

PUBLIC DISCLOSURE

February 20, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Trust Bank, Inc.
RSSD #509811

346 North Mayo Trail
Pikeville, Kentucky 41501

Federal Reserve Bank of Cleveland

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING: OUTSTANDING

The following table indicates the performance level of Community Trust Bank, Inc. with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	Community Trust Bank PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors supporting the institution's rating include:

- An excellent responsiveness to credit needs;
- A high percentage of loans originated in the bank's assessment area (AA);
- A good distribution of loans among borrowers of different income levels and businesses and farms of different sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving the AA's credit needs;
- A significant level of qualified community development investments and grants;
- Occasional use of complex investments;
- Retail delivery systems are readily accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing of branches has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the AAs; and,
- A leader in providing community development services.

DESCRIPTION OF INSTITUTION

Overview

Community Trust Bank, Inc. (Community Trust) is a wholly owned subsidiary of Community Trust Bancorp, Inc. (CTBI). Both companies are headquartered in Pikeville, Kentucky. As of September 30, 2023, Community Trust has \$5.6 billion in total assets and \$4.6 billion in total deposits, representing a 28.7% increase in total assets and 34.4% increase in total deposits since the previous evaluation. The bank and the holding company each own three non-bank subsidiaries. None of these entities engage in lending or qualified investment related CRA activities.

Business Lines

Community Trust operates with three lines of business. These business units provide traditional banking services to business and retail clients:

- Personal Banking – includes checking, savings and money market, certificates of deposit and individual retirement accounts, debit cards, credit cards, real estate mortgage loans, home equity lines, and consumer loans
- Business Banking – includes business checking, savings and money market, certificates of deposit, credit cards, commercial real estate, revolving credit lines, Small Business Administration (SBA) and United States Department of Agriculture (USDA) funding, and corporate and merchant services
- Wealth Management and Financial Services (under CTBI) – includes full-service brokerage and insurance services and wealth management services such as wealth planning, portfolio management, trust and estate, and retirement plan services

Assessment Areas

The following summarizes Community Trust's AAs evaluated as part of this CRA performance evaluation:

Multistate

- Huntington-Ashland WV-KY-OH MSA #23060, consisting of the entireties of Boyd and Greenup counties in Kentucky and Cabell and Wayne counties in West Virginia (excluding Putnam County in West Virginia, Carter County in Kentucky, and Lawrence County in Ohio)

Kentucky

- Nonmetropolitan Kentucky, consisting of the entireties of Adair, Bell, Boyle, Fleming, Floyd, Franklin, Green, Johnson, Knott, Laurel, Letcher, Madison, Marion, Mercer, Montgomery, Perry, Pike, Pulaski, Rockcastle, Russell, Taylor, and Whitley counties.
- Lexington-Fayette KY MSA #45780, consisting of the entireties of Clark, Fayette, Scott, and Woodford counties (excluding Bourbon and Jessamine counties).

Tennessee

- Knoxville TN MSA #28940, consisting of entireties of Anderson and Campbell counties (excluding Blount, Knox, Loudon, Morgan, Roane, and Union counties).

West Virginia

- Nonmetropolitan West Virginia, consisting of the entireties of Mingo and Nicholas counties.
- Charleston WV MSA #16620,¹ consisting of the entirety of Lincoln County (excluding Boone, Clay, Jackson, and Kanawha counties).

Financial Overview

Community Trust offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its AAs. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, mortgage loans, and credit cards. Community Trust offers construction lending and commercial loan products, including term loans, bridge loans, lines of credit, business credit cards, and SBA and USDA loans. Community Trust also offers its customers remote deposit capture, mobile and online banking services (e.g., mobile deposit, bill pay, eStatements, Zelle®, Apple Pay, Google Pay, and Samsung Pay), and identity theft prevention.

The following chart displays Community Trust's loan portfolio composition as of September 30, 2023:

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	274,214	6.9
Farmland	59,011	1.5
1-4 Family Residential Real Estate	1,082,783	27.2
Multifamily Residential Real Estate	140,087	3.5
Non-Farm Non-Residential Real Estate	993,380	24.9
Agricultural	16,696	0.4
Commercial and Industrial	347,285	8.7
Consumer	991,668	24.9
Other	79,895	2.0
Gross Loans	3,985,019	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Community Trust's investment portfolio as of September 30, 2023, was \$1.2 billion, representing 21.7% of total assets. U.S. Treasury & Agency securities accounted for 60.5% of investments, while municipal securities and all other securities comprised 19.1% and 12.4% of total

¹ Charleston WV MSA did not exist as a separate AA in the previous evaluation because in 2018 Lincoln County was in the Huntington-Ashland MSA.

investments, respectively. The remaining 8.0% of total investments consisted of interest-bearing bank balances.

No known legal impediments exist that would restrain Community Trust from meeting the credit needs of its AAs.

Previous Public Evaluation

Community Trust's CRA performance was evaluated using the CRA examination procedures for large banks. Community Trust received a Satisfactory rating in the October 7, 2019, CRA Performance Evaluation. The lending and service tests were rated High Satisfactory, and the investment test was rated Outstanding.

SCOPE OF EXAMINATION

For the purpose of this evaluation, Community Trust is an interstate bank with six delineated CRA AAs in Kentucky, Tennessee, and West Virginia. The following AAs were selected for full-scope reviews the Huntington-Ashland WV-KY-OH MSA (Huntington-Ashland), Nonmetropolitan Kentucky, the Knoxville TN MSA (Knoxville), and Nonmetropolitan West Virginia. Criteria used to select full-scope AAs includes the volume of Home Mortgage Disclosure Act (HMDA) and CRA (small business/small farm) lending by volume and dollar amount as a percentage of overall lending activity, deposit market share, percentage of deposits, number of branches, percentage of LMI geographies, volume of community development activities, and other non-financial considerations. Where comparable activity was noted, full-scope AAs not selected at the previous examination were considered.

Borrower distribution received greater weight than geographic distribution based on the percentage of LMI families compared to the percentage of LMI geographies across the AA, unless otherwise noted. Nonmetropolitan Kentucky received the most weight in this evaluation, because it is Community Trust's primary market. It has the most branches and the largest concentrations of lending, deposits, and community development activities. The Huntington-Ashland AA received the second-highest weight, followed by the Knoxville AA and Nonmetropolitan West Virginia. The Lexington-Fayette KY MSA (Lexington-Fayette) and the Charleston WV MSA (Charleston) received limited-scope reviews.

Examination Evaluation Period and Products Reviewed

This evaluation includes an analysis of HMDA- and CRA-reportable loans originated from January 1, 2018, through December 31, 2022. Multi-family and other purpose closed-end loans were not considered in this evaluation due to limited volume. In the Huntington-Ashland AA small business loans were evaluated separately each year. In 2020 and 2019 refinance, home purchase, and home improvement loans were evaluated separately. In 2021 and 2018 refinance and home purchase loans were evaluated separately. There was only enough volume to evaluate

home purchase loans in 2022. Home improvement loans were not evaluated in 2022, 2021, or 2018 due to limited volume. Refinance loans were not evaluated in 2022 due to limited volume. In Nonmetropolitan Kentucky refinance, home purchase, home improvement, small business, and small farm loans were evaluated separately each year. There was only enough volume to evaluate small farm lending in Nonmetropolitan Kentucky. In the Knoxville AA home purchase and refinance loans were evaluated separately in 2021 and 2020. There was only enough volume to evaluate home purchase loans in 2022, 2019, and 2018. Refinance loans were not evaluated in 2022, 2019, and 2018 due to limited volume. Home improvement loans were not considered due to limited volume. There was only enough volume to evaluate small business lending in 2021 and 2020. In Nonmetropolitan West Virginia HMDA loans were combined due to limited volume in 2022, 2020, 2019, and 2018. There was only enough volume to evaluate refinance loans in 2021. Home purchase and home improvement loans were not evaluated in 2021 due to limited volume. There was only enough volume to evaluate small business loans in 2020.

Based on the total loan volume and dollar amounts, HMDA-reportable (refinance, home purchase, and home improvement, respectively) loans received the greatest weight followed by small business and small farm loans. If lending performance differed between years, more weight was given to 2020 performance, the year with the most loans.

Community development loans and investments funded between October 8, 2019, through December 31, 2023, were reviewed as part of the lending and investment tests, respectively. Investments with community development as a primary purpose that were funded during a prior evaluation period, but still outstanding as of December 31, 2023, were also considered. Lastly, community development services that occurred during this same period were reviewed as part of the service test evaluation.

A summary of the scope of the examination is listed in Appendix A.

Examination Analysis

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination procedures for Large Bank Institutions was utilized to evaluate Community Trust's CRA Performance under Regulation BB. As an interstate bank Community Trust is subject to Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act.² This evaluation of Community Trust's lending record in individual AAs includes the utilization of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.³ Demographic characteristics of a particular AA are useful in

² Section 109 of the Act prohibits a bank from establishing or acquiring a branch or branches outside its home state primarily for the purpose of deposit production.

³ Demographic data: Includes American Community Survey (ACS) and Dun & Bradstreet data, plus the most current census data available. American Community Survey (ACS) data is part of the U.S. Census Bureau's Decennial Census Program and is designed to provide more current demographic, social, economic, and housing estimates throughout the decade.

analyzing a financial institution's lending record, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business/small farm demand, self-reported data on revenue size and geographic location from business entities are collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with housing and economic conditions information, is used to establish performance context and evaluate Community Trust accordingly. Refer to Appendices C and E for explicit demographic data.

Loans are evaluated to determine the lending activity inside and outside Community Trust's AAs. In addition, loans inside the AA are evaluated based on the borrower and geographic income distribution for each AA. The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans originated to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of small business and small farm loans is assessed by comparing the percentage of loans originated to businesses or farms in each revenue category (less than or comparable to \$1.0 million and greater than \$1.0 million) to the percentage of total businesses or total farms in each revenue category.

The geographic distribution of HMDA-reportable loans is assessed by comparing the percentage of loans originated in each income category (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geographic income category. Small business and small farm loans are compared to the percentage of small businesses or small farms within each geographic income category.

Borrower distribution received more consideration in this evaluation than geographic distribution, since the overall percentage of LMI families was greater than the overall percentage of LMI geographies, unless stated otherwise.

Lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses.

Community Trust's lending performance was also compared to the performance of aggregate lenders in 2018, 2019, 2020, 2021, and 2022. Aggregate lenders include all lenders required to report HMDA-reportable and CRA-reportable small business/small farm lending data within the respective AAs. Lending market share is also discussed to give a better understanding of where Community Trust ranks within the respective areas. For retail services, Community Trust's branch distribution analysis was conducted using data as of December 31, 2022.

Community development activities were reviewed to determine whether they have community development as a primary purpose and meet the geographic requirements of CRA. The eligibility of a loan, investment, or service is based on demographic information available to Community Trust at the time the community development activity was undertaken. Qualified community development activities were analyzed from quantitative and qualitative perspectives to better understand the volume of activity impacting a particular AA, the innovativeness of those activities, and the responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular AA.

To better understand AA community development and credit needs, several sources were utilized, including publicly accessible data, information submitted by Community Trust, and plans describing the community development environment in local markets. Eight community contact interviews were conducted with representatives from several community foundations, a housing coalition, and a regional commission operating inside Community Trust's AAs. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from these interviews helped establish a context for the communities in which Community Trust operates and gather information on its performance.

Community contacts identified the lack of financial stability (i.e., living wage jobs), safe affordable housing, and reliable public transportation as the most critical problems across the AA; followed by the health, educational, and unemployment impact from the opioid epidemic. Other identified challenges included the need for reliable and affordable high-speed internet, workforce development, financial literacy and homebuyer education, and access to flexible capital for entrepreneurs and small businesses. Lastly, the contacts identified several opportunities for bank participation. More detailed information obtained from individual community contacts is included in the "Description of the Institution's Operations" section for each full-scope AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Community Trust's overall CRA performance is rated Outstanding. Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending, investment, and service test performance ratings. Community Trust's CRA program includes a strategy to focus on meeting the credit and community development needs of its AAs and continues to work on ways to strengthen community engagement to help identify unmet community development needs.

Lending Test

Community Trust's lending test performance is rated Outstanding. Lending performance is Outstanding in Kentucky and Tennessee, High Satisfactory in Huntington-Ashland, and Low

Satisfactory in West Virginia. The overall penetration of loans among borrowers of different income levels is good; and the distribution to businesses and farms of different sizes is good. The overall geographic distribution of loans is good, with moderate gaps in lending. Community Trust is a leader in making community development loans and makes use of flexible lending programs. Lastly, Community Trust exhibits an excellent record of serving the credit needs of LMI individuals and areas and very small businesses. As discussed earlier, Community Trust's performance in Nonmetropolitan Kentucky had the greatest impact on the overall lending performance.

While Community Trust's lending distribution by borrower income and geography is referenced throughout this report, detailed information about HMDA- and CRA-reportable loans can be found in Appendix D for full-scope and Appendix F for limited-scope AAs, respectively. In some AAs and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance, and the reader should refer to the appendices for specific data.

Lending Activity

Community Trust's lending activity reflects excellent responsiveness to the credit needs of its AAs, taking into consideration its strategic objectives, economic conditions, and competitive factors. During the evaluation period, the majority of loans originated by volume and dollar amount were made in Community Trust's delineated AAs; however, concentrations of HMDA and/or small business lending in excluded counties within the bank's delineated footprint were identified:

- Lawrence County in the Huntington-Ashland MSA
- Jessamine and Bourbon counties in the Lexington-Fayette MSA
- Blount and Knox counties in the Knoxville MSA

As the data shows in the tables below, Community Trust originated more HMDA-related loans by number and dollar amount than small business- and small farm-related loans; as a result, HMDA-related lending typically had a greater impact on lending ratings. Overall lending was considered responsive to credit needs in all AAs, commensurate with deposits, and no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in the full-scope section of this report.

Assessment Area Concentration

The following tables show the number and percentage of loans located inside and outside of Community Trust's AAs by loan type. As indicated below, Community Trust originated a high percentage of the total loans by volume and by dollar amount to borrowers, businesses, and farms located within its AAs in 2018 through 2021 and in 2022.

Lending Inside and Outside the Assessment Areas January 1, 2018 – December 31, 2021								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	1,223	84.5	59,545	82.10	224	15.5	12,987	17.9
Home Purchase - Conventional	3,562	78.9	600,743	74.60	952	21.1	204,712	25.4
Multi-Family Housing	102	63.0	97,167	58.50	60	37	68,888	41.5
Other Purpose Closed-End	127	78.4	11,422	68.40	35	21.6	5,286	31.6
Other Purpose LOC	1,091	86.4	48,658	83.00	172	13.6	9,962	17.0
Refinancing	4,913	83.5	690,349	78.90	974	16.5	184,981	21.1
Total HMDA related	11,018	82.0	1,507,884	75.60	2,417	18	486,816	24.4
Small Business – Secured by Real Estate	63	76.8	6,964	61.70	19	23.2	4,329	38.3
Small Business	6,665	77.1	472,549	72.50	1,975	22.9	179,496	27.5
Total Small Business related	6,728	77.1	479,513	72.30	1,994	22.9	183,825	27.7
Small Farm	324	58.3	24,657	57.30	232	41.7	18,340	42.7
Total Small Farm related	324	58.3	24,657	57.30	232	41.7	18,340	42.7
Total Loans	18,070	79.6	2,012,054	74.50	4,643	20.4	688,981	25.5
Note: Percentages may not total 100.0 percent due to rounding.								

Community Trust originated 79.6% of its total loans by volume and 74.5% by dollar amount to borrowers, businesses, and farms located inside its AAs from 2018 through 2020. The increase in small business loans due to the bank's involvement with the Paycheck Protection Program (PPP) loans and did not negatively impact AA concentration of small business loans inside the AA.

Lending Inside and Outside the Assessment Areas January 1, 2022 – December 31, 2022								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	398	83.6	23,192	77.5	78	16.4	6,717	22.5
Home Purchase - Conventional	796	76.5	159,154	71.0	245	23.5	65,048	29.0
Multi-Family Housing	20	47.6	24,580	45.0	22	52.4	29,982	55.0
Other Purpose Closed-End	31	73.8	4,266	75.9	11	26.2	1,351	24.1
Other Purpose LOC	245	81.7	15,481	75.3	55	18.3	5,090	24.7
Refinancing	527	84.2	63,669	79.0	99	15.8	16,906	21.0
Total HMDA related	2,017	79.8	290,342	69.9	510	20.2	125,094	30.1
Small Business	458	76.5	74,272	74.8	141	23.5	24,991	25.2
Total Small Business related	458	76.5	74,272	74.8	141	23.5	24,991	25.2
Small Farm	73	55.3	6,000	49.7	59	44.7	6,074	50.3
Total Small Farm related	73	55.3	6,000	49.7	59	44.7	6,074	50.3
Total Loans	2,548	78.2	370,614	70.4	710	21.8	156,159	29.6
Note: Percentages may not total 100.0 percent due to rounding.								

Community Trust originated 78.2% of its total loans by volume and 70.4% by dollar amount to borrowers, businesses, and farms located inside its AAs in 2022.

Distribution of Lending by Borrower Income, Business and Farm Revenue Size and Geographic Distribution

The overall distribution of loans is good among borrowers of different income levels and to businesses and farms of different sizes. The distribution HMDA-reportable lending to borrowers of different income levels is good in Kentucky and Huntington-Ashland and adequate in Tennessee and West Virginia. The distribution to businesses of different sizes is good in Kentucky, Huntington-Ashland, Tennessee, and West Virginia; and the distribution to farms of different sizes is good in Kentucky (Nonmetropolitan Kentucky only).

The overall geographic distribution of loans reflects a good penetration throughout the AAs with a moderate level of lending gaps. The geographic distribution of HMDA-reportable lending is excellent in Tennessee, good in Kentucky and Huntington-Ashland, and adequate in West Virginia. The geographic distribution of small business lending is excellent in Tennessee and good in Kentucky, Huntington-Ashland, and West Virginia. The geographic distribution of small farm lending is excellent in Nonmetropolitan Kentucky. A limited level of lending gaps was identified in Kentucky, moderate levels in Tennessee and West Virginia, and a significant level in Huntington-Ashland.

Between April 2020, through May 2021, Community Trust facilitated 6,259 PPP loans totaling \$306.8 million. PPP loans are administered by the SBA as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). PPP loans are designed to help businesses retain workers and staff during the economic hardship resulting from the pandemic.⁴ Of the total PPP loans, 6,036 (96.4%) loans totaling \$293.4 million (95.6%) were made in the bank's AAs. Consistent with information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs;⁵ loans, including PPP loans, in amounts of \$1.0 million or less to for-profit businesses or to nonprofit organizations that are secured by nonfarm, non-residential real estate, are reported, and considered as small business loans under the retail lending test. Reported revenue was not available for most PPP loans given the program requirements; the impact of any large percentages of unknown revenues will be considered in this evaluation. PPP loans in amounts greater than \$1.0 million may be considered as community development loans if they also have a primary purpose of community development as defined under the CRA. Community Trust did not originate PPP loans in amounts greater than \$1.0 million; therefore, all of the bank's PPP loans were considered under the retail lending test.

⁴[FEMA Major Disaster Declarations: In March 2020, each county was designated as a major disaster area due to the COVID-19 pandemic](#)

⁵ [May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

Community Development Loans

Community Trust is a leader in making community development loans during the evaluation period. Community Trust originated or renewed 80 community development loans totaling approximately \$122.0 million. This represents a significant increase of community development lending by volume and dollar amount since the previous evaluation. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loans	#	\$
Revitalization / Stabilization	48	\$67,758,612
Economic Development	7	\$25,951,000
Community Services	11	\$15,299,375
Affordable Housing	14	\$12,997,000
Total	80	\$122,005,987
<i>Total includes loans that benefit broader regional areas</i>		

The majority of community development loans by dollar amount were made in Kentucky (69.6%), followed by Tennessee (24.1%), Huntington-Ashland (4.3%), and West Virginia (2.0%), respectively. Community Trust is a leader in making community development loans in Kentucky and Tennessee and makes a relatively high level of community development loans in Huntington-Ashland and West Virginia.

Community development loans addressed a wide array of expressed needs and are considered responsive to credit needs of LMI individuals and areas and small businesses across its AAs. Revitalization/stabilization loans supported the retention and creation of at least 116 permanent jobs and provided funding to distressed middle-income area communities. Economic development loans helped small businesses create and retain at least 333 permanent jobs for LMI workers. Community services loans provided funding to expand health care services in medically underserved areas and address food insecurity. Affordable housing loans supported at least 137 units of affordable housing for LMI individuals, families, and seniors. Community contacts emphasized all aspects of affordable housing as a critical need across the AA and access to health-related services and capital for small businesses. A majority of community development loans supported these expressed needs.

Because Community Trust has been responsive to community development needs and opportunities, consideration was given to 16 community development loans totaling \$35.8 million that benefited broader regional areas in Kentucky, Tennessee, and the Huntington-Ashland MSA. These loans supported revitalization/stabilization, economic development, community services, and affordable housing and represent approximately 29.4% of the bank's total community development lending by dollar amount.

Community development loans exhibit excellent responsiveness to meeting a variety of credit needs of small businesses and LMI individuals, and in LMI and distressed/underserved middle-income communities by providing access to critical financing, improving opportunities, and meeting health needs of LMI, particularly in medically underserved areas. Based on the level of community development lending activities and responsiveness, Community Trust is a leader in making community development loans in Kentucky and Tennessee, makes a relatively high level in Huntington-Ashland, and an adequate level in West Virginia.

Flexible Lending Practices⁶

Community Trust makes use of flexible lending practices in serving credit needs of borrowers in LMI geographies and to LMI borrowers throughout its AAs. These programs primarily are designed to assist first-time homebuyers with needed down payment or closing costs or small businesses with access to capital.

- In-House Special Home Loan Program – Community Trust developed a loan program for LMI borrowers that make home ownership more affordable by reducing out-of-pocket expenses. Qualified borrowers are able to borrow up to 100% of the home's purchase price, private mortgage insurance is not required, eligible homebuyers can receive up to 3% of the home's purchase price (or \$3,000) for down payment assistance, and downpayment as low as \$500 (may be gifted from family or nonprofit). The interest rate is based on Freddie Mac's fixed rate product with no points/no origination fee and an interest rate that may be discounted by 1% for applicant(s) with income of 60% or less of the area's Median Family Income (MFI). For properties in LMI areas, there is no income limitation. For properties not in LMI areas, the applicant's income cannot exceed 80% MFI for the property location. The maximum payment is limited to 30% of borrower's income and the maximum debt-to-income is 43%. Escrow for taxes and insurance and homeownership counseling is required. In partnership with housing development agencies (Habitat for Humanity/REACH), Community Trust provided \$3.9 million in permanent financing to 41 qualified borrowers in the Lexington-Fayette AA during the evaluation period.
- Federal Home Loan Bank (FHLB) of Cincinnati Welcome Home Program: This FHLB program provides down payment assistance to LMI individuals funded through direct subsidies from member banks. Community Trust provided direct subsidies totaling \$137,500 to 26 individuals through this program during the evaluation period.
- Fannie Mae Home Possible/Home Possible Advantage Program(s): These programs help to expand access to credit and to support sustainable homeownership by offering LMI first-time home buyers with lower credit scores and higher loan-to-value ratios mortgages and may not have the resources for a larger down payment with lower downpayments, fixed interest rates, reduced mortgage insurance coverage levels, and homeownership

⁶ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria.

counseling. Homebuyers must be 80% of Area Median Income (AMI) in all census tracts; and if borrowers are first-time homebuyers, at least one borrower must complete homebuyer education, regardless of LTV. Community Trust originated seven Home Possible/Home Possible Advantage loans in the Huntington-Ashland, Lexington-Fayette, and Nonmetropolitan Kentucky AAs during the evaluation period.

- Small Business Administration (SBA) 7(a) Loan Program: This program is the SBA's most common loan program, offering funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes. Community Trust was honored by the SBA for the 15th consecutive year as Kentucky's top volume SBA 7a community bank lender in 2022-2023. In Kentucky, the SBA authorized 45 guaranteed 7a loans for Community Trust customers totaling \$9.4 million and one SBA 504 project totaling \$1.6 million. The SBA ranked Community Trust third in West Virginia with six loans totaling \$3.2 million in 2022-2023.⁷

Use of these products in serving LMI individuals and in LMI communities was considered when there was sufficient volume. There was not enough volume to conduct a meaningful analysis in West Virginia. Community Trust also offers Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture/Rural Housing Service (USDA) loans; these government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. There were not enough loans to conduct a meaningful analysis of these products.

In addition to PPP loans in amounts of \$1.0 million or less being considered as small business loans under the retail lending test; PPP loans also receive consideration under flexible lending practices. PPP loans are considered particularly responsive if made to small businesses with gross annual revenues of \$1.0 million or less or to businesses in LMI geographies or distressed nonmetropolitan middle-income geographies. The following table reflects the total number PPP loans by AA and tract income, number, and dollar amount:

⁷ [Top Community Bank Lender in Kentucky – 2022-2023](#)

Geographic Distribution Flexible Lending Practices - PPP Loans								
Assessment Area	#	# - %	# in LMI or Distressed Middle-Income Tracts	# - %	\$	\$ - %	\$ in LMI or Distressed Middle-Income Tracts	\$ - %
Huntington-Ashland MSA	324	5.4%	147	45.4%	\$28,798,000	9.8%	\$1,313,300	4.6%
Broader Regional Area	44	0.7%	0	0.0%	\$5,089,000	1.7%	\$0	0.0%
Huntington-Ashland Total	368	6.1%	147	39.9%	\$33,887,000	11.6%	\$1,313,300	3.9%
Lexington-Fayette MSA	689	11.4%	131	19.0%	\$38,550,000	13.1%	\$7,014,000	18.2%
Nonmetropolitan Kentucky	3,418	56.6%	2,459	71.9%	\$140,223,000	47.8%	\$96,954,000	69.1%
Broader Regional Area	905	15.0%	618	68.3%	\$42,787,000	14.6%	\$31,900,000	74.6%
Kentucky	5,012	83.0%	3,208	64.0%	\$221,560,000	75.5%	\$135,868,000	61.3%
Knoxville MSA	235	3.9%	181	77.0%	\$6,296,000	2.1%	\$4,491,000	71.3%
Broader Regional Area	211	3.5%	58	27.5%	\$14,232,000	4.9%	\$4,294,000	30.2%
Tennessee	446	7.4%	239	53.6%	\$20,528,000	7.0%	\$8,785,000	42.8%
Charleston MSA	26	0.4%	3	11.5%	\$1,818,000	0.6%	\$55,000	3.0%
Nonmetropolitan West Virginia	127	2.1%	91	71.7%	\$8,050,000	2.7%	\$4,058,000	50.4%
Broader Regional Area	57	0.9%	15	26.3%	\$7,517,000	2.6%	\$3,431,000	45.6%
West Virginia	210	3.5%	109	51.9%	\$17,385,000	5.9%	\$7,544,000	43.4%
Total	6,036	100.0%	3,703	61.3%	\$293,360,000	100.0%	\$153,510,300	52.3%

Of total PPP loans 61.3% by volume and 52.3% by dollar amount were originated in either LMI or distressed middle-income tracts. Community contacts emphasized the need for access to capital for small businesses across the AAs. The qualitative impact of these loans in LMI and distressed middle-income areas supported Community Trust's overall lending test performance.

Community Trust makes use of flexible lending practices in comparison to demographic comparators in serving AA credit needs in Kentucky, Huntington-Ashland, and Tennessee. Use of these products enhanced Community Trust's overall lending test performance.

Investment Test

Community Trust's performance under the investment test is rated High Satisfactory. Community Trust has a significant level of qualified community development investments and donations and is occasionally in a leadership position.

Community Trust has \$54.7 million in qualified community development investments. This represents an increase by dollar amount since the previous evaluation. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

Purpose of CD Investment	#	\$
Affordable Housing	130	\$54,157,626
Economic Development	3	\$52,637
Revitalization/Stabilization	1	\$500,000
Total	134	\$54,710,263
<i>Totals include qualified investments that benefit broader regional area</i>		

Community Trust obtained 48 new investments worth approximately \$18.3 million, representing 33.5% of total qualified investments. Community Trust holds 86 prior period investments with a current book value of approximately \$36.4 million, representing 66.5% of total investments. While total investments represent an increase by dollar amount since previous evaluation, the majority of Community Trust's qualified investments are prior period investments.

Qualified investments include Low Income Housing Tax Credits (LIHTC) and New Market Tax Credits (NMTC). These particular investments are public welfare investments designed to finance community development activities and provide capital for affordable housing, small business development, and other initiatives that benefit LMI communities. These types of investments are considered complex; Community Trust makes occasional use of complex investments to support community development initiatives. Community Trust also invests in CRA loan pools, mortgage-backed securities, and revenue bonds.

Community contacts expressed the need for affordable housing across the bank's AAs. These investments help address these expressed needs. The majority of qualified investments benefited Kentucky (58.2%), followed by Huntington-Ashland, West Virginia, and Tennessee at 19.0%, 15.9%, and 5.5%, respectively.

Since Community Trust has been responsive to community development needs and opportunities within its AAs, consideration was given to a qualified investment in a mortgage loan pool totaling \$500,000 (0.9%) to help rebuild 100 Section 8 eligible housing units in Cagas, Puerto Rico in response to Hurricane Maria in 2017.⁸ This investment helps to revitalize or stabilize a designated disaster area (DDA). The CRA regulations consider activities related to DDAs outside a bank's AAs, but do not serve the AAs, if the bank has been responsive to community development needs in its AAs.

Qualified investments also took the form of donations totaling \$1.8 million. This represents an increase by dollar amount since previous evaluation. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of Donations	#	\$
Community Services	255	\$882,778
Revitalization / Stabilization	28	\$559,011
Economic Development	45	\$360,986
Affordable Housing	11	\$39,860
Total	339	\$1,842,635
<i>Total includes donations that benefit broader regional areas</i>		

⁸ [Puerto Rico was declared a FEMA disaster area following the devastating impact of Hurricane Maria in September 2017.](#)

Small dollar donations primarily benefited Kentucky (94.6%), followed by Huntington-Ashland, Tennessee, and West Virginia at 4.2%, 1.0%, and 0.3%, respectively. Community Trust partners with a wide array of organizations and nonprofits to fund initiatives aimed at responding to community needs across its AAs. These donations help provide a multitude of wraparound services to LMI individuals and families, revitalize and stabilize communities, affordable housing, and economic development activities. Community contacts emphasized the critical need for affordable housing and wraparound services to LMI individuals and families across the bank's AAs. These donations help address these expressed needs.

Since Community Trust has been responsive to community development needs and opportunities, consideration was given to donations that benefited broader statewide or regional areas in Kentucky and Tennessee. These donations support economic development and community services and represent approximately 5.4% of the bank's total small dollar donations by dollar amount.

Community Trust demonstrated its capacity to invest in some complex investments to support community development initiatives. Community contacts emphasized all aspects of affordable housing as a critical need across its AAs, which represents the majority of the bank's qualified investments during the evaluation period. Community Trust's small dollar donations helped provide access and support for a multitude of wraparound services for LMI families and children, which is essential in its AAs that have significant challenges around poverty, unemployment, and drug addiction, and the lack of educational attainment. Qualified investments and donations exhibit good responsiveness to credit and community development needs in Kentucky and excellent responsiveness in Huntington-Ashland, Tennessee, and West Virginia.

Community Trust has an Outstanding level of qualified community development investments and donations in Huntington-Ashland and West Virginia and a High Satisfactory level in Kentucky and Tennessee.

Service Test

Community Trust's performance under the service test is rated Outstanding. Retail delivery systems are readily accessible. The record of opening and closing branches has not adversely affected the accessibility of its delivery systems, and services do not vary in way that inconveniences its AAs. Community Trust is a leader in providing community development services.

The service test is rated Outstanding in Kentucky and Huntington-Ashland and Low Satisfactory in Tennessee and West Virginia.

Retail Services

Retail delivery systems are readily accessible in Kentucky and Huntington-Ashland, accessible in West Virginia, and reasonably accessible in Tennessee.

All of Community Trust's ATMs are cash-only ATMs. Community Trust maintains its main office with an ATM, 69 branches with ATMs, nine branches without ATMs, and two drive-thru only branches with ATMs. Since the previous evaluation, Community Trust opened a branch with an ATM (November 9, 2022) and consolidated a branch with an ATM (April 4, 2022) in the Lexington-Fayette AA. Community Trust has not closed any branches since the previous evaluation. Community Trust also maintains 13 stand-alone ATMs in Nonmetropolitan Kentucky and one stand-alone ATM in the Lexington-Fayette AA. Since the previous evaluation, Community Trust has not opened or closed any ATMs. More information detailing specific retail services can be found in the full-scope AA section of this report.

Community Trust's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or LMI individuals. Nearly 35.0% of Community Trust's branches serve LMI geographies, compared to 30.7% of total LMI tracts across the AAs. In addition, 12 (14.8%) branches are in distressed-middle income tracts. As a result, 49.4% of Community Trust's branches serve LMI and distressed-middle income geographies across its AAs.

The geographic distribution of Community Trust's branches as of December 31, 2022, is shown in the table below.

Geographic Distribution of Branches and ATMs

Exam: Community Trust Bank, Inc. 2024
Assessment Area(s): Entire Institution

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*						
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
	Total	2	2.5%	0	0	2	2	2	Total	3	3.5%	0	0.0%	0	0	3	3.5%	0	0			
Low	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0	17	3.6%	2.8%	3.1%
	LS	0		0	0																	
	Total	26	32.1%	0	1	23	24	11	Total	24	27.9%	0	0.0%	0	0	24	27.9%	0	1			
Moderate	DTO	2		0	0	2		Stand Alone	4		0		0	0	4		0	0	129	27.1%	26.3%	22.8%
	LS	0		0	0																	
	Total	33	40.7%	1	1	30	33	11	Total	36	41.9%	0	0.0%	0	0	36	41.9%	1	0			
Middle	DTO	0		0	0	0		Stand Alone	6		0		0	0	6		0	0	208	43.7%	45.5%	42.9%
	LS	0		0	0																	
	Total	19	23.5%	0	0	17	19	14	Total	22	25.6%	0	0.0%	0	0	22	25.6%	0	0			
Upper	DTO	0		0	0	0		Stand Alone	4		0		0	0	4		0	0	115	24.2%	24.4%	28.4%
	LS	0		0	0																	
	Total	1	1.2%	0	0	1	1	0	Total	1	1.2%	0	0.0%	0	0	1	1.2%	0	0			
Unknown	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0	7	1.5%	0.9%	2.9%
	LS	0		0	0																	
	Total	81	100.0%	1	1	73	79	38	Total	86	100.0%	0	0.0%	0	0	86	100.0%	1	1			
Totals	DTO	2		0	0	2		Stand Alone	14		0		0	0	14		0	0	476	100.0%	100.0%	100.0%
	LS	0		0	0																	

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Based on 2020 census data

**Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals

Banking services do not vary in a way that inconveniences any portion of Community Trust's AAs. Community Trust's banking centers are generally open six days a week and provide lobby and/or drive-thru services full days Monday through Thursday (8:00 a.m. to 5:00 p.m.), Friday (8:00 a.m. to 6:00 p.m.) and half days on Saturday (9:00 a.m. – 12:00 p.m.). Seventy-three (73)

offices offer drive-thru services, 79 offices offer extended hours until 6:00 p.m. Thirty-eight (38) offices offer weekend hours. While slightly more than half of the branches offer weekend hours, the majority of branches, including those in LMI and distressed middle-income tracts offer extended hours and ATMs to access cash.

