Moderate	69.0897
39 OH	17140 Cincinnati	017 Butler	0110.03	20% - 50%	3-Middle	113.3779
39 OH	17140 Cincinnati	017 Butler	0110.04	20% - 50%	2-Moderate	66.2954
39 OH	17140 Cincinnati	017 Butler	0110.05	20% - 50%	3-Middle	115.0514
39 OH	17140 Cincinnati	017 Butler	0110.06	20% - 50%	3-Middle	112.3899
39 OH	17140 Cincinnati	017 Butler	0111.09	20% - 50%	3-Middle	100.5239
39 OH	17140 Cincinnati	017 Butler	0111.10	10% - 19%	4-Upper	146.2093
39 OH	17140 Cincinnati	017 Butler	0111.11	10% - 19%	4-Upper	143.0263
39 OH	17140 Cincinnati	017 Butler	0111.12	20% - 50%	4-Upper	197.6327
39 OH	17140 Cincinnati	017 Butler	0111.18	10% - 19%	4-Upper	211.3588
39 OH	17140 Cincinnati	017 Butler	0111.20	20% - 50%	4-Upper	148.159
39 OH	17140 Cincinnati	017 Butler	0111.22	20% - 50%	4-Upper	138.8014
39 OH	17140 Cincinnati	017 Butler	0111.23	51% - 79%	2-Moderate	54.1842
39 OH	17140 Cincinnati	017 Butler	0111.25	20% - 50%	4-Upper	146.671
39 OH	17140 Cincinnati	017 Butler	0111.26	20% - 50%	4-Upper	130.8133
39 OH	17140 Cincinnati	017 Butler	0111.27	20% - 50%	4-Upper	147.1471
39 OH	17140 Cincinnati	017 Butler	0111.28	20% - 50%	4-Upper	184.36
39 OH	17140 Cincinnati	017 Butler	0111.29	20% - 50%	4-Upper	145.9617
39 OH	17140 Cincinnati	017 Butler	0111.30	20% - 50%	4-Upper	126.3456
39 OH	17140 Cincinnati	017 Butler	0111.31	10% - 19%	4-Upper	148.2129
39 OH	17140 Cincinnati	017 Butler	0111.32	20% - 50%	4-Upper	164.3157
39 OH	17140 Cincinnati	017 Butler	0111.33	10% - 19%	4-Upper	189.3935
39 OH	17140 Cincinnati	017 Butler	0111.34	20% - 50%	4-Upper	147.5502
39 OH	17140 Cincinnati	017 Butler	0111.35	20% - 50%	4-Upper	147.9114
39 OH	17140 Cincinnati	017 Butler	0111.36	20% - 50%	4-Upper	158.6507
39 OH	17140 Cincinnati	017 Butler	0111.37	20% - 50%	4-Upper	154.0071
39 OH	17140 Cincinnati	017 Butler	0112.00	10% - 19%	3-Middle	113.1267
39 OH	17140 Cincinnati	017 Butler	0113.00	20% - 50%	3-Middle	110.488
39 OH	17140 Cincinnati	017 Butler	0118.00	10% - 19%	3-Middle	113.0717
39 OH	17140 Cincinnati	017 Butler	0121.00	< 10%	3-Middle	90.3803
39 OH	17140 Cincinnati	017 Butler	0122.00	20% - 50%	1-Low	41.0143
39 OH	17140 Cincinnati	017 Butler	0123.00	10% - 19%	2-Moderate	63.8911
39 OH	17140 Cincinnati	017 Butler	0124.00	< 10%	4-Upper	124.3169
39 OH	17140 Cincinnati	017 Butler	0125.00	10% - 19%	3-Middle	108.4736
39 OH	17140 Cincinnati	017 Butler	0126.00	10% - 19%	3-Middle	98.7105
39 OH	17140 Cincinnati	017 Butler	0127.00	10% - 19%	2-Moderate	75.8002
39 OH	17140 Cincinnati	017 Butler	0130.00	51% - 79%	2-Moderate	55.2607
39 OH	17140 Cincinnati	017 Butler	0131.00	51% - 79%	2-Moderate	51.0167
39 OH	17140 Cincinnati	017 Butler	0132.00	20% - 50%	2-Moderate	50.7739
39 OH	17140 Cincinnati	017 Butler	0133.00	10% - 19%	3-Middle	109.3995
39 OH	17140 Cincinnati	017 Butler	0134.00	20% - 50%	2-Moderate	74.9748
39 OH	17140 Cincinnati	017 Butler	0135.00	20% - 50%	2-Moderate	56.7511
39 OH	17140 Cincinnati	017 Butler	0136.00	20% - 50%	1-Low	36.5358
39 OH	17140 Cincinnati	017 Butler	0139.00	10% - 19%	1-Low	43.86
39 OH	17140 Cincinnati	017 Butler	0140.00	20% - 50%	1-Low	32.8516
39 OH	17140 Cincinnati	017 Butler	0141.00	20% - 50%	2-Moderate	55.1471
39 OH	17140 Cincinnati	017 Butler	0143.00	< 10%	3-Middle	102.1016
39 OH	17140 Cincinnati	017 Butler	0144.00	20% - 50%	1-Low	26.5406
39 OH	17140 Cincinnati	017 Butler	0146.00	20% - 50%	2-Moderate	63.5179
39 OH	17140 Cincinnati	017 Butler	0147.00	10% - 19%	2-Moderate	54.805
39 OH	17140 Cincinnati	017 Butler	0148.00	10% - 19%	2-Moderate	73.6423
39 OH	17140 Cincinnati	017 Butler	0149.00	< 10%	3-Middle	119.4174
39 OH	17140 Cincinnati	017 Butler	0150.00	< 10%	3-Middle	98.8265
39 OH	17140 Cincinnati	017 Butler	0151.00	10% - 19%	3-Middle	102.6004
39 OH	17140 Cincinnati	025 Clermont	0401.01	< 10%	3-Middle	86.47
39 OH	17140 Cincinnati	025 Clermont	0401.02	< 10%	3-Middle	86.3145
39 OH	17140 Cincinnati	025 Clermont	0402.02	< 10%	3-Middle	96.4413
39 OH	17140 Cincinnati	025 Clermont	0402.03	< 10%	3-Middle	93.177
39 OH	17140 Cincinnati	025 Clermont	0402.05	10% - 19%	1-Low	49.2177

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	025 Clermont	0402.06	10% - 19%	3-Middle	81.8492
39 OH	17140 Cincinnati	025 Clermont	0403.01	< 10%	4-Upper	202.3301
39 OH	17140 Cincinnati	025 Clermont	0403.02	< 10%	4-Upper	163.165
39 OH	17140 Cincinnati	025 Clermont	0403.03	10% - 19%	4-Upper	173.9055
39 OH	17140 Cincinnati	025 Clermont	0404.01	< 10%	4-Upper	124.4318
39 OH	17140 Cincinnati	025 Clermont	0404.03	10% - 19%	3-Middle	83.1937
39 OH	17140 Cincinnati	025 Clermont	0404.04	< 10%	4-Upper	141.2404
39 OH	17140 Cincinnati	025 Clermont	0404.05	10% - 19%	4-Upper	163.5227
39 OH	17140 Cincinnati	025 Clermont	0405.00	< 10%	3-Middle	92.7966
39 OH	17140 Cincinnati	025 Clermont	0406.00	< 10%	4-Upper	146.0322
39 OH	17140 Cincinnati	025 Clermont	0407.02	10% - 19%	3-Middle	115.4569
39 OH	17140 Cincinnati	025 Clermont	0407.03	< 10%	4-Upper	127.8409
39 OH	17140 Cincinnati	025 Clermont	0407.04	10% - 19%	3-Middle	98.3803
39 OH	17140 Cincinnati	025 Clermont	0408.00	< 10%	2-Moderate	68.8863
39 OH	17140 Cincinnati	025 Clermont	0409.00	< 10%	2-Moderate	79.3648
39 OH	17140 Cincinnati	025 Clermont	0410.01	< 10%	3-Middle	113.9246
39 OH	17140 Cincinnati	025 Clermont	0410.02	< 10%	4-Upper	176.9593
39 OH	17140 Cincinnati	025 Clermont	0411.01	10% - 19%	3-Middle	95.9581
39 OH	17140 Cincinnati	025 Clermont	0411.02	10% - 19%	2-Moderate	66.537
39 OH	17140 Cincinnati	025 Clermont	0411.04	10% - 19%	3-Middle	96.6375
39 OH	17140 Cincinnati	025 Clermont	0411.05	10% - 19%	2-Moderate	79.8815
39 OH	17140 Cincinnati	025 Clermont	0412.01	10% - 19%	3-Middle	82.3911
39 OH	17140 Cincinnati	025 Clermont	0412.02	< 10%	3-Middle	103.9306
39 OH	17140 Cincinnati	025 Clermont	0413.03	10% - 19%	3-Middle	105.1531
39 OH	17140 Cincinnati	025 Clermont	0413.04	< 10%	5-N/A	0
39 OH	17140 Cincinnati	025 Clermont	0413.05	10% - 19%	4-Upper	120.6937
39 OH	17140 Cincinnati	025 Clermont	0413.06	10% - 19%	3-Middle	95.8241
39 OH	17140 Cincinnati	025 Clermont	0413.07	10% - 19%	3-Middle	109.0442
39 OH	17140 Cincinnati	025 Clermont	0414.03	10% - 19%	2-Moderate	71.1363
39 OH	17140 Cincinnati	025 Clermont	0414.04	10% - 19%	3-Middle	81.0837
39 OH	17140 Cincinnati	025 Clermont	0414.05	10% - 19%	2-Moderate	72.6387
39 OH	17140 Cincinnati	025 Clermont	0414.06	< 10%	4-Upper	154.3277
39 OH	17140 Cincinnati	025 Clermont	0415.03	10% - 19%	3-Middle	97.1387
39 OH	17140 Cincinnati	025 Clermont	0415.04	< 10%	3-Middle	112.7571
39 OH	17140 Cincinnati	025 Clermont	0415.05	< 10%	4-Upper	131.2057
39 OH	17140 Cincinnati	025 Clermont	0415.06	< 10%	4-Upper	132.1686
39 OH	17140 Cincinnati	025 Clermont	0416.00	10% - 19%	3-Middle	82.5765
39 OH	17140 Cincinnati	025 Clermont	0417.01	< 10%	3-Middle	82.0191
39 OH	17140 Cincinnati	025 Clermont	0417.02	< 10%	4-Upper	138.0657
39 OH	17140 Cincinnati	025 Clermont	0418.00	< 10%	2-Moderate	68.421
39 OH	17140 Cincinnati	025 Clermont	0419.00	< 10%	3-Middle	104.9641
39 OH	17140 Cincinnati	025 Clermont	0420.01	< 10%	2-Moderate	72.7105
39 OH	17140 Cincinnati	025 Clermont	0420.02	< 10%	3-Middle	95.9928
21 KY	17140 Cincinnati	037 Campbell	0501.00	20% - 50%	1-Low	23.7033
21 KY	17140 Cincinnati	037 Campbell	0504.00	10% - 19%	4-Upper	129.1327
21 KY	17140 Cincinnati	037 Campbell	0505.00	20% - 50%	1-Low	41.2428
21 KY	17140 Cincinnati	037 Campbell	0506.00	20% - 50%	1-Low	34.3899
21 KY	17140 Cincinnati	037 Campbell	0511.01	10% - 19%	1-Low	49.3421
21 KY	17140 Cincinnati	037 Campbell	0511.02	10% - 19%	3-Middle	80.47
21 KY	17140 Cincinnati	037 Campbell	0512.00	10% - 19%	1-Low	39.0897
21 KY	17140 Cincinnati	037 Campbell	0513.00	< 10%	4-Upper	137.2177
21 KY	17140 Cincinnati	037 Campbell	0519.01	< 10%	3-Middle	107.7153
21 KY	17140 Cincinnati	037 Campbell	0519.03	< 10%	3-Middle	100.9055
21 KY	17140 Cincinnati	037 Campbell	0519.04	< 10%	4-Upper	120.2667
21 KY	17140 Cincinnati	037 Campbell	0520.01	< 10%	4-Upper	140.5502
21 KY	17140 Cincinnati	037 Campbell	0520.02	< 10%	3-Middle	106.1602
21 KY	17140 Cincinnati	037 Campbell	0521.00	10% - 19%	3-Middle	104.7093
21 KY	17140 Cincinnati	037 Campbell	0522.00	< 10%	3-Middle	109.5251
21 KY	17140 Cincinnati	037 Campbell	0523.01	10% - 19%	4-Upper	145.659
21 KY	17140 Cincinnati	037 Campbell	0523.02	< 10%	4-Upper	124.9437
21 KY	17140 Cincinnati	037 Campbell	0524.00	10% - 19%	3-Middle	101.1758
21 KY	17140 Cincinnati	037 Campbell	0525.00	10% - 19%	3-Middle	93.8002