Community Trust offers a variety of non-branch delivery systems to supplement its branch network. Alternative delivery systems primarily consist of website (ctbi.com) and mobile banking applications that allow for standard online banking capabilities (Mobile Deposit, BillPay, security alerts/notifications, Zelle®, eStatements, ApplePay and GooglePay).

From 2019 through 2023 Community Trust has seen an upward trend of 60.5% of registered mobile consumer users, a 26.6% increase of active BillPay users, a 73.5% increase in eStatements, a 75.7% increase in mobile deposits, and a 10.3% increase in remote deposit capture deposits. From 2021 through 2023 Community Trust has seen a 25.9% increase in ReadyPay transactions (online loan installment payments). From 2019 through 2023 Community Trust has seen an upward trend of 246.5% of registered mobile business users.

Community Trust also offers 24-hour telephone banking line that provides customers with deposit and loan account information, as well as funds transfer and loan payment capabilities. The website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

In response to the COVID-19 emergency, Community Trust suspended existing and new residential foreclosure actions through July 31, 2021. Community Trust offered loan assistance relief to customers experiencing financial difficulties directly related to the COVID-19 emergency cause loss of individual income and/or household income. Community Trust provided uninterrupted service to its retail customers by continuing to provide full-service retail banking via drive-thru service, curbside banking, and lobby transactions by appointments. Customers who did not currently use the bank's online or electronic services were assisted in signing up and accessing their accounts electronically.

Community Development Services

Community Trust is a leader in providing community development services throughout its AA, with 5,510 hours of community development services supporting various service activities during the evaluation period. Total community development service hours equate to 2.8 annualized persons (ANP).⁹ This represents a consistent level of services by number of hours since the previous evaluation. The following table provides a breakdown of qualified community development services by community development purpose.

⁹ Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

Purpose of CD Service	# Services	# Organizations	# Employees*	# Hours**
Community Services	570	75	58	3,316
Economic Development	553	57	42	1,744
Revitalization / Stabilization	104	14	12	348
Affordable Housing	22	6	7	102
Total	1,249	152	119	5,510
<i>*Some employees provide more than one type of service</i> <i>**Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i> <i>Totals include services that benefit broader regional areas</i>				

Community Trust's directors, officers, and staff members provided their financial expertise to the community by serving on boards and committees, providing technical assistance, and/or conducting financial literacy training.

Because Community Trust has been responsive to community development needs and opportunities, consideration was given to 181 community development services provided in broader regional areas of Kentucky and Tennessee. Eight employees assisted 18 organizations totaling 633 hours of service to organizations with a community development purpose. These employees served on boards and committees. This represents 11.5% of total service hours.

Approximately 83.4% of Community Trust's total community development services hours benefited Kentucky, 13.0% benefited the Huntington-Ashland AA, 3.1% benefited Tennessee, and 0.5% benefited West Virginia. As a result, Community Trust is a leader in providing community development services in Kentucky and Huntington-Ashland, an adequate level in Tennessee, and a limited level in West Virginia.

Community development services include the following:

Financial Education – Community Trust was using its prior curriculum to provide financial literacy training until 2020 when the COVID-19 emergency mandates limiting in-person gatherings were issued. Community Trust is currently searching for a new financial literacy program provider.

Employees continue to provide financial literacy services by participating in mock banks and reality stores. It is an interactive way for students to acquire practical money management skills.

Board and Committee Memberships – Community Trust's officers, managers, and employees provided financial expertise through their involvement with community development organizations throughout the AAs by serving as executive directors, presidents, board members, loan committee members, or treasurers.

Technical Assistance – Community Trust's employees provided technical assistance to community development and nonprofit organizations. Technical assistance consisted of fundraising.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Federal Reserve Bank of Cleveland conducted a fair lending analysis performed under Regulation B – Equal Credit Opportunity Act and Fair Housing Act requirements and was conducted concurrently with this CRA evaluation. Substantive violations of Section (5) of the Federal Trade Commission Act involving unfair or deceptive acts and practices were identified. The bank has discontinued the identified practices and management has implemented policies, procedures, training programs, and internal assessments to prevent further violations. The violations did not result in an adjustment to the CRA rating.

MULTISTATE METROPOLITAN AREA (Full-scope Review)

CRA RATING for Huntington-Ashland WV-KY-OH MSA #26580: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors supporting the institution's rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and businesses of different sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes a relatively high level of community development loans;
- Makes use of flexible lending practices in serving the AA's credit needs;
- An excellent level of qualified community development investments and grants;
- Makes occasional use of complex investments;
- Retail delivery systems are readily accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the AAs; and,
- A leader in providing community development services.

SCOPE OF EVALUATION

A full-scope review was conducted for the Huntington-Ashland AA. The time period and products evaluated for this AA are consistent with the scope discussed in the Institution section of this report.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
HUNTINGTON-ASHLAND WV-KY-OH MSA #26580**

The Huntington-Ashland AA includes the entireties of Boyd and Greenup counties in Kentucky and Cabell and Wayne counties in West Virginia. The AA excludes Putnam County in West Virginia, Carter County in Kentucky, and Lawrence County in Ohio.

The Office of Management and Budget (OMB) made MSA delineation changes; effective January 1, 2019, Lincoln County moved from the Huntington-Ashland WV-KY-OH MSA to the Charleston WV MSA. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix B for AA maps and Appendix C for additional demographic data.

Tract Income Level	2018	2019 - 2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	6	6	6
Moderate	18	16	17
Middle	30	27	33
Upper	12	12	13
Unknown	1	1	0
Total	67	62	69

Based on MSA delineation changes, the AA lost two moderate- and three middle-income tracts in 2019. There were no changes to the number of low-, upper- or unknown-income tracts. Based on 2020 Census data, the AA gained one moderate- six middle-, and one upper-income tracts and lost one unknown-income tract in 2022. There were no changes to number of low-income tracts.

As of September 30, 2023, the Federal Deposit Insurance Corporation (FDIC) Summary of Deposits report ranked Community Trust 12th among 24 financial institutions within the MSA with 3.7% of the deposit market share, compared to first ranked City National Bank of West Virginia with 15.1% and second ranked JP Morgan Chase Bank NA with 10.2% of the deposit market share. This is a competitive market in which the top 10 financial institutions have 70.4% of the deposit market share, leaving less than 30.0% of deposit market share to the remaining 14 financial institutions. Deposits in this AA accounted for 6.1% of Community Trust's total deposits.

The 2022 HMDA peer market data shows that Community Trust ranked 12th among 190 HMDA reporters in MSA having originated 98 loans. The top two HMDA lenders, City National Bank of West Virginia originated 487 loans and Rocket Mortgage originated 245 loans. Community Trust ranked eighth in 2018, ninth in 2019, sixth in 2020, and eighth in 2021 among HMDA reporters in this market. Lending decreased for all HMDA lenders, specifically Community Trust's HMDA lending decreased by nearly 56.0% since 2020.

Community Trust ranked 16th among 71 CRA reporters serving the MSA AA in 2022 having originated 34 loans. The top four CRA reporters in this market are American Express National Bank originated 636 loans, Synchrony Bank originated 305 loans, JP Morgan Chase Bank National Association originated 277 loans, and Capital One originated 239 loans. Community Trust ranked 11th in 2018, 13th in 2019, fifth in 2020, and sixth in 2021 among CRA reporters in this market.

Community Contacts

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a foundation serving the Huntington and Ashland communities. The contact stated maintaining infrastructure built when the two cities were much larger is an ongoing challenge and an impediment to attracting new businesses to the area. While Marshall University is a key asset that leads business development and entrepreneurship initiatives, the contact stated the area lacks sufficient educational resources needed to recruit businesses and offer a suitable workforce. The contact mentioned Project Shine, a housing rehabilitation program through the city of Huntington designed to assist low-income homeowners with access to home repairs and financial counseling. While Project Shine has been successful, it revealed many residential properties in a poor state of repair are owned by absentee landlords. The contact added that a large percentage of LMI individuals and families may be unaware of social services available to them. To combat this lack of awareness, a local non-profit is developing a software referral system to enable local charities and nonprofits to combine their efforts and promote available community resources more efficiently to those in need. The contact stated local financial institutions are actively involved in the community, but indicated there are opportunities for banks to provide more financial literacy and counseling programs targeted toward LMI individuals and first-time homebuyers.

The second interview was with a representative from a community action organization focused on reducing poverty. The contact stated 30.0% of the population falls into the ALICE (Asset Limited, Income Constrained, Employed) category, earning just above the federal poverty level but struggling to make ends meet. According to the contact, a major challenge in the area is the lack of education among the population as well as limited career options and inadequate workforce development initiatives. The ability to learn a trade is limited, and the majority of local jobs are in the retail sector. The contact said the local public transportation network only serves

the Huntington area, leaving LMI individuals residing in rural areas with limited or no access to reliable transportation. Not having access to reliable transportation limits the ability of LMI individuals to access basic needs and get to work and/or attend job training programs. The contact stated local banks are actively involved in the community. The contact specifically mentioned bank employees' involvement in the Volunteer Income Tax Assistance (VITA) program that offers free tax help to LMI individuals.

Population Characteristics

Population Change Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Boyd County, Kentucky	48,917	48,261	-1.3%	48,110	-0.3%
Greenup County, Kentucky	36,477	35,962	-1.4%	35,403	-1.6%
Cabell County, West Virginia	96,824	94,350	-2.6%	92,730	-1.7%
Wayne County, West Virginia	41,499	38,982	-6.1%	37,998	-2.5%
Assessment Area	223,717	217,555	-2.8%	214,241	-1.5%
Huntington- Ashland, WV- KY-OH MSA	369,466	359,862	-2.6%	354,304	-1.5%
Kentucky	4,397,353	4,505,836	2.5%	4,512,310	0.1%
West Virginia	1,851,420	1,793,716	-3.1%	1,775,156	-1.0%
Source: 2011-2015 U.S. Census Bureau: American Community 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States					

- From 2015 through 2022 the AA experienced a 4.2% loss in population. West Virginia also experienced population loss at 4.1%, compared to Kentucky which experienced a 2.6% gain in population. During this time, Wayne County saw the biggest loss in population of 8.4%, compared to Boyd, Greenup, and Cabell counties which saw losses in population of 4.2%, 2.9%, and 1.6%, respectively.
- The overall AA decreasing population could present increased economic pressure on the workforce.
- 79.6% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- The majority of the AA population (49.7%) was between the ages of 25 and 64, which is the prime-working age.
- 19.5% of the population in the AA was age 65 and over, compared to 16.2% in Kentucky and 20.1% in West Virginia

- A higher elderly population may affect economic growth and the ability of government and communities to provide adequate resources for older adults, including healthcare services.
- 26.0% of the AA's population reside in LMI tracts.
- According to Census data, Huntington, West Virginia (Cabell County) is the most populous city in the AA with 46,842 residents, and its population decreased 4.7% between 2010 and 2020. By contrast, Ashland, Kentucky is the most populous city in the Boyd County with 21,625 residents, and its population only decreased by 0.3% between 2010 and 2020.¹⁰

Income Characteristics

Borrower Income Levels												
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580												
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120% - & above
2018	\$56,900		0	-	\$28,449	\$28,450	-	\$45,519	\$45,520	-	\$68,279	\$68,280 - & above
2019	\$58,800	3.3	0	-	\$29,399	\$29,400	-	\$47,039	\$47,040	-	\$70,559	\$70,560 - & above
2020	\$60,500	2.9	0	-	\$30,249	\$30,250	-	\$48,399	\$48,400	-	\$72,599	\$72,600 - & above
2021	\$61,000	0.8	0	-	\$30,499	\$30,500	-	\$48,799	\$48,800	-	\$73,199	\$73,200 - & above
2022	\$68,000	11.5	0	-	\$33,999	\$34,000	-	\$54,399	\$54,400	-	\$81,599	\$81,600 - & above

Source: 2018-2022 FFIEC Census Data

- During the evaluation period, MFI in the AA increased by 19.5%.
- According to 2020 U.S. Census data, AA MFI at \$60,370 is lower than Kentucky and West Virginia at \$65,893 and \$61,707, respectively.
- Minimum wage for 2023 in Kentucky is \$7.25 per hour¹¹ or \$15,080 annually and \$8.75 per hour or \$18,200 annually in West Virginia. The minimum wage in West Virginia is increasing to \$10.00 per hour, effective January 1, 2024.¹² The Federal minimum wage is \$7.25 per hour and has remained stagnant since 2009.¹³

¹⁰ [U.S. Census Bureau – QuickFacts](#)

¹¹ [Minimum Wage - KY](#)

¹² [Minimum Wage - WV](#)

¹³ [Federal Minimum Wage Stagnant](#)

Poverty Rates			
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580			
Area	2019	2020	2021
Boyd County, Kentucky	20.6	15.8	21.0
Greenup County, Kentucky	15.9	13.0	14.6
Cabell County, West Virginia	18.5	19.9	19.0
Wayne County, West Virginia	19.6	17.1	16.2
Kentucky	16.0	14.9	16.3
West Virginia	16.2	15.8	16.8
United States	12.3	11.9	12.8
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- Poverty rates across Kentucky and West Virginia were consistently higher than the national rates in 2019, 2020, and 2021.
- During this period, poverty rates in Boyd County were consistently higher than rates in Greenup County and Kentucky. Boyd County also had the highest poverty rates in the AA in 2019 and 2021. Poverty rates in Cabell and Wayne counties were consistently higher than rates in West Virginia, except in 2021 in Wayne County. Cabell County had the highest poverty rate in the AA in 2020.
- Of the 53,644 families in the AA, 39.3% are designated as LMI with 13.4% living below poverty; compared to 39.5% designated as LMI with 12.3% living below poverty across Kentucky. Additionally, 39.9% were designated as LMI with 12.3% living below poverty across West Virginia.
- Of the 87,051 households in the AA, 20.4% are below the poverty level and 2.7% receive public assistance; compared to 16.5% of households across Kentucky and 17.1% in West Virginia that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)¹⁴ helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2022.

¹⁴ Federal Reserve Economic Data (FRED)

SNAP Benefits	
Assessment Area: Huntington-Ashland, WV-KY-OH MSA	
Area	2022
Boyd County, Kentucky	13.7%
Greenup County, Kentucky	11.8%
Cabell County, West Virginia	17.4%
Wayne County, West Virginia	19.9%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Similarly corresponding with poverty rates, Wayne County had the highest percent of the population receiving SNAP benefits.

Housing Characteristics

Housing Cost Change						
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Boyd County, Kentucky	\$99,700	\$112,000	12.3%	\$625	\$733	17.3%
Greenup County, Kentucky	\$97,700	\$120,800	23.6%	\$629	\$760	20.8%
Cabell County, West Virginia	\$112,800	\$129,900	15.2%	\$653	\$775	18.7%
Wayne County, West Virginia	\$82,800	\$105,100	26.9%	\$589	\$761	29.2%
Huntington-Ashland, WV-KY-OH MSA	\$105,900	\$126,700	19.6%	\$643	\$764	18.8%
Kentucky	\$123,200	\$155,100	25.9%	\$675	\$826	22.4%
West Virginia	\$103,800	\$128,800	24.1%	\$643	\$770	19.8%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- From 2015 to 2020, median housing values in all counties within the AA increased, specifically in Wayne and Greenup counties. The median housing values throughout the AA increased between 12.3% to 26.9%, compared to 25.9% in Kentucky and 24.1% in West Virginia. Housing remained affordable in Boyd and Cabell counties, since MFI kept pace with home price growth. However, housing became less affordable in Greenup and Wayne counties.
- Based on 2020 Census data, the affordability ratio¹⁵ was 39.3 in the AA compared to 35.5 in Kentucky and 39.0 in West Virginia. Housing was generally more affordable across the

¹⁵ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

AA than in other parts of Kentucky and West Virginia. Boyd, Greenup, and Wayne counties had the highest affordability ratios at 46.4, 45.6, and 42.1 respectively. Cabell County had the least affordable housing with an affordability ratio at 32.7.

- From 2015 to 2021, median gross rent throughout the AA increased between 17.3% to 29.2%. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 44.3% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to HUD's 2023 Fair Market Rents data,¹⁶ the average rent for a two-bedroom unit in all counties in the MSA is \$829.
- With Kentucky's minimum wage at \$7.25, renters across Kentucky can only afford about \$377 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment or would have to work over 80 hours to afford a modest two-bedroom apartment. West Virginia's minimum wage at \$8.75, renters across West Virginia can only afford about \$455 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment or would have to work over 76 hours to afford a modest two-bedroom apartment.
- According to the National Low Income Housing Coalition,¹⁷ full-time workers must earn at least \$16.58 an hour (\$33,168 annual salary) to afford a two-bedroom rental apartment, which is more than double the minimum wage in Kentucky and West Virginia. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,446 annual salary).
- There are 103,676 housing units in the AA, of which 57.3% are owner occupied, 26.7% are rental and 16.0% are vacant; consequently, there are more households who own their homes than there are renters. Only 6.0% of total housing units are in low-income tracts and 18.0% of the housing units are owner-occupied and 82.0% are either rental or vacant. Only 22.3% of total housing units are in moderate-income tracts and 44.7% of the housing units are owner-occupied and 55.4% are either rental or vacant. With 42.7% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in low-income tracts.
- The median age of housing stock across the AA is 56 years old and about 61 years old in LMI tracts. Also, 20.1% of housing units were built prior to 1950. This indicates opportunities for home improvement loans in the AA.

¹⁶ [HUD's Fair Market Rents – Final FY2022](#)

¹⁷ [National Low Income Housing Coalition-Kentucky](#)

Housing Cost Burden						
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580						
Area	Cost Burden – Owners			Cost Burden – Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Boyd County, Kentucky	60.8%	22.7%	16.0%	62.4%	40.8%	36.7%
Greenup County, Kentucky	62.2%	20.9%	16.5%	65.9%	35.3%	37.5%
Cabell County, West Virginia	46.0%	22.4%	14.4%	69.0%	55.1%	48.5%
Wayne County, West Virginia	43.0%	10.2%	14.5%	51.6%	14.9%	32.0%
Assessment Area	50.5%	19.7%	15.2%	64.7%	45.2%	42.5%
Huntington-Ashland, WV-KY-OH MSA	49.6%	21.3%	15.8%	64.9%	37.4%	40.1%
Kentucky	53.3%	24.9%	16.6%	67.6%	27.0%	37.6%
West Virginia	45.1%	17.8%	13.8%	62.4%	30.3%	36.9%
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 50.5% of low-income homeowners and 64.7% of low-income renters are cost burdened, compared to 19.7% of moderate-income homeowners and 45.2% of moderate-income renters.
- 15.2% of all homeowners and 42.5% of renters across the AA are cost burdened, compared to 16.6% of all homeowners and 37.6% of renters across Kentucky and 16.6% of all homeowners and 36.9% of renters across West Virginia.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580					
Area	2017	2018	2019	2020	2021
Boyd County, Kentucky	7.0%	5.8%	5.4%	8.1%	6.2%
Greenup County, Kentucky	7.5%	6.4%	6.2%	8.6%	6.8%
Cabell County, West Virginia	4.6%	4.7%	4.2%	7.8%	4.6%
Wayne County, West Virginia	5.8%	5.9%	5.4%	8.2%	5.1%
Assessment Area	5.7%	5.4%	4.9%	8.1%	5.4%
Huntington-Ashland, WV-KY-OH MSA	5.8%	5.5%	5.1%	8.1%	5.3%
Kentucky	4.8%	4.2%	4.1%	6.4%	4.7%
West Virginia	5.2%	5.2%	4.9%	8.2%	5.0%
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Between 2017 to 2019 unemployment rates decreased across the AA; however, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 4.9% in 2019 to 8.1% in 2020. Unemployment rates in Boyd and Greenup counties were substantially higher than unemployment rates in Kentucky throughout this period. Cabell County had unemployment rates that were consistently lower than West Virginia, while Wayne County had rates that were consistently higher.
- The leading industries in the AA are health care and social assistance, government, retail trade, and accommodation and food services.
- A demand for alternative energy sources has led to decades of declining coal production and an almost full collapse of an industry that has historically been heavily relied on in the AA. According to World Atlas, West Virginia is the most coal dependent state followed by Kentucky in the United States.¹⁸ The Interagency Working Group on Coal and Power Plant Communities and Economic Revitalization (working group) is a governmental group created to focus on delivering federal resources to revitalize the local economics of coal, oil and gas, and power plant communities, and ensuring benefits and protections for workers in these communities. The working group has identified close to \$38.0 billion in federal funding for investments in coal and power plant communities, focusing on infrastructure, environmental remediation, job creation, and community revitalization.¹⁹
- According to the Appalachian Regional Commission (ARC),^{20,21} Boyd and Greenup counties in Kentucky and Cabell and Wayne counties in West Virginia are designated as at-risk (between the worst 10-25% of the nation's counties) based on several economic indicators, including poverty rates, per capita market income, unemployment rates, and

¹⁸ [Top 10 Coal Dependent States](#)¹⁹ [WKYT - Future of Coal](#)²⁰ [ARC – Kentucky County Economic Levels](#)²¹ [ARC – West Virginia County Economic Levels](#)

recently data to better understand COVID's impact in Appalachia. No ARC counties in either Kentucky or West Virginia are designated as competitive or attainment. Historically, Appalachia has battled poverty, unemployment, lower educational attainment, and lower wages. Counties in this AA are still experiencing higher levels of unemployment and poverty than the national rates, with many of these counties doubling the national average.

- The Centers of Disease Control and Prevention,²² has identified 220 counties at risk of being vulnerable to high rates of different types of illnesses as a result of the opioid epidemic. In the context of the national opioid epidemic, Boyd, Wayne, Cabell, and Greenup counties are among the most vulnerable.
- According to BroadbandNow Kentucky,²³ and BroadbandNow West Virginia,²⁴ approximately 95.0% of households in the AA have internet access. The majority of households with no internet access tend to be very low income. Nationally, those with access to a broadband-enabled computer are employed at higher rates in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HUNTINGTON-ASHLAND WV-KY-OH MSA #26580

Lending Test

Community Trust's performance relative to the lending test in the Huntington-Ashland AA is rated High Satisfactory. Primary ratings drivers include making a relatively high level of community development loans, use of flexible lending products, and an excellent responsiveness to AA credit needs in a competitive market.

Lending Activity

Lending activity levels reflect an excellent responsiveness to the credit needs within the AA. Community Trust's percentage of total lending in the Huntington-Ashland AA is 6.4%, which is slightly greater than the percentage of total deposits at 6.1%.

A small concentration of loans was identified in one of three excluded counties in the MSA. Community Trust originated 57 HMDA loans and 40 small business loans in Lawrence County, Ohio. This represents 6.5% of HMDA loans and 6.4% of the small business loans originated in the MSA during the evaluation period.

HMDA-reportable (refinance, home purchase, and home improvement, respectively) received the most weight in this AA based on total volume and dollar amount, followed by small business lending.

²² [Centers for Disease Control and Prevention](#)

²³ [Broadband Now - Kentucky](#)

²⁴ [Broadband Now – West Virginia](#)

Distribution by Borrower Income and Revenue Size of the Business

Borrower distribution received greater weight than geographic distribution in this AA given the overall percentage of LMI families (39.3%) is greater than the overall percentage of LMI geographies (33.3%).

Community Trust's overall distribution to HMDA lending among borrowers of different income (including LMI) levels and businesses of different sizes is good.

HMDA Lending

During the evaluation period, Community Trust originated 808 HMDA-reportable loans totaling \$99.2 million. Of these loans, 347 were refinance loans totaling \$48.7 million, 268 were home purchase loans totaling \$38.2 million, and 115 were home improvement loans totaling \$4.2 million.

Refinance, home purchase, and home improvement loans were evaluated separately in 2020 and 2019. Refinance and home purchase loans were evaluated separately in 2021 and 2018. There was only enough volume to evaluate home purchase loans in 2022. There was not enough volume to evaluate refinance loans in 2022 or home improvement loans in 2022, 2021, or 2018.

Community Trust's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Community Trust's borrower distribution of refinance and home improvement lending is good, while home purchase lending is adequate considering the high levels of poverty, unemployment, and cost-burdened LMI renters. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2021, Community Trust originated 93 refinance loans totaling \$12.6 million. Community Trust originated two (2.2%) refinance loans to borrowers with unknown incomes totaling \$199,000 (1.6%). By comparison, the aggregate of lenders originated 19.8% by volume and 21.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (3.2%) refinance loans to low-income borrowers totaling \$181,000 (1.4%), which was substantially below the percentage of families at 23.9% by volume and dollar amount. Performance was below the aggregate of all lenders at 5.8% by volume and significantly below at 2.9% by dollar amount. Community Trust originated 14 (15.1%) refinance loans to moderate-income borrowers totaling \$1.2 million (9.2%), which fell slightly below the percentage of families at 16.6% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 12.3% by volume and 8.0% by dollar amount.

In 2020, Community Trust originated 127 refinance loans totaling \$20.4 million. Community Trust originated five (3.9%) refinance loans to borrowers with unknown incomes totaling \$709,000 (3.5%). By comparison, the aggregate of all lenders originated 20.5% by volume and 22.4% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (2.4%) refinance loans to low-income borrowers totaling \$81,000 (0.4%), which was substantially below the percentage of families at 23.9% by volume and dollar amount. Performance was below the aggregate of all lenders at 4.3% by volume and substantially below at 1.9% by dollar amount. Community Trust originated 17 (13.4%) refinance loans to moderate-income borrowers totaling \$1.6 million (8.0%), which fell slightly below the percentage of families at 16.6% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 11.4% by volume and 6.7% by dollar amount.

In 2019, Community Trust originated 54 refinance loans totaling \$7.3 million. Community Trust originated three (5.6%) refinance loans to borrowers with unknown incomes totaling \$806,000 (11.1%). By comparison, the aggregate of all lenders originated 13.7% by volume and 16.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (5.6%) refinance loans to low-income borrowers totaling \$228,000 (3.1%), which was substantially below the percentage of families at 23.9% by volume and dollar amount. Performance fell slightly below the aggregate of all lenders at 6.7% by volume and 3.2% by dollar amount. Community Trust originated 10 (18.5%) refinance loans to moderate-income borrowers totaling \$686,000 (9.5%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 15.7% by volume and fell slightly below by dollar amount.

In 2018, Community Trust originated 49 refinance loans totaling \$5.1 million. Community Trust originated five (10.2%) refinance loans to borrowers with unknown incomes totaling \$742,000 (14.6%). By comparison, the aggregate of all lenders originated 7.3% by volume and 10.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated four (8.2%) refinance loans to low-income borrowers totaling \$136,000 (2.7%), which was significantly below the percentage of families at 24.7% by volume and substantially below by dollar amount. Performance fell slightly below the aggregate of all lenders at 8.7% by volume and was below by dollar amount. Community Trust originated five (10.2%) refinance loans to moderate-income borrowers totaling \$378,000 (7.4%), which was below the percentage of families at 17.1% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 15.4% by volume and 10.2% by dollar amount.

Community Trust's refinance lending performance fell substantially below proxy and below the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution.

Community Trust's refinance lending performance fell slightly below proxy and the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution. Refinancing can help reduce the debt burden for LMI homeowners and increase the likelihood of sustainable homeownership.

Home Purchase Lending

In 2022, Community Trust originated 39 home purchase loans totaling \$4.4 million. Community Trust originated 14 (35.9%) home purchase loans to borrowers with unknown income totaling \$1.3 million (29.6%). By comparison, the aggregate of all lenders originated 17.0% by volume and 15.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated one (2.6%) home purchase loan to low-income borrowers totaling \$55,000 (1.3%) which was substantially below the percentage of families at 23.1% by volume and significantly below by dollar amount. Performance was significantly below the aggregate of all lenders at 8.3% by volume and 4.5% by dollar amount. Community Trust originated four (10.3%) home purchase loans to moderate-income borrowers totaling \$281,000 (6.4%), which was below the percentage of families at 16.3% by volume and significantly below by dollar amount. Performance was significantly below the aggregate of all lenders at 22.5% by volume and 16.4% by dollar amount.

In 2021, Community Trust originated 76 home purchase loans totaling \$10.8 million. Community Trust originated 16 (21.2%) home purchase loan to borrowers with unknown incomes totaling \$1.6 million (15.0%). By comparison, the aggregate of all lenders originated 17.1% by volume and 15.8% by dollar amount to borrowers with unknown incomes.

Community Trust originated five (6.6%) home purchase loans to low-income borrowers totaling \$326,000 (3.0%) which was significantly below the percentage of families at 23.9% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 8.0% by volume and below at 4.4% by dollar amount. Community Trust originated 13 (17.1%) home purchase loans to moderate-income borrowers totaling \$1.1 million (10.3%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance fell slightly below the aggregate of all lenders at 20.7% by volume and below at 15.3% by dollar amount.

In 2020, Community Trust originated 50 home purchase loans totaling \$8.2 million. Community Trust originated seven (14.0%) home purchase loans to borrowers with unknown incomes totaling \$637,000 (7.8%). By comparison, the aggregate of all lenders originated 11.1% by volume and 10.5% by dollar amount to borrowers with unknown incomes.

Community Trust originated two (4.0%) home purchase loans to low-income borrowers totaling \$145,000 (1.8%) which was substantially below the percentage of families at 23.9% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 8.3% by

volume and 4.5% by dollar amount. Community Trust originated six (12.0%) home purchase loans to moderate-income borrowers totaling \$660,000 (8.0%), which was below the percentage of families at 16.6% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 22.6% by volume and significantly below at 16.6% by dollar amount.

In 2019, Community Trust originated 51 home purchase loans totaling \$6.0 million. Community Trust originated seven (13.7%) home purchase loans to borrowers with unknown incomes totaling \$647,000 (10.7%). By comparison, the aggregate of all lenders originated 12.6% by volume and 10.9% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (5.9%) home purchase loans to low-income borrowers totaling \$254,000 (4.2%) which was substantially below the percentage of families at 23.9% by volume and dollar amount. Performance fell slightly below the aggregate of all lenders at 7.4% by volume and exceeded at 3.9% by dollar amount. Community Trust originated seven (13.7%) home purchase loans to moderate-income borrowers totaling \$546,000 (9.1%), which fell slightly below the percentage of families at 16.6% by volume and was below by dollar amount. Performance was below the aggregate of all lenders at 19.0% by volume and at 13.7% by dollar amount.

In 2018, Community Trust originated 52 home purchase loans totaling \$8.9 million. Community Trust originated 10 (19.2%) home purchase loans to borrowers with unknown incomes totaling \$631,000 (7.1%). By comparison, the aggregate of all lenders originated 12.8% by volume and 10.9% by dollar amount to borrowers with unknown incomes.

Community Trust originated two (3.8%) home purchase loans to low-income borrowers totaling \$94,000 (1.1%) which was substantially below the percentage of families at 24.7% by volume and dollar amount. Performance fell significantly below the aggregate of all lenders at 7.8% by volume and at 4.1% by dollar amount. Community Trust originated five (9.6%) home purchase loans to moderate-income borrowers totaling \$411,000 (4.6%), which was below the percentage of families at 17.1% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 18.4% by volume and significantly below at 12.3% by dollar amount.

Community Trust's home purchase lending performance fell substantially below proxy and below the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. Community Trust's home purchase lending performance fell below proxy and the aggregate of all lenders to moderate-income borrowers, which is an adequate borrower distribution.

Home Improvement Lending

In 2020, Community Trust originated 28 home improvement loans totaling \$1.4 million. Community Trust originated two (7.1%) home improvement loans to borrowers with unknown

incomes totaling \$23,000 (1.7%). By comparison, the aggregate of all lenders originated 3.3% by volume and 2.3% by dollar amount to borrowers with unknown incomes.

Community Trust originated no home improvement loans to low-income borrowers, compared to the percentage of families at 23.9% and the aggregate of all lenders at 4.1% by volume and 2.6% by dollar amount. Community Trust originated five (17.9%) home improvement loans to moderate-income borrowers totaling \$85,000 (6.2%), which exceeded the percentage of families at 16.6% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 14.9% by volume and was below at 10.2% by dollar amount.

In 2019, Community Trust originated 25 home improvement loans totaling \$774,000. Community Trust originated four (16.0%) home improvement loans to borrowers with unknown incomes totaling \$154,000 (19.9%). By comparison, the aggregate of all lenders originated 3.4% by volume and 3.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated four (16.0%) home improvement loans to low-income borrowers totaling \$125,000 (16.1%) which was below the percentage of families at 23.9% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.5% by volume and substantially exceeded at 6.1% by dollar amount. Community Trust originated four (16.0%) home improvement loans to moderate-income borrowers totaling \$135,000 (17.4%), which fell slightly below the percentage of families at 16.6% by volume and exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 19.0% by volume and significantly exceeded at 13.7% by dollar amount.

Community Trust's home improvement lending performance fell slightly below proxy and exceeded the aggregate of all lenders to LMI borrowers, which is a good borrower distribution.

Small Business Lending

During the evaluation period Community Trust originated 516 small business loans to businesses of different sizes totaling \$59.2 million, and 324 (62.8%) loans totaling \$28.8 million (48.6%) were PPP loans. While Community Trust attempted to collect gross annual revenue for PPP loans, the majority of loans originated in 2021 and 2020 with unknown revenue are most likely PPP loans. Community Trust's performance was compared to the percentage of businesses (proxy).

In 2022, Community Trust originated 34 small business loans to businesses of different sizes totaling \$4.6 million, of which 5.9% were extended to businesses with unknown revenue. Community Trust originated 26 (76.5%) loans totaling \$3.5 million (75.7%) to businesses with revenue of \$1.0 million or less, which fell slightly below the percentage of small businesses at 88.8% by volume and dollar amount and exceeded the aggregate of all lenders at 51.9% by volume and significantly exceeded at 43.4% by dollar amount. Community Trust originated 25 (73.5%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all

lenders at 91.9%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2021, Community Trust originated 150 small business loans to businesses of different sizes totaling \$12.2 million, of which 81 (54.0%) loans totaling \$5.5 million (45.0%) were extended to businesses with unknown revenue. Community Trust originated 52 (34.7%) loans totaling \$2.2 million (17.7%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 88.9% by volume and substantially below by dollar amount. Performance fell slightly below the aggregate of all lenders at 45.1% by volume and was below at 33.3% by dollar amount. While this is an adequate distribution, Community Trust originated 122 (81.3%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 87.5%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Community Trust originated 239 small business loans to businesses of different sizes totaling \$28.1 million, of which 126 (52.7%) loans totaling \$11.9 million (42.5%) were extended to businesses with unknown revenue. Community Trust originated 75 (31.4%) loans totaling \$5.4 million (19.2%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 89.1% by volume and substantially below by dollar amount and exceeded the aggregate of all lenders at 29.1% by volume and was slightly below at 20.8% by dollar amount. While this is an adequate distribution, Community Trust originated 169 (70.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 82.7%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, Community Trust originated 47 small business loans to businesses of different sizes totaling \$8.3 million, of which 8.5% were extended to businesses with unknown revenue. Community Trust originated 27 (57.4%) loans totaling \$3.7 million (44.2%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 88.7% by volume and significantly below by dollar amount and exceeded the aggregate of all lenders at 41.8% by volume and 36.6% by dollar amount. Community Trust originated 24 (51.1%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 90.7%. Community Trust's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA.

In 2018, Community Trust originated 46 small business loans to businesses of different sizes totaling \$6.0 million, of which 6.5% were extended to businesses with unknown revenue. Community Trust originated 26 (56.5%) loans totaling \$2.5 million (41.2%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 88.8% by volume and significantly below by dollar amount and exceeded the aggregate of all lenders at 43.4% by volume and fell slightly below at 41.6% by dollar amount. Community Trust

originated 30 (65.2%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 91.8%. Community Trust's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, Community Trust exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. These are also the years with the most loans. Therefore, the distribution to businesses of different sizes is good.

Geographic Distribution of Loans

Community Trust's overall geographic distribution of lending is good. Small business and HMDA lending are good. Community Trust had significant lending gaps.

Percentage of Lending Penetration					
Tract Income Level	2018	2019	2020	2021	2022
Low	66.7%	50.0%	66.7%	50.0%	50.0%
Moderate	55.6%	37.5%	75.0%	81.3%	41.2%
Middle	73.3%	70.4%	88.9%	88.9%	66.7%
Upper	75.0%	75.0%	100.0%	83.3%	38.5%
Unknown	0.0%	0.0%	0.0%	0.0%	N/A
Total	67.2%	59.7%	83.9%	80.6%	53.6%

Community Trust was able to penetrate approximately 69.0% of total tracts during the evaluation period. The increased penetration rate in 2020 and 2021 can be attributed to the increase in small business loans through PPP. Community Trust penetrated nearly 57.0% of its low-income tracts and 58.0% of moderate-income tracts, which is a significant level of gaps. However, with owner-occupancy rates at 18.0% and rental/vacancy rates at 82.0% in low-income tracts and 45.0% and 55.0% in moderate-income tracts; lending opportunities in these tracts, particularly low-income tracts, are likely to be limited.

HMDA Lending

During the evaluation period, Community Trust originated 808 HMDA-reportable loans totaling \$99.2 million. Of these loans, 347 were refinance loans totaling \$48.7 million, 268 were home purchase loans totaling \$38.2 million, and 115 were home improvement loans totaling \$4.2 million. Community Trust's performance was compared to the percentage of owner-occupied units and the aggregate of all lenders. Community Trust's geographic distribution of refinance, home purchase, and home improvement lending is good considering the limited number of housing units, lower percentage of owner-occupied units, and higher percentage of rental and vacant units in LMI tracts in this competitive market. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2021, Community Trust originated 93 refinance loans totaling \$12.6 million. Community Trust originated three refinance loans (3.2%) in low-income tracts totaling \$186,000 (1.5%), which fell slightly below the percentage of owner-occupied units in these tracts at 4.0% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 2.4% by volume and fell slightly below at 1.6% by dollar amount. Community Trust originated 17 (18.3%) refinance loans in moderate-income tracts totaling \$1.6 million (13.0%), which exceeded the percentage of owner-occupied units in these tracts at 15.3% by volume and was slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 7.5% by volume and 5.4% by dollar amount.

In 2020, Community Trust originated 127 refinance loans totaling \$20.4 million. Community Trust originated two (1.6%) refinance loans in low-income tracts totaling \$343,000 (1.7%), which was significantly below the percentage of owner-occupied units in these tracts at 4.0% by volume and dollar amount. Performance fell slightly below the aggregate of all lenders at 2.0% by volume and by 1.9% by dollar amount. Community Trust originated 12 (9.4%) refinance loans in moderate-income tracts totaling \$1.6 million (7.7%), which was below the percentage of owner-occupied units in these tracts at 15.3% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 7.3% by volume and 5.6% by dollar amount.

In 2019, Community Trust originated 54 refinance loans totaling \$7.3 million. Community Trust originated one (1.9%) refinance loan in a low-income tract totaling \$141,000 (1.9%), which was significantly below the percentage of owner-occupied units in these tracts at 4.0% by volume and dollar amount. Performance fell slightly below the aggregate of all lenders at 2.4% by volume and 2.0% by dollar amount. Community Trust originated three (5.6%) refinance loans in moderate-income tracts totaling \$269,000 (3.7%), which was significantly below the percentage of owner-occupied units in these tracts at 15.3% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 8.7% by volume and 5.9% by dollar amount.

In 2018, Community Trust originated 49 refinance loans totaling \$5.1 million. Community Trust originated two (4.1%) refinance loans in low-income tracts totaling \$92,000 (1.8%), which exceeded the percentage of owner-occupied units in these tracts at 3.6% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 3.9% by volume and was below at 3.0% by dollar amount. Community Trust originated five (10.2%) refinance loans in moderate-income tracts totaling \$582,000 (11.4%), which was below the percentage of owner-occupied units in these tracts at 16.8% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 9.8% by volume and significantly exceeded at 6.8% by dollar amount.

Community Trust's refinance lending performance mostly fell below proxy and the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution. Community Trust's refinance lending performance fell slightly below proxy and exceeded the aggregate of all lenders in moderate-income tracts, which is a good geographic distribution.

Home Purchase Lending

In 2022, Community Trust originated 39 home purchase loans totaling \$4.4 million. Community Trust originated one (2.6%) home purchase loan in a low-income tract totaling \$55,000 (1.3%), which exceeded the percentage of owner-occupied units in these tracts at 1.9% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 2.3% by volume and fell slightly below at 1.4% by dollar amount. Community Trust originated eight (20.5%) home purchase loans in moderate-income tracts totaling \$796,000 (18.2%), which exceeded the percentage of owner-occupied units in these tracts at 17.4% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 15.2% by volume and significantly exceeded at 11.7% by dollar amount.

In 2021, Community Trust originated 76 home purchase loans totaling \$10.8 million. Community Trust originated three (3.9%) home purchase loans in low-income tracts totaling \$441,000 (4.1%), which fell slightly below the percentage of owner-occupied units in these tracts at 4.0% by volume and exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 3.3% by volume and significantly exceeded at 2.5% by dollar amount. Community Trust originated eight (10.5%) home purchase loans in moderate-income tracts totaling \$1.0 million (9.4%), which was below the percentage of owner-occupied units in these tracts at 15.3% by volume and dollar amount. Performance fell slightly below the aggregate of all lenders at 11.0% by volume and exceeded at 7.8% by dollar amount.

In 2020, Community Trust originated 50 home purchase loans totaling \$8.2 million. Community Trust originated one (2.0%) home purchase loan in a low-income tract totaling \$100,000 (1.2%), which was below the percentage of owner-occupied units in these tracts at 4.0% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 3.6% by volume and significantly below at 2.7% by dollar amount. Community Trust originated eight (16.0%) home purchase loans in moderate-income tracts totaling \$796,000 (9.7%), which exceeded the percentage of owner-occupied units in these tracts at 15.3% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.8% by volume and at 6.1% by dollar amount.

In 2019, Community Trust originated 51 home purchase loans totaling \$6.0 million. Community Trust originated two (3.9%) home purchase loans in low-income tracts totaling \$67,000 (1.1%), which fell slightly below the percentage of owner-occupied units in these tracts at 4.0% by volume and significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 2.1% by volume and fell slightly below at 1.2% by dollar amount. Community Trust originated 10 (19.6%) home purchase loans in moderate-income tracts totaling \$1.1 million (1.2%),

which exceeded the percentage of owner-occupied units in these tracts at 15.3% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 9.7% by volume and substantially exceeded at 7.0% by dollar amount.

In 2018, Community Trust originated 52 home purchase loans totaling \$8.9 million. Community Trust originated four (7.7%) home purchase loans in low-income tracts totaling \$214,000 (2.4%), which significantly exceeded the percentage of owner-occupied units in these tracts at 3.6% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 3.3% by volume and exceeded at 2.4% by dollar amount. Community Trust originated eight (15.4%) home purchase loans in moderate-income tracts totaling \$625,000 (7.1%), which fell slightly below the percentage of owner-occupied units in these tracts at 16.8% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 11.0% by volume and fell slightly below at 7.6% by dollar amount.

Community Trust's home purchase lending performance fell slightly below proxy and the aggregate of all lenders in low-income tracts, which is a good geographic distribution. The bank's home purchase lending performance fell slightly below proxy and exceeded the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

Home Improvement Lending

In 2020, Community Trust originated 28 home improvement loans totaling \$1.4 million. Community Trust originated one (3.6%) home improvement loan in a low-income tract totaling \$20,000 (1.5%), which fell just below the percentage of owner-occupied units in these tracts at 4.0% by volume and was significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 4.1% by volume and was significantly below at 3.9% by dollar amount. Community Trust originated four (14.3%) home improvement loans in moderate-income tracts totaling \$75,000 (5.5%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.3% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 11.6% by volume and was below at 9.6% by dollar amount.

In 2019, Community Trust originated 25 home improvement loans totaling \$774,000. Community Trust originated two (8.0%) home improvement loans in low-income tracts totaling \$60,000 (7.8%), which significantly exceeded the percentage of owner-occupied units in these tracts at 4.0% by volume and dollar amount. Performance substantially exceeded the aggregate of all lenders at 2.0% by volume and 0.7% by dollar amount. Community Trust originated one (4.0%) home improvement loan in a moderate-income tract totaling \$15,000 (1.9%), which was significantly below the percentage of owner-occupied units in these tracts at 15.3% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 8.8% by volume and 6.7% by dollar amount.

Community Trust's home improvement lending performance was below proxy and the aggregate of all lenders in the low-income tracts, which is an adequate geographic distribution. The bank's home improvement lending performance fell slightly below proxy and aggregate of all lenders in moderate-income tracts, which is a good geographic distribution. Housing in LMI areas tends to be older and in need of repair. The median age of housing stock in LMI tracts is 61 years old. Home improvement loans can help with costly home repairs and modifications.

Small Business Lending

During the evaluation period Community Trust originated 516 small business loans to businesses of different sizes totaling \$59.2 million. Community Trust's performance was compared to the percentage of businesses by tract (proxy). The geographic distribution of small business lending is good.

In 2022, Community Trust originated 34 small business loans totaling \$4.6 million. Community Trust originated two (5.9%) small business loans in low-income tracts totaling \$174,000 (3.8%), which was significantly below the percentage of businesses in these tracts at 12.3% by volume and dollar amount. Performance was below the aggregate of all lenders at 29.4% by volume and significantly below at 14.1% by dollar amount. Community Trust originated 10 (29.4%) small business loans in moderate-income tracts totaling \$2.7 million (58.1%), which exceeded the percentage of businesses in these tracts at 25.3% by volume and significantly exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 20.4% by volume and substantially exceeded at 21.9% by dollar amount.

In 2021, Community Trust originated 150 small business loans totaling \$12.2 million. Community Trust originated nine (6.0%) small business loans in low-income tracts totaling \$782,000 (6.4%), which was significantly below the percentage of businesses in these tracts at 13.3% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 12.9% by volume and at 15.0% by dollar amount. Community Trust originated 54 (36.0%) small business loans in moderate-income tracts totaling \$5.4 million (44.8%), which significantly exceeded the percentage of businesses in these tracts at 19.9% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 17.3% by volume and at 20.8% by dollar amount.

In 2020, Community Trust originated 239 small business loans totaling \$28.1 million. Community Trust originated 16 (6.7%) small business loans in low-income tracts totaling \$1.5 million (5.3%), which was below the percentage of businesses in these tracts at 13.4% by volume and significantly below by dollar amount. Performance was significantly below the aggregate of all lenders at 15.8% by volume and at 19.0% by dollar amount. Community Trust originated 89 (37.2%) small business loans in moderate-income tracts totaling \$9.3 million (33.2%), which significantly exceeded the percentage of businesses in these tracts at 20.0% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 19.8% by volume and was significantly below at 21.9% by dollar amount.

In 2019, Community Trust originated 47 small business loans totaling \$8.3 million. Community Trust originated two (4.3%) small business loans in low-income tracts totaling \$115,000 (1.4%), which was significantly below the percentage of businesses in these tracts at 13.3% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 13.3% by volume and substantially below at 11.0% by dollar amount. Community Trust originated seven (14.9%) small business loans in moderate-income tracts totaling \$568,000 (6.9%), which was below the percentage of businesses in these tracts at 20.3% by volume and significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 17.2% by volume and was significantly below at 16.9% by dollar amount.

In 2018, Community Trust originated 46 small business loans totaling \$6.0 million. Community Trust originated two (4.3%) small business loans in low-income tracts totaling \$556,000 (9.3%), which was significantly below the percentage of businesses in these tracts at 12.3% by volume and slightly below by dollar amount. Performance was significantly below the aggregate of all lenders at 14.3% by volume and below at 15.5% by dollar amount. Community Trust originated 10 (21.7%) small business loans in moderate-income tracts totaling \$1.2 million (20.4%), which exceeded the percentage of businesses in these tracts at 20.7% by volume and fell slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.8% by volume and 17.1% by dollar amount.

Community Trust's small business lending performance fell below proxy and significantly below the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution. The bank's small business lending performance consistently exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

Community Development Loans

Community Trust originated three community development loans totaling approximately \$5.2 million. Community Trust makes a relatively high level of community development loans in the Huntington-Ashland AA.

The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loans	#	\$
Affordable Housing	1	\$2,960,000
Economic Development	1	\$1,575,000
Revitalization / Stabilization	1	\$684,000
Total	3	\$5,219,000
<i>Total includes loans that benefit broader regional area</i>		

Community Trust originated one affordable housing loan totaling approximately \$3.0 million to a developer to renovate a long vacant historic downtown hotel in a low-income tract into affordable housing (108 units) and health center for LMI seniors. Along with 108 units of affordable housing (all eligible for income-based rental assistance), the first two floors of the former hotel will include a community health clinic that will provide onsite healthcare services to residents and the greater community. This is a \$50 million public-private partnership project. Community contacts emphasized all aspects of affordable housing as a critical need. The bank also originated an economic development loan totaling \$1.6 million to a company to purchase a local restaurant in a moderate-income tract. This loan prevented the restaurant from closing and helped retain 37 jobs and create eight permanent jobs for LMI workers. Community contacts emphasized the need for financial institutions to help community stakeholders attract and maintain small businesses in this AA.

Because Community Trust has been responsive to community development needs and opportunities in this AA, consideration was given to a loan totaling \$684,000 that benefited the broader regional Huntington-Ashland MSA. This loan helped to revitalize/stabilize a contiguous moderate-income geography by providing funding to a healthcare provider to purchase a building to operate a comprehensive healthcare clinic in a medically underserved area. Meeting health needs of LMI, particularly in a medically underserved area is responsive to improving community health.

This represents Community Trust's fourth highest percentage of community development loans by dollar amount at 4.3%, compared to the percentage of total lending at 6.4% and total deposits at 6.1%. These loans exhibit an excellent responsiveness to credit needs of LMI individuals and geographies and small businesses by providing access to critical financing to businesses and healthcare services to LMI individuals and families, particularly in medically underserved areas.

Flexible Lending Practices

Community Trust originated 324 PPP loans totaling \$28.8 million in the Huntington-Ashland AA, representing approximately 5.4% by volume and 9.8% by dollar amount of total PPP loans. This ranks as Community Trust's third highest percentage of PPP loans originated during the evaluation period. The following table shows the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

Geographic Distribution of PPP Loans					
Assessment Area: Huntington-Ashland KY-WV-OH MSA					
Tract Income	# - Loans	# - %	\$ - Amount	\$ - %	Percentage of Businesses (2021)
Low	21	6.5%	\$1,739,000	6.0%	13.3%
Moderate	126	38.9%	\$11,394,000	39.6%	19.9%
Middle	115	35.5%	\$10,769,000	37.4%	48.4%
Upper	62	19.1%	\$4,896,000	17.0%	17.9%
Total	324	100.0%	\$28,798,000	100.0%	100.0%
<i>Percentages may not total 100.0 percent due to rounding</i>					

Community Trust originated 21 (6.5%) PPP loans totaling \$1.7 million (6.0%) in low-income tracts, which fell below the percentage of businesses (proxy) by volume and dollar amount. Community Trust originated 126 (38.9%) PPP loans totaling \$11.4 million (39.6%) in moderate-income tracts, which significantly exceeded the proxy by volume and dollar amount. Community Trust also originated 44 (0.7%) PPP loans totaling \$5.1 million (1.7%) in broader regional area of the Huntington-Ashland MSA; however, none of these loans were originated in LMI tracts.

Overall Community Trust originated 368 (6.1%) PPP loans totaling \$33.9 million (11.6%) in the Huntington-Ashland MSA with 39.9% by volume and 38.8% by dollar amount originated in LMI tracts. PPP lending is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Community Trust provided direct subsidies totaling \$20,000 to four LMI individuals through FHLB's Welcome Home downpayment assistance program and originated three Freddie Mac Advantage loans to LMI first-time homebuyers in the AA during the evaluation period.

Community Trust makes use of flexible lending practices in serving AA credit needs. Use of these products enhanced Community Trust's overall lending test performance.

Investment Test

Community Trust's performance relative to the investment test is rated Outstanding.

Community Trust has an excellent level of qualified community development investments and donations and is often in a leadership position in the Huntington-Ashland AA.

Community Trust holds 27 qualified investments totaling approximately \$10.7 million that support affordable housing. Community Trust obtained a new LIHTC investment worth \$2.5 million for the renovation of a 70-unit apartment building for LMI seniors and veterans in a moderate-income community. All of the units are eligible for Section 8 rental assistance.

Community Trust also holds 23 prior period investments with a book value of approximately \$7.9 million. Twenty-one (21) of these investments are in a CRA loan pool with a book value of \$2.4 million. The remaining two prior period investments include a mortgage-backed security

with a book value of \$3.7 million and a LIHTC with a book value of \$1.8 million. Prior period investments continue to provide funding for at least 200 units of affordable housing (eligible for Section 8 rental assistance) for LMI seniors, disabled persons, and individuals/families in moderate-income communities.

Because Community Trust has been responsive to community development needs and opportunities in this AA, consideration was given to three prior period investments in a CRA loan pool with a book value of \$279,982. These investments continue to provide funding for affordable housing for LMI individuals/families in a broader regional area.

New investments represent 23.4% and prior period investments represent 76.6% of total qualified investments by dollar amount in the Huntington-Ashland AA.

Qualified investments also took the form of donations totaling \$77,129. Community Trust partners with several organizations and nonprofits to fund and initiatives aimed at responding to community needs by providing wraparound services to LMI individuals and families and economic development activities. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of Donations	#	\$
Community Services	34	\$54,804
Economic Development	6	\$22,325
Total	40	\$77,129

Examples of impactful small dollar donations include:

- \$26,504 (three donations) to a local foundation that serves distressed Appalachian counties. The foundation provided relief grants for LMI individuals and small businesses during the height of the COVID emergency.
- \$10,000 (two donations) to an economic development organization that provides workforce development and job creation in the AA. Community Trust employees also provided community development services to this organization.
- \$7,500 (one donation) to a local chamber of commerce in a low-income tract that supports economic development in the community. Community Trust employees also provided community development services to this organization.
- \$3,000 (three donations) to a local foundation serving the tri-state area, providing LMI individuals access to health care, education, and technical training.
- \$2,350 (two donations) to a health service in medically underserved counties.
- \$1,000 (two donations) to a local food bank that serves the tri-state Appalachian region. Community Trust employees also provided community development services to this organization.

This represents Community Trust's second highest percentage of qualified community development investments and donations by dollar amount at 19.0%, compared to the percentage of total deposits at 6.1% and total loans at 6.4%. Community Trust has an excellent level of qualified community development investments and donations, particularly those not routinely provided by private investors, often in a leadership position. Also, the bank makes occasional use of complex investments to support community development initiatives.

LIHTCs and loan pools help address affordable housing needs in a community. Community contacts stressed all aspects of affordable housing as a critical need across AAs. Donations supported workforce and economic development initiatives, which community contacts identified as crucially important. Small dollar donations also supported a variety of wraparound services for LMI families and children, which is essential in a community that has significant challenges around poverty, unemployment, and drug addiction. Further supporting Community Trust's commitment to meeting community development needs; in addition to giving donations, Community Trust also provided community development services to seven organizations. Overall qualified investments and donations exhibit excellent responsiveness to credit and community development needs in the Huntington-Ashland AA.

Service Test

Community Trust's performance relative to the service test is rated Outstanding.

Retail services are readily accessible, and Community Trust a leader in providing community development services in the Huntington-Ashland AA.

Retail Services

Community Trust maintains six branches with ATMs, one branch without an ATMs and a drive-thru only branch with an ATM in Huntington-Ashland AA.

Community Trust has one branch with an ATM in Huntington (Cabell County) in a low-income tract. In moderate-income tracts Community Trust has a branch with an ATM in Fort Gay (Wayne County) and a branch without an ATM in Ashland (Boyd County). There is also a drive-thru only branch with an ATM in Ashland. In middle-income tracts Community Trust has two branches with ATMs in Ashland. Lastly, Community Trust has two branches with ATMs in upper-income tracts in Ashland and Russell (Greenup County).

Community Trust has not opened or closed in this AA since the previous evaluation. The record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and LMI households, and are consistent with the services and hours discussed in the “Institution” assessment. All branches offer drive-thru services, and six branches offer extended hours. While only four branches offer weekend hours, this includes the branch in the low-income tract and both branches in moderate-income tracts. The bank’s ATMs are available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Tract Income Levels	BRANCHES							ATMS												DEMOGRAPHICS*				Total Businesses
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households				
	#	%						Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%					
	#	%	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	%	%						
Low	Total	1	12.5%	0	0	1	1	1	Total	1	14.3%	0	0.0%	0	0	1	14.3%	0	0	6	8.7%	5.1%	12.3%	
	DTO	0		0	0	0		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									
Moderate	Total	3	37.5%	0	0	2	1	2	Total	2	28.6%	0	0.0%	0	0	2	28.6%	0	0	17	24.6%	21.8%	25.3%	
	DTO	1		0	0	1		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									
Middle	Total	2	25.0%	0	0	2	2	0	Total	2	28.6%	0	0.0%	0	0	2	28.6%	0	0	33	47.8%	54.8%	46.2%	
	DTO	0		0	0	0		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									
Upper	Total	2	25.0%	0	0	2	2	1	Total	2	28.6%	0	0.0%	0	0	2	28.6%	0	0	13	18.8%	18.3%	16.3%	
	DTO	0		0	0	0		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%	
	DTO	0		0	0	0		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									
Totals	Total	8	100.0%	0	0	7	6	4	Total	7	100.0%	0	0.0%	0	0	7	100.0%	0	0	69	100.0%	100.0%	100.0%	
	DTO	1		0	0	1		Stand Alone	0		0	0	0		0	0								
	LS	0		0	0					0	0	0		0	0									

DTO - Drive Thru Only
 LS - Limited Service
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows
 *Based on 2020 census data
 **Closed branches are only included in the "Closed" columns and are not included in any other totals
 LPOs not included in totals

The branch distribution in low-income tracts is considered excellent. The distribution of branches at 12.5% exceeded the percentage of low-income tracts (8.7%), households (5.1%), and total businesses (12.3%) in these tracts. The branch distribution in moderate-income tracts is considered excellent. The distribution of branches at 37.5% exceeded the percentage of moderate-income tracts (24.6%), households (21.8%), and total businesses (25.3%) in these tracts. Approximately 50.0% of Community Trust’s branches serve LMI geographies, compared to 33.3% of total LMI tracts in the AA. Delivery systems are readily accessible to Community Trust’s geographies and individuals of different income levels in the Huntington-Ashland AA.

Community Development Services

Community Trust is a leader in providing community development services in this AA. During the evaluation period, 13 employees assisted 12 organizations totaling 717 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 13.0% of total service hours, which exceeded the total percentage of branch offices at 9.9%. Total service hours in this AA equates to 0.4 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees*	# Hours**
Community Services	80	9	10	593
Economic Development	32	3	3	124
Total	112	12	13	717
<i>*Some employees provide more than one type of service</i>				
<i>**Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i>				

Community development services include 569 hours serving on boards and/or committees and 148 hours providing technical expertise primarily in the form of fundraising.

Examples of impactful community development services include:

- Serving on boards/committees
 - An employee serves as a board member for a local behavioral health organization that provides drug addiction and mental health care services to LMI individuals and families.
 - An employee serves as an executive committee member for a nonprofit that provides food assistance to LMI individuals and families experiencing food insecurity.
 - Two employees serve as board members and another employee serves as an executive committee member for a regional economic development agency that promotes workforce development.
 - An employee serves as board member for a local chamber of commerce that aims to attract and retain businesses.
- Technical Support
 - Nine employees provided technical support in the form of fundraising for four organizations that foster economic development or provide wraparound services for LMI individuals and families.

Community contacts emphasized workforce development as a critical need, as well as wraparound services for LMI individuals, especially those who reside in more rural parts of the AA. Community development services address these expressed needs. Further supporting Community Trust's commitment to meeting community development needs; in addition to providing community development services, Community Trust also gave donations to seven organizations. Overall community development services exhibit excellent responsiveness to credit and community development needs in the Huntington-Ashland AA.

COMMONWEALTH OF KENTUCKY

CRA RATING for Commonwealth of Kentucky:²⁵ Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses and farms of different revenue sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving the AA's credit needs;
- A significant level of qualified community development investments and grants;
- Makes occasional use of complex investments;
- Retail delivery systems are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours do not vary in a way that inconveniences any portions of the AAs; and,
- A leader in providing community development services.

SCOPE OF EVALUATION

A full-scope review was conducted for Nonmetropolitan Kentucky. The period and products evaluated for this AA is consistent with the scope discussed in the "Institution" section of this report. A limited-scope review was conducted for the Lexington-Fayette AA.

Nonmetropolitan Kentucky received greatest weight in determining the CRA rating for the state. Nonmetropolitan Kentucky ranked first in the institution's share of total lending, deposits, and number of branches during the evaluation period.

²⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF KENTUCKY

Lending activity accounted for 86.5% of Community Trust's total lending and deposits accounted for 84.6% of Community Trust's total deposits. HMDA-reportable lending in Kentucky represented 86.18% of Community Trust's total HMDA lending and CRA-reportable lending represented 86.1% of Community Trust's total CRA lending. As of September 30, 2023, Community Trust ranked seventh among 150 insured institutions and has a deposit market share of 3.5% in Kentucky.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF KENTUCKY

Lending Test

Community Trust's performance under the lending test in Kentucky is rated Outstanding. Primary ratings drivers include being a leader in making community development loans, use of flexible lending products, and an excellent responsiveness to AA credit needs.

Lending Activity

Community Trust's percentage of total lending in Kentucky is 86.5%, which is slightly greater than the percentage of total deposits at 84.6%.

Community Trust's lending activity reflects an excellent responsiveness to the credit needs access its AAs in Kentucky, taking into consideration economic conditions and competitive factors. Lending activity is excellent in the Nonmetropolitan Kentucky AA and good in the Lexington AA, taking into consideration economic conditions and competitive factors.

Community Trust originated 11,315 HMDA loans totaling \$1.5 billion, 6,139 small business loans totaling \$458.4 million, and 390 small farm loans totaling \$29.6 million during the evaluation period in its delineated AAs in Kentucky.

A small concentration of loans was identified in excluded Bourbon and Jessamine counties in the MSA. Community Trust originated 64 HMDA loans and 64 small business loans in Bourbon County. This represents 2.8% of HMDA loans and 5.0% of small business loans originated in the MSA during the evaluation period. Community Trust originated 212 HMDA loans and 57 small business loans in Jessamine County. This represents 9.1% of the HMDA loans and 4.4% of small business loans originated in the MSA during the evaluation period.

Borrower-Income, Business Revenue Size, and Geographic Distribution

The overall distribution of loans is good among borrowers of different income levels and to businesses and farms of different sizes. The borrower distribution of HMDA-reportable and small business lending is good in Nonmetropolitan Kentucky and the Lexington-Fayette AA, and small farm lending is good in Nonmetropolitan Kentucky.

The geographic distribution of loans reflects a good penetration in Kentucky, with a limited level of lending gaps. The penetration of HMDA-reportable and small business lending is good in Nonmetropolitan Kentucky and the Lexington-Fayette AA, and the penetration of small farm lending is excellent in Nonmetropolitan Kentucky. Gaps in lending were limited in Nonmetropolitan Kentucky and the Lexington-Fayette AA.

Lastly, Community Trust exhibits excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less in Kentucky, specifically an excellent record in Nonmetropolitan Kentucky and a good record in the Lexington-Fayette AA.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for the full-scope AA.

Community Development Loans

Community Trust is a leader in making community development loans in Kentucky during the evaluation period. Community Trust originated or renewed 71 community development loans totaling approximately \$84.9 million in Kentucky. Approximately 88.8% by volume and 69.6% by dollar amount of community development loans were originated in Kentucky, compared to the percentage of total lending at 86.5% and total deposits at 84.6%. This represents Community Trust's highest percentage of community development lending.

The majority of community development loans by dollar amount were made in Nonmetropolitan Kentucky (47.7%), followed by the Lexington-Fayette AA (10.2%).

Community Trust is a leader in making community development loans in Nonmetropolitan Kentucky. Additional information regarding community development loan performance under the lending test is provided in the respective analysis for this AA.

Community Trust makes a relatively high level of community development loans in the Lexington-Fayette AA. The bank originated 10 community development loans totaling \$12.5 million for a variety of community development purposes. The revitalization/stabilization loans provided financing to purchase a medical facility, construct a fire station, and construct an office building in LMI communities. The economic development loan provided financing to a small business to construct a manufacturing plant which will help them create/retain at least 30

permanent jobs for LMI workers. The community service loans provided funding to construct a healthcare facility and purchase medical equipment. The medical practice will primarily serve LMI patients in a medically underserved community. There were also two community service loans that provided funding to a restorative justice program aiming to reduce recidivism and promote positive reintegration. The majority of individuals in this program are LMI. The affordable housing loans provided financing for least 45 housing units for LMI individuals and families.

Because Community Trust has been responsive to community development needs and opportunities, consideration was given to 11 community development loans totaling \$14.2 million that benefited broader regional areas in Kentucky. These loans supported revitalization/stabilization, affordable housing, economic development, and community services to LMI individuals and represent approximately 11.6% of the bank's total community development lending by dollar amount. These loans provided financing to two new businesses and a substance abuse recovery center in distressed middle-income tracts and three affordable housing projects that provided at least 60 rental units in moderate-income tracts and 17 rental units in upper-income tracts. Two of these housing projects were LIHTC-eligible projects and 100% of the units are eligible for rental housing assistance programs (Section 8). The remaining loans provided financing to a small business through the SBA 504 loan program and new medical clinic in a moderate-income community that is also medically underserved.

Overall, community development loans exhibit excellent responsiveness to meeting a variety of credit needs of small businesses and LMI individuals and in LMI and distressed/underserved middle-income communities by providing access to affordable housing, critical financing, improving opportunities, and meeting health needs of LMI individuals, particularly in medically underserved areas. Community contacts emphasized all aspects of affordable housing as a critical need across AAs and expressed the need for access to health-related services and capital for small businesses.

Flexible Lending

Community Trust makes use of flexible lending practices in serving credit needs of borrowers in LMI geographies and to LMI borrowers in Kentucky, specifically in Nonmetropolitan Kentucky and the Lexington-Fayette AA. Use of these products enhanced Community Trust's overall lending test performance in Nonmetropolitan Kentucky and the Lexington-Fayette AA.

Investment Test

Community Trust's performance under the investment test is rated High Satisfactory. Community Trust has a significant level of qualified community development investments and donations in Kentucky and makes occasional use of complex investments.

Community Trust has \$31.8 million in qualified community development investments in Kentucky. Community Trust obtained one new investment worth approximately \$2.5 million in Nonmetropolitan Kentucky and four new investments worth approximately \$1.4 million in the Lexington-Fayette AA. These investments were in CRA loan pools, mortgage-backed securities, and a LIHTC and represent 19.1% of total qualified investments. Community Trust holds 19 prior period investments with a current book value of approximately \$14.7 million in Nonmetropolitan Kentucky and 23 prior period investments worth approximately \$5.9 million in the Lexington-Fayette AA. These investments were in CRA loan pools, mortgage-backed securities, a LIHTC, and two NMTCs and represent 80.9% of total qualified investments.

Qualified investments primarily supported affordable housing and to a lesser extent economic development initiatives. LIHTCs and NMTCs are considered complex; Community Trust makes occasional use of complex investments to support community development initiatives in Kentucky. Community contacts expressed the need for affordable housing across the bank's AAs. These investments help address these expressed needs.

Since Community Trust has been responsive to community development needs and opportunities in its AAs, consideration was given to one new and seven prior period investments totaling \$7.4 million that benefited the broader statewide and regional areas in Kentucky. The new investment was a LIHTC totaling \$2.2 million that provided bridge financing for the renovation of 24-unit apartment building in a contiguous moderate-income tract. All 24 units are eligible for rental housing assistance programs (Section 8). The seven prior period investments totaling \$5.2 million consisted of a Kentucky housing revenue bond that supports affordable housing initiatives across Kentucky, including in the bank's AAs; two mortgage-backed securities that support at least 56 units of affordable housing in the broader regional area; three LIHTCs that provide at least 551 affordable housing units in the broader regional area; and a NMTC supporting economic development initiatives in the broader regional area. These investments represent 13.6% of qualified investments by dollar amount.

Qualified investments also took the form of small dollar donations totaling \$1.7 million. Community Trust partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs across its AAs. These donations helped provide a multitude of wraparound services to LMI individuals and families, revitalize and stabilize communities, provide disaster relief, affordable housing, and economic development activities across Nonmetropolitan Kentucky and the Lexington-Fayette AA.

Because Community Trust has been responsive to community development needs and opportunities in its AAs, consideration was given to 23 donations totaling \$85,477 that benefited the broader regional area in Kentucky. These donations provided \$20,310 to three Appalachian flood relief funds that directly assisted individuals and families, small businesses, and family farms impacted across 13 FEMA-disaster declared counties in Eastern Kentucky (July 2022); \$10,000 for food assistance to individuals in LMI and distressed or underserved middle-income communities in Central and Eastern Kentucky; \$3,000 to three non-profits that provide a

wraparound services to LMI individuals and families, and \$1,000 to a foundation that supports small farmers.

Community Trust demonstrated its capacity to invest in more varied and complex investments to support community development initiatives. Community contacts emphasized all aspects of affordable housing as a critical need across its AAs, which represents the majority of the bank's qualified investments during the evaluation period. Community Trust's small dollar donations helped provide access and support for a multitude of wraparound services for LMI families and children, which is essential in its AAs that have significant challenges around poverty, unemployment, and drug addiction, and the lack of educational attainment. Qualified investments and donations exhibit good responsiveness to credit and community development needs in Kentucky, specifically in Nonmetropolitan Kentucky and the Lexington-Fayette AA.

Community Trust has significant levels of qualified community development investments and donations in Nonmetropolitan Kentucky and the Lexington-Fayette AA and makes occasional use of complex investments.

Additional information regarding performance under the investment test is provided in the respective analyses for each AA.

Service Test

Community Trust's performance under the service test is rated Outstanding. Retail delivery systems are readily accessible. The record of opening and closing branches does not adversely affect the accessibility of its branch and non-branch delivery systems, and services do not vary in a way that inconveniences its AAs. Community Trust is a leader in providing community development services in Kentucky.

For details regarding the institution's performance in the individual AAs, refer to the respective AA's "Service Test" section in this report.

Retail Services

Retail delivery systems are readily accessible in Nonmetropolitan Kentucky and unreasonably inaccessible to portions of the Lexington-Fayette AA.

Community Trust maintains its main office with an ATM, 57 branches with ATMs, eight branches without an ATM, and a two drive-thru only branches with an ATM in Kentucky. Community Trust maintains its main office with an ATM, 45 branches with ATMs, eight branches without an ATM, and a drive-thru only branch with an ATM in Nonmetropolitan Kentucky. In the Lexington-Fayette AA, Community Trust maintains 10 branches with ATMs. Community Trust has one branch with an ATM in Lexington (Fayette County) in a moderate-income tract; five branches with ATMs in Georgetown (Scott County), Lexington, Versailles (Woodford County) ,

and Winchester (2 branches) (Clark County) in middle-income tracts; four branches with ATMs in Georgetown (Scott County) and Lexington (3 branches) in upper-income tracts; and one branch with an ATM in Lexington in an unknown-income tract. Community Trust also maintains 14 stand-alone ATMs in Kentucky, comprised of 13 in Nonmetropolitan Kentucky and one in the Lexington-Fayette AA at a hospital in a middle-income tract in Lexington.