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	037 Campbell	0528.00	10% - 19%	3-Middle	99.7834
21 KY	17140 Cincinnati	037 Campbell	0529.00	< 10%	2-Moderate	74.3492
21 KY	17140 Cincinnati	037 Campbell	0531.00	< 10%	3-Middle	93.8995
21 KY	17140 Cincinnati	037 Campbell	0532.00	20% - 50%	4-Upper	152.9019
21 KY	17140 Cincinnati	037 Campbell	0533.01	10% - 19%	3-Middle	82.6184
21 KY	17140 Cincinnati	037 Campbell	0533.02	10% - 19%	3-Middle	104.4162
39 OH	17140 Cincinnati	061 Hamilton	0002.00	80% - 100%	1-Low	30.0992
39 OH	17140 Cincinnati	061 Hamilton	0007.00	20% - 50%	4-Upper	121.7105
39 OH	17140 Cincinnati	061 Hamilton	0009.00	20% - 50%	4-Upper	125.6913
39 OH	17140 Cincinnati	061 Hamilton	0010.00	20% - 50%	3-Middle	103.3361
39 OH	17140 Cincinnati	061 Hamilton	0011.00	20% - 50%	3-Middle	108.0825
39 OH	17140 Cincinnati	061 Hamilton	0016.00	51% - 79%	1-Low	31.1937
39 OH	17140 Cincinnati	061 Hamilton	0017.00	51% - 79%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0018.00	20% - 50%	3-Middle	100.7775
39 OH	17140 Cincinnati	061 Hamilton	0019.00	20% - 50%	3-Middle	95.6937
39 OH	17140 Cincinnati	061 Hamilton	0020.00	20% - 50%	4-Upper	134.5693
39 OH	17140 Cincinnati	061 Hamilton	0022.00	51% - 79%	2-Moderate	53.3289
39 OH	17140 Cincinnati	061 Hamilton	0023.00	51% - 79%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0025.00	20% - 50%	1-Low	29.6686
39 OH	17140 Cincinnati	061 Hamilton	0026.00	20% - 50%	1-Low	34.0059
39 OH	17140 Cincinnati	061 Hamilton	0027.00	20% - 50%	4-Upper	130.4581
39 OH	17140 Cincinnati	061 Hamilton	0028.00	20% - 50%	2-Moderate	70.5047
39 OH	17140 Cincinnati	061 Hamilton	0029.01	20% - 50%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0029.02	51% - 79%	2-Moderate	52.8313
39 OH	17140 Cincinnati	061 Hamilton	0030.00	20% - 50%	2-Moderate	69.0155
39 OH	17140 Cincinnati	061 Hamilton	0032.00	20% - 50%	2-Moderate	64.2942
39 OH	17140 Cincinnati	061 Hamilton	0033.00	20% - 50%	2-Moderate	50.7822
39 OH	17140 Cincinnati	061 Hamilton	0036.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0037.00	51% - 79%	1-Low	31.4234
39 OH	17140 Cincinnati	061 Hamilton	0038.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0039.00	80% - 100%	1-Low	44.4581
39 OH	17140 Cincinnati	061 Hamilton	0040.00	51% - 79%	2-Moderate	76.555
39 OH	17140 Cincinnati	061 Hamilton	0041.00	20% - 50%	4-Upper	155.8014
39 OH	17140 Cincinnati	061 Hamilton	0042.00	20% - 50%	4-Upper	175.0227
39 OH	17140 Cincinnati	061 Hamilton	0046.02	10% - 19%	4-Upper	133.9282
39 OH	17140 Cincinnati	061 Hamilton	0046.03	10% - 19%	3-Middle	89.1028
39 OH	17140 Cincinnati	061 Hamilton	0046.04	20% - 50%	3-Middle	82.9401
39 OH	17140 Cincinnati	061 Hamilton	0046.05	20% - 50%	3-Middle	113.0753
39 OH	17140 Cincinnati	061 Hamilton	0047.03	10% - 19%	4-Upper	160.6531
39 OH	17140 Cincinnati	061 Hamilton	0048.00	< 10%	4-Upper	230.8241
39 OH	17140 Cincinnati	061 Hamilton	0049.00	10% - 19%	4-Upper	195.4078
39 OH	17140 Cincinnati	061 Hamilton	0050.00	10% - 19%	4-Upper	149.3456
39 OH	17140 Cincinnati	061 Hamilton	0051.00	10% - 19%	4-Upper	196.8504
39 OH	17140 Cincinnati	061 Hamilton	0052.00	10% - 19%	4-Upper	172.0215
39 OH	17140 Cincinnati	061 Hamilton	0053.01	10% - 19%	4-Upper	147.0095
39 OH	17140 Cincinnati	061 Hamilton	0053.02	10% - 19%	4-Upper	148.8803
39 OH	17140 Cincinnati	061 Hamilton	0055.00	51% - 79%	2-Moderate	72.238
39 OH	17140 Cincinnati	061 Hamilton	0056.00	20% - 50%	2-Moderate	70.372
39 OH	17140 Cincinnati	061 Hamilton	0057.01	20% - 50%	3-Middle	96.5095
39 OH	17140 Cincinnati	061 Hamilton	0057.02	20% - 50%	4-Upper	125.9186
39 OH	17140 Cincinnati	061 Hamilton	0058.00	51% - 79%	2-Moderate	77.5933
39 OH	17140 Cincinnati	061 Hamilton	0059.00	20% - 50%	3-Middle	112.4401
39 OH	17140 Cincinnati	061 Hamilton	0060.00	51% - 79%	2-Moderate	68.7165
39 OH	17140 Cincinnati	061 Hamilton	0061.00	51% - 79%	1-Low	42.4031
39 OH	17140 Cincinnati	061 Hamilton	0063.00	80% - 100%	2-Moderate	57.7619
39 OH	17140 Cincinnati	061 Hamilton	0064.00	80% - 100%	1-Low	49.3421
39 OH	17140 Cincinnati	061 Hamilton	0065.01	20% - 50%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0065.02	51% - 79%	3-Middle	97.1244
39 OH	17140 Cincinnati	061 Hamilton	0066.00	51% - 79%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0068.00	80% - 100%	2-Moderate	54.0825
39 OH	17140 Cincinnati	061 Hamilton	0069.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0070.00	20% - 50%	4-Upper	140.4593

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	061 Hamilton	0071.00	20% - 50%	4-Upper	169.0921
39 OH	17140 Cincinnati	061 Hamilton	0072.00	20% - 50%	3-Middle	80.5681
39 OH	17140 Cincinnati	061 Hamilton	0073.00	51% - 79%	1-Low	49.0968
39 OH	17140 Cincinnati	061 Hamilton	0074.00	20% - 50%	3-Middle	107.4688
39 OH	17140 Cincinnati	061 Hamilton	0075.00	20% - 50%	3-Middle	102.671
39 OH	17140 Cincinnati	061 Hamilton	0077.00	80% - 100%	1-Low	14.122
39 OH	17140 Cincinnati	061 Hamilton	0080.00	80% - 100%	1-Low	26.6423
39 OH	17140 Cincinnati	061 Hamilton	0081.00	80% - 100%	2-Moderate	57.0131
39 OH	17140 Cincinnati	061 Hamilton	0082.01	51% - 79%	2-Moderate	73.3684
39 OH	17140 Cincinnati	061 Hamilton	0082.02	51% - 79%	3-Middle	81.7691
39 OH	17140 Cincinnati	061 Hamilton	0083.00	51% - 79%	2-Moderate	70.9581
39 OH	17140 Cincinnati	061 Hamilton	0084.00	51% - 79%	1-Low	43.0825
39 OH	17140 Cincinnati	061 Hamilton	0085.01	80% - 100%	1-Low	36.665
39 OH	17140 Cincinnati	061 Hamilton	0085.02	80% - 100%	1-Low	12.4377
39 OH	17140 Cincinnati	061 Hamilton	0086.01	80% - 100%	1-Low	23.5765
39 OH	17140 Cincinnati	061 Hamilton	0088.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0092.00	51% - 79%	1-Low	48.2105
39 OH	17140 Cincinnati	061 Hamilton	0093.00	51% - 79%	1-Low	25.5299
39 OH	17140 Cincinnati	061 Hamilton	0094.00	51% - 79%	1-Low	43.5107
39 OH	17140 Cincinnati	061 Hamilton	0095.00	51% - 79%	2-Moderate	56.8181
39 OH	17140 Cincinnati	061 Hamilton	0096.00	20% - 50%	1-Low	35.2619
39 OH	17140 Cincinnati	061 Hamilton	0097.00	51% - 79%	2-Moderate	51.3588
39 OH	17140 Cincinnati	061 Hamilton	0098.00	51% - 79%	1-Low	34.6614
39 OH	17140 Cincinnati	061 Hamilton	0099.01	20% - 50%	2-Moderate	74.8397
39 OH	17140 Cincinnati	061 Hamilton	0099.02	20% - 50%	2-Moderate	58.9868
39 OH	17140 Cincinnati	061 Hamilton	0100.02	80% - 100%	1-Low	49.2942
39 OH	17140 Cincinnati	061 Hamilton	0100.03	51% - 79%	2-Moderate	62.9521
39 OH	17140 Cincinnati	061 Hamilton	0100.04	80% - 100%	2-Moderate	58.9114
39 OH	17140 Cincinnati	061 Hamilton	0100.05	51% - 79%	2-Moderate	69.6901
39 OH	17140 Cincinnati	061 Hamilton	0101.00	51% - 79%	2-Moderate	62.4007
39 OH	17140 Cincinnati	061 Hamilton	0102.01	20% - 50%	2-Moderate	52.5813
39 OH	17140 Cincinnati	061 Hamilton	0102.02	20% - 50%	2-Moderate	79.9581
39 OH	17140 Cincinnati	061 Hamilton	0103.00	20% - 50%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0104.00	20% - 50%	2-Moderate	73.4688
39 OH	17140 Cincinnati	061 Hamilton	0105.00	10% - 19%	2-Moderate	64.2942
39 OH	17140 Cincinnati	061 Hamilton	0106.00	10% - 19%	3-Middle	97.1889
39 OH	17140 Cincinnati	061 Hamilton	0107.00	20% - 50%	3-Middle	95.3947
39 OH	17140 Cincinnati	061 Hamilton	0109.00	51% - 79%	2-Moderate	64.8253
39 OH	17140 Cincinnati	061 Hamilton	0110.00	80% - 100%	1-Low	44.8564
39 OH	17140 Cincinnati	061 Hamilton	0111.00	51% - 79%	3-Middle	95.1495
39 OH	17140 Cincinnati	061 Hamilton	0204.01	< 10%	3-Middle	101.5227
39 OH	17140 Cincinnati	061 Hamilton	0204.03	< 10%	4-Upper	148.7416
39 OH	17140 Cincinnati	061 Hamilton	0204.04	< 10%	4-Upper	128.549
39 OH	17140 Cincinnati	061 Hamilton	0205.01	10% - 19%	3-Middle	118.3468
39 OH	17140 Cincinnati	061 Hamilton	0205.02	10% - 19%	4-Upper	133.5633
39 OH	17140 Cincinnati	061 Hamilton	0205.04	20% - 50%	3-Middle	115.5633
39 OH	17140 Cincinnati	061 Hamilton	0205.05	20% - 50%	2-Moderate	76.4425
39 OH	17140 Cincinnati	061 Hamilton	0206.01	< 10%	3-Middle	118.9401
39 OH	17140 Cincinnati	061 Hamilton	0206.03	10% - 19%	4-Upper	126.8696
39 OH	17140 Cincinnati	061 Hamilton	0206.04	< 10%	3-Middle	83.1339
39 OH	17140 Cincinnati	061 Hamilton	0207.01	20% - 50%	3-Middle	84.9174
39 OH	17140 Cincinnati	061 Hamilton	0207.05	20% - 50%	3-Middle	83.7464
39 OH	17140 Cincinnati	061 Hamilton	0207.07	< 10%	4-Upper	155.744
39 OH	17140 Cincinnati	061 Hamilton	0207.41	51% - 79%	2-Moderate	53.2069
39 OH	17140 Cincinnati	061 Hamilton	0207.42	20% - 50%	2-Moderate	66.0968
39 OH	17140 Cincinnati	061 Hamilton	0207.62	20% - 50%	2-Moderate	53.4198
39 OH	17140 Cincinnati	061 Hamilton	0207.63	20% - 50%	3-Middle	98.5813
39 OH	17140 Cincinnati	061 Hamilton	0207.64	20% - 50%	3-Middle	103.3002
39 OH	17140 Cincinnati	061 Hamilton	0208.02	10% - 19%	3-Middle	115.2906
39 OH	17140 Cincinnati	061 Hamilton	0208.11	20% - 50%	3-Middle	80.4234
39 OH	17140 Cincinnati	061 Hamilton	0208.12	10% - 19%	4-Upper	124.9796
39 OH	17140 Cincinnati	061 Hamilton	0209.01	20% - 50%	2-Moderate	77.3397

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	061 Hamilton	0209.02	20% - 50%	2-Moderate	64.3935
39 OH	17140 Cincinnati	061 Hamilton	0210.01	10% - 19%	2-Moderate	75.2153
39 OH	17140 Cincinnati	061 Hamilton	0210.02	< 10%	3-Middle	100.5538
39 OH	17140 Cincinnati	061 Hamilton	0210.03	10% - 19%	3-Middle	81.738
39 OH	17140 Cincinnati	061 Hamilton	0211.01	< 10%	4-Upper	133.1674
39 OH	17140 Cincinnati	061 Hamilton	0211.02	< 10%	4-Upper	127.3456
39 OH	17140 Cincinnati	061 Hamilton	0212.01	< 10%	4-Upper	162.7296
39 OH	17140 Cincinnati	061 Hamilton	0212.02	10% - 19%	3-Middle	97.738
39 OH	17140 Cincinnati	061 Hamilton	0213.02	< 10%	4-Upper	138.9306
39 OH	17140 Cincinnati	061 Hamilton	0213.03	< 10%	3-Middle	116.8301
39 OH	17140 Cincinnati	061 Hamilton	0213.04	10% - 19%	3-Middle	102.2882
39 OH	17140 Cincinnati	061 Hamilton	0214.01	10% - 19%	3-Middle	100.1794
39 OH	17140 Cincinnati	061 Hamilton	0214.21	10% - 19%	3-Middle	109.8301
39 OH	17140 Cincinnati	061 Hamilton	0214.22	20% - 50%	2-Moderate	77.7511
39 OH	17140 Cincinnati	061 Hamilton	0215.01	51% - 79%	3-Middle	89.4832
39 OH	17140 Cincinnati	061 Hamilton	0215.04	51% - 79%	2-Moderate	76.6016
39 OH	17140 Cincinnati	061 Hamilton	0215.05	51% - 79%	3-Middle	85.0287
39 OH	17140 Cincinnati	061 Hamilton	0215.06	80% - 100%	2-Moderate	79.4856
39 OH	17140 Cincinnati	061 Hamilton	0215.08	20% - 50%	3-Middle	94.7452
39 OH	17140 Cincinnati	061 Hamilton	0215.09	51% - 79%	2-Moderate	79.0705
39 OH	17140 Cincinnati	061 Hamilton	0215.71	51% - 79%	3-Middle	99.1614
39 OH	17140 Cincinnati	061 Hamilton	0215.72	80% - 100%	3-Middle	84.226
39 OH	17140 Cincinnati	061 Hamilton	0216.02	80% - 100%	3-Middle	100.9461
39 OH	17140 Cincinnati	061 Hamilton	0216.03	51% - 79%	2-Moderate	71.4904
39 OH	17140 Cincinnati	061 Hamilton	0216.04	51% - 79%	2-Moderate	61.5526
39 OH	17140 Cincinnati	061 Hamilton	0217.01	20% - 50%	2-Moderate	78.4844
39 OH	17140 Cincinnati	061 Hamilton	0217.02	51% - 79%	2-Moderate	53.3767
39 OH	17140 Cincinnati	061 Hamilton	0218.01	51% - 79%	2-Moderate	71.9569
39 OH	17140 Cincinnati	061 Hamilton	0218.02	51% - 79%	2-Moderate	62.6351
39 OH	17140 Cincinnati	061 Hamilton	0219.00	51% - 79%	2-Moderate	63.0203
39 OH	17140 Cincinnati	061 Hamilton	0220.00	20% - 50%	3-Middle	92.3349
39 OH	17140 Cincinnati	061 Hamilton	0221.01	20% - 50%	3-Middle	112.9772
39 OH	17140 Cincinnati	061 Hamilton	0221.02	51% - 79%	3-Middle	97.9964
39 OH	17140 Cincinnati	061 Hamilton	0222.00	20% - 50%	2-Moderate	77.7511
39 OH	17140 Cincinnati	061 Hamilton	0223.01	51% - 79%	2-Moderate	57.7978
39 OH	17140 Cincinnati	061 Hamilton	0223.02	20% - 50%	4-Upper	127.5203
39 OH	17140 Cincinnati	061 Hamilton	0224.00	20% - 50%	4-Upper	168.7834
39 OH	17140 Cincinnati	061 Hamilton	0225.00	51% - 79%	2-Moderate	78.6483
39 OH	17140 Cincinnati	061 Hamilton	0226.01	10% - 19%	4-Upper	180.6662
39 OH	17140 Cincinnati	061 Hamilton	0226.02	20% - 50%	3-Middle	118.549
39 OH	17140 Cincinnati	061 Hamilton	0227.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0230.01	20% - 50%	3-Middle	84.1507
39 OH	17140 Cincinnati	061 Hamilton	0230.02	10% - 19%	3-Middle	96.6746
39 OH	17140 Cincinnati	061 Hamilton	0231.00	10% - 19%	4-Upper	204.3456
39 OH	17140 Cincinnati	061 Hamilton	0232.01	20% - 50%	2-Moderate	72.5179
39 OH	17140 Cincinnati	061 Hamilton	0232.10	20% - 50%	3-Middle	92.6794
39 OH	17140 Cincinnati	061 Hamilton	0232.22	20% - 50%	2-Moderate	62.1148
39 OH	17140 Cincinnati	061 Hamilton	0233.00	10% - 19%	4-Upper	175.2464
39 OH	17140 Cincinnati	061 Hamilton	0234.00	51% - 79%	2-Moderate	63.921
39 OH	17140 Cincinnati	061 Hamilton	0235.01	20% - 50%	4-Upper	181.8636
39 OH	17140 Cincinnati	061 Hamilton	0235.21	20% - 50%	3-Middle	112.659
39 OH	17140 Cincinnati	061 Hamilton	0235.22	20% - 50%	3-Middle	110.0251
39 OH	17140 Cincinnati	061 Hamilton	0236.00	10% - 19%	3-Middle	104.3062
39 OH	17140 Cincinnati	061 Hamilton	0237.01	10% - 19%	3-Middle	80.8863
39 OH	17140 Cincinnati	061 Hamilton	0237.02	10% - 19%	3-Middle	103.1698
39 OH	17140 Cincinnati	061 Hamilton	0238.00	51% - 79%	3-Middle	100.7511
39 OH	17140 Cincinnati	061 Hamilton	0239.01	20% - 50%	4-Upper	145.5693
39 OH	17140 Cincinnati	061 Hamilton	0239.02	10% - 19%	4-Upper	168.4784
39 OH	17140 Cincinnati	061 Hamilton	0240.01	20% - 50%	3-Middle	119.4031
39 OH	17140 Cincinnati	061 Hamilton	0240.02	10% - 19%	4-Upper	183.0143
39 OH	17140 Cincinnati	061 Hamilton	0241.00	10% - 19%	4-Upper	173.3145
39 OH	17140 Cincinnati	061 Hamilton	0242.00	20% - 50%	4-Upper	167.1387