Since the previous evaluation, Community Trust opened the Georgetown branch with an ATM (November 9, 2022) in a middle-income tract and consolidated a branch with an ATM (April 4, 2022) in a moderate-income tract to an existing branch in a middle-income tract in Versailles in the Lexington-Fayette AA. Community Trust has not closed any branches since the previous evaluation. The record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals in either AA.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and LMI households, and are consistent with the services and hours discussed in the “Institution” assessment in both AAs.

Community Development Services

Community Trust is a leader in providing community development services with 4,601 (83.4%) hours of community development services supporting service activities during the evaluation period. Total community development service hours in Kentucky equate to 2.3 ANP.

Community Trust’s directors, officers, and staff members provided their financial expertise to the community by serving on boards and committees, providing technical assistance, and/or conducting financial literacy training.

Because Community Trust has been responsive to community development needs and opportunities, consideration was given to 175 community development services provided in the broader regional area in Kentucky. Seven employees assisted 17 organizations totaling 603 hours of service to organizations with a community development purpose. These employees served on boards and committees. This represents 10.9% of total service hours.

Community Trust is a leader in providing community development services in Nonmetropolitan Kentucky and provides a relatively high level of community development services in the Lexington-Fayette AA.

NONMETROPOLITAN AREA
*(Full-scope Review)***DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
NONMETROPOLITAN KENTUCKY**

Nonmetropolitan Kentucky consists of entireties of Adair, Bell, Boyle, Fleming, Floyd, Franklin, Green, Johnson, Knott, Laurel, Letcher, Madison, Marion, Mercer, Montgomery, Perry, Pike, Pulaski, Rockcastle, Russell, Taylor, and Whitley counties.

The OMB made delineation changes, effective January 1, 2019; and the Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes this AA was comprised of the following tracts for this analysis. See Appendix B for AA maps and Appendix C for additional demographic data.

Tract Income Level	2018	2019 - 2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	2	2	3
Moderate	33	34	56
Middle	115	114	110
Upper	32	32	62
Unknown	0	0	3
Total	182	182	234

Based on OMB delineation changes, the AA gained one moderate-income tract and lost a middle-income tract in 2019. There were no changes to low-, upper- or unknown-income tracts. Based on 2020 Census data, the AA gained one low-, 22 moderate-, 30 upper-, and three unknown-income tracts and lost four middle-income tracts in 2022.

Distressed and underserved middle-income geographies are designated by the agencies²⁶ in accordance with interagency CRA regulations. The designations continue to reflect local economic conditions, including unemployment, poverty, and population change. The criteria for designating these areas are available on the Federal Financial Institutions Examination Council's

²⁶ The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and Office of the Comptroller

(FFIEC) website.²⁷ Refer to the table below for counties with distressed or underserved middle-income tracts in the Nonmetropolitan Kentucky AA during the evaluation period.

Counties with Distressed or Underserved Middle-Income Geographies																				
Assessment Area: Nonmetropolitan Kentucky																				
Area	Poverty					Unemployment					Population Loss					Underserved (Remote Rural)				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Adair	X	X	X	X	X											X	X	X	X	
Bell	X	X	X	X	X	X	X									X	X	X	X	
Boyle	X	X	X	X	X			X								X	X	X	X	
Fleming	X		X	X	X			X								X	X	X		
Floyd	X	X	X	X	X	X	X	X								X	X	X	X	X
Franklin	X	X	X	X	X			X								X	X	X	X	
Green	X				X											X	X	X	X	X
Johnson	X	X	X	X	X	X	X	X								X	X	X	X	X
Knott	X	X	X	X	X	X	X	X								X	X	X	X	X
Laurel	X	X	X	X	X			X								X	X	X	X	
Letcher	X	X	X	X	X	X	X	X								X	X	X	X	X
Madison	X		X	X	X			X								X	X	X	X	
Marion	X		X	X	X			X								X	X	X	X	
Mercer	X	X	X	X	X			X								X	X	X	X	
Montgomery					X	X	X									X	X	X	X	
Perry	X	X	X	X	X	X	X	X								X	X	X	X	X
Pike	X	X	X	X	X	X	X	X								X	X	X	X	X
Pulaski		X			X											X	X	X		
Rockcastle	X	X	X	X	X											X	X	X	X	
Russell	X	X	X	X		X		X								X	X	X	X	X
Taylor	X		X	X	X			X								X	X	X	X	
Whitley	X	X	X	X	X											X	X	X	X	

In 2018 106 (92.2%), in 2019 106 (93.0%), in 2020 87 (76.3%), in 2021 85 (74.6%), and in 2022 52 (47.3%) of middle-income tracts were designated as distressed due to poverty, unemployment, or underserved. Revitalization or stabilization activities in these geographies are eligible to receive CRA consideration.

As of September 30, 2023, the FDIC Summary of Deposits report, ranked Community Trust first among 53 financial institutions in the Nonmetropolitan Kentucky among the counties in which the bank has branches with 20.4% of the deposit market share, compared to second ranked Whitaker Bank with 6.1% and third ranked The Farmers National Bank of Danville with 4.5% of the deposit market share. Deposits in this AA accounted for 70.7% of Community Trust's total deposits.

The 2022 HMDA peer market data shows that Community Trust ranked first among 371 HMDA reporters in Nonmetropolitan Kentucky having originated 1,434 loans. The second and third ranked HMDA lenders in this market included Rocket Mortgage originating 818 loans and Commonwealth originating 520 loans. Community Trust consistently ranked first among HMDA reporters in this market in 2018, 2019, 2020, and 2021. Lending decreased for all HMDA lenders, in particular Community Trust's HMDA lending decreased by 67.0% since 2020.

Community Trust ranked eighth among 103 CRA reporters serving the Nonmetropolitan Kentucky in 2022 having originated 377 loans. The top four CRA reporters in this market are American Express National Bank originating 2,901 loans, Synchrony Bank originating 1,554 loans, JP Morgan Chase Bank National Association originating 1,117 loans, and US Bank National Association originating 1,031 loans. Community Trust ranked seventh in 2018, sixth in 2019, first in 2020, and second in 2021.

²⁷ [FFIEC – Distressed or Underserved nonmetropolitan middle-income geographies](#)

Community Contacts

There were four community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community.

The first interview was with a representative from a local foundation that focuses on strategic charitable initiatives in the community. The contact stated there are major challenges in the Central and Appalachian regions of Kentucky that have had a long-term negative impact on the local economy; specifically, the decline of the coal industry, opioid epidemic, lack of affordable housing, and generational poverty which is prevalent in the region. Regarding the opioid epidemic, the contact emphasized that parental substance abuse and child abuse and/or neglect is a leading cause of region's increasing youth homelessness. The global and local regression of the coal industry is a major contributing factor to the region's job losses, economic stagnation, and persistent poverty, particularly in rural areas. The contact emphasized a significant shortage of affordable rental and homeownership options exists in Central and Eastern Kentucky, impacting LMI families and contributing to a housing crisis. The contact stated that local financial institutions are not accessible to people living in poverty, so there are opportunities for banks collaborate with community stakeholders to address the issues that matter most. The contact indicated there is a need for flexible lending options to help small businesses and LMI individuals have access to safe and affordable sources of funding.

The second interview was with a representative from a local foundation that focuses on community programs in the Appalachian regions of Kentucky. The contact stated generational poverty is a major challenge in the region, and recent flooding has led to many people leaving the area. The contact said the loss of coal jobs has left workers with specialized skills in coal mining unable to find similar positions, leading to a decrease in earnings and forcing them to take lower-paying, unskilled jobs. The lack of skilled jobs also contributes to a decline in population as individuals seek better economic opportunities elsewhere. The opioid epidemic or substance use disorder crisis negatively impacts workforce participation and economic growth. Kentucky has one of the lowest rates of workforce participation in the nation, which limits the state's potential for attracting high-quality jobs and investment. In response to the 2022 Eastern Kentucky floods, the contact described some public-private initiatives implemented to help LMI families relocate from flood-prone areas and acquire flood-resilient homes. These initiatives are expected to provide between 50-200 flood-resilient homes for LMI homeowners. The contact indicated engagement is lacking between local financial institutions and the most vulnerable members of the community. Local residents are reluctant to go to banks for assistance. There are opportunities for banks to become more engaged in the community through engaging with local nonprofit organizations that help the most vulnerable residents.

The third interview was with a representative from a community action organization that offers a wide range of services to LMI individuals and families. The contact indicated extremely low-income individuals are being evicted above pre-pandemic levels and squeezed out of the housing

market. In addition to there being a severe shortage of housing vouchers (Section 8), voucher holders must deal with extremely long waitlists (sometimes years) and find landlords willing to accept the vouchers. Between the rising eviction rates and housing costs and the lack of affordable housing, homelessness rates are increasing. The local rental market is extremely competitive due to the presence of Kentucky State University and the local state government. According to the contact, multi-family housing construction has not kept pace with demand, leading to a housing shortage and rising costs, particularly for rental properties. The contact indicated there are opportunities for local financial institutions to play a key role in developing more affordable housing by providing financing, investments, and capacity to developers and community organizations by supporting community reinvestment initiatives and LIHTCs. The contact said there is a need for banks to provide financial education and outreach programs to bring the unbanked and/or underbanked (LMI individuals) into the financial mainstream which will help them achieve economic growth and stability.

The fourth interview was with a representative from a non-profit organization that aims to strengthen economic development in Eastern Kentucky. The contact stated that the collapse of the coal industry has led to economic distress, indicating nearly half of Appalachian counties categorized with the most severe grading of economic distress are located in Eastern Kentucky, which is notable considering Kentucky comprises only 13.0% of the entire Appalachian region. The contact indicated a major challenge is Kentucky's historically low labor force participation rate (i.e., a significant portion of the prime-working-age population is not in the workforce). Kentucky also faces significant health challenges, with high rates of obesity, diabetes, heart disease, and drug and alcohol addiction. These public health issues lead to significant economic impacts, including increased healthcare costs, reduced workforce productivity, and decreased economic development. The contact also stated that a substantial portion of area residents lack adequate access to reliable, high-speed broadband internet. This lack of connectivity obstructs economic and educational achievement. The contact said banks involved in the community and helpful in emergency situations providing essential services. The contact indicated there are opportunities for local financial institutions to advocate and support broadband infrastructure projects.

Population Characteristics

Population Change Assessment Area: Nonmetropolitan Kentucky					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Adair County	18,852	18,903	0.3%	19,067	0.9%
Bell County	27,950	24,097	-13.8%	23,568	-2.2%
Boyle County	29,388	30,614	4.2%	30,904	0.9%
Fleming County	14,544	15,082	3.7%	15,288	1.4%
Floyd County	38,649	35,942	-7.0%	34,978	-2.7%
Franklin County	49,778	51,541	3.5%	51,607	0.1%
Green County	11,149	11,107	-0.4%	11,365	2.3%
Johnson County	23,350	22,680	-2.9%	22,244	-1.9%
Knott County	16,000	14,251	-10.9%	13,874	-2.6%
Laurel County	59,751	62,613	4.8%	62,885	0.4%
Letcher County	23,671	21,548	-9.0%	20,893	-3.0%
Madison County	85,838	92,701	8.0%	95,187	2.7%
Marion County	19,717	19,581	-0.7%	19,775	1.0%
Mercer County	21,342	22,641	6.1%	22,902	1.2%
Montgomery County	27,167	28,114	3.5%	28,367	0.9%
Perry County	28,041	28,473	1.5%	27,361	-3.9%
Pike County	63,434	58,669	-7.5%	56,286	-4.1%
Pulaski County	63,635	65,034	2.2%	65,795	1.2%
Rockcastle County	16,942	16,037	-5.3%	16,242	1.3%
Russell County	17,669	17,991	1.8%	18,178	1.0%
Taylor County	24,993	26,023	4.1%	26,407	1.5%
Whitley County	35,794	36,712	2.6%	36,873	0.4%
Assessment Area	717,654	720,354	0.4%	720,046	0.0%
Kentucky	4,397,353	4,505,836	2.5%	4,512,310	0.1%
Source: 2011-2015 U.S. Census Bureau: American Community 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States					

- From 2015 through 2022 the AA and Kentucky experienced 0.3% and 2.6% gains in population. During this time Madison and Mercer counties saw the biggest gains in population at 10.9% and 7.3%, respectively; while Bell, Knott, Letcher, and Pulaski saw the biggest declines in population at 15.7%, 13.3%, 11.7%, and 11.3%, respectively.
- Counties with decreasing population could experience increased economic pressure on the workforce.
- 78.3% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- The majority of the AA population (50.6%) was between the ages of 25 and 64, which is the prime-working age.
- 17.3% of the population in the AA was age 65 and over, compared to 16.2% in Kentucky.

- A higher elderly population may affect economic growth and the ability of government and communities to provide adequate resources for older adults, including to healthcare services.
- 23.0% of the AA's population reside in LMI tracts.
- According to Census data, Pikeville (Pike County) is the largest city in the AA with 7,754, and its population increased by 6.6% between 2010 and 2020.²⁸ By contrast, Greensburg is the most populous city in Green County with only 2,195 residents; its population increased by 1.5% between 2010 and 2020.²⁹

Income Characteristics

Borrower Income Levels														
Assessment Area: Nonmetropolitan Kentucky														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2018	\$49,400		0	-	\$24,699	\$24,700	-	\$39,519	\$39,520	-	\$59,279	\$59,280	-	& above
2019	\$49,800	0.8	0	-	\$24,899	\$24,900	-	\$39,839	\$39,840	-	\$59,759	\$59,760	-	& above
2020	\$51,500	3.4	0	-	\$25,749	\$25,750	-	\$41,199	\$41,200	-	\$61,799	\$61,800	-	& above
2021	\$52,600	2.1	0	-	\$26,299	\$26,300	-	\$42,079	\$42,080	-	\$63,119	\$63,120	-	& above
2022	\$61,700	17.3	0	-	\$30,849	\$30,850	-	\$49,359	\$49,360	-	\$74,039	\$74,040	-	& above
Source: 2018-2022 FFIEC Census Data														

Source: 2013-2022 FFIEC Census Data

- During the evaluation period, MFI in the AA increased by 24.9%.
- According to 2020 U.S. Census data, AA MFI at \$ 54,247 is lower than Kentucky at \$65,893.
- Minimum wage for 2023 in Kentucky is \$7.25 per hour³⁰ or \$15,080 annually. The Federal minimum wage is \$7.25 per hour and has remained stagnant since 2009.³¹

²⁸ [U.S. Census Bureau QuickFacts - Pikeville](#)

²⁹ [Biggest US Cities - Greensburg](#)

³⁰ [Minimum Wage - KY](#)

³¹ [Federal Minimum Wage Stagnant](#)

Poverty Rates Assessment Area: Nonmetropolitan Kentucky			
Area	2019	2020	2021
Adair County	21.4	22.1	24.2
Bell County	30.3	29.8	32.1
Boyle County	15.5	14.0	15.5
Fleming County	21.1	14.6	17.4
Floyd County	27.4	28.3	28.0
Franklin County	11.5	12.8	13.3
Green County	18.6	20.1	19.5
Johnson County	25.8	22.5	24.2
Knott County	30.5	27.7	32.0
Laurel County	21.4	17.9	19.5
Letcher County	28.9	24.4	29.1
Madison County	17.7	15.5	16.6
Marion County	16.8	15.7	15.8
Mercer County	13.8	13.1	12.8
Montgomery County	15.8	15.7	16.3
Perry County	24.2	22.0	29.9
Pike County	24.0	23.7	30.1
Pulaski County	22.5	19.1	19.1
Rockcastle County	21.0	22.4	21.3
Russell County	22.6	18.1	27.0
Taylor County	16.4	15.9	17.6
Whitley County	22.6	21.7	27.6
Kentucky	16.0	14.9	16.3
United States	12.3	11.9	12.8

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

- Poverty rates across the AA were mostly higher than state and national poverty rates.
- Poverty rates in Bell, Floyd, Knott, Letcher, Johnson, Perry, and Pike counties and to a lesser extent Adair, Russell, and Whitley had poverty rates that were more than two times higher than the state and national averages. By comparison, Boyle, Mercer, and Franklin counties had the lowest poverty rates and consistently fell below state and national poverty rates in 2019, 2020, and 2021.
- Of the 188,475 families in the AA, 39.9% are designated as LMI with 16.4% living below poverty; compared to 39.5% designated as LMI with 12.3% living below poverty across Kentucky.
- Of the 281,160 households in the AA, 21.7% are below the poverty level and 2.2% receive public assistance; compared to 16.5% of households across Kentucky that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)³² helps LMI individuals and

³² [Federal Reserve Economic Data \(FRED\)](#)

families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2022.

SNAP Benefits	
Assessment Area: Nonmetropolitan Kentucky	
Area	2021
Adair County	16.8%
Belle County	29.7%
Boyle County	10.5%
Fleming County	14.4%
Floyd County	24.7%
Franklin County	9.8%
Green County	13.7%
Johnson County	20.2%
Knott County	26.7%
Laurel County	17.6%
Letcher County	23.3%
Madison County	10.5%
Marion County	13.2%
Mercer County	9.2%
Montgomery County	14.5%
Perry County	25.1%
Pike County	19.9%
Pulaski County	15.7%
Rockcastle County	19.0%
Russell County	18.0%
Taylor County	14.9%
Whitley County	22.2%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Corresponding with poverty rates, Bell, Knott, Perry, Floyd, Letcher, and Whitley counties had the highest percent of the population receiving SNAP benefits; and Mercer and Franklin counties had the lowest.

Housing Characteristics

Housing Cost Change Nonmetropolitan Kentucky						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Adair County	\$82,400	\$105,400	27.9%	\$505	\$621	23.0%
Bell County	\$60,400	\$62,800	4.0%	\$478	\$559	16.9%
Boyle County	\$132,500	\$144,000	8.7%	\$637	\$715	12.2%
Fleming County	\$86,700	\$91,100	5.1%	\$497	\$588	18.3%
Floyd County	\$70,600	\$74,000	4.8%	\$543	\$644	18.6%
Franklin County	\$137,500	\$149,900	9.0%	\$687	\$792	15.3%
Green County	\$74,200	\$80,600	8.6%	\$524	\$515	-1.7%
Johnson County	\$79,200	\$115,800	46.2%	\$543	\$623	14.7%
Knott County	\$57,900	\$52,300	-9.7%	\$479	\$509	6.3%
Laurel County	\$94,400	\$116,300	23.2%	\$579	\$680	17.4%
Letcher County	\$56,300	\$54,700	-2.8%	\$531	\$529	-0.4%
Madison County	\$144,800	\$161,400	11.5%	\$647	\$728	12.5%
Marion County	\$98,200	\$112,900	15.0%	\$554	\$656	18.4%
Mercer County	\$133,600	\$148,900	11.5%	\$580	\$622	7.2%
Montgomery County	\$114,000	\$124,600	9.3%	\$646	\$697	7.9%
Perry County	\$71,200	\$78,900	10.8%	\$535	\$703	31.4%
Pike County	\$70,400	\$82,700	17.5%	\$616	\$702	14.0%
Pulaski County	\$106,800	\$113,900	6.6%	\$598	\$706	18.1%
Rockcastle County	\$73,900	\$88,500	19.8%	\$522	\$573	9.8%
Russell County	\$88,000	\$99,000	12.5%	\$508	\$571	12.4%
Taylor County	\$93,700	\$122,800	31.1%	\$578	\$650	12.5%
Whitley County	\$77,900	\$104,200	33.8%	\$573	\$610	6.5%
Kentucky	\$123,200	\$147,100	19.4%	\$675	\$783	16.0%
Source: 2011-2015 U.S. Census Bureau: American Community Survey						
2016-2020 U.S. Census Bureau: American Community Survey						

- From 2015 to 2020, median housing values in Knott and Letcher counties decreased, while the median housing values throughout the rest of the AA increased between 4.0% to 46.2%, compared to 19.4% across Kentucky. Overall, housing remained affordable across the AA since MFI kept pace with home price growth, except in Adair, Johnson, Taylor, and Whitley counties.

- Based on 2020 Census data, the affordability ratio³³ was 38.9 in the AA compared to 35.5 in Kentucky. Housing was generally more affordable across the AA than in other parts of Kentucky. Knott and Letcher counties had the highest affordability ratios at 62.2 and 60.7, respectively; and Madison County had the least affordable housing with an affordability ratio at 32.0.
- From 2015 to 2020, median gross rents in Green and Letcher counties decreased, while the median gross rents throughout the rest of the AA increased between 6.3% to 31.4%. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 36.9% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to HUD's 2023 Fair Market Rents data,³⁴ the average rent for a two-bedroom unit in Madison County is \$783 and the average rent for a two-bedroom unit in Knott County is \$742.
- With Kentucky's minimum wage at \$7.25, renters across Kentucky can only afford \$377 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment or would have to work over 89 hours to afford a modest two-bedroom apartment in this AA.
- According to the National Low Income Housing Coalition,³⁵ full-time workers must earn at least \$16.18 an hour (\$33,645 annual salary) in Kentucky to afford a two-bedroom rental apartment, which is more than double the minimum wage in the state. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,446 annual salary). This is nearly four times higher than the federal minimum wage of \$7.25 an hour.
- There are 331,994 housing units in the AA, of which 58.6% are owner occupied, 26.0% are rental and 15.3% are vacant; consequently, there are more households who own their homes than there are renters. Less than 1.0% of total housing units are in low-income tracts and 32.0% of the housing units are owner-occupied and 68.0% are either rental or vacant. Only 23.6% of total housing units are in moderate-income tracts and 58.0% of the housing units are owner-occupied and 42.0% are either rental or vacant. With 41.3% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in low-income tracts.
- The median age of housing stock across the AA is 42 years old, while the median age in low-income tracts is 54 years old and 44 years old in moderate-income tracts. Approximately 11.7% of housing units were built prior to 1950.

³³ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

³⁴ [HUD's Fair Market Rents](#)

³⁵ [National Low Income Housing Coalition-Kentucky](#)

Housing Cost Burden						
Assessment Area: Nonmetropolitan Kentucky						
Area	Cost Burden – Owners			Cost Burden – Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Adair County	45.2%	12.9%	15.3%	58.9%	24.7%	34.2%
Bell County	46.3%	14.7%	19.9%	63.8%	27.0%	46.0%
Boyle County	66.9%	20.9%	19.4%	75.8%	37.0%	42.3%
Fleming County	46.2%	22.9%	14.8%	62.7%	8.5%	31.3%
Floyd County	50.6%	18.0%	20.2%	55.5%	26.0%	36.5%
Franklin County	58.7%	28.1%	14.7%	78.2%	26.5%	33.9%
Green County	55.4%	14.9%	18.7%	52.3%	16.7%	32.0%
Johnson County	53.2%	20.3%	18.0%	61.9%	24.1%	39.0%
Knott County	43.7%	11.5%	16.7%	54.5%	19.7%	38.3%
Laurel County	50.3%	24.0%	17.5%	60.7%	35.2%	37.5%
Letcher County	40.2%	18.1%	19.1%	55.8%	13.3%	34.0%
Madison County	52.1%	22.6%	15.0%	78.4%	16.4%	41.0%
Marion County	45.5%	26.1%	14.9%	62.6%	38.5%	44.3%
Mercer County	56.8%	32.7%	16.7%	70.9%	12.5%	37.3%
Montgomery County	54.8%	27.6%	19.4%	66.3%	13.4%	29.4%
Perry County	39.6%	13.6%	15.1%	47.8%	16.9%	27.7%
Pike County	52.7%	21.0%	19.9%	54.7%	31.0%	36.0%
Pulaski County	53.2%	26.2%	19.5%	72.0%	28.5%	40.3%
Rockcastle County	49.6%	36.2%	20.8%	54.7%	12.3%	32.6%
Russell County	48.5%	16.9%	16.7%	48.3%	20.5%	27.9%
Taylor County	44.1%	12.5%	9.8%	68.6%	36.3%	39.5%
Whitley County	45.5%	15.9%	15.8%	60.5%	24.6%	32.8%
Assessment Area	49.8%	21.2%	17.3%	65.0%	24.4%	37.2%
Kentucky	53.3%	24.9%	16.6%	67.6%	27.0%	37.6%
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 49.8% of low-income homeowners and 65.0% of low-income renters are cost burdened, compared to 21.2% of moderate-income homeowners and 24.4% of moderate-income renters.
- 17.3% of all homeowners and 37.2% of renters across the AA are cost burdened, compared to 16.6% of all homeowners and 37.6% of renters across Kentucky.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan Kentucky					
Area	2017	2018	2019	2020	2021
Adair County	5.9%	4.8%	5.1%	7.0%	5.0%
Bell County	7.8%	6.1%	6.1%	7.5%	5.7%
Boyle County	5.0%	4.3%	4.4%	7.1%	5.0%
Fleming County	6.0%	5.3%	5.1%	7.1%	4.9%
Floyd County	8.2%	6.4%	6.0%	8.8%	7.1%
Franklin County	4.0%	3.6%	3.5%	6.3%	4.4%
Green County	4.5%	4.1%	4.1%	5.2%	3.7%
Johnson County	8.5%	6.6%	6.3%	8.3%	7.3%
Knott County	8.4%	6.7%	6.5%	8.2%	7.2%
Laurel County	5.8%	5.0%	4.6%	6.7%	4.5%
Letcher County	9.2%	6.2%	7.0%	9.8%	7.6%
Madison County	4.2%	3.7%	3.6%	5.9%	4.1%
Marion County	4.1%	3.6%	3.6%	7.6%	4.4%
Mercer County	4.8%	4.3%	4.4%	7.0%	4.6%
Montgomery County	6.5%	5.8%	5.1%	7.7%	5.3%
Perry County	8.1%	6.1%	5.7%	8.6%	6.3%
Pike County	7.6%	5.7%	5.4%	8.1%	6.4%
Pulaski County	5.5%	4.9%	4.5%	7.1%	4.9%
Rockcastle County	5.7%	4.9%	4.6%	7.1%	5.0%
Russell County	7.0%	5.6%	5.4%	8.0%	5.4%
Taylor County	4.3%	4.1%	4.0%	5.8%	3.9%
Whitley County	5.7%	4.9%	4.9%	6.9%	5.0%
Assessment Area	5.7%	4.8%	4.6%	7.0%	5.0%
Kentucky	4.8%	4.2%	4.1%	6.4%	4.7%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Between 2017 and 2019 unemployment rates decreased across the AA; however, the 2020 the unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 4.6% in 2019 to 7.0% in 2020. AA unemployment rates were generally higher than unemployment rates in Kentucky during this period, except in Franklin, Madison, Marion, Taylor, and Green counties, which had unemployment rates that there were consistently lower than Kentucky's. Specifically, unemployment rates in Floyd, Johnson, Knott, and Letcher counties were substantially higher than Kentucky's throughout the period.
- The leading industries in the AA are government, manufacturing, retail trade, health care and social assistance, and accommodation and food services.
- A demand for alternative energy sources had led to decades of declining coal production and an almost full collapse of an industry that has historically been heavily relied on in the AA, and Eastern Kentucky is the second most coal dependent area in the country. The Interagency Working Group on Coal and Power Plant Communities and Economic Revitalization (working group) is a governmental group created to focus on delivering

federal resources to revitalize the local economics of coal, oil and gas, and power plant communities, and ensuring benefits and protections for workers in these communities. The working group has identified close to \$38.0 billion in federal funding for investments in coal and power plant communities, focusing on infrastructure, environmental remediation, job creation, and community revitalization.³⁶

- According to ARC³⁷ the following counties in the AA are designated as distressed, at-risk, or transitional based on several economic indicators, including poverty rates, per capita market income, unemployment rates, and recently data to better understand COVID's impact in Appalachia. No ARC counties in Kentucky are designated as competitive or attainment. Historically, Appalachia has battled poverty, unemployment, lower educational attainment, and lower wages. Counties in this AA are still experiencing higher levels of unemployment and poverty than the national rates, with many of these counties doubling the national average.

Appalachian Regional Commission (ARC) County Economic Levels			
Assessment Area: Nonmetropolitan Kentucky			
Distressed	At-Risk	Transitional	N/A
Rank in the worst 10% of the nation's counties	Rank between the worst 10-25% of the nation's counties	Rank between the worst 25% and the best 25% of the nation's counties	No ARC rank
Bell	Adair	Madison	Boyle
Floyd	Fleming		Franklin
Johnson	Green		Marion
Knott	Laurel		Mercer
Letcher	Montgomery		Taylor
Perry	Pulaski		
Pike	Russell		
Rockcastle			
Whitley			

- The Centers of Disease Control and Prevention,³⁸ has identified 220 counties at risk of being vulnerable to high rates of different types of illnesses as a result of the opioid epidemic. In the context of the national opioid epidemic, Adair, Bell, Boyle, Floyd, Green, Johnson, Knott, Laurel, Letcher, Mercer, Perry, Pike, Rockcastle, Russell, Taylor, and Whitley counties are among these most vulnerable. Bell, Floyd, and Perry counties represent three of the top 10 most vulnerable counties in the nation. As a result, these counties are particularly susceptible to reduced labor market activity and stunted economic growth potential.
- According to BroadbandNow Kentucky,³⁹ approximately 85.0% of households in the AA have internet access. The majority of households with no internet access tend to be very

³⁶ [WKYT - Future of Coal](#)

³⁷ [ARC – Kentucky County Economic Levels](#)

³⁸ [Centers for Disease Control and Prevention](#)

³⁹ [Broadband Now - Kentucky](#)

low income. Nationally, those with access to a broadband-enabled computer are employed at higher rates in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN KENTUCKY

Lending Test

Community Trust's performance under the lending test in Nonmetropolitan Kentucky is excellent.

Lending Activity

Lending activity levels reflect excellent responsiveness to the credit needs within the AA. The percentage of total lending in Nonmetropolitan Kentucky is 70.6%, which is comparable to the percentage of total deposits at 70.7%.

HMDA-reportable (refinance, home purchase and home improvement, respectively) received the most weight in this AA based on total volume and dollar amount, followed by small business and small farm lending.

Borrower distribution received greater weight than geographic distribution in this AA given the overall percentage of LMI families (39.9%) is greater than the overall percentage of LMI geographies (25.2%).

Distribution by Borrower Income and Revenue Size of the Business

Community Trust's overall distribution to HMDA lending among borrowers of different income (including LMI) levels and businesses and farms of different sizes is good.

HMDA Lending

During the evaluation period, Community Trust originated 9,263 HMDA-reportable loans totaling \$1.11 billion. Of these loans, 3,970 were refinance loans totaling \$509.3 million, 2,944 were home purchase loans totaling \$453.6 million, and 1,187 were home improvement loans totaling \$56.7 million.

Community Trust's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Community Trust's borrower distribution of refinance, home purchase, and home improvement lending is good. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2022, Community Trust originated 389 refinance loans totaling \$44.6 million. Community Trust originated 17 (4.4%) refinance loans to borrowers with unknown incomes totaling \$2.1 million (4.7%). By comparison, the aggregate of lenders originated 9.3% by volume and 11.5% by dollar amount to borrowers with unknown incomes.

Community Trust originated 29 (7.5%) refinance loans to low-income borrowers totaling \$1.6 million (3.5%), which was significantly below the percentage of families at 23.7% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 6.9% by volume and at 3.4% by dollar amount. Community Trust originated 69 (17.7%) refinance loans to moderate-income borrowers totaling \$5.5 million (12.3%), which exceeded the percentage of families at 16.3% by volume and fell slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.3% by volume and fell slightly below at 12.5% by dollar amount.

In 2021, Community Trust originated 1,010 refinance loans totaling \$142.1 million. Community Trust originated 35 (3.5%) refinance loans to borrowers with unknown incomes totaling \$4.3 million (3.1%). By comparison, the aggregate of all lenders originated 19.0% by volume and 21.3% by dollar amount to borrowers with unknown incomes.

Community Trust originated 35 (3.5%) refinance loans to low-income borrowers totaling \$2.4 million (1.7%), which was substantially below the percentage of families at 24.5% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 3.2% by volume and at 1.7% by dollar amount. Community Trust originated 153 (15.1%) refinance loans to moderate-income borrowers totaling \$12.6 million (8.9%), which fell slightly below the percentage of families at 16.2% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 10.6% by volume and 6.9% by dollar amount.

In 2020, Community Trust originated 1,346 refinance loans totaling \$203.2 million. Community Trust originated 55 (4.1%) refinance loans to borrowers with unknown incomes totaling \$9.7 million (4.8%). By comparison, the aggregate of all lenders originated 21.4% by volume and 23.7% by dollar amount to borrowers with unknown incomes.

Community Trust originated 42 (3.1%) refinance loans to low-income borrowers totaling \$2.7 million (1.3%), which was substantially below the percentage of families at 24.5% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 2.2% by volume and at 1.0% by dollar amount. Community Trust originated 157 (11.7%) refinance loans to moderate-income borrowers totaling \$12.8 million (6.3%), which was below the percentage of families at 16.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.8% by volume and 5.3% by dollar amount.

In 2019, Community Trust originated 629 refinance loans totaling \$68.4 million. Community Trust originated 32 (5.1%) refinance loans to borrowers with unknown incomes totaling \$3.9

million (5.7%). By comparison, the aggregate of all lenders originated 17.3% by volume and 21.0% by dollar amount to borrowers with unknown incomes.

Community Trust originated 33 (5.2%) refinance loans to low-income borrowers totaling \$2.4 million (3.6%), which was substantially below the percentage of families at 24.5% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 3.9% by volume and significantly exceeded at 1.9% by dollar amount. Community Trust originated 79 (12.6%) refinance loans to moderate-income borrowers totaling \$4.7 million (6.8%), which fell slightly below the percentage of families at 16.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 11.0% by volume and 6.5% by dollar amount.

In 2018, Community Trust originated 596 refinance loans totaling \$50.9 million. Community Trust originated 30 (5.0%) refinance loans to borrowers with unknown incomes totaling \$3.0 million (5.8%). By comparison, the aggregate of all lenders originated 10.4% by volume and 11.8% by dollar amount to borrowers with unknown incomes.

Community Trust originated 37 (6.2%) refinance loans to low-income borrowers totaling \$1.5 million (2.9%), which was significantly below the percentage of families at 24.5% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 6.2% by volume and fell slightly below at 3.5% by dollar amount. Community Trust originated 105 (17.6%) refinance loans to moderate-income borrowers totaling \$6.4 million (12.6%), which exceeded the percentage of families at 16.2% by volume and fell slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 14.0% by volume and 9.3% by dollar amount.

Community Trust's refinance lending performance fell significantly below proxy and exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. The bank's refinance lending performance fell slightly below proxy and exceeded the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution. Refinancing can help reduce the debt burden for LMI homeowners and improve the odds of sustainable homeownership.

Home Purchase Lending

In 2022, Community Trust originated 541 home purchase loans totaling \$94.0 million. Community Trust originated 72 (13.3%) home purchase loans to borrowers with unknown income totaling \$12.1 million (12.8%). By comparison, the aggregate of all lenders originated 18.1% by volume and 12.8% by dollar amount to borrowers with unknown incomes.

Community Trust originated 29 (5.4%) home purchase loans to low-income borrowers totaling \$2.4 million (2.5%) which was substantially below the percentage of families at 23.7% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 3.9% by volume and

significantly below at 1.8% by dollar amount. Community Trust originated 80 (14.8%) home purchase loans to moderate-income borrowers totaling \$8.7 million (9.3%), which fell slightly below the percentage of families at 16.3% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 17.5% by volume and at 11.5% by dollar amount.

In 2021, Community Trust originated 708 home purchase loans totaling \$116.0 million. Community Trust originated 53 (7.5%) home purchase loan to borrowers with unknown incomes totaling \$7.2 million (6.2%). By comparison, the aggregate of all lenders originated 19.6% by volume and 19.6% by dollar amount to borrowers with unknown incomes.

Community Trust originated 36 (5.1%) home purchase loans to low-income borrowers totaling \$2.8 million (2.4%) which was substantially below the percentage of families at 24.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 3.5% by volume and at 1.7% by dollar amount. Community Trust originated 103 (14.5%) home purchase loans to moderate-income borrowers totaling \$10.7 million (9.2%), which fell slightly below the percentage of families at 16.2% by volume and was below by dollar amount. Performance fell slightly below the aggregate of all lenders at 15.5% by volume and at 10.5% by dollar amount.

In 2020, Community Trust originated 638 home purchase loans totaling \$98.1 million. Community Trust originated 60 (9.4%) home purchase loan to borrowers with unknown incomes totaling \$7.9 million (8.0%). By comparison, the aggregate of all lenders originated 14.2% by volume and 13.8% by dollar amount to borrowers with unknown incomes.

Community Trust originated 31 (4.9%) home purchase loans to low-income borrowers totaling \$2.6 million (2.6%) which was substantially below the percentage of families at 24.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 3.7% by volume and 1.8% by dollar amount. Community Trust originated 90 (14.1%) home purchase loans to moderate-income borrowers totaling \$9.2 million (9.3%), which fell slightly below the percentage of families at 16.2% by volume and was below by dollar amount. Performance falls slightly below the aggregate of all lenders at 17.1% by volume and at 11.6% by dollar amount.

In 2019, Community Trust originated 520 home purchase loans totaling \$73.5 million. Community Trust originated 53 (10.2%) home purchase loans to borrowers with unknown incomes totaling \$7.0 million (9.5%). By comparison, the aggregate of all lenders originated 10.2% by volume and 15.8% by dollar amount to borrowers with unknown incomes.

Community Trust originated 22 (4.2%) home purchase loans to low-income borrowers totaling \$1.2 million (1.6%) which was substantially below the percentage of families at 24.5% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 3.2% by volume and at 1.6% by dollar amount. Community Trust originated 61 (11.7%) home purchase loans to moderate-income borrowers totaling \$5.4 million (7.3%), which was below the percentage of

families at 16.2% by volume and significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 15.6% by volume and was below at 10.3% by dollar amount.

In 2018, Community Trust originated 537 home purchase loans totaling \$72.0 million. Community Trust originated 56 (10.4%) home purchase loans to borrowers with unknown incomes totaling \$7.2 million (10.1%). By comparison, the aggregate of all lenders originated 18.3% by volume and 18.0% by dollar amount to borrowers with unknown incomes.

Community Trust originated 28 (5.2%) home purchase loans to low-income borrowers totaling \$1.7 million (2.4%) which was substantially below the percentage of families at 24.5% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 3.9% by volume and at 1.9% by dollar amount. Community Trust originated 67 (12.5%) home purchase loans to moderate-income borrowers totaling \$4.8 million (6.7%), which fell slightly below the percentage of families at 16.2% by volume and significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 15.4% by volume and was below at 10.1% by dollar amount.

Community Trust's home purchase lending performance was substantially below proxy and exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. Community Trust's home purchase lending performance fell slightly below proxy and the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution.

Home Improvement

In 2022, Community Trust originated 283 home improvement loans totaling \$15.0 million. Community Trust originated nine (3.2%) home improvement loans to borrowers with unknown incomes totaling \$692,000 (4.6%). By comparison, the aggregate of all lenders originated 3.2% by volume and 4.1% by dollar amount to borrowers with unknown incomes.

Community Trust originated 25 (8.8%) home improvement loans to low-income borrowers totaling \$701,000 (4.7%) which was significantly below the percentage of families at 23.7% by volume and substantially below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 5.4% by volume and at 2.8% by dollar amount. Community Trust originated 36 (12.7%) home improvement loans to moderate-income borrowers totaling \$1.6 million (10.8%), which fell slightly below the percentage of families at 16.3% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 12.6% by volume and at 9.4% by dollar amount.

In 2021, Community Trust originated 247 home improvement loans totaling \$12.7 million. Community Trust originated 14 (5.7%) home improvement loans to borrowers with unknown incomes totaling \$1.2 million (9.3%). By comparison, the aggregate of all lenders originated 5.5% by volume and 8.5% by dollar amount to borrowers with unknown incomes.

Community Trust originated 12 (4.9%) home improvement loans to low-income borrowers totaling \$332,000 (2.6%) which was substantially below the percentage of families at 24.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 3.3% by volume and fell slightly below at 2.6% by dollar amount. Community Trust originated 25 (10.1%) home improvement loans to moderate-income borrowers totaling \$885,000 (6.9%), which was below the percentage of families at 16.2% by volume and significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 10.6% by volume and at 7.3% by dollar amount.

In 2020, Community Trust originated 211 home improvement loans totaling \$10.8 million. Community Trust originated 12 (5.7%) home improvement loans to borrowers with unknown incomes totaling \$537,000 (5.0%). By comparison, the aggregate of all lenders originated 4.4% by volume and 4.9% by dollar amount to borrowers with unknown incomes.

Community Trust originated 11 (5.2%) home improvement loans to low-income borrowers totaling \$330,000 (3.1%) which was substantially below the percentage of families at 24.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 3.9% by volume and at 2.1% by dollar amount. Community Trust originated 28 (13.3%) home improvement loans to moderate-income borrowers totaling \$1.2 million (11.0%), which fell slightly below the percentage of families at 16.2% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 11.0% by volume and at 7.4% by dollar amount.

In 2019, Community Trust originated 238 home improvement loans totaling \$10.0 million. Community Trust originated 11 (4.6%) home improvement loans to borrowers with unknown incomes totaling \$711,000 (7.1%). By comparison, the aggregate of all lenders originated 4.2% by volume and 6.3% by dollar amount to borrowers with unknown incomes.

Community Trust originated 15 (6.3%) home improvement loans to low-income borrowers totaling \$456,000 (4.6%) which was significantly below the percentage of families at 24.5% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 5.5% by volume and at 3.7% by dollar amount. Community Trust originated 37 (15.5%) home improvement loans to moderate-income borrowers totaling \$1.1 million (11.3%), which fell slightly below the percentage of families at 16.2% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 12.2% by volume and at 9.3% by dollar amount.

In 2018, Community Trust originated 208 home improvement loans totaling \$8.1 million. Community Trust originated 13 (6.3%) home improvement loans to borrowers with unknown incomes totaling \$486,000 (6.0%). By comparison, the aggregate of all lenders originated 6.3% by volume and 6.0% by dollar amount to borrowers with unknown incomes.

Community Trust originated 17 (8.2%) home improvement loans to low-income borrowers totaling \$344,000 (4.2%) which was significantly below the percentage of families at 24.5% by

volume and substantially below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 5.2% by volume and exceeded at 3.6% by dollar amount. Community Trust originated 19 (9.1%) home improvement loans to moderate-income borrowers totaling \$508,000 (6.3%), which was below the percentage of families at 16.2% by volume and significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 9.8% by volume and at 8.0% by dollar amount.

Community Trust's home improvement lending performance was significantly below proxy and exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. Community Trust's home improvement lending performance was below proxy and exceeded the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution.

Small Business Lending

During the evaluation period Community Trust originated 4,973 small business loans to businesses of different sizes totaling \$340.1 million, and 1,502 (30.2%) loans totaling \$89.9 million (26.4%) were PPP loans. While Community Trust attempted to collect gross annual revenue for PPP loans, the majority of loans originated in 2021 and 2020 with unknown revenue are most likely PPP loans. Community Trust's performance was compared to the percentage of businesses (proxy).

In 2022, Community Trust originated 324 small business loans to businesses of different sizes totaling \$49.5 million, of which 7.7% were extended to businesses with unknown revenue. Community Trust originated 225 (69.4%) loans totaling \$26.3 million (53.2%) to businesses with revenue of \$1.0 million or less, which fell slightly below the percentage of small businesses at 41.1% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 53.2% by volume and at 41.1% by dollar amount. Community Trust originated 200 (61.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 94.4%. Community Trust's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2021, Community Trust originated 2,202 small business loans to businesses of different sizes totaling \$92.8 million, of which 1,208 (54.9%) loans totaling \$36.2 million (38.9%) were extended to businesses with unknown revenue. Community Trust originated 853 (38.7%) loans totaling \$28.3 million (30.5%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 91.3% by volume and by dollar amount. Performance fell slightly below the aggregate of all lenders at 45.9% by volume and at 36.3% by dollar amount. While this is a good distribution, Community Trust originated 1,997 (90.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 93.8%. Community Trust's willingness to lend in smaller amounts exhibits an excellent responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Community Trust originated 1,757 small business loans to businesses of different sizes totaling \$121.1 million, of which 958 (54.5%) loans totaling \$59.8 million (49.4%) were extended to businesses with unknown revenue. Community Trust originated 570 (32.4%) loans totaling \$23.4 million (19.4%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 91.2% by volume and was substantially below by dollar amount. Performance fell slightly below the aggregate of all lenders at 32.7% by volume and at 24.9% by dollar amount. While this is an adequate distribution, Community Trust originated 1,455 (82.8%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 89.8%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, Community Trust originated 325 small business loans to businesses of different sizes totaling \$36.3 million, of which 18.2% were extended to businesses with unknown revenue. Community Trust originated 169 (52.0%) loans totaling \$14.4 million (39.7%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 91.0% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 40.5% by volume and at 34.8% by dollar amount. Community Trust originated 221 (68.0%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 94.1%. Community Trust's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2018, Community Trust originated 324 small business loans to businesses of different sizes totaling \$35.6 million, of which 14.2% were extended to businesses with unknown revenue. Community Trust originated 191 (59.0%) loans totaling \$17.0 million (47.9%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 90.7% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 43.9% by volume and at 37.5% by dollar amount. Community Trust originated 229 (70.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 94.5%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, Community Trust exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. These are also the years with the most loans. Therefore, the distribution to businesses of different sizes is good.

Small Farm Lending

During the evaluation period Community Trust originated 313 loans to farms of different sizes totaling \$22.9 million. Community Trust's performance was compared to the percentage of farms (proxy) and the aggregate of all lenders.

In 2022, Community Trust originated 53 loans to farms of different sizes totaling \$49.5 million, of which 11.3% were extended to farms with unknown gross annual revenues. Community Trust originated 46 (86.8%) loans totaling \$3.6 million (78.6%) to farms with revenue of \$1.0 million or less, which fell slightly below the percentage of small farms at 99.0% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 51.3% by volume and exceeded at 65.6% by dollar amount. Community Trust originated 40 (75.5%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 88.7%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2021, Community Trust originated 67 loans to farms of different sizes totaling \$5.1 million, of which 19.4% were extended to farms with unknown gross annual revenues. Community Trust originated 52 (77.6%) loans totaling \$3.9 million (75.6%) to farms with revenue of \$1.0 million or less, which fell slightly below the percentage of small farms at 99.0% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 39.1% by volume and exceeded at 69.4% by dollar amount. Community Trust originated 50 (74.6%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 92.1%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2020, Community Trust originated 51 loans to farms of different sizes totaling \$3.6 million, of which 19.6% were extended to farms with unknown gross annual revenues. Community Trust originated 40 (78.4%) loans totaling \$2.8 million (77.7%) to farms with revenue of \$1.0 million or less, which fell slightly below the percentage of small farms at 98.7% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 42.8% by volume and exceeded at 69.9% by dollar amount. Community Trust originated 39 (76.5%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 92.8%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2019, Community Trust originated 66 loans to farms of different sizes totaling \$5.1 million, of which 19.7% were extended to farms with unknown gross annual revenues. Community Trust originated 52 (78.8%) loans totaling \$4.1 million (80.1%) to farms with revenue of \$1.0 million or less, which fell slightly below the percentage of small farms at 98.9% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 50.1% by volume and exceeded at 70.1% by dollar amount. Community Trust originated 45 (68.2%) small dollar

loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 90.1%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2018, Community Trust originated 76 loans to farms of different sizes totaling \$4.6 million, of which 30.3% were extended to farms with unknown gross annual revenues. Community Trust originated 50 (65.8%) loans totaling \$2.7 million (59.5%) to farms with revenue of \$1.0 million or less, which was below the percentage of small farms at 98.7% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 42.1% by volume and fell slightly below at 63.8% by dollar amount. Community Trust originated 63 (82.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 93.7%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

Community Trust's small farm lending performance exceeded the percentage of farms in low-income tracts and the aggregate of all lenders. Therefore, geographic distribution of small farm lending in low-income tracts is excellent. Community Trust's small farm lending performance fell below the percentage of farms in moderate-income tracts and the aggregate of all lenders. Therefore, geographic distribution of small farm lending in moderate-income tracts is adequate.

Community Trust's performance fell slightly below proxy and exceeded the aggregate of all lenders. Community Trust exhibits a good responsiveness to credit needs of small farms in the AA, since small dollar loans tend to represent amounts typically requested by small farms. Therefore, Community Trust's distribution to farms of different sizes is good.

Geographic Distribution of Loans

Community Trust's overall geographic distribution of lending is good. HMDA and small business lending are good. Small farm lending is excellent. Community Trust has limited lending gaps.

Percentage of Lending Penetration					
Tract Income Level	2018	2019	2020	2021	2022
Low	100.0%	100.0%	100.0%	50.0%	66.7%
Moderate	93.9%	100.0%	100.0%	100.0%	96.4%
Middle	99.1%	99.1%	100.0%	100.0%	97.3%
Upper	100.0%	100.0%	100.0%	100.0%	98.4%
Unknown	N/A	N/A	N/A	N/A	100.0%
Total	98.4%	99.5%	100.0%	99.5%	97.0%

Community Trust was able to penetrate approximately 99.0% of total tracts during the evaluation period. The increased penetration rate in 2020 and 2021 can be attributed to the increase in small business loans through PPP. Community Trust penetrated nearly 83.0% of low-income tracts and 98.0% of moderate-income tracts. In addition, approximately 69.0% of middle-income tracts were distressed due to poverty, unemployment, or population loss, and/or were underserved remote

rural tracts. Community Trust was able to penetrate nearly 99.0% of these tracts during the evaluation period.

HMDA Lending

During the evaluation period, Community Trust originated 9,263 HMDA-reportable loans totaling \$1.11 billion. Of these loans, 3,970 were refinance loans totaling \$509.3 million, 2,944 were home purchase loans totaling \$453.6 million, and 1,187 were home improvement loans totaling \$56.7 million. Community Trust's performance was compared to the percentage of owner-occupied units and the aggregate of all lenders. Community Trust's geographic distribution of refinance, home purchase and home improvement lending are good. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2022, Community Trust originated 389 refinance loans totaling \$44.6 million. Community Trust originated no home improvement loans in low-income tracts, compared to the percentage of owner-occupied units at 0.5% and the aggregate of all lenders at 0.5% by volume and 0.4% by dollar amount. Community Trust originated 102 (26.2%) refinance loans in moderate-income tracts totaling \$10.6 million (23.9%), which exceeded the percentage of owner-occupied units in these tracts at 23.2% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 12.4% by volume and 10.1% by dollar amount.

In 2021, Community Trust originated 1,010 refinance loans totaling \$142.1 million. Community Trust originated two (0.2%) refinance loans in low-income tracts totaling \$177,000 (0.1%), which was significantly below the percentage of owner-occupied units in these tracts at 25.5% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 0.3% by volume and 0.2% by dollar amount. Community Trust originated 147 (14.6%) refinance loans in moderate-income tracts totaling \$15.4 million (10.8%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.0% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.0% by volume and 6.5% by dollar amount.

In 2020, Community Trust originated 1,346 refinance loans totaling \$203.2 million. Community Trust originated four (0.3%) refinance loans in low-income tracts totaling \$320,000 (0.2%), which was significantly below the percentage of owner-occupied units in these tracts at 38.3% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 0.2% by volume and 0.1% by dollar amount. Community Trust originated 162 (12.0%) refinance loans in moderate-income tracts totaling \$19.2 million (9.5%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.0% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 7.3% by volume and 6.0% by dollar amount.

In 2019, Community Trust originated 629 refinance loans totaling \$68.4 million. Community Trust originated five (0.8%) refinance loans in low-income tracts totaling \$359,000 (0.5%), which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 0.4% by volume and 0.3% by dollar amount. Community Trust originated 90 (14.3%) refinance loans in moderate-income tracts totaling \$7.4 million (10.8%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.0% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.8% by volume and 6.7% by dollar amount.

In 2018, Community Trust originated 596 refinance loans totaling \$50.9 million. Community Trust originated one (0.2%) refinance loan in low-income tracts totaling \$20,000 (0.0%), which was substantially below the percentage of owner-occupied units in these tracts at 0.8% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 0.5% by volume and substantially below at 0.8% by dollar amount. Community Trust originated 93 (15.6%) refinance loans in moderate-income tracts totaling \$6.1 million (12.0%), which exceeded the percentage of owner-occupied units in these tracts at 14.5% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 10.0% by volume and exceeded at 8.1% by dollar amount.

Community Trust's refinance lending performance was significantly below proxy and exceeded the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution. The bank's refinance lending performance fell slightly below proxy and significantly exceeded the aggregate of all lenders in moderate-income tracts, which is a good geographic distribution.

Home Purchase Lending

In 2022, Community Trust originated 541 home purchase loans totaling \$94.0 million. Community Trust originated four (0.7%) home purchase loans in low-income tracts totaling \$226,000 (0.2%), which exceeded the percentage of owner-occupied units in these tracts at 0.5% by volume and was significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 1.0% by volume and was significantly below at 0.6% by dollar amount. Community Trust originated 137 (25.3%) home purchase loans in moderate-income tracts totaling \$18.5 million (19.7%), which exceeded the percentage of owner-occupied units in these tracts at 23.3% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 13.6% by volume and at 10.8% by dollar amount.

In 2021, Community Trust originated 708 home purchase loans totaling \$116.0 million. Community Trust originated four (0.6%) home purchase loans in low-income tracts totaling \$312,000 (0.3%), which was below the percentage of owner-occupied units in these tracts at 0.8% by volume and was significantly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 0.6% by volume and at 0.4% by dollar amount. Community Trust originated 107 (15.1%) home purchase loans in moderate-income tracts totaling \$15.0 million

(12.9%), which exceeded the percentage of owner-occupied units in these tracts at 15.0% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 9.3% by volume and at 7.7% by dollar amount.

In 2020, Community Trust originated 638 home purchase loans totaling \$98.1 million. Community Trust originated five (0.8%) home purchase loans in low-income tracts totaling \$395,000 (0.4%), which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was below by dollar amount. Performance fell significantly exceeded the aggregate of all lenders at 0.5% by volume and exceeded at 0.3% by dollar amount. Community Trust originated 89 (13.9%) home purchase loans in moderate-income tracts totaling \$12.0 million (12.2%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.0% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.8% by volume and at 7.1% by dollar amount.

In 2019, Community Trust originated 520 home purchase loans totaling \$73.5 million. Community Trust originated three (0.6%) home purchase loans in low-income tracts totaling \$114,000 (0.2%), which was below the percentage of owner-occupied units in these tracts at 0.8% by volume and was substantially below by dollar amount. Performance fell slightly below the aggregate of all lenders at 0.6% by volume and was significantly below at 0.4% by dollar amount. Community Trust originated 73 (14.0%) home purchase loans in moderate-income tracts totaling \$7.6 million (10.4%), which fell slightly below the percentage of owner-occupied units in these tracts at 15.0% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.6% by volume and at 6.7% by dollar amount.

In 2018, Community Trust originated 537 home purchase loans totaling \$72.0 million. Community Trust originated no home purchase loans to low-income borrowers, compared to the percentage of owner-occupied units at 0.8% and the aggregate of all lenders at 0.5% by volume and 0.2% by dollar amount. Community Trust originated 81 (15.1%) home purchase loans in moderate-income tracts totaling \$6.8 million (9.4%), which exceeded the percentage of owner-occupied units in these tracts at 14.5% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.3% by volume and at 6.8% by dollar amount.

Community Trust's home purchase lending performance was below proxy and the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution. The bank's home purchase lending performance fell slightly below the percentage of owner-occupied units and significantly exceeded the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

Home Improvement

In 2022, Community Trust originated 283 home improvement loans totaling \$15.0 million. Community Trust originated two (0.7%) home improvement loans in low-income tracts totaling

\$80,000 (0.5%) which exceeded the percentage of owner-occupied units in these tracts at 0.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 0.6% by volume and 0.5% by dollar amount. Community Trust originated 69 (24.4%) home improvement loans in moderate-income tracts totaling \$2.9 million (19.4%) which exceeded the percentage of owner-occupied units at 23.3% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 11.7% by volume and at 10.0% by dollar amount.

In 2021, Community Trust originated 247 home improvement loans totaling \$12.7 million. Community Trust originated two (0.8%) home improvement loans in low-income tracts totaling \$27,000 (0.2%) which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 0.4% by volume and 0.1% by dollar amount. Community Trust originated 41 (16.6%) home improvement loans in moderate-income tracts totaling \$1.7 million (13.1%) which exceeded the percentage of owner-occupied units at 15.0% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.4% by volume and at 7.9% by dollar amount.

In 2020, Community Trust originated 211 home improvement loans totaling \$10.8 million. Community Trust originated two (0.9%) home improvement loans in low-income tracts totaling \$132,000 (0.2%) which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and significantly exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 0.9% by volume and significantly exceeded at 0.8% by dollar amount. Community Trust originated 34 (16.1%) home improvement loans in moderate-income tracts totaling \$1.6 million (14.7%) which exceeded the percentage of owner-occupied units at 15.0% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.4% by volume and at 8.4% by dollar amount.

In 2019, Community Trust originated 238 home improvement loans totaling \$10.0 million. Community Trust originated two (0.8%) home improvement loans in low-income tracts totaling \$34,000 (0.3%) which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 0.4% by volume and at 0.1% by dollar amount. Community Trust originated 39 (16.4%) home improvement loans in moderate-income tracts totaling \$1.2 million (12.0%) which exceeded the percentage of owner-occupied units at 15.0% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.7% by volume and at 6.6% by dollar amount.

In 2018, Community Trust originated 208 home improvement loans totaling \$8.1 million. Community Trust originated no home improvement loans to low-income borrowers, compared to the percentage of owner-occupied units at 0.8% and the aggregate of all lenders at 0.1% by volume and 0.1% by dollar amount. Community Trust originated 25 (12.0%) home improvement loans in moderate-income tracts totaling \$827,000 (10.2%) which fell slightly below the percentage

of owner-occupied units at 14.5% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 8.2% by volume and significantly exceeded at 6.7% by dollar amount.

Community Trust's home improvement lending performance fell slightly below proxy and exceeded the aggregate of all lenders in low-income tracts, which is a good geographic distribution. Community Trust's home improvement lending performance exceeded the percentage of owner-occupied units and significantly exceeded the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution. Housing in LMI areas tends to be older and in need of repair. The median age of housing stock is 42 years old in this AA. Home improvement loans can help with home repairs and modifications.

Small Business Lending

During the evaluation period Community Trust originated 4,973 small business loans to businesses of different sizes totaling \$340.1 million. Community Trust's performance was compared to the percentage of businesses by tract (proxy) and the aggregate of all lenders. The geographic distribution of small business lending is good.

In 2022, Community Trust originated 324 small business loans totaling \$49.5 million. Community Trust originated no small business loans to low-income borrowers, compared to the percentage of owner-occupied units at 1.0% and the aggregate of all lenders at 0.7% by volume and 0.8% by dollar amount. Community Trust originated 98 (30.2%) small business loans in moderate-income tracts totaling \$15.5 million (31.3%), which exceeded the percentage of businesses in these tracts at 20.5% by volume and significantly exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 18.8% by volume and 20.1% by dollar amount.

In 2021, Community Trust originated 2,202 small business loans totaling \$92.8 million. Community Trust originated two (0.1%) small business loans in low-income tracts totaling \$24,000 (0.0%), which was substantially below the percentage of businesses in these tracts at 0.4% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 0.3% by volume and 0.1% by dollar amount. Community Trust originated 291 (13.2%) small business loans in moderate-income tracts totaling \$9.9 million (10.7%), which exceeded the percentage of businesses in these tracts at 11.3% by volume and fell slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 11.3% by volume and fell slightly below at 11.0% by dollar amount.

In 2020, Community Trust originated 1,757 small business loans totaling \$121.1 million. Community Trust originated seven (0.4%) small business loans in low-income tracts totaling \$182,000 (0.2%), which fell slightly below the percentage of businesses in these tracts at 0.4% by volume and was significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 0.3% by volume and fell slightly below at 0.2% by dollar amount. Community Trust originated 231 (13.1%) small business loans in moderate-income tracts totaling

\$13.9 million (11.5%), which exceeded the percentage of businesses in these tracts at 11.2% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 11.6% by volume and at 11.3% by dollar amount.

In 2019, Community Trust originated 325 small business loans totaling \$36.3 million. Community Trust originated no small business loans to low-income borrowers, compared to the percentage of owner-occupied units at 0.5% and the aggregate of all lenders at 0.3% by volume and 0.2% by dollar amount. Community Trust originated 50 (15.4%) small business loans in moderate-income tracts totaling \$2.6 million (7.2%), which exceeded the percentage of businesses in these tracts at 11.4% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 10.6% by volume and was significantly below at 11.2% by dollar amount.

In 2018, Community Trust originated 324 small business loans totaling \$35.6 million. Community Trust originated two (0.6%) small business loans in low-income tracts totaling \$42,000 (0.1%), which exceeded the percentage of businesses in these tracts at 0.5% by volume and was significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 0.3% by volume and was significantly below at 0.3% by dollar amount. Community Trust originated 34 (10.5%) small business loans in moderate-income tracts totaling \$4.0 million (11.1%), which fell slightly below the percentage of businesses in these tracts at 11.2% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 9.6% by volume and at 9.7% by dollar amount.

Community Trust's small business lending performance was significantly below proxy and the aggregate of all lenders in low-income tracts, which is poor geographic distribution. Community Trust's small business lending performance exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

Small Farm Lending

During the evaluation period, Community Trust originated 313 small farm loans to farms of different sizes totaling \$22.9 million. Community Trust's performance was compared to the percentage of farms by tract income (proxy) and the aggregate of all lenders. Community Trust's geographic distribution of small farm lending is excellent, considering the limited number of farms in the AA. There are no farms in low-income tracts; therefore, an analysis was not performed. See Appendix D for explicit small farm-reportable lending data.

In 2022, Community Trust originated 53 small farm loans totaling \$4.6 million. Community Trust originated three (5.7%) small farm loans in moderate-income tracts totaling \$132,000 (2.9%) which was significantly below the percentage of farms by tract income at 15.4% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 9.6% by volume and 5.0% by dollar amount.

In 2021, Community Trust originated 67 small farm loans totaling \$5.1 million. Community Trust originated 15 (22.4%) small farm loans in moderate-income tracts totaling \$1.2 million (22.4%) which significantly exceeded the percentage of farms by tract income at 9.0% by volume and by dollar amount. Performance substantially exceeded the aggregate of all lenders at 7.3% by volume and 8.8% by dollar amount.

In 2020, Community Trust originated 51 small farm loans totaling \$3.6 million. Community Trust originated three (5.9%) small farm loans in moderate-income tracts totaling \$267,000 (7.4%) which was below the percentage of farms by tract income at 8.8% by volume and fell slightly below by dollar amount. Performance fell slightly below the aggregate of all lenders at 6.8% by volume and significantly exceeded at 4.6% by dollar amount.

In 2019, Community Trust originated 66 small farm loans totaling \$5.1 million. Community Trust originated six (9.1%) small farm loans in moderate-income tracts totaling \$494,000 (9.8%) which exceeded the percentage of farms by tract income at 8.6% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 6.4% by volume and significantly exceeded at 4.4% by dollar amount.

In 2018, Community Trust originated 76 small farm loans totaling \$4.6 million. Community Trust originated seven (9.2%) small farm loans in moderate-income tracts totaling \$389,000 (8.5%) which exceeded the percentage of farms by tract income at 8.3% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 6.5% by volume and significantly exceeded at 3.9% by dollar amount.

Community Trust's small farm lending performance mostly exceeded proxy and the aggregate of all lenders. Geographic distribution of small farm lending in moderate-income tracts is excellent, considering the limited number of farms.

Community Development Loans

Community Trust originated 50 community development loans totaling approximately \$58.2 million. Community Trust is a leader in making community development loans in Nonmetropolitan Kentucky.

The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loans	#	\$
Revitalization / Stabilization	36	\$43,058,612
Community Services	4	\$11,034,375
Economic Development	2	\$3,401,000
Affordable Housing	8	\$676,000
Total	50	\$58,169,987

Revitalization / Stabilization

- Two (2) loans totaling \$14.3 million to a local university to repurpose an existing 113-room hotel space into a student housing and educational programming space. This project received \$6.0 million in NMTC allocation. Community Trust is one of four funding partners for this project which is projected to retain 28 permanent jobs and create 30 permanent jobs in a distressed middle-income community. Community Trust also donated to this university.
- Five (5) loans totaling \$8.6 million to two medical service providers, which funded:
 - an operating line of credit to a hospital that serves a distressed rural middle-income community to provide a funding source during the COVID-19 public health emergency
 - a loan to purchase and renovate a medical facility in a distressed rural middle-income which is also medically underserved
 - a loan to construct an obstetrics and gynecology clinic in a distressed rural middle-income community
 - a line of credit to provide working capital to a rehabilitation facility that provides mental health services in a distressed middle-income community
 - a loan to construct a pharmacy in a moderate-income tract
- Two (2) loans totaling \$10.0 million to a small business to construct a new facility which will help retain 16 permanent jobs and create 42 permanent jobs in a distressed middle-income tract.
- Five (5) loans to two municipalities and a county government agency totaling \$4.1 million. These loans supported the purchase of utility vehicles to provide essential services and infrastructure improvements, including the installation of natural gas lines into an industrial park, and the relocation of a water main. The municipalities and government agency serve moderate- and distressed middle-income communities.
- One (1) loan totaling \$3.0 million to purchase an existing hotel. The purchase of this hotel is expected to retain jobs in a distressed middle-income tract.
- One (1) loan totaling \$2.1 million to a community action organization to rehabilitate an existing building and construct a parking deck in a moderate-income tract. This organization provides wraparound services to LMI individuals, families, and veterans across four distressed rural counties. This facility will also serve as their new outreach offices.
- Eighteen (18) loans totaling \$839,844 to a public water utility company to purchase multiple utility vehicles to provide and maintain the water system in a distressed rural middle-income community.

- Two (2) loans totaling \$120,399 to two volunteer fire departments to purchase fire trucks. These fire departments serve moderate- and distressed middle-income communities.

These loans are considered responsive to providing and enhancing medical care for LMI individuals and in medically underserved moderate- and distressed middle-income geographies. These loans also help support revitalization and stabilization and economic development in a distressed/underserved rural community and provide services to LMI individuals and families.

Economic Development

- One (1) loan totaling \$2.2 million to a small business to purchase commercial property in an upper-income tract. This loan is responsive because it helped save the plant from closing and retained 36 LMI jobs.
- A line of credit totaling \$1.2 million to an economic development corporation to fill in funding gaps until delayed government funding becomes available. This loan allowed the organization to continue funding small businesses. Community contacts emphasized the need for financial institutions to help community stakeholders attract and maintain small businesses in this AA.

Affordable Housing

- Four (4) working capital loans totaling \$300,000 to a nationwide nonprofit affordable housing organization to build at least five affordable single-family homes in moderate-income tracts.
- Four (4) loans totaling \$376,000 to three nonprofits to purchase and improve land to build affordable multifamily housing.

Community contacts emphasized all aspects of affordable housing as a critical need.

Community Services to LMI

- One (1) loan totaling \$8.0 million to a community health center to construct two new facilities in medically underserved areas in middle- and distressed middle-income communities. These projects received \$15.0 million in NMTC allocation. The new construction allows both facilities to offer expanded health care services (primary care, dental, behavior health, and substance abuse services) to an increasing population of medically underserved LMI individuals that suffer from a wide range of health issues.
- One (1) revolving line of credit totaling \$3.0 million to a community hospital to fund ongoing operations and expanded health care services to an increasing population of medically underserved LMI individuals with a wide range of health issues.
- One (1) loan totaling \$17,375 to a nonprofit food pantry serving a moderate-income community to purchase a vehicle to distribute food on a regular basis to LMI households.
- One (1) loan totaling \$17,000 to a nonprofit organization to fund building improvements to their main support center. This loan helped this nonprofit to continue to provide services to its LMI clients.

Meeting health needs of LMI, particularly in medically underserved areas and distressed and underserved geographies is responsive to improving community health. Community contacts emphasized the need to address chronic health issues.

These loans represent 62.5% by volume and 47.7% by dollar amount of Community Trust's total community development lending, compared to the percentage of total lending at 70.6% and total deposits at 70.7%. These loans exhibit excellent responsiveness to meeting a variety of credit needs of small businesses and LMI individuals, and in LMI and distressed/underserved middle-income communities by providing access to critical financing, improving opportunities, and meeting health needs of LMI, particularly in medically underserved areas. These loans address many of the community contacts' expressed needs.

Flexible Lending Practices

Community Trust originated 3,418 PPP loans totaling \$140.2 million in Nonmetropolitan Kentucky, representing approximately 56.7% by volume and 47.9% by dollar amount of total PPP loans. This ranks as Community Trust's highest percentage of PPP loans originated during the evaluation period. The following table shows the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

Geographic Distribution of PPP Loans					
Assessment Area: Nonmetropolitan Kentucky					
Tract Income	# - Loans	# - %	\$ - Amount	\$ - %	Percentage of Businesses (2021)
Low	10	0.3%	\$222,000	0.2%	0.4%
Moderate	439	12.8%	\$14,803,000	10.6%	11.3%
Middle	2,417	70.7%	\$97,539,000	69.6%	65.7%
Upper	552	16.1%	\$27,659,000	19.7%	22.7%
Total	3,418	100.0%	\$140,223,000	100.0%	100.0%
<i>Percentages may not total 100.0 percent due to rounding</i>					

Community Trust originated 10 (0.3%) PPP loans totaling \$222,000 (0.2%) in low-income tracts, which was comparable to the percentage of businesses (proxy) at 0.4% by volume and dollar amount. Community Trust originated 439 (12.8%) PPP loans totaling \$14.8 million (10.6%) in moderate-income tracts, which exceeded proxy at 11.3% by volume and fell below by dollar amount.

Community Trust also originated 2,010 (58.8%) PPP loans totaling \$81.9 (58.4%) in distressed-middle income tracts in Nonmetropolitan Kentucky. PPP lending is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Community Trust provided direct subsidies totaling \$72,500 to 14 LMI individuals through FHLB's Welcome Home downpayment assistance program and originated one Freddie Mac Advantage loan to LMI first-time homebuyers in the AA during the evaluation period.

Community Trust makes use of flexible lending practices in serving AA credit needs. Use of these products enhanced Community Trust's overall lending test performance in Nonmetropolitan Kentucky.

Investment Test

Community Trust has a significant level of qualified community development investments and donations and is occasionally in a leadership position in Nonmetropolitan Kentucky. Community Trust holds 20 qualified investments totaling approximately \$17.2 million.