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	061 Hamilton	0243.01	20% - 50%	4-Upper	148.8181
39 OH	17140 Cincinnati	061 Hamilton	0243.03	10% - 19%	4-Upper	125.5526
39 OH	17140 Cincinnati	061 Hamilton	0243.22	10% - 19%	4-Upper	179.3133
39 OH	17140 Cincinnati	061 Hamilton	0243.23	20% - 50%	4-Upper	172.6973
39 OH	17140 Cincinnati	061 Hamilton	0243.24	10% - 19%	3-Middle	113.5514
39 OH	17140 Cincinnati	061 Hamilton	0244.01	10% - 19%	4-Upper	181.5944
39 OH	17140 Cincinnati	061 Hamilton	0244.02	10% - 19%	4-Upper	299.0442
39 OH	17140 Cincinnati	061 Hamilton	0247.00	10% - 19%	3-Middle	91.7069
39 OH	17140 Cincinnati	061 Hamilton	0248.00	< 10%	4-Upper	174.9401
39 OH	17140 Cincinnati	061 Hamilton	0249.01	10% - 19%	3-Middle	92.2045
39 OH	17140 Cincinnati	061 Hamilton	0249.03	< 10%	4-Upper	245.5598
39 OH	17140 Cincinnati	061 Hamilton	0249.04	10% - 19%	4-Upper	152.2272
39 OH	17140 Cincinnati	061 Hamilton	0250.01	< 10%	4-Upper	150.787
39 OH	17140 Cincinnati	061 Hamilton	0250.02	10% - 19%	4-Upper	132.9677
39 OH	17140 Cincinnati	061 Hamilton	0251.01	10% - 19%	4-Upper	159.5478
39 OH	17140 Cincinnati	061 Hamilton	0251.02	10% - 19%	4-Upper	124.7918
39 OH	17140 Cincinnati	061 Hamilton	0251.03	10% - 19%	3-Middle	119.9784
39 OH	17140 Cincinnati	061 Hamilton	0252.00	20% - 50%	2-Moderate	56.5334
39 OH	17140 Cincinnati	061 Hamilton	0253.00	20% - 50%	3-Middle	91.4437
39 OH	17140 Cincinnati	061 Hamilton	0254.01	10% - 19%	3-Middle	107.927
39 OH	17140 Cincinnati	061 Hamilton	0254.02	10% - 19%	2-Moderate	72.4736
39 OH	17140 Cincinnati	061 Hamilton	0255.00	20% - 50%	2-Moderate	71.0227
39 OH	17140 Cincinnati	061 Hamilton	0256.00	10% - 19%	3-Middle	112.2655
39 OH	17140 Cincinnati	061 Hamilton	0257.00	20% - 50%	1-Low	37.5011
39 OH	17140 Cincinnati	061 Hamilton	0258.00	20% - 50%	3-Middle	100.0992
39 OH	17140 Cincinnati	061 Hamilton	0260.01	< 10%	4-Upper	138.7679
39 OH	17140 Cincinnati	061 Hamilton	0260.02	< 10%	3-Middle	117.4629
39 OH	17140 Cincinnati	061 Hamilton	0261.02	< 10%	2-Moderate	60.7344
39 OH	17140 Cincinnati	061 Hamilton	0261.03	< 10%	3-Middle	81.3026
39 OH	17140 Cincinnati	061 Hamilton	0261.04	< 10%	3-Middle	113.1961
39 OH	17140 Cincinnati	061 Hamilton	0262.00	10% - 19%	1-Low	48.3145
39 OH	17140 Cincinnati	061 Hamilton	0263.00	51% - 79%	1-Low	25.2942
39 OH	17140 Cincinnati	061 Hamilton	0264.00	80% - 100%	1-Low	37.793
39 OH	17140 Cincinnati	061 Hamilton	0265.00	20% - 50%	4-Upper	139.6782
39 OH	17140 Cincinnati	061 Hamilton	0266.00	10% - 19%	4-Upper	163.726
39 OH	17140 Cincinnati	061 Hamilton	0267.00	80% - 100%	5-N/A	0
39 OH	17140 Cincinnati	061 Hamilton	0268.00	10% - 19%	4-Upper	232.3564
39 OH	17140 Cincinnati	061 Hamilton	0269.00	80% - 100%	1-Low	21.8564
39 OH	17140 Cincinnati	061 Hamilton	0270.00	80% - 100%	1-Low	31.744
39 OH	17140 Cincinnati	061 Hamilton	0271.00	80% - 100%	2-Moderate	71.6375
39 OH	17140 Cincinnati	061 Hamilton	0272.00	51% - 79%	1-Low	47.8468
39 OH	17140 Cincinnati	061 Hamilton	0273.00	< 10%	4-Upper	205.5095
39 OH	17140 Cincinnati	061 Hamilton	0274.00	20% - 50%	1-Low	47.3744
39 OH	17140 Cincinnati	061 Hamilton	0275.00	< 10%	4-Upper	232.0382
39 OH	17140 Cincinnati	061 Hamilton	0276.00	20% - 50%	3-Middle	99.9832
39 OH	17140 Cincinnati	061 Hamilton	0277.00	20% - 50%	2-Moderate	75.2009
21 KY	17140 Cincinnati	117 Kenton	0603.00	10% - 19%	3-Middle	106.0358
21 KY	17140 Cincinnati	117 Kenton	0607.00	20% - 50%	2-Moderate	69.1782
21 KY	17140 Cincinnati	117 Kenton	0609.00	20% - 50%	1-Low	39.8433
21 KY	17140 Cincinnati	117 Kenton	0610.00	20% - 50%	2-Moderate	53.0801
21 KY	17140 Cincinnati	117 Kenton	0611.00	10% - 19%	3-Middle	87.7488
21 KY	17140 Cincinnati	117 Kenton	0612.00	10% - 19%	2-Moderate	64.0801
21 KY	17140 Cincinnati	117 Kenton	0613.00	10% - 19%	3-Middle	81.116
21 KY	17140 Cincinnati	117 Kenton	0614.00	10% - 19%	2-Moderate	63.1435
21 KY	17140 Cincinnati	117 Kenton	0616.00	20% - 50%	3-Middle	114.2775
21 KY	17140 Cincinnati	117 Kenton	0636.04	10% - 19%	2-Moderate	77.098
21 KY	17140 Cincinnati	117 Kenton	0636.06	< 10%	4-Upper	124.3744
21 KY	17140 Cincinnati	117 Kenton	0636.07	20% - 50%	3-Middle	90.0119
21 KY	17140 Cincinnati	117 Kenton	0636.08	10% - 19%	4-Upper	132.4246
21 KY	17140 Cincinnati	117 Kenton	0636.09	< 10%	3-Middle	107.4784
21 KY	17140 Cincinnati	117 Kenton	0636.10	10% - 19%	3-Middle	109.9605
21 KY	17140 Cincinnati	117 Kenton	0637.01	< 10%	3-Middle	114.5131

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	17140 Cincinnati	117 Kenton	0637.02	< 10%	3-Middle	93.9605
21 KY	17140 Cincinnati	117 Kenton	0638.00	10% - 19%	3-Middle	97.1889
21 KY	17140 Cincinnati	117 Kenton	0640.01	< 10%	4-Upper	212.5239
21 KY	17140 Cincinnati	117 Kenton	0640.02	10% - 19%	4-Upper	132.9246
21 KY	17140 Cincinnati	117 Kenton	0643.00	10% - 19%	3-Middle	84.4796
21 KY	17140 Cincinnati	117 Kenton	0644.00	20% - 50%	2-Moderate	60.5562
21 KY	17140 Cincinnati	117 Kenton	0645.00	< 10%	4-Upper	127.4677
21 KY	17140 Cincinnati	117 Kenton	0646.00	10% - 19%	3-Middle	109.549
21 KY	17140 Cincinnati	117 Kenton	0647.00	10% - 19%	4-Upper	134.2045
21 KY	17140 Cincinnati	117 Kenton	0648.00	10% - 19%	4-Upper	150.5897
21 KY	17140 Cincinnati	117 Kenton	0649.00	10% - 19%	3-Middle	81.988
21 KY	17140 Cincinnati	117 Kenton	0650.00	20% - 50%	2-Moderate	65.5227
21 KY	17140 Cincinnati	117 Kenton	0651.00	20% - 50%	1-Low	26.2523
21 KY	17140 Cincinnati	117 Kenton	0652.00	10% - 19%	3-Middle	117.6232
21 KY	17140 Cincinnati	117 Kenton	0653.00	10% - 19%	3-Middle	95.2787
21 KY	17140 Cincinnati	117 Kenton	0654.00	10% - 19%	4-Upper	121.86
21 KY	17140 Cincinnati	117 Kenton	0655.01	< 10%	4-Upper	128.3887
21 KY	17140 Cincinnati	117 Kenton	0655.02	< 10%	4-Upper	162.5837
21 KY	17140 Cincinnati	117 Kenton	0656.00	20% - 50%	2-Moderate	78.7021
21 KY	17140 Cincinnati	117 Kenton	0657.00	10% - 19%	2-Moderate	71.3803
21 KY	17140 Cincinnati	117 Kenton	0658.00	< 10%	3-Middle	109.976
21 KY	17140 Cincinnati	117 Kenton	0659.00	< 10%	2-Moderate	71.2715
21 KY	17140 Cincinnati	117 Kenton	0668.01	10% - 19%	3-Middle	107.1566
21 KY	17140 Cincinnati	117 Kenton	0668.02	10% - 19%	3-Middle	118.8337
21 KY	17140 Cincinnati	117 Kenton	0669.00	< 10%	2-Moderate	75.4043
21 KY	17140 Cincinnati	117 Kenton	0670.00	20% - 50%	3-Middle	105.7332
21 KY	17140 Cincinnati	117 Kenton	0671.00	51% - 79%	1-Low	32.5095
21 KY	17140 Cincinnati	117 Kenton	0672.00	10% - 19%	3-Middle	94.9222
39 OH	17140 Cincinnati	165 Warren	0301.01	< 10%	3-Middle	94.4976
39 OH	17140 Cincinnati	165 Warren	0301.02	< 10%	3-Middle	88.9102
39 OH	17140 Cincinnati	165 Warren	0302.00	< 10%	3-Middle	81.0406
39 OH	17140 Cincinnati	165 Warren	0305.01	10% - 19%	3-Middle	90.4964
39 OH	17140 Cincinnati	165 Warren	0305.03	10% - 19%	3-Middle	115.7033
39 OH	17140 Cincinnati	165 Warren	0305.04	10% - 19%	4-Upper	182.4377
39 OH	17140 Cincinnati	165 Warren	0306.00	< 10%	3-Middle	108.4581
39 OH	17140 Cincinnati	165 Warren	0307.00	10% - 19%	3-Middle	105.8337
39 OH	17140 Cincinnati	165 Warren	0308.00	< 10%	4-Upper	128.7918
39 OH	17140 Cincinnati	165 Warren	0309.01	10% - 19%	4-Upper	162.1363
39 OH	17140 Cincinnati	165 Warren	0309.02	10% - 19%	4-Upper	196.5
39 OH	17140 Cincinnati	165 Warren	0310.01	< 10%	3-Middle	109.3456
39 OH	17140 Cincinnati	165 Warren	0310.02	< 10%	4-Upper	125.0992
39 OH	17140 Cincinnati	165 Warren	0311.00	< 10%	4-Upper	121.232
39 OH	17140 Cincinnati	165 Warren	0312.00	10% - 19%	4-Upper	138.5645
39 OH	17140 Cincinnati	165 Warren	0313.00	10% - 19%	4-Upper	135.5909
39 OH	17140 Cincinnati	165 Warren	0314.00	10% - 19%	2-Moderate	78.0956
39 OH	17140 Cincinnati	165 Warren	0315.00	10% - 19%	3-Middle	88.0311
39 OH	17140 Cincinnati	165 Warren	0316.01	10% - 19%	4-Upper	172.348
39 OH	17140 Cincinnati	165 Warren	0316.02	10% - 19%	4-Upper	147.8433
39 OH	17140 Cincinnati	165 Warren	0316.03	< 10%	3-Middle	93.9437
39 OH	17140 Cincinnati	165 Warren	0317.00	51% - 79%	5-N/A	0
39 OH	17140 Cincinnati	165 Warren	0319.04	20% - 50%	4-Upper	124.2787
39 OH	17140 Cincinnati	165 Warren	0319.05	20% - 50%	3-Middle	103.3157
39 OH	17140 Cincinnati	165 Warren	0319.06	20% - 50%	4-Upper	120.3839
39 OH	17140 Cincinnati	165 Warren	0319.07	20% - 50%	4-Upper	181.5131
39 OH	17140 Cincinnati	165 Warren	0319.08	20% - 50%	4-Upper	197.8672
39 OH	17140 Cincinnati	165 Warren	0320.03	10% - 19%	3-Middle	111.36
39 OH	17140 Cincinnati	165 Warren	0320.04	20% - 50%	4-Upper	164.4138
39 OH	17140 Cincinnati	165 Warren	0320.06	20% - 50%	4-Upper	149.7081
39 OH	17140 Cincinnati	165 Warren	0320.08	20% - 50%	4-Upper	208.1064
39 OH	17140 Cincinnati	165 Warren	0320.09	51% - 79%	4-Upper	156.0011
39 OH	17140 Cincinnati	165 Warren	0320.10	10% - 19%	4-Upper	127.0933
39 OH	17140 Cincinnati	165 Warren	0320.11	20% - 50%	3-Middle	100.927