Purpose of CD Investment	#	\$
Affordable Housing	18	\$17,107,785
Economic Development	2	\$45,850
Total	20	\$17,153,635

Community Trust obtained a new LIHTC investment worth \$2.5 million for the construction of a 52-unit (30 efficiencies, 10 four-person units, 12 two-bedroom apartments) living facility and resource center in a moderate-income community for approximately 100 women recovering from substance abuse and members of their families. The center was established to help rural communities in Eastern Kentucky respond to the opioid epidemic. This affordable housing project received over \$900,000 in LIHTC financing and \$4.0 million in federal funding.

Community Trust also holds 19 prior period investments with a book value of approximately \$14.7 million. Both investments supporting economic development were NMTCs, and in 2022 Community Trust made final installments of its capital commitments for these investments, totaling \$45,850. The remaining 17 prior period investments support affordable housing. Five (5) were LIHTCs with a book value of \$11.6 million, which continue to provide funding for at least 664 units of affordable housing for men recovering from substance abuse, LMI single-parent family households, and individuals/families. Three (3) prior period investments are mortgage-backed securities with a book value of \$2.4 million. Seven (7) of these investments were in a CRA loan pool with a book value of approximately \$611,677. The remaining two investments were LIHTCs, and in 2020 and 2022 Community Trust made final installments of its capital commitments for these investments, totaling \$8,921.

The majority of qualified investment are prior period investments. New investments represent 14.6% and prior period investments represent 85.4% of total qualified investments by dollar amount in Nonmetropolitan Kentucky. LIHTCs and NMTCs are considered complex; Community Trust makes occasional use of complex investments to support community

development initiatives. Community Trust also invests in CRA loan pools and mortgage-backed securities in Nonmetropolitan Kentucky.

Qualified investments also took the form of donations totaling \$1.4 million. Community Trust partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs by providing a multitude of wraparound services to LMI individuals and families, revitalization/stabilization, affordable housing, and economic development activities. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of Donations	#	\$
Community Services	163	\$591,269
Revitalization / Stabilization	22	\$536,261
Economic Development	20	\$215,750
Affordable Housing	5	\$2,560
Total	210	\$1,345,840

Examples of impactful small dollar donations include but are not limited to:

- \$120,000 (three donations) to an economic development initiative, that spans across nine distressed counties in Eastern Kentucky, that aims to train and re-employ thousands of skilled workers from the coal/energy sector. Community Trust employees also provided community development services to this organization.
- \$109,961 (five donations) to a social services organization that provides food assistance, emergency home repairs, wraparound services to LMI individuals and families in distressed counties with high poverty rates, and disaster relief and emergency assistance. For instance, to in 2022 the organization provided emergency assistance to Eastern Kentucky flood victims by distributing over 560,000 pounds of food and helping to repair over 225 homes.
- \$108,403 (11 donations) to five different colleges and universities serving the Appalachian region of Eastern Kentucky and provides higher education in areas where the majority of tracts are distressed due to poverty. One university in particular not only received donations but also loans and services from Community Trust. This university serves LMI geographies and is a major driver for economic development in the AA. Community Trust's willingness to provide loans, donations and services to this university shows responsiveness to the needs of the community.
- \$97,878 (five separate donations) to a local medical center that provides quality healthcare services to a large regional area in Appalachian Eastern Kentucky, regardless of a patient's ability to pay.
- \$51,000 (two donations) to support a non-profit health care system that includes 14 hospitals throughout Appalachian Eastern Kentucky, providing medical services to LMI individuals in the heart of southeastern Kentucky, which consists of numerous distressed counties. Community Trust employees also provided service hours to this organization.

- \$11,920 (four donations) to a local regional hospital to provide van service to assist patients receiving services who would otherwise be unable to provide their own transportation. Community Trust also provided a loan to this hospital, which shows responsiveness to the needs of the community.
- \$10,500 to support six local food banks/pantries that help LMI individuals and families dealing with food insecurity across multiple distressed or underserved middle-income communities.
- \$3,000 (three separate donations) to support homeless coalitions/shelters serving the AA.

By dollar amount qualified investments and donations in this AA represent 32.7% of the bank's total qualified community development investments and donations, compared to 70.7% of total deposits and 70.6% of total loans.

Community contacts emphasized the critical need for workforce development and educational initiatives due to the decline of the coal industry. Community Trust's donations help provide support for these issues, as well as a variety of wraparound services for LMI families and children, which is essential in this AA that has significant challenges around poverty, unemployment, and drug addiction. Donations were also responsive to LMI individuals impacted by devastating flooding in Eastern Kentucky. Community Trust's new investment provides affordable housing and support for women recovering from substance abuse and their families in a moderate-income community in a county considered to be at-risk and vulnerable as a result of the opioid epidemic. In addition, loan pools and LIHTCs help address affordable housing finance needs in a community where credit demands are not or cannot be filled by individual financial institutions. All aspects of affordable housing are considered to be a critical need across AAs. In addition to giving donations, Community Trust also provided community development services to 14 organizations in this AA. Community Trust also gave a donation and originated a community development loan to a regional affordable housing agency and hospital. Finally, the bank gave a donation, provided a service, and originated a loan to a local university in this AA. The bank's multi-tiered approach to community development activities helps support Community Trust's responsiveness to credit and community development needs. Overall qualified investments and donations exhibit excellent responsiveness to credit and community development needs in Nonmetropolitan Kentucky.

Service Test

Retail services are readily accessible, and Community Trust is a leader in providing community development services in Nonmetropolitan Kentucky.

Retail Services

Community Trust maintains its main office with an ATM, 45 branches with ATMs, eight branches without an ATM, and a drive-thru only branch with an ATM in Nonmetropolitan Kentucky.

Community Trust has one branch with an ATM in Berea (Madison County) in a low-income tract. In moderate-income tracts Community Trust has 14 branches with ATMs in Neon and Whitesburg (Letcher County); Phelps, Pikeville, South Williamson, and two branches in Elkhorn City (Pike County); Corbin (Laurel County); Paintsville (Johnson County); Hindman (Knott County); Somerset (Pulaski County); Danville (Boyle County); Greensburg (Green County); and Williamsburg (Whitley County). Community Trust also has four branches without an ATM in Richmond (Madison County), Mouthcard (Pike County), Jenkins (Letcher County), and Middlesboro (Bell County). There is also a drive-thru only branch with an ATM in Richmond (Madison County). In middle-income tracts Community Trust has 19 branches with ATMs with two in Flemingsburg (Fleming County) and two in Campbellsville (Taylor County). Community Trust also has a branch in Columbia (Adair County), Pineville and Middlesboro (Bell County), Danville (Boyle County), Prestonsburg (Floyd County), London (Laurel County), Jeremiah (Letcher County), Lebanon (Marion County), Pikeville and Virgie (Pike County), Hazard (Perry County), Somerset (Pulaski County), Mount Vernan (Rockcastle County), Jamestown (Russell County), and Williamsburg (Whitley County). Community Trust also has two branches without an ATM in Mount Sterling (Montgomery County), Ewing (Fleming County), and Mount Vernon (Rockcastle). More than half (52.2%) of these branches are in distressed/underserved middle-income tracts. Lastly, Community Trust has 11 branches with ATMs in upper-income tracts with two in Hazard (Perry County), two in Frankfort (Franklin County), and two in Pikeville (Pike County). The bank also has a branch in Richmond (Madison County), Allen (Floyd), Whitesburg (Letcher County), Harrodsburg (Mercer County), and London (Laurel County).

Community Trust maintains 13 stand-alone ATMs in Nonmetropolitan Kentucky. In moderate-income tracts the bank has four ATMs with two in Danville (Boyle County), one in Pikeville (Pike County), and one in Pippa Passes Campton (Knott County) on two college campuses, a hospital, and the bank's operations center. In middle-income tracts Community Trust has five ATMs with three in Pikeville (Pike County), one in Mount Sterling (Montgomery County) and one in Berea (Madison County) on a college campus, in a sports arena, and in two primary care centers. In upper-income tracts Community Trust has four ATMs in Richmond (Madison County), Hazard (Perry County) and two in South Williamson (Pike County) in a shopping mall, college center, and at a hospital and primary care center.

Community Trust has not opened or closed any branches in this AA since the previous evaluation. The record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and LMI households, and are consistent with the services and hours discussed in the "Institution" assessment. Forty-nine branches offer drive-thru services, and all branches offer extended hours. While only 26 branches offer weekend hours, this includes branches in low-, moderate-, distressed-middle, and upper-income tracts. The bank's ATMs are available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: Community Trust Bank, Inc. 2024
Assessment Area(s): Nonmetropolitan Kentucky

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*						
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	1	1.8%	0	0	1	1	1	Total	2	3.4%	0	0.0%	0	0	2	3.4%	0	0			
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0	0	0	3	1.3%	1.0%	1.0%	
	LS	0		0	0							0	0	0		0	0					
Moderate	Total	19	34.8%	0	0	17	19	7	Total	17	29.3%	0	0.0%	0	0	17	29.3%	0	0			
	DTO	1		0	0	1			Stand Alone	4		0	0	0	4		0	0	56	23.9%	23.1%	20.3%
	LS	0		0	0	0						0	0	0		0	0					
Middle	Total	23	41.8%	0	0	20	23	9	Total	24	41.4%	0	0.0%	0	0	24	41.4%	0	0			
	DTO	0		0	0	0			Stand Alone	5		0	0	0	5		0	0	110	47.0%	48.7%	48.2%
	LS	0		0	0							0	0	0		0	0					
Upper	Total	12	21.8%	0	0	11	12	9	Total	15	25.9%	0	0.0%	0	0	15	25.9%	0	0			
	DTO	0		0	0	0			Stand Alone	4		0	0	0	4		0	0	62	26.5%	26.3%	29.1%
	LS	0		0	0							0	0	0		0	0					
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0			
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	3	1.3%	0.9%	1.5%
	LS	0		0	0							0	0	0		0	0					
Totals	Total	55	100.0%	0	0	49	55	26	Total	58	100.0%	0	0.0%	0	0	58	100.0%	0	0			
	DTO	1		0	0	1			Stand Alone	13		0	0	0	13		0	0	234	100.0%	100.0%	100.0%
	LS	0		0	0							0	0	0		0	0					

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Based on 2020 census data

**Closed branches are only included in the "Closed" columns and are not included in any other totals

LPOs not included in totals

The branch distribution in low-income tracts is considered excellent. The distribution of branches at 1.8% slightly exceeded the percentage of low-income tracts (1.3%), households (1.0%), and total businesses (1.0%) in these tracts. The branch distribution in moderate-income tracts is considered excellent. The distribution of branches at 34.5% exceeded the percentage of moderate-income tracts (23.9%), households (23.1%), and total businesses (20.3%) in these tracts. Approximately 36.4% of Community Trust's branches serve LMI geographies, compared to 25.2% of total LMI tracts in the AA. In addition, 12 (21.8%) branches serve distressed/underserved middle-income tracts. With 58.2% of Community Trust's branches serving either LMI or distressed/underserved middle-income tracts in the AA, delivery systems are readily accessible to geographies and individuals of different income levels in Nonmetropolitan Kentucky.

Community Development Services

Community Trust is a leader in providing community development services in this AA. During the evaluation period, 81 employees assisted 93 organizations totaling 3,184 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 57.7% of total service hours, which fell slightly below the total percentage of branch offices at 67.9%. The hours of service provided in this AA equates to 1.6 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees*	# Hours**
Community Services	392	50	41	2,045
Economic Development	300	29	27	861
Revitalization / Stabilization	95	10	9	245
Affordable Housing	13	4	4	33
Total	800	93	81	3,184
<i>*Some employees provide more than one type of service</i>				
<i>**Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i>				

At least 81 employees provided financial expertise through leadership positions for 93 organizations that provide services to LMI individuals and families and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 2,989 hours serving on boards and/or committees and 148 hours providing technical expertise primarily in the form of fundraising.

Examples of impactful community development services include:

- Serving on boards/committees
 - An employee serves as a board member for workforce development organization that retrains coal workers for other opportunities outside of the industry.
 - An employee serves as a board member for a non-profit organization that improves healthcare through philanthropy and is responsive to health needs in Appalachia.
 - An employee serves as a board member for a non-profit organization that provides food assistance to LMI who are experiencing food insecurity.
 - An employee serves as board member and committee member for a regional hospital that serves Appalachia and is committed to providing financial assistance for those unable to pay the full cost of care.
 - An employee serves as board member for a local foundation that provides grants to LMI individuals in very distressed Appalachian counties.
- Technical Support
 - Fundraising for economic development initiatives.

Community contacts emphasized food insecurity and workforce development as critical needs in the area, as well as wraparound services for LMI individuals and families and distressed or underserved communities, and all aspects of affordable housing. The community development services provided meet these expressed needs. Community development services exhibit excellent responsiveness to credit and community development needs in Nonmetropolitan Kentucky.

METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

• **Lexington-Fayette MSA**

- As of December 31, 2022, Community Trust operated 11 branches in the AA, representing 13.6% of its total branches.
- As of September 30, 2023, Community Trust had \$631.2 million in deposits in this AA, representing a market share of 4.7% and 13.9% of its total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, AA performance was evaluated and compared with Community Trust's overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices E and F for information regarding this area.

Assessment Area	Lending Test	Investment Test	Service Test
Lexington-Fayette MSA	Below	Consistent	Below
<i>Performance in the limited-scope AA did not impact to the overall rating</i>			

For the lending test, Community Trust received an Outstanding rating. Performance in the Lexington-Fayette AA is below the overall performance in Kentucky. Lending activity is good. The borrower distribution is good and distribution among businesses of different revenue sizes is good. The geographic distribution of loans is good with limited gaps in lending. Community Trust makes a relatively high level of community development loans and makes use of flexible lending practices. The below-level performance is primarily due to the level of community development lending activities and limited gaps in lending relative to Community Trust's operational presence in the overall AA.

For the investment test, Community Trust received a High Satisfactory rating. Performance in the Lexington-Fayette AA is consistent with overall performance in Kentucky. Qualified investments were primarily prior period investments in CRA loan pools and mortgage-backed securities along with small dollar donations. The consistent-level performance is primarily due to the good responsiveness to credit and community development needs relative to Community Trust's operational presence in the overall AA.

For the service test, Community Trust received Outstanding rating. Performance in the Lexington-Fayette AA is below the overall performance in Kentucky. The accessibility of delivery systems is unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels. Community Trust has no branch branches in low-income tracts and only one branch (9.1%) in moderate-income tracts, compared to 29.4% LMI tracts and 28.5% of households and 22.5% of businesses being in LMI tracts. However, Community Trust was able

to provide a relatively high level of community development services. The below-level performance is primarily due to the accessibility of delivery systems.

STATE OF TENNESSEE

CRA RATING for State of Tennessee:⁴⁰ Satisfactory

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- An adequate distribution of loans among borrowers of different income levels and a good distribution to businesses of different revenue sizes;
- An excellent geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving the AA's credit needs;
- A significant level of qualified community development investments and grants;
- Retail delivery systems are reasonably accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours do not vary in a way that inconveniences any portions of the AAs; and,
- Provides an adequate level of community development services.

SCOPE OF EVALUATION

A full-scope review was conducted for the Knoxville AA, which represents Community Trust's entire banking operations for Tennessee. The period for this AA is consistent with the scope discussed in the Institution section of this report.

Lending in Tennessee accounted for 4.6% of Community Trust's total lending activity, and deposits accounted for 4.2% of Community Trust's total deposits. As of September 30, 2023, Community Trust ranked 113th among 171 insured institutions and had a deposit market share of 0.1% in Tennessee.

⁴⁰ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

**METROPOLITAN AREA
(Full-scope Review)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
KNOXVILLE, TN MSA #28940**

Knoxville AA includes the entireties of Anderson and Campbell counties. The AA excludes Blount, Knox, Loudon, Morgan, Roane, and Union counties.

The OMB made delineation changes, effective January 1, 2019; and the Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes this AA was comprised of the following tracts for this analysis. See Appendix B for AA maps and Appendix C for additional demographic data.

Tract Income Level	2018	2019 - 2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	0	0
Moderate	14	15	18
Middle	10	9	12
Upper	4	4	2
Unknown	1	1	1
Total	29	29	33

Based on OMB delineation changes, the AA gained one moderate-income tract and lost one middle-income tract in 2019. There were no changes to low-, upper-, or unknown-income tracts. Based on 2020 Census data, the AA gained three moderate- and three middle-income tracts and lost two upper-income tracts in 2022. There were no changes to low- or unknown-income tracts.

As of September 30, 2023, the FDIC Summary of Deposits report ranked Community Trust 17th among 41 financial institutions in the Knoxville MSA with 0.8% of the deposit market share, compared to first ranked First Horizon Bank with 18.0% of the deposit market share. Deposits in this AA accounted for 4.2% of Community Trust's total deposits.

The 2022 HMDA peer market data shows that Community Trust ranked eighth among 302 HMDA reporters in Knoxville MSA having originated 101 loans. The top two HMDA lenders in this market included Mortgage Investors Group, Inc. originating 359 loans and Y-12 Federal Credit Union originating 345 loans. Community Trust ranked from sixth to 11th among HMDA

reporters in this market from 2018 to 2022.

Community Trust ranked 17th among 72 CRA reporters serving the Knoxville MSA in 2022 having originated 12 loans. The top four CRA reporters in this market were American Express National Bank originating 387 loans, Synchrony Bank originating 149 loans, JP Morgan Chase Bank National Association originating 144 loans, and Capital One originating 128 loans. Community Trust ranked from second to 16th among CRA reporters in this market from 2018 to 2022.

Community Contacts

A community contact interview conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a local foundation that focuses on strategic charitable initiatives and engagement in the Greater Knoxville area. The contact indicated the lack of affordable housing is a major crisis in Knoxville. Knoxville's booming population and increased demand for housing have led to rising housing and rental prices. Over the past five years, home values in Knoxville have increased by more than 83.0%. According to the contact, Knoxville does not have enough workers to fill all of its open jobs. Business leaders report a lack of appropriately trained workers. There is a critical need to increase training and education programs to help employees develop technical skills and good work habits. Other factors contributing to Knoxville's ongoing worker shortage includes low wages and the lack of accessible housing, childcare and reliable public transportation. The contact stated financial institutions are actively engaged in the community, but indicated there are opportunities for banks to address the worker shortage crisis by supporting more workforce development programs and doing more to address all aspects of the affordable housing crisis.

Population Characteristics

Population Change					
Assessment Area: Knoxville, TN MSA #28940					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Anderson County	75,430	77,123	2.2%	78,913	2.3%
Campbell County	40,176	39,272	-2.3%	39,584	0.8%
Assessment Area	115,606	116,395	0.7%	118,497	1.8%
Knoxville, TN MSA	829,423	879,773	6.1%	907,968	3.2%
Tennessee	6,499,615	6,910,840	6.3%	7,051,339	2.0%
Source: 2011-2015 U.S. Census Bureau: American Community 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States					

- From 2015 through 2022 the AA experienced a gain at 2.5% in population. During this time Anderson County saw a gain in population at 4.6% compared to a loss in Campbell County at 1.5%. Tennessee experienced the biggest gain in population at 8.5%.
- 79.1% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- The majority of the AA population (51.7%) was between the ages of 25 and 64, which is the prime-working age.
- 20.1% of the population in the AA was age 65 and over, compared to 16.0% in Tennessee.
- A higher elderly population may affect economic growth and the ability of government and communities to provide adequate resources for older adults, including but not limited to healthcare services.
- 49.7% of the AA's population reside in LMI tracts.
- According to Census data, Oakridge (Anderson County) is the largest city in the AA with 33,397 residents, and its population increased by 13.9% between 2010 and 2023.⁴¹ By contrast, La Follette is most populous city in Campbell County with 7,242 residents, and its population decreased by 2.9% between 2010 and 2022.⁴²

Income Characteristics

Borrower Income Levels														
Assessment Area: Knoxville, TN MSA #28940														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2018	\$64,100		0	-	\$32,049	\$32,050	-	\$51,279	\$51,280	-	\$76,919	\$76,920	-	& above
2019	\$65,000	1.4	0	-	\$32,499	\$32,500	-	\$51,999	\$52,000	-	\$77,999	\$78,000	-	& above
2020	\$67,200	3.4	0	-	\$33,599	\$33,600	-	\$53,759	\$53,760	-	\$80,639	\$80,640	-	& above
2021	\$69,100	2.8	0	-	\$34,549	\$34,550	-	\$55,279	\$55,280	-	\$82,919	\$82,920	-	& above
2022	\$82,000	18.7	0	-	\$40,999	\$41,000	-	\$65,599	\$65,600	-	\$98,399	\$98,400	-	& above

Source: 2018-2022 FFIEC Census Data

Source: 2013-2022 FFIEC Census Data

- During the evaluation period, MFI in the AA increased by 27.9%.
- According to 2020 U.S. Census data, AA MFI at \$59,152 is lower than Tennessee at \$68,793.
- Tennessee does not have a state minimum wage law. Employers must pay the current Federal minimum wage of \$7.25 per hour or \$15,080 annually.⁴³ The Federal minimum wage is \$7.25 per hour and has remained stagnant since 2009.

⁴¹ [Census - Quick Facts](#)

⁴² [Census - Quick Facts](#)

⁴³ [Minimum Wage - TN](#)

Poverty Rates Assessment Area: Knoxville, TN MSA #28940			
Area	2019	2020	2021
Anderson County	15.3	13.3	14.3
Campbell County	21.9	20.0	19.9
Tennessee	13.7	13.6	13.8
United States	12.3	11.9	12.8
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- During this period, poverty rates in Campbell County were higher than poverty rates in Anderson County, Tennessee, and the United States. This county had poverty rates that were nearly two times higher than the state and national averages.
- Of the 32,076 families in the AA, 48.9% are designated as LMI with 13.2% living below poverty; compared to 38.8% designated as LMI with 10.6% living below poverty across Tennessee.
- Of the 47,347 households in the AA, 17.1% are below the poverty level and 5.5% receive public assistance; compared to 14.4% of households across Tennessee that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)⁴⁴ helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2022.

SNAP Benefits Assessment Area: Knoxville, TN MSA #28940	
Area	2021
Anderson County	12.6%
Campbell County	20.8%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Similarly corresponding with poverty rates, Campbell County had the highest percent of the population receiving SNAP benefits followed by Anderson County.

⁴⁴ [Federal Reserve Economic Data \(FRED\)](#)

Housing Characteristics

Housing Cost Change Assessment Area: Knoxville, TN #28940						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Anderson County	\$131,200	\$161,400	23.0%	\$685	\$830	21.2%
Campbell County	\$89,400	\$126,800	41.8%	\$556	\$651	17.1%
Knoxville, TN MSA	\$150,800	\$194,100	28.7%	\$747	\$920	23.2%
Tennessee	\$142,100	\$193,700	36.3%	\$764	\$951	24.5%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- From 2015 to 2021, median housing values in the AA increased, particularly in Campbell County and was also higher than the increase in Tennessee. Overall, housing remained affordable in Anderson County, since MFI kept pace with home price growth, but housing became less affordable in Campbell County.
- Based on 2020 Census data, the affordability ratio⁴⁵ was 34.3 in the AA compared to 30.1 in Tennessee. Housing was generally more affordable across the AA than in other parts of Tennessee. Campbell County had the highest affordability ratio at 34.5 followed by Anderson County at 34.3.
- From 2015 to 2021, median gross rent increased by 17.1% in Campbell County and 21.2% in Anderson County. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 34.2% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to HUD's 2022 Fair Market Rents data,⁴⁶ the average rent for a two-bedroom unit in Campbell County is \$712, compared to \$980 in Anderson County.
- With Tennessee's minimum wage at \$7.25 per hour ⁴⁷, renters across Tennessee can only afford \$377 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment or would have to work over 80 hours to afford a modest two-bedroom apartment in this AA. The Federal minimum wage is \$7.25 per hour and has remained stagnant since 2009.⁴⁸
- According to the National Low Income Housing Coalition,⁴⁹ full-time workers must earn at least \$20.76 an hour (\$43,186 annual salary) to afford a two-bedroom rental apartment, which is more than double the minimum wage in the state. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,446 annual salary).

⁴⁵ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

⁴⁶ [HUD's Fair Market Rents – Final FY2022](#)

⁴⁷ [Minimum Wage - TN](#)

⁴⁸ [Federal Minimum Wage Stagnant](#)

⁴⁹ [National Low Income Housing Coalition-Tennessee](#)

- There are 56,264 housing units in the AA, of which 56.6% are owner occupied, 27.6% are rental and 15.9% are vacant; consequently, there are more households who own their homes than there are renters. 52.1% of total housing units are in moderate-income tracts and 49.5% of the housing units are owner-occupied and 50.5% are either rental or vacant. With 43.5% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in low-income tracts.
- The median age of housing stock across the AA, including in LMI tracts is 47 years old, and 15.8% of housing units were built prior to 1950.

Housing Cost Burden						
Assessment Area: Knoxville, TN MSA #28940						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Anderson County	50.1%	17.1%	15.1%	68.3%	19.1%	39.6%
Campbell County	45.8%	21.0%	16.4%	58.1%	24.9%	33.5%
Assessment Area	48.6%	18.5%	15.5%	64.9%	20.9%	37.5%
Knoxville, TN MSA	51.3%	22.5%	15.7%	68.1%	31.3%	39.7%
Tennessee	54.6%	27.6%	17.2%	71.0%	37.9%	40.6%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 50.1% of low-income homeowners and 68.3% of low-income renters are cost burdened, compared to 17.1% of moderate-income homeowners and 19.1% of moderate-income renters.
- 15.5% of all homeowners and 37.5% of renters across the AA are cost burdened, compared to 17.2% of all homeowners and 40.6% of renters across Tennessee.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Knoxville, TN MSA #28940					
Area	2017	2018	2019	2020	2021
Anderson County	3.9%	3.8%	3.6%	6.7%	3.8%
Campbell County	5.2%	4.8%	4.6%	7.5%	4.8%
Assessment Area	4.3%	4.1%	3.9%	6.9%	4.1%
Knoxville, TN MSA	3.5%	3.3%	3.2%	6.1%	3.5%
Tennessee	3.7%	3.5%	3.4%	7.4%	4.3%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates remained stable across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.9% in 2019 to 6.9% in 2020. AA unemployment rates were higher than unemployment rates in Tennessee during 2017-2019 but fell slightly below during the pandemic period in 2020 and 2021.
- The leading industries in the AA are manufacturing, Health care and social assistance, government, retail trade, professional and technical services, and accommodation and food services.
- According to the Appalachian Regional Commission (ARC),⁵⁰ Anderson and Campbell counties are designated as distressed, at-risk, or transitional based on several economic indicators, including poverty rates, per capita market income, unemployment rates, and recently data to better understand COVID's impact in Appalachia which also covers Tennessee. No Tennessee ARC county is designated as competitive or attainment. Historically, Appalachia has battled poverty, unemployment, lower educational attainment, and lower wages. Counties in this AA are still experiencing higher levels of unemployment and poverty than the national rates, with many of these counties doubling the national average.
- The Centers of Disease Control and Prevention,⁵¹ has identified 220 counties at risk of being vulnerable to high rates of different types of illnesses as a result of the opioid epidemic. In the context of the national opioid epidemic, Campbell is among these most vulnerable.
- According to BroadbandNow Tennessee,⁵² approximately 89.9% of households in the AA have internet access. The majority of households with no internet access tend to be very low income. Nationally, those with access to a broadband-enabled computer are employed at higher rates in urban and rural counties.

⁵⁰ [ARC – Tennessee County Economic Levels](#)

⁵¹ [Centers for Disease Control and Prevention](#)

⁵² [Broadband Now - Tennessee](#)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KNOXVILLE TN MSA #28940

Lending Test

Community Trust's performance under the lending test is rated Outstanding. Primary ratings drivers include being a leader in making community development loans, use of flexible lending products, moderate gaps in lending, and an excellent responsiveness to AA credit needs.

Lending Activity

Lending activity levels reflects an excellent responsiveness to the credit needs within the AA. The percentage of Community Trust's lending in the Knoxville AA is 4.6% compared to the percentage of total deposits is 4.2%.

A concentration of loans was identified in two of six excluded counties in the Knoxville MSA. Community Trust originated 96 HMDA loans and 83 small business loans in Knox County. This represents 11.8% of the HMDA loans and 20.5% of small business loans originated in the MSA during the evaluation period. Community Trust originated 52 HMDA loans in Blount County. This represents 6.4% of the HMDA loans originated in the MSA during the evaluation period.

Community Trust originated 64 HMDA loans and 64 small business loans in Bourbon County. This represents 2.8% of HMDA loans and 5.0% of small business loans originated in the MSA during the evaluation period. Community Trust originated 212 HMDA loans and 57 small business loans in Jessamine County. This represents 9.1% of the HMDA loans and 4.4% of small business loans originated in the MSA during the evaluation period.

HMDA-reportable (home purchase and refinance, respectively) received the most weight in this AA based on total volume and dollar amount, followed by small business lending.

Geographic Distribution of Loans

Geographic distribution received greater weight than borrower distribution in this AA given the overall percentage of LMI geographies (54.5%) is greater than the overall percentage of LMI families (48.9%).

Community Trust's overall geographic distribution of lending is excellent. HMDA and small business lending are excellent. Community Trust had moderate lending gaps.

Percentage of Lending Penetration					
Tract Income Level	2018	2019	2020	2021	2022
Moderate	78.6%	80.0%	93.3%	86.7%	66.7%
Middle	50.0%	66.7%	88.9%	77.8%	66.7%
Upper	25.0%	50.0%	50.0%	50.0%	0.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%
Total	58.6%	69.0%	82.8%	75.9%	60.6%

Community Trust was able to penetrate approximately 70.0% of total tracts during the evaluation period. Community Trust penetrated 81.0% of moderate-income tracts during the evaluation period. The increased penetration rate in 2020 and 2021 can be attributed to the increase in small business loans through PPP.

HMDA Lending

During the evaluation period, Community Trust originated 954 HMDA-reportable loans totaling \$159.5 million. Of these loans, 279 were home purchase loans totaling \$87.7 million and 202 were refinance loans totaling \$32.4 million.

Home purchase and refinance loans were evaluated separately in 2021 and 2020. There was only enough volume to evaluate home purchase loans in 2022 and 2018. Due to low volumes, HMDA loans were combined in 2019 to conduct a meaningful analysis.

Community Trust's performance was compared to the percentage of owner-occupied units and the aggregate of all lenders. Community Trust's geographic distribution of home purchase, refinance, and combined HMDA lending is excellent. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022, Community Trust originated 53 home purchase loans totaling \$21.3 million. Community Trust originated 22 (41.5%) home purchase loans in moderate-income tracts totaling \$6.3 million (29.6%), which fell slightly below the percentage of owner-occupied units in these tracts at 45.6% by volume and was below by dollar amount. Performance fell slightly below the aggregate of all lenders at 45.5% by volume and below at 40.9% by dollar amount.

In 2021, Community Trust originated 72 home purchase loans totaling \$24.5 million. Community Trust originated 54 (75.0%) home purchase loans in moderate-income tracts totaling \$19.0 million (77.4%), which significantly exceeded the percentage of owner-occupied units in these tracts at 44.1% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 39.3% by volume and exceeded at 38.9% by dollar amount.

In 2020, Community Trust originated 72 home purchase loans totaling \$20.6 million. Community Trust originated 52 (72.2%) home purchase loans in moderate-income tracts totaling \$14.6 million (70.9%), which significantly exceeded the percentage of owner-occupied units in these tracts at

44.1% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 43.3% by volume and at 43.3% by dollar amount.

In 2018, Community Trust originated 27 home purchase loans totaling \$5.0 million. Community Trust originated 16 (59.3%) home purchase loans in moderate-income tracts totaling \$2.2 million (44.4%), which exceeded the percentage of owner-occupied units in these tracts at 39.8% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 37.1% by volume and exceeded at 36.2% by dollar amount.

Community Trust's home purchase lending performance exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

Refinance Lending

In 2021, Community Trust originated 71 refinance loans totaling \$12.3 million. Community Trust originated 58 (81.7%) refinance loans in moderate-income tracts totaling \$8.7 million (70.4%), which significantly exceeded the percentage of owner-occupied units in these tracts at 44.1% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 37.7% by volume and 36.2% by dollar amount.

In 2020, Community Trust originated 70 refinance loans totaling \$12.7 million. Community Trust originated 45 (64.3%) refinance loans in moderate-income tracts totaling \$7.5 million (58.9%), which exceeded the percentage of owner-occupied units in these tracts at 44.1% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 39.6% by volume and 38.4% by dollar amount.

Community Trust's refinance lending performance significantly exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

HMDA Lending - Combined

In 2019, Community Trust originated 55 HMDA loans totaling \$16.3 million. Community Trust originated 38 (69.1%) HMDA loans in moderate-income tracts totaling \$11.4 million (70.0%), which significantly exceeded the percentage of owner-occupied units in these tracts at 44.1% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 38.2% by volume and at 36.6% by dollar amount.

Community Trust's HMDA lending performance significantly exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

Small Business Lending

During the evaluation period Community Trust originated 315 small business loans to businesses of different sizes totaling \$21.9 million. There was only enough volume to evaluate small business loans in 2021 and 2020. Community Trust's performance was compared to the percentage of businesses by tract (proxy). The geographic distribution of small business lending is excellent.

In 2021, Community Trust originated 168 small business loans totaling \$6.6 million. Community Trust originated 141 (83.9%) small business loans in moderate-income tracts totaling \$6.2 million (94.2%), which significantly exceeded the percentage of businesses in these tracts at 43.3% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 48.1% by volume and 39.1% by dollar amount.

In 2020, Community Trust originated 96 small business loans totaling \$5.4 million. Community Trust originated 65 (67.7%) small business loans in moderate-income tracts totaling \$3.2 million (59.7%), which significantly exceeded the percentage of businesses in these tracts at 43.4% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 39.8% by volume and 29.4% by dollar amount.

Community Trust's small business lending performance significantly exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

Distribution by Borrower Income and Revenue Size of the Business

Community Trust's overall distribution to HMDA lending among borrowers of different income (including LMI) levels is adequate and excellent among businesses of different sizes.

HMDA Lending

During the evaluation period, Community Trust originated 954 HMDA-reportable loans totaling \$159.5 million. Of these loans, 279 were home purchase loans totaling \$87.7 million and 202 were refinance loans totaling \$32.4 million. Community Trust's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Community Trust's borrower distribution of refinance lending is good and adequate for home purchase and combined HMDA lending. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022, Community Trust originated 53 home purchase loans totaling \$21.3 million. Community Trust originated four (7.5%) home purchase loans to borrowers with unknown income totaling \$2.8 million (12.9%). By comparison, the aggregate of all lenders originated 16.5% by volume and 16.7% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (5.7%) home purchase loans to low-income borrowers totaling \$299,000 (1.4%) which was substantially below the percentage of families at 26.8% by volume and dollar amount. Performance was below the aggregate of all lenders at 9.4% by volume and significantly below at 5.3% by dollar amount. Community Trust originated nine (17.0%) home purchase loans to moderate-income borrowers totaling \$1.6 million (7.7%), which fell slightly below the percentage of families at 22.2% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 23.9% by volume and significantly below at 17.4% by dollar amount.

In 2021, Community Trust originated 72 home purchase loans totaling \$24.5 million. Community Trust originated one (1.4%) home purchase loan to borrowers with unknown incomes totaling \$200,000 (0.8%). By comparison, the aggregate of all lenders originated 17.3% by volume and 16.2% by dollar amount to borrowers with unknown incomes.

Community Trust originated five (6.9%) home purchase loans to low-income borrowers totaling \$1.0 million (4.1%) which was substantially below the percentage of families at 29.6% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 8.3% by volume and at 4.4% by dollar amount. Community Trust originated five (6.9%) home purchase loans to moderate-income borrowers totaling \$1.1 million (4.5%), which was significantly below the percentage of families at 36.2% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 20.7% by volume and at 15.1% by dollar amount.

In 2020, Community Trust originated 72 home purchase loans totaling \$20.6 million. Community Trust originated two (2.8%) home purchase loans to low-income borrowers totaling \$178,000 (0.9%) which was substantially below the percentage of families at 29.6% by volume and dollar amount. Performance was substantially below the aggregate of all lenders at 11.6% by volume and 6.3% by dollar amount. Community Trust originated 11 (15.3%) home purchase loans to moderate-income borrowers totaling \$1.7 million (8.4%), which fell slightly below the percentage of families at 19.2% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 23.0% by volume and at 16.7% by dollar amount.

In 2018, Community Trust originated 27 home purchase loans totaling \$5.0 million. Community Trust originated two (7.4%) home purchase loans to low-income borrowers totaling \$81,000 (1.6%) which was significantly below the percentage of families at 29.2% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 9.9% by volume and significantly below at 5.5% by dollar amount. Community Trust originated six (22.2%) home purchase loans to moderate-income borrowers totaling \$410,000 (8.2%), which exceeded the percentage of families at 19.1% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 22.0% by volume and was below at 15.9% by dollar amount.

Community Trust's home purchase lending performance was significantly below proxy and below the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. Community Trust's home purchase lending performance fell below proxy and the aggregate of all lenders to moderate-income borrowers, which is adequate borrower distribution.

Refinance Lending

In 2021, Community Trust originated 71 refinance loans totaling \$12.3 million. Community Trust originated two (2.8%) refinance loans to borrowers with unknown incomes totaling \$123,000 (1.0%). By comparison, the aggregate of lenders originated 23.0% by volume and 24.9% by dollar amount to borrowers with unknown incomes.

Community Trust originated seven (9.9%) refinance loans to low-income borrowers totaling \$345,000 (2.8%), which was significantly below the percentage of families at 29.6% by volume and substantially below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 6.4% by volume and fell slightly below at 3.0% by dollar amount. Community Trust originated 15 (21.1%) refinance loans to moderate-income borrowers totaling \$1.4 million (11.6%), which exceeded the percentage of families at 19.2% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 16.8% by volume and 11.3% by dollar amount.

In 2020, Community Trust originated 70 refinance loans totaling \$12.7 million. Community Trust originated three (4.3%) refinance loans to borrowers with unknown incomes totaling \$299,000 (2.4%). By comparison, the aggregate of all lenders originated 23.7% by volume and 25.5% by dollar amount to borrowers with unknown incomes.

Community Trust originated six (8.6%) refinance loans to low-income borrowers totaling \$449,000 (3.5%), which was significantly below the percentage of families at 29.6% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 6.2% by volume and at 2.7% by dollar amount. Community Trust originated 12 (17.1%) refinance loans to moderate-income borrowers totaling \$1.4 million (11.0%), which fell slightly below the percentage of families at 19.2% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 14.5% by volume and 9.3% by dollar amount.

Community Trust's refinance lending performance fell significantly below proxy and exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. The bank's refinance lending performance fell slightly below proxy and exceeded the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution. Refinancing can help reduce the debt burden for LMI homeowners and improve the odds of sustainable homeownership.

HMDA Lending - Combined

In 2019, Community Trust originated 55 HMDA loans totaling \$16.3 million. Community Trust originated one (1.8%) home purchase loan to borrowers with unknown incomes totaling \$288,000 (1.8%). By comparison, the aggregate of all lenders originated 12.9% by volume and 12.0% by dollar amount to borrowers with unknown incomes.

Community Trust originated six (10.9%) HMDA loans to low-income borrowers totaling \$509,000 (3.1%) which was significantly below the percentage of families at 29.6% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 10.6% by volume and was below at 5.4% by dollar amount. Community Trust originated eight (14.5%) HMDA loans to moderate-income borrowers totaling \$944,000 (5.8%), which fell slightly below the percentage of families at 19.2% by volume and significantly below by dollar amount. Performance fell below the aggregate of all lenders at 22.0% by volume and significantly below at 15.7% by dollar amount.

Community Trust's HMDA lending performance was significantly below proxy and the aggregate of all lenders to LMI borrowers, which is an adequate borrower distribution.

Small Business Lending

During the evaluation period Community Trust originated 315 small business loans to businesses of different sizes totaling \$21.9 million, and 235 (74.6%) loans totaling \$6.3 million (28.8%) were PPP loans. While Community Trust attempted to collect gross annual revenue for PPP loans, the majority of loans originated in 2021 and 2020 with unknown revenue are most likely PPP loans. Community Trust's performance was compared to the percentage of businesses (proxy).

In 2021, Community Trust originated 168 small business loans to businesses of different sizes totaling \$6.6 million, of which 100 (59.5%) loans totaling \$3.6 million (38.8%) were extended to businesses with unknown revenue. Community Trust originated 61 (36.3%) loans totaling \$2.7 million (40.5%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 90.0% by volume and by dollar amount. Performance fell slightly below the aggregate of all lenders at 46.1% by volume and exceeded at 31.3% by dollar amount. While this is a good distribution, Community Trust originated 158 (94.0%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 91.3%. Community Trust's willingness to lend in smaller amounts exhibits excellent responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Community Trust originated 96 small business loans to businesses of different sizes totaling \$5.4 million, of which 39 (40.6%) loans totaling \$1.7 million (31.7%) were extended to businesses with unknown revenue. Community Trust originated 34 (35.4%) loans totaling \$1.8

million (33.5%) to businesses with revenue of \$1.0 million or less, which fell significantly below the percentage of small businesses at 89.9% by volume and by dollar amount and fell slightly below the aggregate of all lenders at 41.1% by volume and exceeded at 24.6% by dollar amount. While this is a good distribution, Community Trust originated 82 (85.4%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 85.7%. Community Trust's willingness to lend in smaller amounts exhibits excellent responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, Community Trust exhibits an excellent responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. These are the years with the most loans. Based on the performance compared to demographic and aggregate comparators and responsiveness, the distribution to businesses of different sizes is excellent.

Community Development Loans

Community Trust originated five community development loans totaling \$29.4 million during the evaluation period in the Knoxville AA and broader regional area.

Purpose of CD Loans	#	\$
Revitalization / Stabilization	3	\$15,029,000
Economic Development	2	\$14,400,000
Total	5	\$29,429,000
<i>Total includes loans that benefit broader regional area</i>		

Community Trust originated one community development loan totaling \$8.5 million supporting economic development in the Knoxville AA. This loan provided funding to a small business to renovate a hotel. The renovations helped retain approximately 252 jobs, primarily LMI jobs. This loan represents 7.0% by dollar volume of Community Trust's total community development lending.

Because Community Trust has been responsive to community development needs and opportunities in this AA, consideration was given to four community development loans totaling \$20.9 million that benefit the broader regional area. Three loans totaling \$15.0 million supported revitalization/stabilization. These loans provided funding to build a hotel, remodel and expand a bowling alley, and purchase land to construct a medical facility. As a result of this funding, these businesses were able to retain and attract workers and expand medical services in moderate-income communities. The remaining loan totaling \$5.9 million supported economic development by extending a line of credit to a woman-owned small restaurant supply business to expand operations, retain 93 jobs, and create seven new permanent jobs, primarily for LMI workers.

Overall, loans represent 24.1% by dollar amount of Community Trust's total community development lending, compared to the percentage of total lending at 4.6% and total deposits at 4.2%. Community Trust is a leader in making community development loans in the AA and exhibits an excellent responsiveness to credit needs of small businesses and LMI individuals, since these loans support job retention and creation for small businesses, LMI workers, and moderate-income communities.

Flexible Lending Practices

Community Trust originated 235 PPP loans totaling \$6.3 million in the Knoxville AA, representing approximately 3.9% by volume and 2.2% by dollar amount of total PPP loans. This ranks as Community Trust's fourth highest percentage of PPP loans originated during the evaluation period. The following table shows the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

Geographic Distribution of PPP Loans Assessment Area: Knoxville TN MSA					
Tract Income	# - Loans	# - %	\$ - Amount	\$ - %	Percentage of Businesses (2021)
Moderate	181	77.0%	\$4,491,000	71.3%	43.3%
Middle	51	21.7%	\$1,666,000	26.5%	33.9%
Upper	3	1.3%	\$139,000	2.2%	20.1%
Total	235	100.0%	\$6,296,000	100.0%	100.0%
<i>Percentages may not total 100.0 percent due to rounding and exclusion of unknown-income tracts</i>					

Community Trust originated 181 (77.0%) PPP loans totaling \$4.5 million (71.3%) in moderate-income tracts, which significantly exceeded the proxy by volume and dollar amount.

Community Trust provided direct subsidies totaling \$5,000 to one LMI individual through FHLB's Welcome Home downpayment assistance program during the evaluation period.

Community Trust makes use of flexible lending practices in serving AA credit needs. Use of flexible lending products enhanced Community trust's overall lending test performance.

Investment Test

Community Trust's performance under the investment test is rated High Satisfactory. Community Trust has a significant level of qualified community development investments and donations and is occasionally in a leadership position.

Community Trust holds 23 qualified investments totaling approximately \$3.0 million that support affordable housing across the AA. Two qualified investments worth \$271,900 were new investments. The first investment worth \$195,000 was a mortgage revenue bond to finance affordable housing projects and the second investment worth \$76,000 was a CRA loan pool designed to help LMI individuals/families achieve home ownership. Community Trust also

holds 19 prior period investments in CRA loan pools with a book value of approximately \$2.8 million. New investments represent 9.0% and prior period investments represent 91.0% of total qualified investments by dollar amount in the Knoxville AA.

Qualified investments also took the form of donations totaling \$18,350 in the AA and broader regional area. Community Trust made five donations totaling \$4,500 supporting four organizations that provide wraparound services to LMI individuals and families in the AA. For example, the largest donation for \$2,500 supported a collaboration between a regional food bank and several public-school districts to provide healthy meals to LMI children across multiple counties, including schools and counties in the AA.

Because Community Trust has been responsive to community development needs and opportunities in this AA, consideration was given to five donations totaling \$13,850 that benefited the broader regional area. These donations helped support a regional food bank and scholarships and educational assistance to LMI college and K-12 students. Addressing food insecurity and educational inequality is responsive to community development needs. Approximately 0.8% of Community Trust's small dollar donations by dollar amount benefited the broader regional area.

By dollar amount qualified investments and donations in Tennessee represent 5.4% of total qualified community development investments and donations, which exceeded 4.2% of total deposits and 4.6% of total loans. Community contacts emphasized the critical need for wraparound services to LMI individuals, including access to affordable housing. While the majority of qualified investments were prior period investments and not considered complex, qualified investments and donations addressed expressed needs identified by community contacts. Qualified investments and donations exhibit a good responsiveness to credit and community development needs the AA.

Service Test

Community Trust's performance under the service test is rated Low Satisfactory.

Retail services are reasonably accessible, and Community Trust provides an adequate level of community development services in the Knoxville AA.

Retail Services

Community Trust maintains three branches with ATMs in the Knoxville AA. Community Trust has a branch with an ATM in a moderate-income tract in LaFollette (Campbell County) and two branches with ATMs in middle-income tracts in Clinton (Anderson County) and Jacksboro (Campbell County).

Community Trust has not opened or closed in this AA since the previous evaluation. The record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with the services and hours discussed in the “Institution” assessment. All three branches offer drive-thru services and extended hours of service. The bank’s ATMs are available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*				Total Businesses		
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts	Households			
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%		%	
Low	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	0			
	LS	0		0	0																	
Moderate	Total	1	33.3%	0	0	1	1	0	Total	1	33.3%	0	0.0%	0	0	1	33.3%	0	0	18	54.5%	51.1%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0			47.2%	
	LS	0		0	0																	
Middle	Total	2	66.7%	0	0	2	2	0	Total	2	66.7%	0	0.0%	0	0	2	66.7%	0	0	12	36.4%	41.6%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	12	36.4%	41.6%	
	LS	0		0	0																	
Upper	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	6.1%	7.4%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	2	6.1%	7.4%	
	LS	0		0	0																	
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	3.0%	0.0%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	1	3.0%	0.0%	
	LS	0		0	0																	
Totals	Total	3	100.0%	0	0	3	3	0	Total	3	100.0%	0	0.0%	0	0	3	100.0%	0	0	33	100.0%	100.0%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0		0	0	33	100.0%	100.0%	
	LS	0		0	0																	

DTO - Drive Thru Only
LS - Limited Service
Shaded rows indicate totals; unshaded rows are a subset of shaded rows
*Based on 2020 census data
**Closed branches are only included in the “Closed” columns and are not included in any other totals
LPOs not included in totals.

The branch distribution in moderate-income tracts is considered adequate. Community Trust has one branch (33.3%) in a moderate-income tract, compared to the AA’s percentage of moderate-income tracts (54.5%), households (51.5%), and total businesses (47.2%).

As a result, delivery systems are reasonably accessible to Community Trust’s geographies and individuals of different income levels in the Knoxville AA.

Community Development Services

Community Trust provides an adequate level of community development services in this AA. During the evaluation period, four employees assisted four organizations totaling 142 hours of community development service to local organizations that provide wraparound services to LMI individuals and families and promote economic development initiatives throughout the AA.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees*	# Hours**
Community Services	17	3	3	91
Economic Development	27	2	2	82
Total	44	5	5	173
<i>*Some employees provide more than one type of service</i> <i>**Number of hours by expertise may be greater than hours listed in this table if employee provide more than one type of expertise</i> <i>Totals include services that benefit broader regional area</i>				

Community development services include 138 hours serving on boards and/or committees and three hours providing technical expertise primarily in the form of fundraising in the AA.

Because Community Trust has been responsive to community development needs and opportunities in this AA, consideration was given to 31 hours of community development services provided in the broader regional area. An employee provided financial expertise through a leadership position on the board and executive committee of a local college that serves a majority LMI student body.

This represents 3.1% of total service hours, compared to the percentage of branch offices at 3.7% in the AA. The hours of service provided in this AA equates to 0.1 ANP.

STATE OF WEST VIRGINIA

CRA RATING for State of West Virginia:⁵³ Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors supporting this rating include:

- An adequate responsiveness to credit needs;
- An adequate distribution of loans among borrowers of different income levels and good among businesses of different revenue sizes;
- A good geographic distribution of loans throughout the AA;
- Makes an adequate level of community development loans;
- An excellent level of qualified community development investments and grants;
- Retail delivery systems are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours do not vary in a way that inconveniences any portions of the AAs; and,
- Provides a limited level of community development services.

SCOPE OF EVALUATION

A full-scope review was conducted for Nonmetropolitan West Virginia. The period and products evaluated for this AA is consistent with the scope discussed in the “Institution” section of this report. A limited-scope review was conducted for the Charleston AA.

As the only full-scope AA, Nonmetropolitan West Virginia received greatest weight in determining the CRA rating for the state. Nonmetropolitan West Virginia ranked fifth in the institution’s share of total lending, deposits, and number of branches during the evaluation period.

⁵³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF WEST VIRGINIA

Lending activity accounted for 2.4% of Community Trust's total lending and deposits accounted for 5.2% of Community Trust's total deposits. HMDA-reportable lending in West Virginia represented 2.1% of Community Trust's total HMDA lending and CRA-reportable lending represented 3.0% of Community Trust's total CRA lending. As of September 30, 2023, Community Trust ranked 25th among 67 insured institutions and has a deposit market share of 0.7% in West Virginia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF WEST VIRGINIA

Lending Test

Community Trust's performance under the lending test in West Virginia is rated Low Satisfactory. Primary ratings drivers making an adequate level of community development loans, moderate lending gaps, and adequate responsiveness to AA credit needs.

Lending Activity

In West Virginia Community Trust originated 276 HMDA loans totaling \$22.8 million and 215 small business loans totaling \$14.2 million during the evaluation period. Community Trust's percentage of total lending in West Virginia is 2.4%, which is less than the percentage of total deposits at 5.2%.

Community Trust's lending activity reflects an adequate responsiveness to the credit needs across its AAs in West Virginia, taking into consideration economic conditions and competitive factors. Lending activity is adequate in both AAs. No concentration of loans was identified in excluded counties in the Charleston MSA.

Borrower-Income, Business Revenue Size, and Geographic Distribution

The overall distribution of loans is adequate among borrowers of different income levels and good to businesses of different sizes. The borrower distribution of HMDA-reportable lending in Nonmetropolitan West Virginia and the Charleston AA is adequate, and the distribution of small business lending is good in Nonmetropolitan West Virginia.

The geographic distribution of loans reflects a good penetration in West Virginia, with a moderate level of lending gaps. The penetration of HMDA-reportable is good in Nonmetropolitan West Virginia and adequate in the Charleston AA. The geographic distribution of small business lending is good in Nonmetropolitan West Virginia. Gaps in lending were moderate in Nonmetropolitan West Virginia and the Charleston AA.

Lastly, Community Trust exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less in West Virginia.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for the full-scope AA.

Community Development Loans

Community Trust makes an adequate level of community development loans in West Virginia, given the size and presence of the institution and community development lending opportunities in its AAs.

Community Trust originated one community development loan totaling approximately \$2.5 million in the Charleston AA. Community Trust makes few, if any community development loans in Nonmetropolitan West Virginia. This level of lending represents approximately 2.0% of qualified community development lending, compared to the percentage of total lending at 2.4% and total deposits at 5.2% in West Virginia.

Investment Test

Community Trust's performance under the investment test is rated Outstanding. Community Trust has an excellent level of qualified community development investments and donations in West Virginia.

Community Trust has \$8.7 million in qualified community development investments in West Virginia. Of these investments 92.7% are new investments and 7.3% are prior period investments. This represents the highest percentage of new investments in an AA during the evaluation period. Community Trust obtained three new investments worth approximately \$835,649 in the Charleston AA and three new investments worth approximately \$332,563 in Nonmetropolitan West Virginia. These investments were in CRA loan pools and mortgage-backed securities that support affordable housing initiatives.

Because Community Trust has been responsive to community development needs and opportunities in its AAs, consideration was given to 24 new investments worth \$6.9 million. These qualified investments were in CRA loan pools and a mortgage-backed security that support affordable housing initiatives in the broader regional area and three West Virginia housing revenue bonds that support affordable housing initiatives across West Virginia, including in the bank's AAs. Consideration was also given to six prior period investments with a book value of \$637,689. These qualified investments were in CRA loan pools that support affordable housing initiatives in the broader regional area. Approximately 15.9% of qualified investments by dollar amount benefited West Virginia.

Qualified investments also took the form of small dollar donations totaling \$4,875. Community Trust partners with organizations and nonprofits to fund initiatives aimed at responding to community needs. Approximately 0.3% of Community Trust's small dollar donations by dollar amount benefited West Virginia.

Community contacts expressed the need for wraparound services to LMI individuals and families and all aspects of affordable housing. These qualified investments and donations addressed these expressed needs. Qualified investments and donations exhibit excellent responsiveness to credit and community development needs in West Virginia. Qualified investments and donations represent 15.4% of qualified investments, compared to the percentage of total deposits at 5.2% and total lending at 2.4% in West Virginia. The level of qualified investments and donations is adequate in Nonmetropolitan West Virginia and significant in the Charleston AA.

Service Test

Community Trust's performance under the service test is rated Low Satisfactory. Retail delivery systems are accessible, and Community Trust provides a limited level of community development services.

Retail Services

Community Trust maintains two branches with ATMs in Nonmetropolitan West Virginia in moderate- and middle-income tracts. Community Trust maintains two branches with ATMs in the Charleston AA in Hamlin and Alum Creek (Lincoln County) in a moderate-income and upper-income tract(s), respectively.

Community Trust has not opened or closed any branches in West Virginia since the previous evaluation. The record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and/or to LMI individuals.

Banking services do not vary in a way that inconveniences any portion of Community Trust's AAs. Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and LMI households, and are consistent with the services and hours discussed in the "Institution" assessment.

Retail delivery systems are accessible to Community Trust's geographies and individuals of different income levels. Delivery systems are accessible in Nonmetropolitan West Virginia and the Charleston AA.

Community Development Services

Community Trust provides a limited level of community development services in West Virginia, with 25 (0.5%) hours of community development services during the evaluation period. Community Trust has the capacity and market presence to be more responsive to available community development service opportunities within West Virginia, as it continues to establish its market presence.

Community Trust provides a limited level of community development services in Nonmetropolitan West Virginia and the Charleston AA.

NONMETROPOLITAN AREA
(Full-scope Review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN WEST VIRGINIA**

Nonmetropolitan West Virginia consists of entireties of Mingo and Nicholas counties. The OMB made delineation changes, effective January 1, 2019; and the Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes this AA was comprised of the following tracts for this analysis. See Appendix B for AA maps and Appendix C for additional demographic data.

Tract Income Level	2018	2019 - 2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	0	0
Moderate	3	2	7
Middle	10	11	7
Upper	1	1	1
Unknown	0	0	0
Total	14	14	15

Based on OMB delineation changes, the AA lost one moderate-income tract and gained one middle-income tract in 2019. There were no changes to low-, upper-, or unknown-income tracts. Based on 2020 Census data, the AA gained five moderate- and lost four upper-income tracts in 2022. There were no changes to low-, upper-, or unknown-income tracts.

Distressed and underserved middle-income geographies are designated by the agencies⁵⁴ in accordance with interagency CRA regulations. The designations continue to reflect local economic conditions, including unemployment, poverty, and population change. The criteria for designating these areas are available on the FFIEC's website.⁵⁵ Refer to the table below for counties with distressed or underserved middle-income tracts in the Nonmetropolitan West Virginia AA during the evaluation period.

⁵⁴ The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and Office of the Comptroller

⁵⁵ [FFIEC – Distressed or Underserved nonmetropolitan middle-income geographies](#)

Counties with Distressed or Underserved Middle-Income Geographies																				
Assessment Area: Nonmetropolitan West Virginia																				
Area	Poverty					Unemployment					Population Loss					Underserved (Remote Rural)				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Mingo	X	X	X	X	X	X	X	X	X	X										
Nicholas	X	X				X	X	X												

In 2018 10 (100.0%), in 2019 11 (100%), in 2020 11 (100.0%), in 2021 11 (100.0%), and in 2022 three (42.9%) of middle-income tracts were designated as distressed due to poverty, unemployment, population loss or underserved. Revitalization or stabilization activities in these geographies are eligible to receive CRA consideration.

As of September 30, 2023, the FDIC Summary of Deposits report, ranked Community Trust second among seven financial institutions in the Nonmetropolitan West Virginia counties in which the bank has branches with 17.7% of the deposit market share, compared to first ranked Truist Bank with 33.2% and third ranked First Community Bank with 15.9% of the deposit market share. Deposits in this AA accounted for 3.5% of Community Trust's total deposits.

The 2022 HMDA peer market data shows that Community Trust ranked third among 75 HMDA reporters in Nonmetropolitan West Virginia having originated 43 loans. The following top two HMDA lenders in this market included First Community Bank originating 93 loans and Truist Bank originating 49 loans. Community Trust ranked third in 2018, 2019, 2021, fourth in 2020, and seventh in 2022 among HMDA reporters in this market.

Community Trust ranked 15th among 53 CRA reporters serving the Nonmetropolitan West Virginia counties in 2022 having originated 12 loans. The top four CRA reporters in this market are American Express National Bank originating 151 loans, Truist Bank originating 101 loans, First Community Bank originating 95 loans, and Synchrony Bank originating 58 loans. Community Trust ranked 14th among CRA reporters in this market in 2018, 13th in 2019, third in 2020, and fourth in 2021.

Community Contacts

A community contact interview was conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a community action organization offering a wide range of services to LMI individuals and families. The contact stated generational poverty is a significant and persistent challenge. According to the contact, the community has a large ALICE⁵⁶ population. The ALICE population refers to households earning just above the federal poverty level but struggling to make ends meet. Low wage jobs have not kept pace with the increased cost of essentials. The contact emphasized that ALICE workers have lost nearly a year's worth of earning or buying power over the last decade and a

⁵⁶ Asset Limited, Income Constrained, Employed (ALICE)

half. Low wages and rising inflation have led to a significant increase in the number of people relying on food banks for the first time. According to the contact, the lack of affordable housing significantly impacts ALICE families. Homelessness is the worst possible outcome when ALICE individuals cannot afford basic housing. While ALICE individuals can qualify for housing voucher programs, finding Section 8 housing can be challenging, because demand often exceeds the supply of available units. Waiting lists can be years long. The contact indicated LMI and ALICE homeowners are also having a difficult time affording utilities. Rising energy prices can make it very difficult to find the money for utilities alongside other essential needs like food, housing, and healthcare. The contact stated local financial institutions are engaged in the community. However, the contact indicated there are opportunities for local banks to work with community stakeholders to help LMI and ALICE individuals and families address barriers to financial stability through financial assistance programs and education.

Population Characteristics

Population Change					
Assessment Area: Nonmetropolitan West Virginia					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Mingo County	25,931	23,568	-9.1%	22,573	-4.2%
Nicholas County	25,930	24,604	-5.1%	24,335	-1.1%
Assessment Area	51,861	48,172	-7.1%	46,908	-2.6%
West Virginia	1,851,420	1,793,716	-3.1%	1,775,156	-1.0%
Source: 2011-2015 U.S. Census Bureau: American Community 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States					

- From 2015 through 2022 the AA and West Virginia saw loss in population at 9.6% and 4.1%, respectively. During this time Mingo saw the biggest loss in population at 12.9% while Nicholas County saw a slight loss in population at 6.2%.
- Counties in the AA with decreasing population could experience increased economic pressure on the workforce.
- 78.5% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- The majority of the AA population (51.8%) was between the ages of 25 and 64, which is the prime-working age.
- 21.1% of the population in the AA was age 65 and over, compared to 20.1% in West Virginia.
- A higher elderly population may affect economic growth and the ability of government and communities to provide adequate resources for older adults, including healthcare services.
- 45.7% of the AA's population reside in LMI tracts.

- According to Census data, Summersville (Nicholas County) is the largest city in the AA with 3,367, and its population decreased by 5.7% between 2010 and 2022.⁵⁷ Summersville is the 45th most populous city in West Virginia.⁵⁸ Williamson is the most populous municipality in Mingo County with 2,897 residents and its population decreased by 9.2% between 2010 and 2022.⁵⁹

Income Characteristics

Borrower Income Levels														
Assessment Area: Nonmetropolitan West Virginia														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2018	\$52,200		0	-	\$26,099	\$26,100	-	\$41,759	\$41,760	-	\$62,639	\$62,640	-	& above
2019	\$52,200	0.0	0	-	\$26,099	\$26,100	-	\$41,759	\$41,760	-	\$62,639	\$62,640	-	& above
2020	\$54,000	3.4	0	-	\$26,999	\$27,000	-	\$43,199	\$43,200	-	\$64,799	\$64,800	-	& above
2021	\$54,600	1.1	0	-	\$27,299	\$27,300	-	\$43,679	\$43,680	-	\$65,519	\$65,520	-	& above
2022	\$59,300	8.6	0	-	\$29,649	\$29,650	-	\$47,439	\$47,440	-	\$71,159	\$71,160	-	& above
Source: 2018-2022 FFIEC Census Data														

Source: 2018-2022 FFIEC Census Data

- During the evaluation period, MFI in the AA increased by 13.6%.
- According to 2020 U.S. Census data, AA MFI at \$ 46,722 is lower than West Virginia at \$61,707.
- Minimum wage for 2023 in West Virginia is \$8.75 per hour or \$17,500 annually.⁶⁰ West Virginia aims to raise the minimum wage with staggered increased over the next five years, bringing the minimum wage up to \$15 per hour by July 2028.⁶¹ The Federal minimum wage is \$7.25 per hour and has remained stagnant since 2009.⁶²

Poverty Rates			
Assessment Area: Nonmetropolitan West Virginia			
Area	2019	2020	2021
Mingo County	27.3	24.9	31.1
Nicholas County	18.8	19.0	19.8
West Virginia	16.2	15.8	16.8
United States	12.3	11.9	12.8

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

- During this period, poverty rates in Mingo and Nicholas counties were consistently higher than poverty rates in West Virginia and the United States. Mingo County had poverty rates that were more than two times higher than the national averages.

⁵⁷ [Biggest Cities - Summersville](#)

⁵⁸ [West Virginia Cities](#)

⁵⁹ [Biggest Cities - Williamson](#)

⁶⁰ [Minimum Wage - WV](#)

⁶¹ [Minimum Wage Increase - WV](#)

⁶² [Federal Minimum Wage Stagnant](#)

- Of the 14,224 families in the AA, 47.4% are designated as LMI with 19.0% living below poverty; compared to 39.9% designated as LMI with 12.3% living below poverty across West Virginia.
- Of the 20,454 households in the AA, 23.7% are below the poverty level and 3.1% receive public assistance; compared to 17.1% of households across West Virginia are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2021.⁶³

SNAP Benefits	
Assessment Area: Nonmetropolitan West Virginia	
Area	2021
Mingo County	32.9%
Nicholas County	21.6%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Corresponding with poverty rates, Mingo County had the highest percent of the population receiving SNAP benefits, followed by Nicholas County.

Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan West Virginia						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Mingo County	\$73,200	\$83,000	13.4%	\$584	\$526	-9.9%
Nicholas County	\$83,100	\$93,700	12.8%	\$548	\$588	7.3%
West Virginia	\$103,800	\$128,800	24.1%	\$643	\$770	19.8%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- From 2015 to 2021, median housing values in Mingo and Nicholas counties increased by 13.4% and 12.8% respectively, compared to 24.1% in West Virginia. Overall, housing remained affordable in the AA since MFI kept pace with home price growth.

⁶³ [Federal Reserve Economic Data \(FRED\)](#)

- Based on 2020 Census data, the affordability ratio⁶⁴ was 43.2 in the AA compared to 39.0 in West Virginia. Housing was generally more affordable across the AA than in other parts of West Virginia. Mingo had the highest affordability ratio at 45.5, followed by Nicholas County who had the least affordable housing with an affordability ratio at 42.1.
- From 2015 to 2021, median gross rents in Mingo County decreased by 9.9%, while the median gross rents in Nicholas County increased at 7.3%. The rise in median gross rents particularly in Nicholas County indicates the need for more affordable housing. According to 2020 Census data, 30.1% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to HUD's 2022 Fair Market Rents data,⁶⁵ the average rent for a two-bedroom unit in Nicholas and Mingo County is \$705.
- With West Virginia minimum wage at \$8.75, renters across West Virginia can only afford \$467 in monthly rent.
- According to the National Low Income Housing Coalition,⁶⁶ full-time workers must earn at least \$16.64 an hour (\$34,610 annual salary) in West Virginia to afford a two-bedroom rental apartment, which is more than double the minimum wage in the state. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,446 annual salary).
- There are 26,019 housing units in the AA, of which 59.1% are owner occupied, 19.5% are rental and 21.4% are vacant; consequently, there are more households who own their homes than there are renters. Only 46.8% of total housing units are in moderate-income tracts and 58.9% of the housing units are owner-occupied and 41.1% are either rental or vacant. With 40.9% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in low-income tracts.
- The median age of housing stock across the AA, including in LMI tracts is 45 years old, and 14.1% of housing units were built prior to 1950.

⁶⁴ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

⁶⁵ [HUD's Fair Market Rents – Final FY2022](#)

⁶⁶ [National Low Income Housing Coalition-West Virginia](#)

Housing Cost Burden						
Assessment Area: Nonmetropolitan West Virginia						
Area	Cost Burden – Owners			Cost Burden – Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Mingo County	40.8%	18.1%	15.8%	52.0%	21.1%	34.7%
Nicholas County	39.7%	8.9%	10.8%	54.5%	29.9%	36.0%
Assessment Area	40.3%	13.1%	13.3%	53.0%	25.7%	35.2%
West Virginia	45.1%	17.8%	13.8%	62.4%	30.3%	36.9%
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 40.3% of low-income homeowners and 53.0% of low-income renters are cost burdened, compared to 13.1% of moderate-income homeowners and 25.7% of moderate-income renters.
- 13.3% of all homeowners and 35.2% of renters across the AA are cost burdened, compared to 13.8% of all homeowners and 36.9% of renters across West Virginia.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan West Virginia					
Area	2017	2018	2019	2020	2021
Mingo County	8.6%	7.5%	6.8%	14.0%	9.0%
Nicholas County	7.2%	6.4%	6.3%	10.3%	6.0%
Assessment Area	7.8%	6.8%	6.5%	11.8%	7.2%
West Virginia	5.2%	5.2%	4.9%	8.2%	5.0%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment rates remained stable across the AA between 2017 and 2019, however the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 6.5% in 2019 to 11.8% in 2020. AA unemployment rates were consistently higher than unemployment rates in West Virginia during this period.
- The leading industries in the AA are government, retail trade, accommodation and food services, mining, quarrying, and oil and gas extraction, and construction.
- A demand for alternative energy sources had led to decades of declining coal production and an almost full collapse of an industry that has historically been heavily relied on in the AA, and West Virginia is the second most coal dependent area in the country. The Interagency Working Group on Coal and Power Plant Communities and Economic Revitalization (working group) is a governmental group created to focus on delivering federal resources to revitalize the local economics of coal, oil and gas, and power plant

communities, and ensuring benefits and protections for workers in these communities. The working group has identified close to \$38.0 billion in federal funding for investments in coal and power plant communities, focusing on infrastructure, environmental remediation, job creation, and community revitalization.⁶⁷

- According to the Appalachian Regional Commission (ARC),⁶⁸ Mingo and Nicholas counties are designated as distressed based on several economic indicators, including poverty rates, per capita market income, unemployment rates, and recently data to better understand COVID's impact in Appalachia which covers all of West Virginia, parts of Kentucky and parts of Ohio. No West Virginia ARC county is designated as competitive or attainment. Historically, Appalachia has battled poverty, unemployment, lower educational attainment, and lower wages. Mingo County is still experiencing higher levels of unemployment and poverty than the national rates.⁶⁹
- According to the Centers of Disease Control and Prevention, Mingo County and Nicholas County are vulnerable to high rates of different types of illnesses as a result of the opioid epidemic. As a result, these counties are particularly susceptible to reduced labor market activity and stunted economic growth potential. Mingo County falls within the top ten most vulnerable counties in the nation.⁷⁰
- According to BroadbandNow West Virginia,⁷¹ approximately 82.6% of households in the AA have internet access. The majority of households with no internet access tend to be very low income. Nationally, those with access to a broadband-enabled computer are employed at higher rates in urban and rural counties.

⁶⁷ [WKYT - Future of Coal](#)

⁶⁸ [ARC – West Virginia County Economic Levels](#)

⁶⁹ [Appalachian Regional Commission](#)

⁷⁰ [Centers for Disease Control and Prevention](#)

⁷¹ [Broadband Now – West Virginia](#)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN WEST VIRGINIA

Lending Test

Community Trust's performance relative to the lending test is adequate.

Lending Activity

Lending activity levels reflects adequate responsiveness to the credit needs within the AA. The percentage of Community Trust's lending in Nonmetropolitan West Virginia is 1.3% compared to the percentage of total deposits is 3.5%.

HMDA-reportable (refinance and home purchase, respectively) received the most weight in this AA based on total volume and dollar amount, followed by small business lending.

Distribution by Borrower Income and Revenue Size of the Business

Borrower distribution received greater weight than geographic distribution in this AA given the overall percentage of LMI families (47.4%) is greater than the overall percentage of LMI geographies (46.7%).

Community Trust's overall distribution to HMDA lending among borrowers of different income (including LMI) levels is adequate and businesses of different sizes is good.