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39 OH	17140 Cincinnati	165 Warren	0321.00	20% - 50%	4-Upper	150.7344
39 OH	17140 Cincinnati	165 Warren	0322.02	< 10%	4-Upper	140.8062
39 OH	17140 Cincinnati	165 Warren	0322.03	10% - 19%	4-Upper	135.055
39 OH	17140 Cincinnati	165 Warren	0322.04	10% - 19%	4-Upper	188.0645
39 OH	17140 Cincinnati	165 Warren	0322.05	10% - 19%	4-Upper	122.6124
39 OH	17140 Cincinnati	165 Warren	0322.06	10% - 19%	4-Upper	150.2595
39 OH	17140 Cincinnati	165 Warren	0323.00	< 10%	3-Middle	89.2009
39 OH	17140 Cincinnati	165 Warren	0324.00	< 10%	3-Middle	119.3325
39 OH	17140 Cincinnati	165 Warren	0325.01	< 10%	3-Middle	84.4796
39 OH	17140 Cincinnati	165 Warren	0325.02	10% - 19%	2-Moderate	53.0801
21 KY	30460 Lexington	067 Fayette	0001.01	20% - 50%	5-N/A	0
21 KY	30460 Lexington	067 Fayette	0001.02	20% - 50%	4-Upper	171.2707
21 KY	30460 Lexington	067 Fayette	0002.00	20% - 50%	1-Low	45.3422
21 KY	30460 Lexington	067 Fayette	0003.00	51% - 79%	1-Low	48.6332
21 KY	30460 Lexington	067 Fayette	0004.00	51% - 79%	1-Low	38.7249
21 KY	30460 Lexington	067 Fayette	0005.00	10% - 19%	3-Middle	109.988
21 KY	30460 Lexington	067 Fayette	0006.00	< 10%	4-Upper	216.1139
21 KY	30460 Lexington	067 Fayette	0007.00	10% - 19%	4-Upper	166.6396
21 KY	30460 Lexington	067 Fayette	0008.01	20% - 50%	5-N/A	0
21 KY	30460 Lexington	067 Fayette	0008.02	20% - 50%	2-Moderate	71.7483
21 KY	30460 Lexington	067 Fayette	0009.00	20% - 50%	2-Moderate	55.8395
21 KY	30460 Lexington	067 Fayette	0010.00	20% - 50%	2-Moderate	64.7978
21 KY	30460 Lexington	067 Fayette	0011.00	80% - 100%	2-Moderate	51.6429
21 KY	30460 Lexington	067 Fayette	0013.00	51% - 79%	2-Moderate	52.4789
21 KY	30460 Lexington	067 Fayette	0014.00	20% - 50%	1-Low	40.8758
21 KY	30460 Lexington	067 Fayette	0015.00	20% - 50%	2-Moderate	72.9263
21 KY	30460 Lexington	067 Fayette	0016.00	20% - 50%	2-Moderate	74.4198
21 KY	30460 Lexington	067 Fayette	0017.00	10% - 19%	3-Middle	90.4299
21 KY	30460 Lexington	067 Fayette	0018.00	20% - 50%	5-N/A	0
21 KY	30460 Lexington	067 Fayette	0019.00	51% - 79%	1-Low	37.3986
21 KY	30460 Lexington	067 Fayette	0020.01	51% - 79%	1-Low	40.6402
21 KY	30460 Lexington	067 Fayette	0020.02	51% - 79%	2-Moderate	75.0646
21 KY	30460 Lexington	067 Fayette	0022.00	20% - 50%	3-Middle	91.0987
21 KY	30460 Lexington	067 Fayette	0023.02	10% - 19%	4-Upper	130.1352
21 KY	30460 Lexington	067 Fayette	0023.03	20% - 50%	4-Upper	144.5721
21 KY	30460 Lexington	067 Fayette	0023.04	< 10%	4-Upper	252.8159
21 KY	30460 Lexington	067 Fayette	0024.00	20% - 50%	4-Upper	139.0441
21 KY	30460 Lexington	067 Fayette	0025.00	10% - 19%	3-Middle	105.5596
21 KY	30460 Lexington	067 Fayette	0026.00	20% - 50%	2-Moderate	72.4842
21 KY	30460 Lexington	067 Fayette	0027.00	20% - 50%	3-Middle	106.4628
21 KY	30460 Lexington	067 Fayette	0028.00	10% - 19%	4-Upper	120.2257
21 KY	30460 Lexington	067 Fayette	0029.00	10% - 19%	3-Middle	111.8514
21 KY	30460 Lexington	067 Fayette	0030.00	20% - 50%	3-Middle	81.1499
21 KY	30460 Lexington	067 Fayette	0031.01	20% - 50%	2-Moderate	64.8408
21 KY	30460 Lexington	067 Fayette	0031.02	51% - 79%	2-Moderate	77.2699
21 KY	30460 Lexington	067 Fayette	0032.01	20% - 50%	3-Middle	80.6837
21 KY	30460 Lexington	067 Fayette	0032.02	20% - 50%	2-Moderate	67.5972
21 KY	30460 Lexington	067 Fayette	0033.00	20% - 50%	3-Middle	84.5536
21 KY	30460 Lexington	067 Fayette	0034.02	20% - 50%	3-Middle	84.8474
21 KY	30460 Lexington	067 Fayette	0034.04	20% - 50%	2-Moderate	70.4613
21 KY	30460 Lexington	067 Fayette	0034.05	20% - 50%	3-Middle	82.3697
21 KY	30460 Lexington	067 Fayette	0034.06	20% - 50%	3-Middle	85.6683
21 KY	30460 Lexington	067 Fayette	0034.07	20% - 50%	3-Middle	80.9168
21 KY	30460 Lexington	067 Fayette	0035.01	20% - 50%	3-Middle	97.7186
21 KY	30460 Lexington	067 Fayette	0035.03	20% - 50%	2-Moderate	77.8602
21 KY	30460 Lexington	067 Fayette	0035.04	20% - 50%	2-Moderate	50.3141
21 KY	30460 Lexington	067 Fayette	0036.00	< 10%	4-Upper	137.4594
21 KY	30460 Lexington	067 Fayette	0037.01	20% - 50%	4-Upper	153.0363
21 KY	30460 Lexington	067 Fayette	0037.02	20% - 50%	3-Middle	102.161
21 KY	30460 Lexington	067 Fayette	0037.03	20% - 50%	4-Upper	122.4234
21 KY	30460 Lexington	067 Fayette	0037.04	20% - 50%	3-Middle	118.5637
21 KY	30460 Lexington	067 Fayette	0038.02	20% - 50%	3-Middle	87.5557

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	30460 Lexington	067 Fayette	0038.03	20% - 50%	3-Middle	112.5202
21 KY	30460 Lexington	067 Fayette	0038.04	80% - 100%	2-Moderate	65.5945
21 KY	30460 Lexington	067 Fayette	0039.06	10% - 19%	4-Upper	150.1178
21 KY	30460 Lexington	067 Fayette	0039.08	20% - 50%	4-Upper	138.7527
21 KY	30460 Lexington	067 Fayette	0039.09	20% - 50%	2-Moderate	65.9264
21 KY	30460 Lexington	067 Fayette	0039.10	51% - 79%	1-Low	42.2856
21 KY	30460 Lexington	067 Fayette	0039.11	51% - 79%	2-Moderate	64.761
21 KY	30460 Lexington	067 Fayette	0039.12	20% - 50%	3-Middle	104.6805
21 KY	30460 Lexington	067 Fayette	0039.13	20% - 50%	4-Upper	165.3184
21 KY	30460 Lexington	067 Fayette	0039.14	20% - 50%	3-Middle	95.8996
21 KY	30460 Lexington	067 Fayette	0039.15	20% - 50%	4-Upper	173.1113
21 KY	30460 Lexington	067 Fayette	0039.16	10% - 19%	4-Upper	177.3408
21 KY	30460 Lexington	067 Fayette	0039.17	20% - 50%	3-Middle	104.2409
21 KY	30460 Lexington	067 Fayette	0039.18	10% - 19%	4-Upper	139.7788
21 KY	30460 Lexington	067 Fayette	0040.01	20% - 50%	2-Moderate	52.0128
21 KY	30460 Lexington	067 Fayette	0040.03	20% - 50%	3-Middle	106.7072
21 KY	30460 Lexington	067 Fayette	0040.05	10% - 19%	4-Upper	189.8497
21 KY	30460 Lexington	067 Fayette	0040.06	10% - 19%	4-Upper	309.2153
21 KY	30460 Lexington	067 Fayette	0040.07	10% - 19%	3-Middle	119.8102
21 KY	30460 Lexington	067 Fayette	0041.03	20% - 50%	3-Middle	104.8211
21 KY	30460 Lexington	067 Fayette	0041.04	20% - 50%	3-Middle	86.2231
21 KY	30460 Lexington	067 Fayette	0041.05	10% - 19%	4-Upper	158.5034
21 KY	30460 Lexington	067 Fayette	0041.06	10% - 19%	4-Upper	134.3205
21 KY	30460 Lexington	067 Fayette	0041.07	10% - 19%	4-Upper	198.0644
21 KY	30460 Lexington	067 Fayette	0042.04	10% - 19%	3-Middle	96.6773
21 KY	30460 Lexington	067 Fayette	0042.05	10% - 19%	4-Upper	162.3264
21 KY	30460 Lexington	067 Fayette	0042.07	10% - 19%	4-Upper	182.4356
21 KY	30460 Lexington	067 Fayette	0042.08	20% - 50%	4-Upper	142.482
21 KY	30460 Lexington	067 Fayette	0042.09	10% - 19%	3-Middle	109.3306
21 KY	30460 Lexington	067 Fayette	0042.10	20% - 50%	3-Middle	99.5275
21 KY	31140 Louisville	111 Jefferson	0002.01	20% - 50%	1-Low	37.7797
21 KY	31140 Louisville	111 Jefferson	0002.02	20% - 50%	1-Low	39.6798
21 KY	31140 Louisville	111 Jefferson	0003.00	51% - 79%	2-Moderate	58.32
21 KY	31140 Louisville	111 Jefferson	0004.00	51% - 79%	1-Low	44.9754
21 KY	31140 Louisville	111 Jefferson	0006.00	80% - 100%	2-Moderate	51.0722
21 KY	31140 Louisville	111 Jefferson	0007.00	80% - 100%	1-Low	49.6716
21 KY	31140 Louisville	111 Jefferson	0008.00	80% - 100%	1-Low	48.3867
21 KY	31140 Louisville	111 Jefferson	0009.00	80% - 100%	1-Low	37.2686
21 KY	31140 Louisville	111 Jefferson	0010.00	80% - 100%	2-Moderate	67.0711
21 KY	31140 Louisville	111 Jefferson	0011.00	80% - 100%	2-Moderate	64.4492
21 KY	31140 Louisville	111 Jefferson	0012.00	80% - 100%	2-Moderate	52.179
21 KY	31140 Louisville	111 Jefferson	0014.00	80% - 100%	1-Low	37.9137
21 KY	31140 Louisville	111 Jefferson	0015.00	80% - 100%	1-Low	38.2024
21 KY	31140 Louisville	111 Jefferson	0016.00	80% - 100%	2-Moderate	54.7956
21 KY	31140 Louisville	111 Jefferson	0017.00	80% - 100%	2-Moderate	57.3407
21 KY	31140 Louisville	111 Jefferson	0018.00	80% - 100%	1-Low	22.0852
21 KY	31140 Louisville	111 Jefferson	0021.00	20% - 50%	1-Low	47.3242
21 KY	31140 Louisville	111 Jefferson	0023.00	51% - 79%	1-Low	35.1644
21 KY	31140 Louisville	111 Jefferson	0024.01	80% - 100%	1-Low	31.0223
21 KY	31140 Louisville	111 Jefferson	0024.02	80% - 100%	2-Moderate	70.8582
21 KY	31140 Louisville	111 Jefferson	0027.00	80% - 100%	1-Low	22.9409
21 KY	31140 Louisville	111 Jefferson	0028.00	80% - 100%	1-Low	47.7689
21 KY	31140 Louisville	111 Jefferson	0030.00	51% - 79%	1-Low	10.7916
21 KY	31140 Louisville	111 Jefferson	0035.01	20% - 50%	2-Moderate	58.8844
21 KY	31140 Louisville	111 Jefferson	0035.02	80% - 100%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0036.00	51% - 79%	2-Moderate	58.9793
21 KY	31140 Louisville	111 Jefferson	0037.00	51% - 79%	2-Moderate	70.39
21 KY	31140 Louisville	111 Jefferson	0038.00	20% - 50%	2-Moderate	51.1672
21 KY	31140 Louisville	111 Jefferson	0039.00	51% - 79%	1-Low	40.9048
21 KY	31140 Louisville	111 Jefferson	0040.00	20% - 50%	2-Moderate	79.1138
21 KY	31140 Louisville	111 Jefferson	0041.00	20% - 50%	2-Moderate	55.6578
21 KY	31140 Louisville	111 Jefferson	0043.01	51% - 79%	1-Low	32.9067

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	0043.02	51% - 79%	1-Low	43.0052
21 KY	31140 Louisville	111 Jefferson	0044.00	20% - 50%	3-Middle	83.3716
21 KY	31140 Louisville	111 Jefferson	0045.00	20% - 50%	2-Moderate	77.6533
21 KY	31140 Louisville	111 Jefferson	0046.00	20% - 50%	3-Middle	90.6025
21 KY	31140 Louisville	111 Jefferson	0049.00	51% - 79%	3-Middle	110.6329
21 KY	31140 Louisville	111 Jefferson	0050.00	51% - 79%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0051.00	20% - 50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0052.00	20% - 50%	3-Middle	112.8971
21 KY	31140 Louisville	111 Jefferson	0053.00	20% - 50%	1-Low	40.0803
21 KY	31140 Louisville	111 Jefferson	0056.00	51% - 79%	2-Moderate	64.1553
21 KY	31140 Louisville	111 Jefferson	0059.01	51% - 79%	1-Low	32.6206
21 KY	31140 Louisville	111 Jefferson	0059.02	20% - 50%	1-Low	37.9995
21 KY	31140 Louisville	111 Jefferson	0062.00	51% - 79%	1-Low	47.9991
21 KY	31140 Louisville	111 Jefferson	0063.00	10% - 19%	3-Middle	89.4099
21 KY	31140 Louisville	111 Jefferson	0064.00	10% - 19%	3-Middle	99.0389
21 KY	31140 Louisville	111 Jefferson	0065.00	51% - 79%	1-Low	46.2096
21 KY	31140 Louisville	111 Jefferson	0066.00	20% - 50%	3-Middle	99.7958
21 KY	31140 Louisville	111 Jefferson	0068.00	10% - 19%	3-Middle	109.8344
21 KY	31140 Louisville	111 Jefferson	0069.00	10% - 19%	3-Middle	104.4022
21 KY	31140 Louisville	111 Jefferson	0070.00	10% - 19%	3-Middle	105.531
21 KY	31140 Louisville	111 Jefferson	0071.01	20% - 50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0071.02	20% - 50%	3-Middle	108.9878
21 KY	31140 Louisville	111 Jefferson	0074.00	10% - 19%	3-Middle	101.277
21 KY	31140 Louisville	111 Jefferson	0075.01	< 10%	4-Upper	253.1816
21 KY	31140 Louisville	111 Jefferson	0075.02	10% - 19%	4-Upper	248.1123
21 KY	31140 Louisville	111 Jefferson	0076.01	10% - 19%	3-Middle	111.434
21 KY	31140 Louisville	111 Jefferson	0076.02	20% - 50%	2-Moderate	65.6756
21 KY	31140 Louisville	111 Jefferson	0076.03	20% - 50%	3-Middle	91.9992
21 KY	31140 Louisville	111 Jefferson	0077.00	10% - 19%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0078.00	< 10%	4-Upper	155.0609
21 KY	31140 Louisville	111 Jefferson	0079.00	10% - 19%	4-Upper	155.2482
21 KY	31140 Louisville	111 Jefferson	0081.00	10% - 19%	2-Moderate	77.9095
21 KY	31140 Louisville	111 Jefferson	0082.01	10% - 19%	4-Upper	169.2143
21 KY	31140 Louisville	111 Jefferson	0082.02	10% - 19%	4-Upper	160.7571
21 KY	31140 Louisville	111 Jefferson	0083.00	10% - 19%	4-Upper	132.9405
21 KY	31140 Louisville	111 Jefferson	0084.00	10% - 19%	4-Upper	165.9461
21 KY	31140 Louisville	111 Jefferson	0085.00	10% - 19%	4-Upper	174.8143
21 KY	31140 Louisville	111 Jefferson	0087.00	10% - 19%	4-Upper	211.7657
21 KY	31140 Louisville	111 Jefferson	0088.00	< 10%	4-Upper	152.3454
21 KY	31140 Louisville	111 Jefferson	0089.00	10% - 19%	4-Upper	174.4072
21 KY	31140 Louisville	111 Jefferson	0090.01	51% - 79%	2-Moderate	65.3336
21 KY	31140 Louisville	111 Jefferson	0090.02	20% - 50%	2-Moderate	79.4584
21 KY	31140 Louisville	111 Jefferson	0091.03	51% - 79%	2-Moderate	66.0411
21 KY	31140 Louisville	111 Jefferson	0091.05	51% - 79%	3-Middle	90.8691
21 KY	31140 Louisville	111 Jefferson	0091.06	20% - 50%	2-Moderate	66.5223
21 KY	31140 Louisville	111 Jefferson	0093.00	10% - 19%	3-Middle	99.1637
21 KY	31140 Louisville	111 Jefferson	0094.01	10% - 19%	3-Middle	111.356
21 KY	31140 Louisville	111 Jefferson	0094.02	10% - 19%	3-Middle	91.2527
21 KY	31140 Louisville	111 Jefferson	0096.00	10% - 19%	4-Upper	131.8117
21 KY	31140 Louisville	111 Jefferson	0097.00	10% - 19%	3-Middle	103.5321
21 KY	31140 Louisville	111 Jefferson	0098.00	< 10%	4-Upper	143.5566
21 KY	31140 Louisville	111 Jefferson	0099.00	10% - 19%	4-Upper	152.3766
21 KY	31140 Louisville	111 Jefferson	0100.01	< 10%	4-Upper	145.3188
21 KY	31140 Louisville	111 Jefferson	0100.04	20% - 50%	3-Middle	85.9089
21 KY	31140 Louisville	111 Jefferson	0100.05	20% - 50%	3-Middle	102.6712
21 KY	31140 Louisville	111 Jefferson	0100.06	20% - 50%	3-Middle	109.9332
21 KY	31140 Louisville	111 Jefferson	0100.07	10% - 19%	4-Upper	158.9065
21 KY	31140 Louisville	111 Jefferson	0100.08	20% - 50%	3-Middle	111.499
21 KY	31140 Louisville	111 Jefferson	0101.02	10% - 19%	4-Upper	169.49
21 KY	31140 Louisville	111 Jefferson	0101.03	20% - 50%	3-Middle	118.6714
21 KY	31140 Louisville	111 Jefferson	0101.04	20% - 50%	3-Middle	119.3944
21 KY	31140 Louisville	111 Jefferson	0103.09	20% - 50%	4-Upper	163.6468

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	0103.12	10% - 19%	4-Upper	216.5021
21 KY	31140 Louisville	111 Jefferson	0103.13	10% - 19%	4-Upper	231.073
21 KY	31140 Louisville	111 Jefferson	0103.14	20% - 50%	4-Upper	161.2279
21 KY	31140 Louisville	111 Jefferson	0103.15	20% - 50%	4-Upper	212.5525
21 KY	31140 Louisville	111 Jefferson	0103.16	10% - 19%	4-Upper	210.8683
21 KY	31140 Louisville	111 Jefferson	0103.17	10% - 19%	4-Upper	208.4923
21 KY	31140 Louisville	111 Jefferson	0103.18	10% - 19%	4-Upper	140.4744
21 KY	31140 Louisville	111 Jefferson	0103.19	20% - 50%	3-Middle	93.3557
21 KY	31140 Louisville	111 Jefferson	0103.20	51% - 79%	3-Middle	102.7765
21 KY	31140 Louisville	111 Jefferson	0103.21	20% - 50%	4-Upper	183.7228
21 KY	31140 Louisville	111 Jefferson	0103.22	20% - 50%	4-Upper	204.4555
21 KY	31140 Louisville	111 Jefferson	0103.23	20% - 50%	4-Upper	125.2324
21 KY	31140 Louisville	111 Jefferson	0103.24	20% - 50%	3-Middle	94.054
21 KY	31140 Louisville	111 Jefferson	0104.03	20% - 50%	4-Upper	164.1306
21 KY	31140 Louisville	111 Jefferson	0104.05	20% - 50%	3-Middle	110.3312
21 KY	31140 Louisville	111 Jefferson	0104.06	20% - 50%	4-Upper	164.8147
21 KY	31140 Louisville	111 Jefferson	0104.07	20% - 50%	4-Upper	129.4318
21 KY	31140 Louisville	111 Jefferson	0104.08	20% - 50%	4-Upper	127.2066
21 KY	31140 Louisville	111 Jefferson	0105.00	10% - 19%	4-Upper	138.4495
21 KY	31140 Louisville	111 Jefferson	0106.01	10% - 19%	4-Upper	193.3726
21 KY	31140 Louisville	111 Jefferson	0106.02	20% - 50%	3-Middle	101.7179
21 KY	31140 Louisville	111 Jefferson	0107.01	20% - 50%	4-Upper	159.7323
21 KY	31140 Louisville	111 Jefferson	0107.02	20% - 50%	3-Middle	115.5748
21 KY	31140 Louisville	111 Jefferson	0107.06	10% - 19%	4-Upper	136.1151
21 KY	31140 Louisville	111 Jefferson	0107.07	20% - 50%	4-Upper	124.0177
21 KY	31140 Louisville	111 Jefferson	0107.08	20% - 50%	3-Middle	115.3577
21 KY	31140 Louisville	111 Jefferson	0108.00	10% - 19%	3-Middle	105.0381
21 KY	31140 Louisville	111 Jefferson	0109.01	20% - 50%	2-Moderate	75.5088
21 KY	31140 Louisville	111 Jefferson	0109.02	20% - 50%	3-Middle	98.6578
21 KY	31140 Louisville	111 Jefferson	0110.03	20% - 50%	3-Middle	86.5046
21 KY	31140 Louisville	111 Jefferson	0110.05	20% - 50%	3-Middle	93.8589
21 KY	31140 Louisville	111 Jefferson	0110.06	51% - 79%	2-Moderate	58.9403
21 KY	31140 Louisville	111 Jefferson	0110.07	51% - 79%	1-Low	46.0275
21 KY	31140 Louisville	111 Jefferson	0110.08	51% - 79%	2-Moderate	70.3354
21 KY	31140 Louisville	111 Jefferson	0110.09	20% - 50%	3-Middle	118.5699
21 KY	31140 Louisville	111 Jefferson	0111.09	20% - 50%	3-Middle	108.9175
21 KY	31140 Louisville	111 Jefferson	0111.10	20% - 50%	3-Middle	119.3944
21 KY	31140 Louisville	111 Jefferson	0111.11	20% - 50%	4-Upper	122.1177
21 KY	31140 Louisville	111 Jefferson	0111.12	20% - 50%	4-Upper	141.4901
21 KY	31140 Louisville	111 Jefferson	0111.13	20% - 50%	4-Upper	124.7304
21 KY	31140 Louisville	111 Jefferson	0111.14	20% - 50%	3-Middle	100.2809
21 KY	31140 Louisville	111 Jefferson	0111.15	10% - 19%	3-Middle	83.8775
21 KY	31140 Louisville	111 Jefferson	0111.16	20% - 50%	3-Middle	114.1118
21 KY	31140 Louisville	111 Jefferson	0111.17	20% - 50%	2-Moderate	61.2981
21 KY	31140 Louisville	111 Jefferson	0111.18	20% - 50%	3-Middle	96.4444
21 KY	31140 Louisville	111 Jefferson	0112.01	51% - 79%	1-Low	42.9167
21 KY	31140 Louisville	111 Jefferson	0112.02	51% - 79%	2-Moderate	69.5147
21 KY	31140 Louisville	111 Jefferson	0113.01	51% - 79%	3-Middle	81.1569
21 KY	31140 Louisville	111 Jefferson	0113.02	80% - 100%	2-Moderate	72.9624
21 KY	31140 Louisville	111 Jefferson	0114.03	20% - 50%	2-Moderate	67.9814
21 KY	31140 Louisville	111 Jefferson	0114.04	51% - 79%	2-Moderate	56.5903
21 KY	31140 Louisville	111 Jefferson	0114.05	51% - 79%	2-Moderate	63.7574
21 KY	31140 Louisville	111 Jefferson	0114.06	51% - 79%	2-Moderate	66.335
21 KY	31140 Louisville	111 Jefferson	0115.06	20% - 50%	3-Middle	99.3211
21 KY	31140 Louisville	111 Jefferson	0115.08	20% - 50%	3-Middle	118.4008
21 KY	31140 Louisville	111 Jefferson	0115.09	20% - 50%	2-Moderate	74.3955
21 KY	31140 Louisville	111 Jefferson	0115.13	20% - 50%	3-Middle	101.4864
21 KY	31140 Louisville	111 Jefferson	0115.14	20% - 50%	3-Middle	118.7676
21 KY	31140 Louisville	111 Jefferson	0115.15	20% - 50%	3-Middle	116.0378
21 KY	31140 Louisville	111 Jefferson	0115.16	20% - 50%	3-Middle	97.8632
21 KY	31140 Louisville	111 Jefferson	0115.17	20% - 50%	4-Upper	144.783
21 KY	31140 Louisville	111 Jefferson	0115.18	10% - 19%	4-Upper	149.1189

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
21 KY	31140 Louisville	111 Jefferson	0115.19	20% - 50%	4-Upper	121.6222
21 KY	31140 Louisville	111 Jefferson	0115.20	20% - 50%	4-Upper	171.3016
21 KY	31140 Louisville	111 Jefferson	0115.21	51% - 79%	2-Moderate	73.8311
21 KY	31140 Louisville	111 Jefferson	0115.22	20% - 50%	3-Middle	107.6743
21 KY	31140 Louisville	111 Jefferson	0116.03	10% - 19%	4-Upper	161.674
21 KY	31140 Louisville	111 Jefferson	0116.04	< 10%	4-Upper	143.7881
21 KY	31140 Louisville	111 Jefferson	0116.05	20% - 50%	4-Upper	171.2054
21 KY	31140 Louisville	111 Jefferson	0116.06	10% - 19%	4-Upper	228.9974
21 KY	31140 Louisville	111 Jefferson	0117.06	20% - 50%	3-Middle	110.2519
21 KY	31140 Louisville	111 Jefferson	0117.07	20% - 50%	3-Middle	112.49
21 KY	31140 Louisville	111 Jefferson	0117.08	20% - 50%	3-Middle	110.5094
21 KY	31140 Louisville	111 Jefferson	0117.09	20% - 50%	4-Upper	124.7538
21 KY	31140 Louisville	111 Jefferson	0117.10	20% - 50%	3-Middle	102.0665
21 KY	31140 Louisville	111 Jefferson	0117.11	20% - 50%	3-Middle	112.0036
21 KY	31140 Louisville	111 Jefferson	0117.12	20% - 50%	3-Middle	82.0139
21 KY	31140 Louisville	111 Jefferson	0117.13	20% - 50%	2-Moderate	63.5714
21 KY	31140 Louisville	111 Jefferson	0118.00	20% - 50%	2-Moderate	63.3997
21 KY	31140 Louisville	111 Jefferson	0119.01	80% - 100%	1-Low	36.699
21 KY	31140 Louisville	111 Jefferson	0119.04	20% - 50%	1-Low	40.7891
21 KY	31140 Louisville	111 Jefferson	0119.06	51% - 79%	2-Moderate	68.6642
21 KY	31140 Louisville	111 Jefferson	0119.07	20% - 50%	3-Middle	111.0257
21 KY	31140 Louisville	111 Jefferson	0119.08	51% - 79%	2-Moderate	68.9828
21 KY	31140 Louisville	111 Jefferson	0119.09	20% - 50%	3-Middle	87.9963
21 KY	31140 Louisville	111 Jefferson	0120.01	10% - 19%	3-Middle	98.5382
21 KY	31140 Louisville	111 Jefferson	0120.03	20% - 50%	3-Middle	106.3633
21 KY	31140 Louisville	111 Jefferson	0120.04	20% - 50%	2-Moderate	67.4638
21 KY	31140 Louisville	111 Jefferson	0120.05	20% - 50%	2-Moderate	67.2583
21 KY	31140 Louisville	111 Jefferson	0121.03	20% - 50%	4-Upper	126.3821
21 KY	31140 Louisville	111 Jefferson	0121.04	20% - 50%	2-Moderate	59.5892
21 KY	31140 Louisville	111 Jefferson	0121.05	20% - 50%	3-Middle	82.8892
21 KY	31140 Louisville	111 Jefferson	0121.07	10% - 19%	2-Moderate	72.0156
21 KY	31140 Louisville	111 Jefferson	0121.08	20% - 50%	3-Middle	106.5688
21 KY	31140 Louisville	111 Jefferson	0121.09	20% - 50%	2-Moderate	77.4075
21 KY	31140 Louisville	111 Jefferson	0122.03	20% - 50%	3-Middle	98.8074
21 KY	31140 Louisville	111 Jefferson	0122.04	20% - 50%	3-Middle	101.9507
21 KY	31140 Louisville	111 Jefferson	0122.05	20% - 50%	5-N/A	0
21 KY	31140 Louisville	111 Jefferson	0122.06	20% - 50%	2-Moderate	74.6309
21 KY	31140 Louisville	111 Jefferson	0123.01	51% - 79%	2-Moderate	79.6886
21 KY	31140 Louisville	111 Jefferson	0123.02	20% - 50%	3-Middle	111.1869
21 KY	31140 Louisville	111 Jefferson	0124.06	20% - 50%	2-Moderate	78.7978
21 KY	31140 Louisville	111 Jefferson	0124.07	20% - 50%	3-Middle	98.2078
21 KY	31140 Louisville	111 Jefferson	0124.08	20% - 50%	2-Moderate	77.5363
21 KY	31140 Louisville	111 Jefferson	0124.09	10% - 19%	2-Moderate	66.7017
21 KY	31140 Louisville	111 Jefferson	0124.10	20% - 50%	3-Middle	109.1737
21 KY	31140 Louisville	111 Jefferson	0124.12	20% - 50%	3-Middle	109.2258
21 KY	31140 Louisville	111 Jefferson	0124.13	20% - 50%	2-Moderate	74.8624
21 KY	31140 Louisville	111 Jefferson	0125.01	51% - 79%	2-Moderate	65.7641
21 KY	31140 Louisville	111 Jefferson	0125.02	20% - 50%	3-Middle	83.9075
21 KY	31140 Louisville	111 Jefferson	0125.03	20% - 50%	3-Middle	87.32
21 KY	31140 Louisville	111 Jefferson	0126.03	51% - 79%	2-Moderate	73.1236
21 KY	31140 Louisville	111 Jefferson	0126.04	51% - 79%	2-Moderate	52.2739
21 KY	31140 Louisville	111 Jefferson	0126.05	51% - 79%	2-Moderate	72.6112
21 KY	31140 Louisville	111 Jefferson	0126.06	51% - 79%	3-Middle	84.3704
21 KY	31140 Louisville	111 Jefferson	0127.01	51% - 79%	1-Low	40.8151
21 KY	31140 Louisville	111 Jefferson	0127.02	20% - 50%	2-Moderate	54.5836
21 KY	31140 Louisville	111 Jefferson	0127.03	20% - 50%	3-Middle	99.1637
21 KY	31140 Louisville	111 Jefferson	0128.01	80% - 100%	2-Moderate	50.7432
21 KY	31140 Louisville	111 Jefferson	0128.02	51% - 79%	2-Moderate	60.7064
21 KY	31140 Louisville	111 Jefferson	0131.00	10% - 19%	4-Upper	136.9604
21 KY	31140 Louisville	111 Jefferson	9801	20% - 50%	5-N/A	0

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

Guardian Savings Bank
2025 Loan-To-Deposit Ratios

1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
89.70%	89.90%	95.33%	93.70%

Average Loan-To-Deposit (LTD) Ratio: 92.16%

- (1) The loan data is obtained by using the Call Report Schedule RC and adding items 4.a. and 4.d. to obtain Net Loans and Lease Financing Receivables.
- (2) Deposits are being obtained from the Call Report Schedule RC item 13.a.

NOTE: The calculated Loan to Deposit Ratio corresponds to the UBPR data line "Net Loans & Leases to Deposits" from the Liquidity and Funding link as posted on the FFIEC website.

GUARDIAN SAVINGS BANK
STATEMENT REGARDING BRANCHES OPENED AND CLOSED

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

PUBLIC DISCLOSURE

September 22, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Guardian Savings Bank
Certificate Number: 27998

6100 W Chester Rd
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 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 (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- The bank made a majority of home mortgage loans in the AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects reasonable penetration throughout the AAs.
- The institution did not receive Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development (CD) performance demonstrates adequate responsiveness to the needs in its AAs through CD loans, qualified investments and donations, and CD services. Examiners considered the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

DESCRIPTION OF INSTITUTION

Guardian Savings Bank (GSB) is a full-service bank headquartered in West Chester, Ohio (OH) and is a wholly owned subsidiary of Guardian Bancorp, Inc located in West Chester, OH. GSB received a "Satisfactory" rating at its previous FDIC performance evaluation dated November 9, 2022, based on Interagency Intermediate Small Institution Examination Procedures.

GSB operates 13 full-service branches in Kentucky (KY) and OH. GSB operates seven branches in Butler and Hamilton Counties in OH and six branches in Boone, Campbell, Fayette, Jefferson, and Kenton Counties in KY. GSB did not close any branch locations during the evaluation period; however, the bank opened one branch in Louisville, KY (Jefferson County) in September 2023 located in an upper-income census tract (CT).

GSB continues to offer a range of credit, deposit, and other financial products to meet the needs of its customers. Deposit products include checking, savings, certificate of deposit, and individual retirement accounts. Credit products include residential, commercial real estate, and construction, primarily focusing on home mortgage lending. Alternative delivery systems include internet and mobile banking services for customers. GSB does not own or operate any automated teller machines (ATMs); however, the bank continues to allow customers to use all PNC Bank National Association ATMs free of charge.

According to June 30, 2025, Consolidated Reports of Condition (Call Report), GSB had total assets of \$1.3 billion, total loans of \$1.1 billion, and total deposits of \$1.2 billion. The following table details the loan portfolio composition.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	24,015	2.2
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	987,230	91.5
Secured by Multifamily (5 or more) Residential Properties	28,923	2.7
Secured by Nonfarm Nonresidential Properties	38,245	3.5
Total Real Estate Loans	1,078,413	99.9
Commercial and Industrial Loans	0	0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	0	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	15	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	1,078,428	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet the needs of the AAs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define one or more AAs within which examiners evaluate its CRA performance. GSB designated three AAs in the Cincinnati, OH-KY-IN Multistate Metropolitan Statistical Area (MSA) (Cincinnati MSA), Lexington-Fayette, KY MSA (Lexington MSA), and Louisville-Jefferson County, KY-IN MSA (Louisville MSA). GSB’s AAs are in conformance with the CRA requirements, consisting of contiguous, whole geographies that do not arbitrarily exclude LMI CTs.

Subsequent sections of the evaluation will discuss the demographic and economic information for each of the AAs. The following table illustrates GSBs three AAs:

Description of Assessment Area							
Assessment Area	Counties in the AAs	Deposits		Branches		Loans	
		\$(000s)	%	#	%	\$(000s)	%
Cincinnati MSA	Butler, Clermont, Hamilton, and Warren (OH), and Boone, Campbell, and Kenton (KY)	969,104	81.6	10	76.9	986,005	79.7
Lexington MSA	Fayette	155,114	13.1	2	15.4	219,750	17.8
Louisville MSA	Jefferson	62,695	5.3	1	7.7	30,705	2.5
Total		1,186,913	100.0	13	100.0	1,236,460	100.0
<i>Source: Bank Data; FDIC Summary of Deposits (06/30/2025)</i>							

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 9, 2022, to the current evaluation, dated September 22, 2025. Examiners used the Interagency Intermediate Small Institution Procedures to evaluate GSB’s performance. The procedures include the Lending Test and the CD Test, as detailed in the appendix. Institution’s must achieve at least a “Satisfactory” rating under both the Lending and CD Tests to obtain a “Satisfactory” or higher overall rating. Examiners did not consider affiliate or subsidiary activity during the current evaluation.

Examiners conducted a full-scope review of the Cincinnati MSA, the Lexington MSA, and the Louisville MSA AAs. Examiners placed greater emphasis on the performance in the Cincinnati MSA AA in the overall rating, as it contains the substantial majority of the bank’s offices, deposits, and loans during the evaluation.

Activities Reviewed

Based on June 30, 2025, Call Report and information from the bank examiners determined GSB’s major product line is home mortgage lending. Examiners also considered the bank’s business strategy, loan portfolio composition, and the number and dollar volume of loans originated during the evaluation period. Home mortgage lending comprises approximately 94.2 percent of GSB’s total loan portfolio. No other loan types, such as small business, small farm, or other consumer loans represent a major product line and, therefore, provide no material support for the conclusions or ratings and are not presented. Bank records indicated that the lending focus and product mix remained consistent throughout the examination period.

Examiners analyzed all home mortgage loans reported on the 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Register. Examiners did not identify lending anomalies among performance years; therefore, only 2024 HMDA data will be presented under the Geographic Distribution and Borrower Profile criteria. GSB originated 3,644 home mortgage loans totaling \$788.0 million in 2022, 1,755 home mortgage loans totaling \$408.3 million in 2023, and 2,302 home mortgage loans totaling \$597.5 million in 2024.

For the Lending Test, examiners analyzed and presented both the number and dollar volume of home mortgage loans. In evaluating the Geographic Distribution and Borrower Profile criteria, examiners evaluated loans extended in the AAs and focused on analysis by number volume, as it

was more reflective of the borrower’s served. Examiners compared GSB’s performance to aggregate HMDA data reported by institutions in the area. Examiners used 2020 U.S. Census data and 2024 aggregate data as sources of comparable data.

For the CD Test, examiners considered all applicable CD loans, qualified investments (including grants and donations), and CD services since the previous CRA evaluation dated November 9, 2022.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, GSB demonstrated reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile primarily supports this conclusion. The performance in the Cincinnati MSA AA rated area and KY rated area are consistent with this conclusion. Refer to the separate analyses within each rated area and AA for more details of the bank’s performance.

Loan-to-Deposit Ratio

GSB’s LTD ratio is reasonable given the institution’s size, financial condition, and AA credit needs. The LTD ratio, calculated from the Call Report, averaged 95.3 percent over the past 11 calendar quarters from December 31, 2022, to June 30, 2025. The ratio ranged from a low of 89.7 percent as of June 30, 2025, to a high of 101.2 as of September 30, 2023. Examiners selected three comparable institutions based on their asset size, geographic location, and lending focus. As reflected in the table below, GSB’s average net LTD falls within the middle of the range of similarly situated institutions’ (SSI).

LTD Ratio Comparison		
Bank	Total Assets as of 06/30/2025 (\$000s)	Average Net LTD Ratio (%)
Guardian Savings Bank	1,347,887	95.3
SSI #1	820,927	85.0
SSI #2	1,122,231	91.0
SSI #3	3,554,547	106.9
<i>Source: Reports of Condition and Income 09/30/2022 - 03/31/2025</i>		

Assessment Area Concentration

As shown in the following table, GSB made a majority of its home mortgage loans, by number and dollar volume, within the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	2,741	75.2	903	24.8	3,644	544,825	69.1	243,155	30.9	787,980
2023	1,331	75.8	424	4.4	1,755	298,275	73.0	110,070	15.1	408,345
2024	1,606	69.8	696	30.2	2,302	393,360	65.8	204,180	34.2	597,540
Total	5,678	73.6	2,023	19.8	7,701	1,236,460	69.3	557,405	26.7	1,793,865
<i>Source: Bank Data, as reported. Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the rated areas. This conclusion is supported by consistent performance within the two rated areas. Examiners focus on the percentage of loans made within LMI tracts. Refer to separate AA sections of this evaluation for further discussion of GSB’s performance under this criterion.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, including LMI borrowers throughout the rated areas. This conclusion is supported by consistent performance within the two rated areas. Examiners focused on the percentage of home mortgage loans to LMI borrowers. Refer to the separate AA sections of this evaluation for further discussion of GSB’s performance under this criterion.

GSB created and participated in several home buying assistance programs to assist LMI individuals in purchasing a home. GSB participates in the following programs:

- Welcome Home Program to provide LMI borrowers down payment assistance with no repayment required if requirements are met. In 2024, 17 borrowers used the program with \$340,000 disbursed.
- Ohio Housing Finance Agency Program to provide down payment assistance with no repayment required. In 2024, six borrowers used the program with \$55,925 disbursed.
- Kentucky Housing Authority Down Payment Assistance Program (KHC DAP) to assist LMI individuals achieve home ownership. In 2024, five borrowers participated in the program with \$51,350 disbursed.
- Cincinnati American Dream Down Payment Initiative (ADDI) to provide downpayment assistance up to \$14,000 for qualifying LMI first-time home buyers, funds are awarded as a five-year forgivable loan. In 2024, three borrowers used the program with \$24,860 disbursed.
- Very Low-Income Purchase Mortgage Credit for borrowers earning 50% or less than the area median. In 2024, one borrower participated in the program with \$2,500 disbursed.
- GSB Closing Cost Assistance Program to qualifying borrowers. In 2024, GSB originated 35 forgiven loans with \$89,719 disbursed.
- Special Home Improvement Program for borrowers with homes needing substantial renovations or for borrowers behind on property taxes. The program directly aligns with

community needs as stated by the community contacts. In 2024, GSB originated 191 loans with \$189,332 disbursed.

Response to Complaints

GSB did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

GSB’s CD performance demonstrated adequate responsiveness to the CD needs of its AAs through CD loans, qualified investments (including grants and donations), and CD services. While performance was weaker in the Louisville MSA AA, the performance in the more heavily weighted Cincinnati MSA and Lexington MSA AAs was consistent and supported the conclusion. Examiners considered the institution's capacity, and the need and availability of such opportunities, as well as performance of nine SSIs based on assets size, geographic location, and lending focus. Refer to subsequent sections of this evaluation for specific rated area and AA performance.

Community Development Loans

GSB originated 59 CD loans, totaling approximately \$5.3 million during the evaluation period. This level of activity represents 0.4 percent of total assets and 0.5 percent of total loans and trails SSIs whose CD loans ranged from 0.8 percent to 10.7 percent of total assets and 1.2 percent to 17.1 percent of total loans. GSB increased CD lending performance relative to the number and dollar of CD loans since the previous evaluation. During the previous evaluation, GSB originated 41 loans totaling \$4.6 million.

Since GSB was responsive to the CD needs and opportunities of its AAs, examiners qualified two CD loans, totaling \$936,000 which benefited the broader statewide area. These loans demonstrate GSB’s responsiveness to CD needs.

CD Lending by Rated Area										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati MSA	53	2,509	0	0	0	0	0	0	53	2,509
Kentucky	4	1,874	0	0	0	0	0	0	4	1,874
Statewide Activities	2	936	0	0	0	0	0	0	2	936
Total	59	5,319	0	0	0	0	0	0	59	5,319

Source: Bank Data.

A notable example of GSB’s statewide qualified loans includes a \$592,000 loan for a multi-family building, which will provide affordable housing to LMI individuals (Affordable Housing).

Qualified Investments

During the evaluation period, GSB made 699 qualified donations totaling \$1.7 million. This dollar amount represents 0.1 percent of total assets, which is on the lower end of the nine SSIs but significantly trails the highest SSI. More specifically, SSI performance ranged from GSB 0.04 percent to 4.5 percent. While the bank’s performance is at the low end of this range, it is also

important to consider that the bank does not maintain a securities portfolio; therefore, opportunities for qualified investments are limited relative to traditional bank portfolios that maintain significant assets in securities.

GSB significantly increased the CD investments performance relative to number and dollar. At the previous evaluation, GSB made 174 investments and donations totaling \$1.2 million. The significant increase is primarily attributed to the inclusion of GSB’s Closing Cost Assistance Program and Special Home Improvement Program, which were not considered at the previous evaluation

Since GSB was responsive to the CD needs and opportunities of its AAs, examiners qualified six investments and donations totaling \$23,000 in the broader statewide area. These investments and donations demonstrate GSB’s responsiveness to credit needs.

CD Investments by Rated Area										
	Community Service		Affordable Housing		Revitalize or Stabilize		Economic Development		Total #	Total \$(000)
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)		
Cincinnati MSA	79	468	16	174	465	635	2	3	562	1,280
Kentucky	12	85	5	66	114	200	0	0	131	351
Broader Statewide	1	10	1	5	4	8	0	0	6	23
Total	75	563	22	245	583	843	2	3	699	1,654

Source: Bank Data.

A notable example of GSB’s statewide qualified investments includes a \$10,000 donation to LMI students to participate in a summer banking program. The donation will cover tuition, housing, and program costs (Community Service).

Community Development Services

During the evaluation period, GSB’s employees provided 112 occurrences of financial expertise or assistance to different CD-related organizations. GSB’s performance is in the middle range of SSIs, whose services ranged from 16 to 434 instances. Additionally, the bank maintains four branches in moderate-income census tracts, which are all located in the Cincinnati MSA. The following table illustrates GSB’s overall service activity by AA.

CD Services by Rated Area								
	Affordable Housing		Community Service		Economic Development		Total Occurrences #	Total Hours #
	Occurrences #	Hours #	Occurrences #	Hours #	Occurrences #	Hours #		
Cincinnati MSA	2	23.0	47	126.0	0	0.0	49	149.0
Kentucky	7	30.0	54	110.0	1	5.0	63	146.0
Total	9	53.0	102	237.0	1	5.0	112	295.0

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 AA– Full-Scope Review

CRA RATING FOR CINCINNATI MSA AA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CINCINNATI MSA AA

The Cincinnati MSA AA consists of all portions of Butler, Clermont, Hamilton, and Warren Counties in OH, and Boone, Campbell, and Kenton Counties in KY.

GSB operates 10 branches within this AA, including the main office in West Chester, OH (Butler County). Of the 10 branches, four are in moderate-income CTs, five are in middle-income CTs, and one in an upper-income CT. Additionally, 76.9 percent of the branches, 81.6 percent of deposits, and 79.7 percent of loans are within the Cincinnati MSA AA.

Economic and Demographic Data

According to 2020 U.S. Census data, the Cincinnati MSA AA includes 503 CTs with the following income designations: 50 low-, 107 moderate-, 177 middle-, and 153 upper-income CTs, as well as 16 NA CTs. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area Cincinnati MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	503	9.9	21.3	35.2	30.4	3.2
Population by Geography	2,070,042	7.0	20.1	36.6	34.8	1.5
Housing Units by Geography	865,006	7.9	21.6	37.0	32.0	1.6
Owner-Occupied Units by Geography	528,595	3.5	16.3	39.8	39.8	0.6
Occupied Rental Units by Geography	269,335	14.3	30.4	32.6	19.8	2.9
Vacant Units by Geography	67,076	16.4	27.7	31.6	19.8	4.5
Businesses by Geography	239,269	6.1	19.3	33.3	40.1	1.2
Farms by Geography	2,061	1.8	10.0	43.2	44.6	0.3
Family Distribution by Income Level	511,400	20.5	17.0	20.8	41.8	0.0
Household Distribution by Income Level	797,930	24.4	15.4	17.4	42.8	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$83,600	Median Housing Value			\$ 187,414
Families Below Poverty Level		7.8%	Median Gross Rent			\$887
<i>Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to 2020 U.S. Census data, the Cincinnati MSA AA contains 865,006 housing units. Of these, 61.1 percent are owner-occupied, 31.1 percent occupied rentals, and 7.8 percent vacant.

This evaluation used the Federal Financial Institution Examination Council’s (FFIEC) updated median family income (MFI) to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories ranges for 2024.

Cincinnati MSA MFI Ranges					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 103,500	< \$51,750	\$51,750 to < \$82,800	\$82,800 to < \$124,200	>= \$124,200
<i>Source: FFIEC</i>					

According to the U.S. Bureau of Labor Statistics, the Cincinnati MSA AA annualized unemployment rates trended slightly lower than applicable state levels throughout the evaluation period but remained consistent with national levels. The following table illustrates unemployment rates for the AA counties by year.

Unemployment Rates – Cincinnati MSA AA			
Area	2022	2023	2024
	%	%	%
Butler County, OH	3.7	3.5	4.2
Clermont County, OH	3.6	3.4	4.1
Hamilton County, OH	3.6	3.4	4.1
Warren County, OH	3.2	3.1	3.8
Boone County, KY	3.3	3.8	4.5
Campbell County, KY	3.6	3.9	4.6
Kenton County, KY	3.4	3.8	4.5
Kentucky	4.0	4.3	5.1
Ohio	4.0	3.7	4.3
National Average	3.6	3.7	4.1
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

GSB operates in a highly competitive environment for financial services within the Cincinnati MSA AA. According to the FDIC’s Summary of Deposit data for June 30, 2025, 48 financial institutions operate 546 full-service branches. Of these institutions, GSB ranked 12th with 0.5 percent deposit market share.

Aggregate HMDA data also identified a high level of competition for home mortgage loans within the AA. In 2024, 656 lenders originated or purchased 90,581 home mortgage loans within the AA, with the top three lenders originating 16.4 percent. The top three lenders are large, regional banks. GSB ranked 11th among lenders, with 1.9 percent of the market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and CD needs. This information helps determine whether local financial institutions are responsive to those needs. It also provides information on the available credit and CD opportunities.

Examiners reviewed a recent community contact from a local economic development organization. The contact stated the primary credit need of the community is affordable housing, noting the valuation of housing and property taxes have been increasing. The contact stated the majority of local financial institutions are involved in economic development and meeting the credit needs of the AA.

Examiners reviewed a second contact from another local economic development organization. This organization works to build and redevelop affordable housing and support community revitalization in the AA. The contact stated there is a need for the construction of affordable housing and revitalization of existing buildings. Additionally, the contact noted investors have been purchasing properties in need of substantial rehab and selling them at a higher price - not affordable to LMI families.

Both contacts noted that institutions have adequately addressed a majority of credit needs within the area; however, there is a consistent need for affordable housing, as new homes are not affordable to LMI families.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, demographic and economic data, examiners determined home mortgage lending represents the primary credit need for the AA. Further, the AA is in need of affordable housing and revitalization.

SCOPE OF EVALUATION - CINCINNATI MSA AA

Examiners provided greater weight to GSB’s performance in the Cincinnati MSA AA given the volume of loans, deposits, and branches. Examiners conducted a full scope review of the performance in this AA. Refer to the overall scope of evaluation for further details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CINCINNATI MSA AA

LENDING TEST

Overall, GSB demonstrates reasonable performance under the Lending Test. The performance in Geographic Distribution and Borrower Profile is consistent with this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Cincinnati MSA AA. GSB’s home mortgage lending performance slightly trailed aggregate data in both the low-income and moderate-income CTs. GSB continues to offer several downpayment assistance and other special home loan programs specifically for LMI areas. For example, GSB’s closing cost assistance program provided 29 forgivable loans totaling \$73,761 to qualifying borrowers.

Geographic Distribution of Home Mortgage Loans GSB Cincinnati MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	3.5	3.8	26	2.0	4,640	1.5
Moderate	16.3	18.9	195	14.8	29,695	9.7
Middle	39.8	40.2	480	36.3	100,920	33.1
Upper	39.8	36.4	615	46.5	168,945	55.3
NA	0.6	0.7	6	0.5	1,100	0.4
Total	100.0	100.0	1,322	100.0	305,300	100.0

Source: 2020 Census; Bank Data, as reported; 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. GSB’s performance to LMI borrowers is below aggregate performance in both the low-income and moderate-income CTs. While the bank’s performance in the low-income borrower segment significantly trailed the corresponding percentage of families, this is expected, as 7.8 percent of the AA population live below the poverty level and offers very limited lending opportunities. As stated above, GSB created and participated in several home buying assistance programs to assist LMI individuals in purchasing a home. For example, in 2024, GSB originated six grants through the Ohio Housing Finance Agency totaling \$55,925 and 144 loans through their Special Home Improvement Program totaling \$141,999. Further, three borrowers participated in the KHC DAP program totaling \$29,610; three borrowers participated in the Cincinnati ADDI program totaling \$24,681; and 13 borrowers participated in the Welcome Home Program totaling \$260,000.

Distribution of Home Mortgage Loans by Borrower Income Level GSB Cincinnati MSA AA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	20.5	9.2	89	6.7	7,545	2.5
Moderate	17.0	21.2	223	16.9	30,665	10.0
Middle	20.8	21.0	289	21.9	54,095	17.7
Upper	41.8	30.8	555	42.0	170,745	55.9
NA	0.0	17.8	166	12.6	42,250	13.8
Total	100.0	100.0	1,322	100.0	305,300	100.0

Source: 2020 Census; Bank Data, as reported; 2024 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

GSB demonstrated adequate responsiveness to the CD needs of the AA through CD loans, CD investments and donations, and CD services. Examiners considered the institution's capacity and need and availability of such opportunities.

Community Development Loans

During the evaluation period, GSB originated 53 CD loans totaling \$2.5 million. GSB originated 89.8 and 47.2 percent of the bank’s total CD loans by number and dollar volume, respectively in the Cincinnati MSA AA. CD lending performance increased significantly since the prior evaluation relative to number and dollar, significantly outpacing the bank’s asset growth during this time. During the previous evaluation, GSB originated 37 loans totaling \$1.8 million. The following table illustrates GSB’s CD lending by year and purpose.

CD Lending – Cincinnati MSA AA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	2	42	0	0	0	0	0	0	2	42
2023	20	551	0	0	0	0	0	0	20	551
2024	11	626	0	0	0	0	0	0	11	626
2025	20	1,290	0	0	0	0	0	0	20	1,290
Total	53	2,509	0	0	0	0	0	0	53	2,509

Source: Bank Data.

Notable examples of GSB’s qualified loans within the AA:

- A \$415,000 loan for a multi-family building, which will provide affordable housing in a moderate-income census tract, with all units being below the Department of Housing and Development (HUD) fair market rent (Affordable Housing).
- A \$86,000 loan for a multi-family building, which will provide affordable housing in a moderate-income census tract, with all units being below the HUD fair market rent (Affordable Housing).
- A \$60,000 loan for a multi-family building, which will provide affordable housing in a moderate-income CT, with all units being below the HUD fair market rent (Affordable Housing).

Qualified Investments

During the evaluation period, GSB made 562 qualified investments and donations totaling \$1.3 million. This represents 80.4 and 78.6 percent of the bank’s total qualified investment activity by number and dollar volume, respectively. Qualified investments and donations increased 20.9 percent by dollar volume since the prior evaluation, rising consistent with the increase in asset size during that time period. At the prior evaluation, GSB made 160 qualified investments and donations totaling \$1.1 million. Examiners primarily attribute the significant increase by number volume to the inclusion of the Special Home Improvement Program, which was not considered at the previous evaluation. The following table illustrates GSB’s CD investments by year and purpose.

CD Investments – Cincinnati MSA AA										
Year	Community Service		Affordable Housing		Revitalize or Stabilize		Economic Development		Total #	Total \$(000)
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)		
2022	17	39	1	40	0	0	2	3	18	79
2023	8	13	2	11	208	241	0	0	218	265
2024	35	219	9	88	219	274	0	0	263	582
2025	19	196	4	35	38	120	2	3	63	354
Total	79	468	16	174	465	635	2	3	562	1,280

Source: Bank Data.

Notable examples of GSB’s qualified donations within the AA:

- A \$15,000 donation to an affordable housing organization with a mission to assist in providing affordable housing to LMI individuals (Affordable Housing).
- A \$70,000 donation to an after-school program located in low-income CT, which provides meals and tutoring to students in the area (Community Service).
- A \$31,000 donation to a community outreach organization, specializing in financial education and homeownership (Community Service).

Community Development Services

During the evaluation period, GSB provided 49 occurrences of financial expertise or assistance to CD-related organizations. This volume of activity represents 44 percent of the bank’s total qualified service activity by number. Additionally, the bank maintains four branches in moderate-income census tracts, which are all located in the Cincinnati MSA. The following table illustrates GSB’s CD services by year and purpose.

CD Services – Cincinnati MSA AA						
Year	Affordable Housing		Community Service		Total Occurrences #	Total Hours #
	Occurrences #	Hours #	Occurrences #	Hours #		
2023	1	19.0	7	20.5	8	39.5
2024	1	4.0	25	77.5	26	81.5
2025	0	0.0	15	28.0	15	28.0
Total	2	23.0	47	126.0	49	149.0

Source: Bank Data.

Notable examples of GSB’s qualified services within the AA:

- A member of management served on the finance committee that supports affordable housing initiatives (Community Service).
- A member of management spoke at a home buying seminar for LMI individuals (Community Service).

KENTUCKY

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 KY rated area consists of two AAs, the Lexington MSA AA and the Louisville MSA AA. GSB operates three branches in this rated area of which one is in a middle-income CT, and two are in upper-income CTs. For this evaluation, 23.1 percent of the branches, 18.4 percent of deposits, and 20.3 percent of home mortgage loans are within the state of KY.

SCOPE OF EVALUATION – KENTUCKY

Examiners provided less weight to GSB's performance in the State of KY rated area, relative to the Cincinnati MSA rated area given the volume of loans, deposits, and branches located within the area. Examiners conducted a full-scope review of both AAs for both the Lending and CD Tests. The Louisville MSA AA is new since the previous evaluation due to the opening of a branch in Jefferson County in September 2023.

CONCLUSIONS ON PERFORMANCE CRITERIA IN KENTUCKY

LENDING TEST

GSB demonstrates reasonable performance under the Lending Test. While the Louisville MSA AA was weaker, the conclusion is supported by performance in the Lexington MSA AA. Examiners placed greater weight on the Lexington MSA AA due to deposit, branch, and loan volumes. Below is a discussion of the overall conclusions for each of the performance criteria. Refer to the separate analysis within each AA for more details.

Geographic Distribution

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout within the KY rated areas. This conclusion is supported by consistent performance in both KY AAs. A complete discussion of the performance of this criterion is in the individual AA sections of this evaluation.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels within the KY rated area. This conclusion is supported by the reasonable performance in the more heavily weighted Lexington MSA AA, as the performance in the Louisville MSA AA was weaker. A complete discussion of the performance of this criterion is in the individual AA sections of this evaluation.

COMMUNITY DEVELOPMENT TEST

GSB demonstrates adequate responsiveness to the CD needs of its AAs in the KY rated area through CD loans, investments, including qualified grants and donations, and CD services. Examiners considered the institution’s capacity, need, and availability of such opportunities, as well as the performance of SSIs. A majority of GSB’s KY CD activity occurred in the Lexington MSA AA, which received the most weight. Refer to subsequent sections of this evaluation for specific performance.

Community Development Loans

During the evaluation period, GSB originated four CD loans totaling \$1.9 million in the KY rated area. GSB originated 6.8 and 35.2 percent of CD loans by number and dollar volume, respectively, in the KY rated area. Further, examiners note GSB originated all CD loans within the KY rated area in the Lexington MSA AA.

Qualified Investments

During the evaluation period, GSB made 131 donations totaling \$351,000 in the KY rated area. This represents 18.7 and 21.2 percent of the bank’s total qualified investment activity by number and dollar volume, respectively; this is relatively consistent with the volume of lending and deposits in the AA. GSB’s investments performance increased significantly since the previous evaluation. At the previous evaluation, GSB made 13 qualified investments and donations totaling \$93,000. The following table illustrates GSB’s CD investments by year and purpose.

CD Investments – KY Rated Area										
AA	Community Service		Affordable Housing		Revitalize or Stabilize		Economic Development		Total #	Total \$(000)
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)		
Lexington MSA AA	11	75	5	66	113	197	0	0	129	338
Louisville MSA AA	1	10	0	0	1	3	0	0	2	13
Total	12	85	5	66	114	200	0	0	131	351

Source: Bank Data.

Community Development Services

During the evaluation period, GSB employees provided 63 occurrences of financial expertise and technical assistance to CD organizations within the KY rated area. This volume of activity represents 56.2 percent of the bank’s total qualified service activity by number, greatly exceeding the percentage of lending and deposits allocated to the AA. The following table illustrates GSB’s CD services by year and purpose.

CD Services – KY Rated Area								
AA	Affordable Housing		Community Service		Economic Development		Total Occurrences #	Total Hours #
	Occurrences #	Hours #	Occurrences #	Hours #	Occurrences #	Hours #		
Lexington MSA	2	20.0	16	48.0	0	0.0	18	70.0
Louisville MSA	5	10.0	39	61.0	1	5.0	45	76.0
Total	7	30.0	55	111.0	1	5.0	63	146.0
<i>Source: Bank Data.</i>								

LEXINGTON MSA AA– Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN LEXINGTON MSA AA

Examiners performed a full-scope review of GSB’s performance in Lexington AA, which includes the entirety of Fayette County, KY. GSB operates two branches in this AA, one in a middle-income CT and one in an upper-income CT. For this evaluation, 15.4 percent of the branches, 13.1 percent of deposits, and 17.8 percent of home mortgage loans are within the Lexington MSA AA.

Economic and Demographic Data

Based on U.S. Census data, the Lexington MSA AA includes 82 CTs with the following designations: 7 low-, 19 moderate-, 28 middle-, and 25 upper- income, as well as 3 NA CTs. See the following table for further demographic information about Lexington KY MSA AA.

Demographic Information of the Assessment Area GSB Lexington MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	82	8.5	23.2	34.2	30.5	3.7
Population by Geography	322,570	7.3	23.0	34.0	32.8	2.9
Housing Units by Geography	142,813	7.6	22.9	34.6	32.1	2.7
Owner-Occupied Units by Geography	71,547	3.5	17.6	35.7	42.6	0.6
Occupied Rental Units by Geography	59,379	11.4	29.1	33.9	20.7	5.1
Vacant Units by Geography	11,887	14.0	24.6	31.7	26.3	3.4
Businesses by Geography	50,587	4.9	17.3	33.2	36.0	8.6
Farms by Geography	822	2.6	6.9	43.2	41.2	6.1
Family Distribution by Income Level	74,500	22.5	16.2	19.2	42.2	0.0
Household Distribution by Income Level	130,926	25.3	16.4	17.2	41.1	0.0
Median Family Income MSA - 30460 Lexington-Fayette, KY MSA		\$78,944	Median Housing Value		\$ 209,900	
			Median Gross Rent		\$920	
			Families Below Poverty Level		9.9%	
<i>Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to U.S. Census data, the Lexington MSA AA contains 142,813 housing units. Of these, 50.1 percent are owner-occupied, 41.6 percent are occupied rentals, and 8.3 percent are vacant.

This evaluation uses the FFIEC updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table outlines the 2024 income ranges.

Lexington MSA AA MFI Ranges					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 95,200	< \$47,600	\$47,600 to < \$76,160	\$76,160 to < \$114,240	≥ \$114,240
<i>Source: FFIEC</i>					

According to data obtained from the Bureau of Labor Statistics, the unemployment rate within the AA remained relatively consistent with the national average, although it stayed lower than the KY average unemployment rate. The following table illustrates the average unemployment rate for the Fayette County by year.

Unemployment Rates – Lexington MSA AA			
Area	2022	2023	2024
	%	%	%
Fayette County	3.2	3.5	4.2
Kentucky	4.0	4.3	5.1
National Average	3.6	3.7	4.1
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

GSB operates in a moderately competitive environment for financial services within the Lexington MSA AA. The Lexington MSA AA has 33 financial institutions operating 114 full-service branches. Of these institutions, GSB ranked 12th with 1.3 percent of the deposit market share in the AA.

Aggregate HMDA data identifies a high level of competition for home mortgage loans within the AA. In 2024, 338 lenders originated or purchased 10,615 home mortgage loans, with the top three lenders originating 19.8 percent of these loans. GSB ranked sixth among lenders, with 3.0 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and CD needs, including the banks’ responsiveness to those needs.

Examiners reviewed a recent community contact with a local economic development group familiar with the economic conditions within the AA. The contact stated that the AA is diverse with a high percentage of young professionals due to the number of colleges and universities in the area. The contact stated most properties are used for college rentals; therefore, residents struggle to find affordable housing. The contact stated local financial institutions are supportive of economic development activities in the area but that the area is highly competitive, limiting the number of opportunities.

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 AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN LEXINGTON MSA AA

LENDING TEST

Overall, FCB demonstrates 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 Lexington MSA AA. GSB’s home mortgage lending performance slightly trails aggregate data in low CTs. GSB’s performance was comparable with aggregate data in moderate-income CTs.

Geographic Distribution of Home Mortgage Loans GSB Lexington MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	3.5	4.6	9	3.7	2,435	3.4
Moderate	17.6	17.2	44	17.9	4,900	6.9
Middle	35.7	38.0	63	25.6	17,285	24.2
Upper	42.6	39.4	127	51.6	45,595	63.8
NA	0.6	0.8	3	1.2	1,295	1.8
Total	100.0	100.0	246	100.0	71,510	100.0

Source: 2020 Census; Bank Data, as reported; 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. GSB’s performance to low-income borrowers exceeded aggregate performance. For moderate-income borrowers, GSBs performance slightly trailed aggregate performance and was comparable with demographic data. GSB continues to offer several down payment assistance and other special home loan programs to assist LMI borrowers. For example, in 2024, GSB originated approximately 52 loans through their Special Home Improvement Program totaling \$47,333; five borrowers participated in the closing cost assistance program totaling \$12,958; one borrower participated in the KHC DAP program totaling \$9,870; and four borrowers participated in the Welcome Home Program totaling \$80,000. Examiners consider GSB’s performance reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level GSB Lexington MSA AA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	22.5	7.5	24	9.8	1,330	1.9
Moderate	16.2	17.2	38	15.5	5,430	7.6
Middle	19.2	18.7	59	24.0	16,115	22.5
Upper	42.2	38.8	118	48.0	46,880	65.6
NA	0.0	17.7	7	2.9	1,755	2.5
Total	100.0	100.0	246	100.0	71,510	100.0

Source: 2020 Census; Bank Data, as reported; 2024 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

GSB demonstrated adequate responsiveness to the CD needs of the Lexington MSA AA through CD loans, qualified investments and donations, and CD services. Examiners considered the institution's capacity and need and availability of such opportunities.

Community Development Loans

During the evaluation period, GSB originated four CD loans totaling \$1.9 million in the KY rated area. GSB originated 6.8 and 35.2 percent of CD loans by number and dollar volume, respectively, in the Lexington MSA AA; this also represents all of the qualified activity in the KY rated area. The following table illustrates the bank's CD loans by year and purpose.

CD Lending - Lexington MSA AA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	0	0	0	0	0	0	0	0	0	0
2023	1	332	0	0	2	9,178	0	0	1	332
2024	0	0	0	0	1	3,120	0	0	0	0
2025	3	1,542	0	0	0	0	0	0	3	1,542
Total	4	1,874	0	0	0	0	0	0	4	1,874

Source: Bank Data.

Of note, GSB originated a \$1.2 million loan for a multi-family building, with all units being below the HUD fair market rent (Affordable Housing).

Qualified Investments

During the evaluation period, GSB provided 129 qualified investments and donations totaling \$338,000 in the Lexington MSA AA. This represents 18.5 and 20.4 percent of the bank's total qualified investment activity by number and dollar volume, respectively. GSB's qualified investments and donations increased significantly since the previous evaluation due to the inclusion of the Special Home Improvement Program. At the previous evaluation, GSB provided 13 qualified investments and donations totaling \$93,000. The following table illustrates GSB's CD investments by year and purpose.

CD Investments – Lexington MSA AA								
Year	Community Service		Affordable Housing		Revitalize or Stabilize		Total #	Total \$(000)
	#	\$(000)	#	\$(000)	#	\$(000)		
2023	1	5	1	8	40	44	42	57
2024	7	44	4	58	61	64	72	167
2025	3	26	0	0	12	89	15	115
Total	11	75	5	66	113	197	129	338

Source: Bank Data.

Notable examples of GSB’s qualified donations within the AA:

- An \$8,000 donation to a housing and financial education program to support operations for low-income individuals (Affordable Housing).
- A \$25,000 donation to a housing assistance organization to assist in the rehabilitation of two affordable single family rentals for underserved community (Affordable Housing).
- A \$15,000 donation to a financial literacy conference to support LMI families by providing financial education and assistance to reduce barriers in homeownership (Community Service).

Community Development Services

During the evaluation period, GSB provided 18 occurrences of financial expertise and technical assistance to CD organizations within the Lexington MSA AA. This volume of activity represents 16.1 percent of the bank’s total qualified service activity by number, which is relatively consistent with the concentration of lending and deposits in the AA. The following table illustrates GSB’s CD services by year and purpose.

CD Services – Lexington MSA AA						
Year	Affordable Housing		Community Service		Total Occurrences #	Total Hour #
	Occurrences #	Hour #	Occurrences #	Hour #		
2023	1	19.0	6	18.0	7	37.0
2024	1	1.0	6	19.0	7	20.0
2025	0	0.0	4	13.0	4	13.0
Total	2	20.0	16	48.0	18	70.0

Source: Bank Data.

Notable examples of GSB’s qualified services within the AA:

- A member of management spoke at an affordable housing conference, with LMI individuals present, about the many programs and how to achieve home ownership (Affordable Housing).
- A member of management participated in a Board meeting for a community housing foundation (Community Service).
- A member of management provided financial literacy to LMI individuals on owning a home (Community Service).

LOUISVILLE MSA AA– Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN LOUISVILLE MSA AA

Examiners performed a full-scope review of GSB’s performance within the Louisville AA, which includes the entirety of Jefferson County in KY. GSB operates one branch, opened in September 2023, within this AA. This branch is in an upper-income CT. For this evaluation, 7.7 percent of the

branches, 5.3 percent of deposits, and 2.5 percent of home mortgage loans are within the Louisville MSA AA.

Economic and Demographic Data

Based on U.S. Census data, the Louisville MSA AA includes 216 CTs with the following designations: 28 low-, 56 moderate-, 73 middle-, and 52 upper-income, as well as 7 NA CTs. See the following table for further demographic information about the Louisville KY MSA AA.

Demographic Information of the Assessment Area GSB Louisville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	216	13.0	25.9	33.8	24.1	3.2
Population by Geography	782,969	8.9	25.2	37.2	27.4	1.4
Housing Units by Geography	347,172	9.7	25.0	37.2	26.3	1.8
Owner-Occupied Units by Geography	194,638	4.5	20.7	40.2	33.9	0.7
Occupied Rental Units by Geography	121,773	15.1	30.4	34.6	16.5	3.4
Vacant Units by Geography	30,761	21.0	30.4	29.3	16.7	2.7
Businesses by Geography	116,339	7.6	18.5	37.2	34.9	1.9
Farms by Geography	682	3.7	10.9	28.5	55.1	1.9
Family Distribution by Income Level	186,716	22.2	18.1	19.4	40.3	0.0
Household Distribution by Income Level	316,411	24.9	16.9	18.4	39.8	0.0
Median Family Income MSA - 31140 Louisville/Jefferson County, KY-IN MSA		\$76,893	Median Housing Value		\$ 191,620	
			Median Gross Rent		\$900	
			Families Below Poverty Level		9.6%	
<i>Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to 2020 U.S. Census data, the Lexington MSA AA contains 347,172 housing units. Of these, 56.1 percent are owner-occupied, 35.1 percent are occupied rentals, and 8.9 percent are vacant.

This evaluation uses the FFIEC updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table outlines the ranges for 2024.

Louisville MSA AA MFI Ranges					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 92,600	< \$46,300	\$46,300 to < \$74,080	\$74,080 to < \$111,120	≥ \$111,120
<i>Source: FFIEC</i>					

According to data obtained from the Bureau of Labor Statistics, the unemployment rate within the AA remained higher than the national average, although it stayed consistent with the KY average unemployment. The following table illustrates the average unemployment rate for Jefferson County by year.

Unemployment Rates – Louisville MSA AA			
Area	2022	2023	2024
	%	%	%
Jefferson County	4.0	4.1	4.8
Kentucky	4.0	4.3	5.1
National Average	3.6	3.7	4.1
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

GSB operates in a moderately competitive environment for financial services within the Louisville MSA AA. The Louisville MSA AA has 30 financial institutions operating 197 full-service branches. Of these institutions, GSB ranked 21st with 0.2 percent of the deposit market share within the AA.

Aggregate HMDA data indicates a high level of competition for home mortgage loans within the AA. In 2024, 457 lenders originated or purchased 30,024 home mortgage loans, with the top three lenders originating 16.7 percent of these loans. GSB ranked 86th among lenders, with 0.2 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit needs and opportunities, including the bank’s responsiveness to those needs.

Examiners contacted a local economic development organization. The contact stated the area has made significant efforts to attract younger talent. Additionally, the contact stated affordable housing is a major need in the area with demand far outpacing supply. The contact stated financial institutions could have better communication in the Louisville area regarding what products they offer. Lastly, the contact stated institutions generally are meeting the credit needs of the area but expressed a general lack of trust between traditional banks and local minority businesses.

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 CD needs of the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN LOUISVILLE MSA AA

LENDING TEST

GSB demonstrated poor performance under the Lending Test within this AA. While geographic distribution reflected reasonable dispersion, this conclusion is supported by the poor performance for the borrower profile criterion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Louisville MSA AA. GSB’s performance in the low-income CTs is consistent with aggregate performance and demographic data but trails aggregate data in moderate-income CTs. Examiners considered the numerous down payment assistance programs. For example, GSB provided one grant through the Kentucky Down Payment Assistance Program totaling \$11,870; and one borrowers participated in the closing cost assistance program totaling \$3,000.

Geographic Distribution of Home Mortgage Loans GSB Louisville MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	4.5	5.4	2	5.3	320	1.9
Moderate	20.7	22.9	7	18.4	1,315	8.0
Middle	40.2	37.9	11	29.0	2,835	17.1
Upper	33.9	33.2	18	47.4	12,080	73.0
NA	0.7	0.6	0	0.0	0	0.0
Total	100.0	100.0	38	100.0	16,550	100.0

Source: 2020 Census; Bank Data, as reported; 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels. GSB made no loans within the low-income borrowers, significantly trailing both the demographic and aggregate comparative data. GSB’s performance is consistent with aggregate performance for moderate-income borrowers, slightly exceeding the corresponding demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level GSB Louisville MSA AA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	22.2	12.4	0	0.0	0	0.0
Moderate	18.1	22.3	8	21.1	1,450	8.8
Middle	19.4	19.1	7	18.4	1,515	9.2
Upper	40.3	28.8	21	55.3	13,225	79.9
NA	0.0	17.5	2	5.3	360	2.2
Total	100.0	100.0	38	100.0	16,550	100.0

Source: 2020 Census; Bank Data, as reported; 2024 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

GSB demonstrated poor responsiveness to the CD needs of the AA through CD investments and CD loans. While the volume of CD services was solid, the conclusion us supported by nominal levels of CD lending and investment. Examiners considered the institution's capacity and need and availability of such opportunities.

Community Development Loans

GSB originated no CD loans in the AA.

Qualified Investments

GSB made two donations totaling \$13,000 in the Louisville MSA AA. This represents 0.3 and 0.8 percent of the bank's total qualified investment activity by number and dollar volume, respectively. The following table illustrates GSB's CD investments by year and purpose.

CD Investments – Louisville MSA AA								
Year	Community Service		Affordable Housing		Revitalize or Stabilize		Total #	Total \$(000)
	#	\$(000)	#	\$(000)	#	\$(000)		
2024	0	0	0	0	1	3	1	3
2025	1	10	0	0	0	0	1	10
Total	1	10	0	0	1	3	2	13

Source: Bank Data.

Of note, GSB donated \$10,000 to a housing organization, which provides financial mentorship to single LMI mothers with the goal of homeownership (Community Service).

Community Development Services

GSB employees provided 45 occurrences of financial expertise and technical assistance to CD organizations within the Louisville MSA AA. This volume of activity represents 40.2 percent of the bank's total qualified service activity by number. The following table illustrates GSB's CD services by year and purpose.

CD Services – Louisville MSA AA								
Year	Affordable Housing		Community Service		Economic Development		Total Occurrences #	Total Hour #
	Occurrences #	Hour #	Occurrences #	Hour #	Occurrences #	Hour #		
2024	5	10.0	18	24.0	1	5.0	24	39.0
2025	0	0.0	21	37.0	0	0.0	21	37.0
Total	5	10.0	39	61.0	1	5.0	45	76.0
Source: Bank Data								

Notable examples of GSB’s qualified services within the AA:

- A member of management provided homeownership counseling to residents in an LMI tract (Community Service).
- A member of management provided financial expertise for a youth program in an LMI tract (Community Service).

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 AA(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, CD loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's AA(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 AA(s).

Community Development Test

The Community Development Test considers the following criteria:

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

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
Cincinnati MSA	Satisfactory	Satisfactory	Satisfactory
Kentucky	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/AA.

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 CD 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 CD 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 CD 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 CD banks, CD loan funds, CD credit unions, micro enterprise funds, and CD venture capital funds.

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

- Having a primary mission of promoting CD;
- 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 CD; 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 AA 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 AA(s) or a broader statewide or regional area including the bank's AA(s).

Community Development Service: A service that:

- (1) Has as its primary purpose CD;
- (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 AA. 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 AA. 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/AA.

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 CD.

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.