HMDA Lending

During the evaluation period, Community Trust originated 238 HMDA-reportable loans totaling \$19.7 million. Of these loans, 79 were refinance loans totaling \$7.9 million, 80 were home purchase loans totaling \$7.6 million, and 39 were home improvement loans totaling \$1.9 million.

Due to limited volume, HMDA loans were combined in 2022, 2020, 2019, and 2018 in order to conduct a meaningful analysis. Refinance loans were evaluated separately in 2021.

Community Trust's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Community Trust's borrower distribution of total HMDA lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

HMDA Lending - Combined

In 2022, Community Trust originated 42 HMDA loans totaling \$3.2 million. Community Trust originated two (4.8%) HMDA loans to borrowers with unknown incomes totaling \$50,000 (1.6%). By comparison, the aggregate of lenders originated 6.9% by volume and 6.3% by dollar amount to borrowers with unknown incomes.

Community Trust originated three (7.1%) HMDA loans to low-income borrowers totaling \$130,000 (4.1%), which was significantly below the percentage of families at 26.1% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 6.9% by volume and at 3.4% by dollar amount. Community Trust originated nine (21.4%) HMDA loans to moderate-income borrowers totaling \$478,000 (15.0%), which exceeded the percentage of families at 21.3% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 16.7% by volume and at 12.0% by dollar amount.

In 2020, Community Trust originated 38 HMDA loans totaling \$3.5 million. Community Trust originated two (5.3%) HMDA loans to borrowers with unknown incomes totaling \$210,000 (5.9%). By comparison, the aggregate of lenders originated 9.9% by volume and 9.6% by dollar amount to borrowers with unknown incomes.

Community Trust originated two (5.3%) HMDA loans to low-income borrowers totaling \$148,000 (4.2%), which fell slightly below the percentage of families at 22.1% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 5.2% by volume and at 2.2% by dollar amount. Community Trust originated six (15.8%) HMDA loans to moderate-income borrowers totaling \$517,000 (14.6%), which fell slightly below the percentage of families at 16.6% by volume and by dollar amount. Performance fell slightly below the aggregate of all lenders at 16.3% by volume and exceeded at 11.2% by dollar amount.

In 2019, Community Trust originated 45 HMDA loans totaling \$3.3 million. Community Trust originated one (2.2%) HMDA loan to a borrower with unknown income totaling \$39,000 (1.2%). By comparison, the aggregate of lenders originated 9.3% by volume and 9.2% by dollar amount to borrowers with unknown incomes.

Community Trust originated one (2.2%) HMDA loan to a low-income borrower totaling \$20,000 (0.6%), which was substantially below the percentage of families at 23.8% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 5.3% by volume and substantially below at 2.7% by dollar amount. Community Trust originated four (8.9%) HMDA loans to moderate-income borrowers totaling \$235,000 (7.1%), which was below the percentage of families at 16.6% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 15.7% by volume and at 10.9% by dollar amount.

In 2018, Community Trust originated 46 HMDA loans totaling \$3.4 million. Community Trust originated one ((2.2%) HMDA loan to a borrower with unknown income totaling \$118,000 (3.5%). By comparison, the aggregate of lenders originated 9.7% by volume and 10.2% by dollar amount to borrowers with unknown incomes.

Community Trust originated one (2.2%) HMDA loan to a low-income borrower totaling \$47,000 (1.4%), which was substantially below the percentage of families at 24.1% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 7.2% by

volume and at 3.4% by dollar amount. Community Trust originated four (8.7%) HMDA loans to moderate-income borrowers totaling \$76,000 (2.2%), which was below the percentage of families at 16.7% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 16.2% by volume and substantially below at 12.2% by dollar amount.

Community Trust's HMDA lending performance fell substantially below proxy and below the aggregate of all lenders to low-income borrowers, which is poor borrower distribution. The bank's HMDA lending performance was below proxy and the aggregate of all lenders to moderate-income borrowers, which is an adequate borrower distribution.

Refinance Lending

In 2021, Community Trust originated 26 refinance loans totaling \$3.1 million. Community Trust did not originate any refinance loans to low-income borrowers, compared to the percentage of families at 23.8% and the aggregate of all lenders at 4.3% by volume and 1.9% by dollar amount. Community Trust originated one (3.8%) refinance loan to a moderate-income borrower totaling \$60,000 (1.9%), which was substantially below the percentage of families at 16.6% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 11.7% by volume and 7.6% by dollar amount.

Community Trust's refinance lending to LMI borrowers fell significantly below proxy and substantially below the aggregate of all lenders to LMI borrowers, which is poor borrower distribution.

Small Business Lending

During the evaluation, period Community Trust originated 188 small business loans to businesses of different sizes totaling \$12.3 million, and 127 (67.8%) loans totaling \$8.1 million (65.9%) were PPP loans. While Community Trust attempted to collect gross annual revenue for PPP loans, the majority of loans originated in 2021 and 2020 with unknown revenue are most likely PPP loans. There was only enough volume to evaluate small business loans in 2021 and 2020. Community Trust's performance was compared to the percentage of businesses (proxy).

In 2021, Community Trust originated 62 small business loans to businesses of different sizes totaling \$5.0 million, of which 40 (64.5%) loans totaling \$2.5 million (48.9%) were extended to businesses with unknown revenue. Community Trust originated 13 (21.0%) loans totaling \$731,000 (14.5%) to businesses with revenue of \$1.0 million or less, which was substantially below the percentage of small businesses at 88.0% by volume and by dollar amount. Performance was below the aggregate of all lenders at 39.4% by volume and significantly below at 34.1% by dollar amount. While this is an adequate distribution, Community Trust originated 52 (83.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 91.8%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2020, Community Trust originated 88 small business loans to businesses of different sizes totaling \$5.2 million, of which 66 (75.0%) loans totaling \$3.8 million (73.0%) were extended to businesses with unknown revenue. Community Trust originated 18 (20.5%) loans totaling \$430,000 (8.3%) to businesses with revenue of \$1.0 million or less, which was substantially below the percentage of small businesses at 88.0% by volume and by dollar amount. Performance was below the aggregate of all lenders at 29.7% by volume and significantly below at 22.2% by dollar amount. While this is a poor distribution, Community Trust originated 76 (86.4%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 86.8%. Community Trust's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, Community Trust exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is good.

Geographic Distribution of Loans

Community Trust's overall geographic distribution of lending is good. HMDA and small business and HMDA lending are good. Community Trust has moderate lending gaps.

Percentage of Lending Penetration					
Tract Income Level	2018	2019	2020	2021	2022
Moderate	33.3%	50.0%	50.0%	100.0%	100.0%
Middle	100.0%	72.7%	90.9%	100.0%	71.4%
Upper	100.0%	100.0%	100.0%	100.0%	100.0%
Total	85.7%	71.4%	85.7%	100.0%	86.7%

Community Trust was able to penetrate approximately 86.0% of total tracts during the evaluation period. The increased penetration rate in 2021 can be attributed to the increase in small business loans through PPP. Community Trust penetrated nearly 67.0% of moderate-income tracts during the evaluation period, with no gaps in lending in 2021 or 2022. Also, 100.0% of middle-income tracts were distressed/underserved due to poverty and unemployment in 2018 and 2019, 55.0% in 2020 and 2021, and 43.0% in 2022. Community Trust was able to penetrate 87.0% of these tracts during the evaluation period.

HMDA Lending

During the evaluation period, Community Trust originated 238 HMDA-reportable loans totaling \$19.7 million. Of these loans, 79 were refinance loans totaling \$7.9 million, 80 were home purchase loans totaling \$7.6 million, and 39 were home improvement loans totaling \$1.9 million. Community Trust's performance was compared to the percentage of owner-occupied units and the aggregate of all lenders. Community Trust's geographic distribution of HMDA lending is good. See Appendix E for explicit HMDA-reportable lending data.

HMDA Lending – Combined

In 2022, Community Trust originated 43 HMDA loans totaling \$3.3 million. Community Trust originated 22 (51.2%) HMDA loans in moderate-income tracts totaling \$2.1 million (61.6%), which exceeded the percentage of owner-occupied units in these tracts at 39.0% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 40.8% by volume and significantly exceeded at 39.0% by dollar amount.

In 2020, Community Trust originated 38 HMDA loans totaling \$3.5 million. Community Trust originated 31 (81.6%) HMDA loans in moderate-income tracts totaling \$2.9 million (81.4%), which was significantly below the percentage of owner-occupied units in these tracts at 9.9% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 2.3% by volume and at 1.7% by dollar amount.

In 2019, Community Trust originated 46 HMDA loans totaling \$3.5 million. Community Trust originated three (6.5%) HMDA loans in moderate-income tracts totaling \$174,000 (5.0%), which was below the percentage of owner-occupied units in these tracts at 9.9% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 5.3% by volume and at 3.4% by dollar amount.

In 2018, Community Trust originated 46 HMDA loans totaling \$3.4 million. Community Trust originated four (8.7%) HMDA loans in moderate-income tracts totaling \$199,000 (5.8%), which was significantly below the percentage of owner-occupied units in these tracts at 18.1% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 8.3% by volume and at 5.3% by dollar amount.

Community Trust's HMDA lending performance fell below the percentage of owner-occupied units and exceeded the aggregate of all lenders in moderate-income tracts. Therefore, geographic distribution of HMDA lending in moderate-income tracts is good.

Refinance Lending

In 2021, Community Trust originated 26 HMDA loans totaling \$3.1 million. Community Trust originated one (3.8%) HMDA loan in a moderate-income tract totaling \$78,000 (2.5%), which was significantly below the percentage of owner-occupied units in these tracts at 9.9% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 1.6% by volume and at 1.1% by dollar amount. Therefore, geographic distribution of refinance lending in moderate-income tracts is adequate.

Small Business Lending

During the evaluation period Community Trust originated 118 small business loans to businesses of different sizes totaling \$12.3 million. Community Trust's performance was

compared to the percentage of businesses by tract (proxy) and the aggregate of all lenders. The geographic distribution of small business lending is good.

In 2021, Community Trust originated 62 small business loans totaling \$5.0 million. Community Trust originated four (6.5%) small business loans in moderate-income tracts totaling \$368,000 (7.3%), which fell slightly below the percentage of businesses in these tracts at 7.7% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 4.0% by volume and 3.3% by dollar amount.

In 2020, Community Trust originated 88 small business loans totaling \$5.2 million. Community Trust originated two (2.3%) small business loans in moderate-income tracts totaling \$51,000 (1.0%), which was significantly below the percentage of businesses in these tracts at 7.4% by volume and was substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 5.4% by volume and was below at 1.9% by dollar amount.

Community Trust's small business lending performance was below proxy and fell slightly below the aggregate of all lenders in moderate-income tracts, which is good geographic distribution.

Community Development Loans

Community Trust makes few, if any, community development loans in this AA.

Investment Test

Community Trust has an adequate level of qualified community development investments and donations.

Community Trust holds three new investments worth \$332,563 that support affordable housing. These investments were in a CRA loan pool designed to help LMI individuals/families achieve home ownership. Approximately 0.6% of Community Trust's total qualified investments by dollar amount benefited Nonmetropolitan West Virginia.

Qualified investments also took the form of donations totaling \$4,675. Community Trust partners with a few organizations and nonprofits to fund initiatives aimed at responding to community needs by providing wraparound services to LMI individuals and families, revitalization/stabilization, and economic development activities. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of Donations	#	\$
Revitalization / Stabilization	2	\$4,000
Community Services	2	\$550
Economic Development	1	\$125
Total	5	\$4,675

Two donations totaling \$4,000 to help sponsor scholarships for LMI students to attend a local college that serves a distressed middle-income area. Approximately 0.3% of Community Trust's small dollar donations by dollar amount benefited Nonmetropolitan West Virginia.

By dollar amount qualified investments and donations in this AA represent 0.6% of the bank's total qualified community development investments and donations, compared to 3.5% of total deposits and 2.1% of total loans. Qualified investments and donations exhibit an adequate responsiveness to credit and community development needs in Nonmetropolitan West Virginia.

Service Test

Retail services are accessible, and Community Trust provides a limited level of community development services in Nonmetropolitan West Virginia.

Retail Services

Community Trust maintains two branches with ATMs in Nonmetropolitan West Virginia. Community Trust has a branch with an ATM in Summersville (Nicholas County) in a moderate-income tract and a branch with an ATM in Williamson (Mingo County) in a middle-income tract.

Community Trust has not opened or closed in this AA since the previous evaluation. The record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and/or to LMI individuals.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and LMI households, and are consistent with the services and hours discussed in the "Institution" assessment. Both branches offer drive-thru services and extended hours. The Summersville branch in the moderate-income tract offers weekend hours. The bank's ATMs are available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in moderate- and middle-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Tract Income Levels	BRANCHES							ATMS										DEMOGRAPHICS*				
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						0	0	0		0	0	0	0.0%	0.0%	0.0%	
	LS	0		0	0							0	0	0		0	0					
Moderate	Total	1	50.0%	0	0	1	1	1	1	50.0%	0	0.0%	0	0	1	50.0%	0	0	7	46.7%	45.6%	54.4%
	DTO	0		0	0	0						0	0	0		0	0	7	46.7%	45.6%	54.4%	
	LS	0		0	0							0	0	0		0	0					
Middle	Total	1	50.0%	0	0	1	1	0	1	50.0%	0	0.0%	0	0	1	50.0%	0	0	7	46.7%	46.8%	45.1%
	DTO	0		0	0	0						0	0	0		0	0	7	46.7%	46.8%	45.1%	
	LS	0		0	0							0	0	0		0	0					
Upper	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	6.7%	7.7%	20.4%
	DTO	0		0	0	0						0	0	0		0	0	1	6.7%	7.7%	20.4%	
	LS	0		0	0							0	0	0		0	0					
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						0	0	0		0	0	0	0.0%	0.0%	0.0%	
	LS	0		0	0							0	0	0		0	0					
Totals	Total	2	100.0%	0	0	2	2	1	2	100.0%	0	0.0%	0	0	2	100.0%	0	0	15	100.0%	100.0%	100.0%
	DTO	0		0	0	0						0	0	0		0	0					
	LS	0		0	0							0	0	0		0	0					

DTO - Drive Thru Only
LS - Limited Service
Shaded rows indicate totals; unshaded rows are a subset of shaded rows
*Based on 2020 census data
**Closed branches are only included in the "Closed" columns and are not included in any other totals
LPOs not included in totals.

The branch distribution in moderate-income tracts is considered good. The branch distribution at 50.0% exceeded the percentage of moderate-income tracts (46.7%) and households (45.6%) and fell below the percentage of total businesses (54.4%) in these tracts. Delivery systems are accessible to Community Trust's geographies and individuals of different income levels in Nonmetropolitan West Virginia.

Community Development Services

Community Trust provides a limited level of community development services in this AA. During the evaluation period, two employees provided nine hours of community development services to three local organizations that promote economic development across the AA. This represents 0.2% of total service hours, which fell well below the total branch offices at 2.5%. The hours of service provided in this AA equates to <0.1 ANP. Community Trust has a limited presence in this market.

METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Charleston MSA**
 - As of December 31, 2022, Community Trust operated two branches in the AA, representing 2.5% of its total branches.
 - As of September 30, 2023, Community Trust had \$74.7 million in deposits in this AA, representing a market share of 37.7% and 1.6% of its total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, AA performance was evaluated and compared with Community Trust's overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices E and F for information regarding this area.

Assessment Area	Lending Test	Investment Test	Service Test
Charleston MSA	Consistent	Below	Consistent
<i>Performance in the limited-scope AA did not impact to the overall rating</i>			

For the lending test, Community Trust received a Low Satisfactory rating. Performance in the Charleston AA is consistent with the overall performance in West Virginia. Lending activity in the Charleston MSA is adequate. The borrower distribution of HMDA-reportable loans is adequate. The geographic distribution of loans is adequate. HMDA-reportable lending is also adequate, with a moderate level of lending gaps. Community Trust makes an adequate level of community development loans. These ratings are primarily due to the level of community development lending activities in lending relative to Community Trust's operational presence in the overall AA.

For the investment test, Community Trust received an Outstanding rating. Performance in the Charleston AA is below the overall performance in West Virginia. Qualified investments are non-complex, and donations are limited but are responsive to community development needs. These ratings are primarily due to the level of qualified activates relative to Community Trust's operational presence in the overall AA.

For the service test, Community Trust received a Low Satisfactory rating. Performance is consistent with overall performance in West Virginia. Retail services are accessible, changes in branch locations did not adversely affect the accessibility of its delivery systems, and business hours and services do not vary in a way that inconveniences its AA. Community Trust provides a limited level of community development services. These ratings are primarily due to the level of community development services relative to Community Trust's operational presence in the overall AA.

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	<p>HMDA-Reportable Loans: January 1, 2018 – December 31, 2022</p> <p>CRA-Reportable (SB/SF) Loans: January 1, 2018 – December 31, 2022</p> <p>Community Development Loans, Investments Services: October 8, 2019 – December 31, 2023</p>	
FINANCIAL INSTITUTION Community Trust Bank, Inc. / Pikeville, Kentucky		PRODUCTS REVIEWED HMDA / Small Business / Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED -
<p>COMMUNITY TRUST has no nonbank subsidiaries which provide either mortgage lending or investment activities on its behalf.</p>		

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Huntington-Ashland KY-WV-OH MSA	Full-scope review	None	None
Nonmetropolitan Kentucky	Full-scope review		
Knoxville KY MSA	Full-scope review		
Nonmetropolitan West Virginia	Full-scope review		
Lexington-Fayette KY MSA	Limited-scope review		
Charleston WV MSA	Limited-scope review		

APPENDIX B

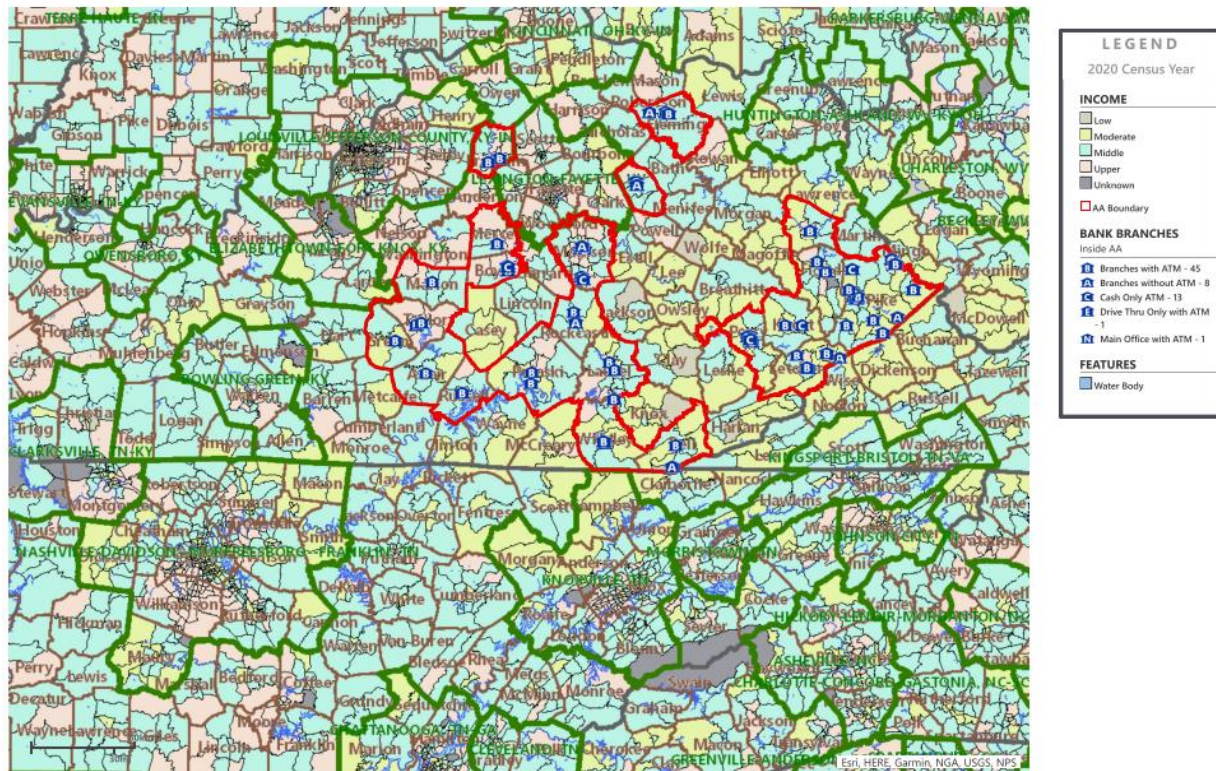
SUMMARY OF MULTISTATE METROPOLITAN AREA and STATE RATINGS

Areas	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Institution	Outstanding	High Satisfactory	Outstanding	Outstanding
Huntington-Ashland WV-KY-OH MSA	High Satisfactory	Outstanding	Outstanding	Outstanding
Commonwealth of Kentucky	Outstanding	High Satisfactory	Outstanding	Outstanding
State of Tennessee	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
State of West Virginia	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory

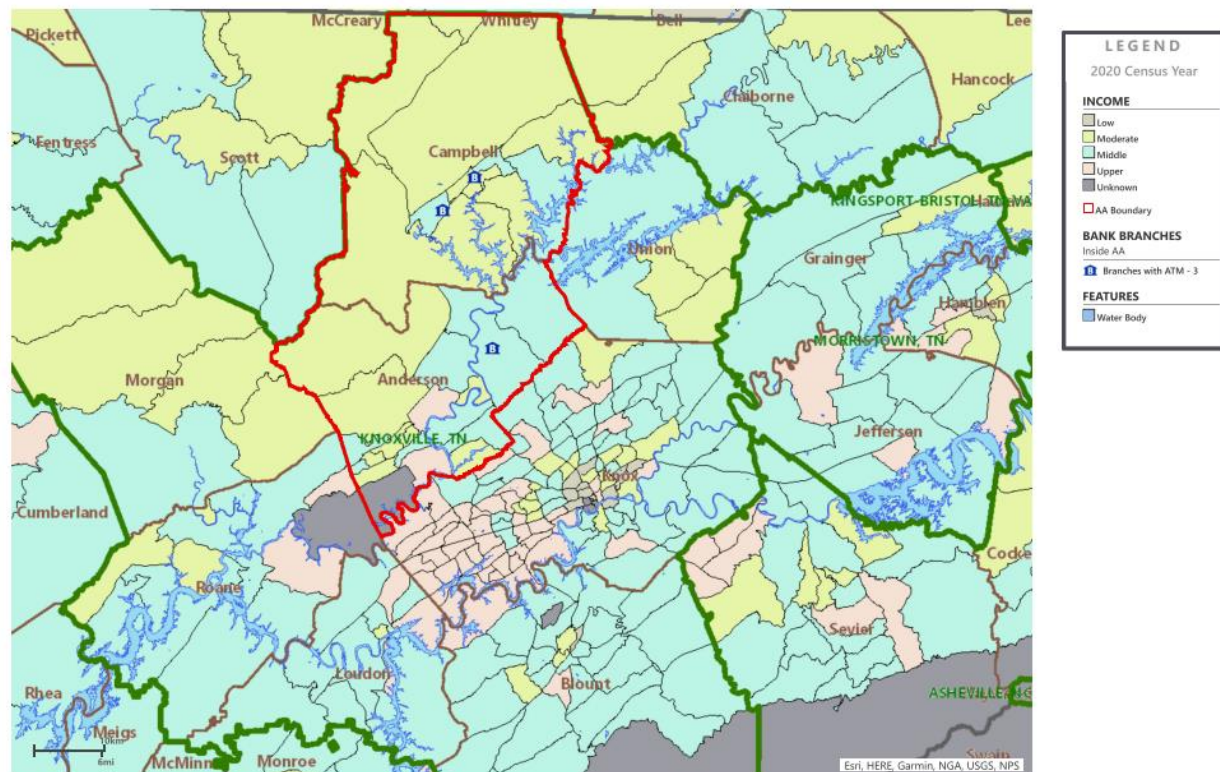
Assessment Area: 2022 Huntington-Ashland, WV-KY-OH MSA #26580



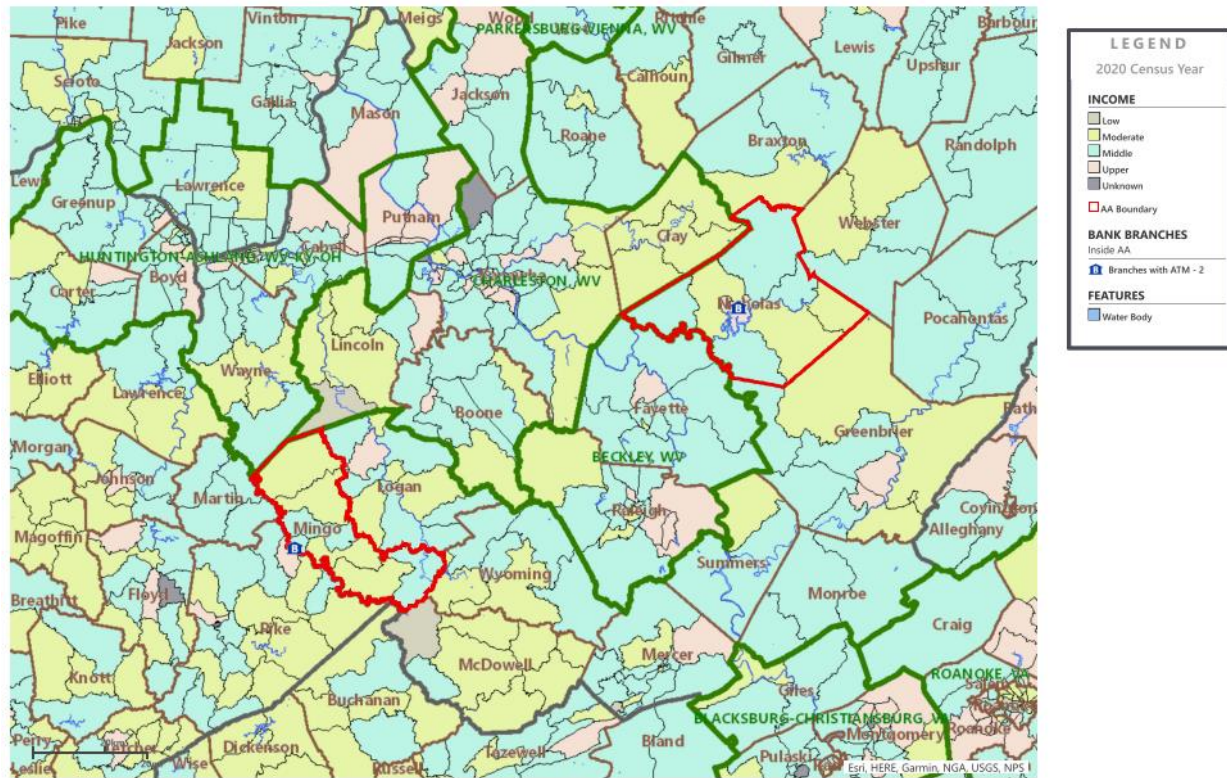
Assessment Area: 2022 Nonmetropolitan Kentucky



Assessment Area: 2022 Knoxville, TN MSA #28940

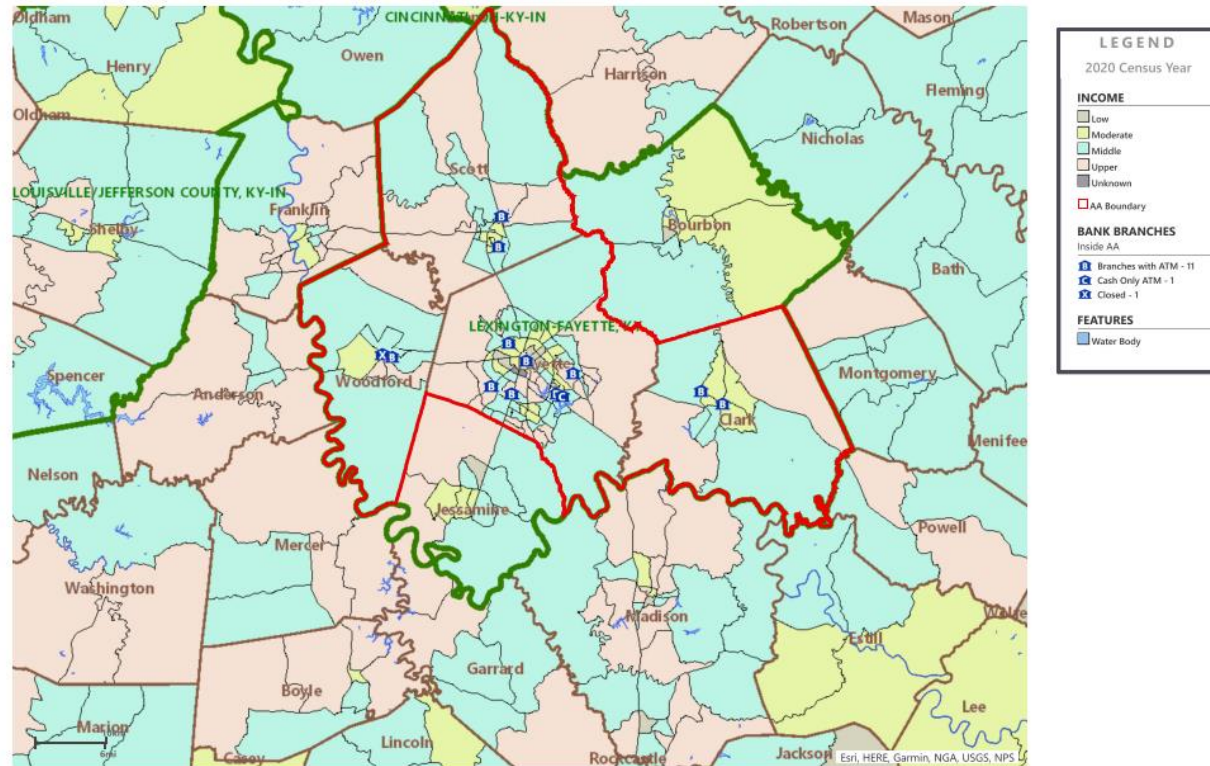


Assessment Area: 2022 Nonmetropolitan West Virginia

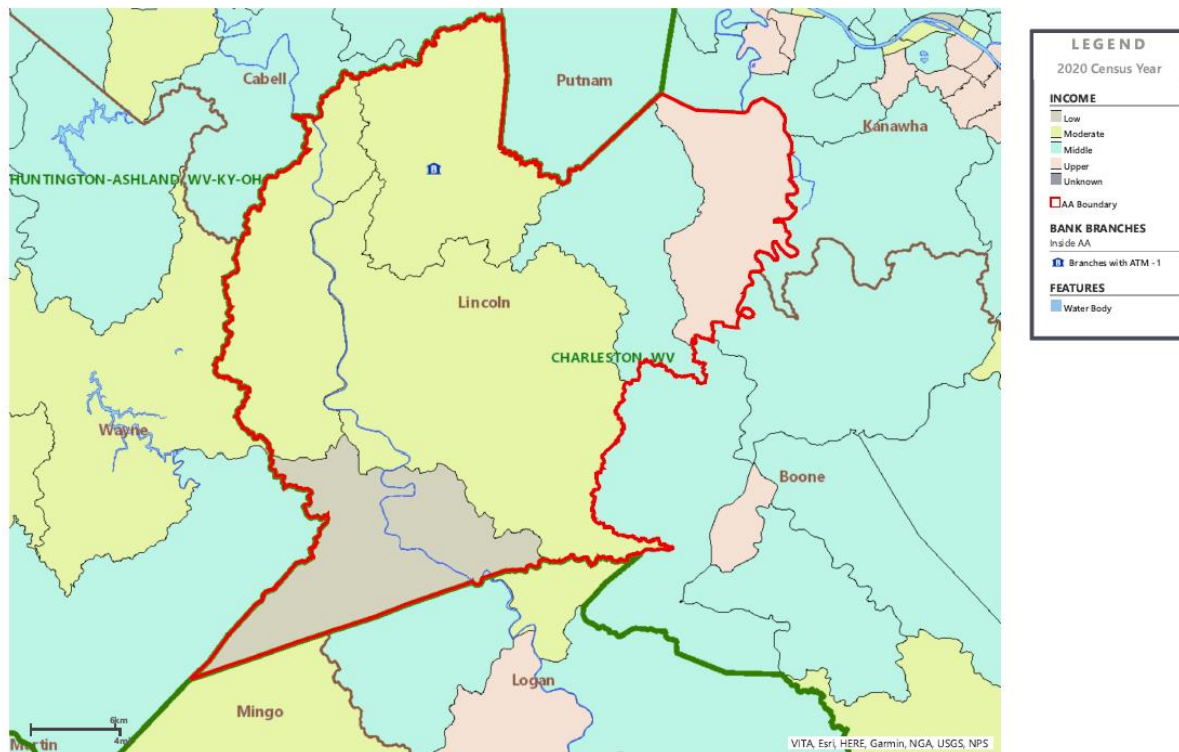


LIMITED-SCOPE ASSESSMENT AREA MAPS

Assessment Area: 2022 Lexington-Fayette, KY MSA #30460



Assessment Area: 2022 Charleston, WV MSA #16620



APPENDIX D

FULL SCOPE - DEMOGRAPHIC INFORMATION

2022 HUNTINGTON-ASHLAND, WV-KY-OH #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.7	1,512	2.8	619	40.9	12,386	23.1
Moderate	17	24.6	10,311	19.2	2,108	20.4	8,718	16.3
Middle	33	47.8	32,126	59.9	3,806	11.8	11,682	21.8
Upper	13	18.8	9,695	18.1	657	6.8	20,858	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	53,644	100.0	7,190	13.4	53,644	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,177	1,109	1.9	18.0	3,349	54.2	1,719	27.8
Moderate	23,170	10,353	17.4	44.7	8,655	37.4	4,162	18.0
Middle	56,280	35,759	60.2	63.5	11,915	21.2	8,606	15.3
Upper	18,049	12,145	20.5	67.3	3,766	20.9	2,138	11.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	103,676	59,366	100.0	57.3	27,685	26.7	16,625	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	836	12.3	705	11.7	121	18.6	10	8.8
Moderate	1,713	25.3	1,495	24.8	191	29.4	27	23.9
Middle	3,129	46.2	2,832	47.1	232	35.7	65	57.5
Upper	1,102	16.3	986	16.4	105	16.2	11	9.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,780	100.0	6,018	100.0	649	100.0	113	100.0
Percentage of Total Businesses:				88.8		9.6		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	10.3	9	10.3	0	0.0	0	0.0
Middle	64	73.6	64	73.6	0	0.0	0	0.0
Upper	14	16.1	14	16.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	87	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	1.3	1,755	0.9	742	42.3	44,581	23.7
Moderate	56	23.9	43,917	23.3	11,272	25.7	30,714	16.3
Middle	110	47.0	90,827	48.2	13,986	15.4	34,578	18.3
Upper	62	26.5	50,707	26.9	4,487	8.8	78,602	41.7
Unknown	3	1.3	1,269	0.7	470	37.0	0	0.0
Total AA	234	100.0	188,475	100.0	30,957	16.4	188,475	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,243	1,038	0.5	32.0	1,647	50.8	558	17.2
Moderate	78,349	45,439	23.3	58.0	19,599	25.0	13,311	17.0
Middle	164,723	94,632	48.6	57.4	42,405	25.7	27,686	16.8
Upper	82,633	52,516	27.0	63.6	21,491	26.0	8,626	10.4
Unknown	3,046	1,068	0.5	35.1	1,325	43.5	653	21.4
Total AA	331,994	194,693	100.0	58.6	86,467	26.0	50,834	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	238	1.0	223	1.0	11	0.7	4	1.0
Moderate	4,868	20.5	4,349	20.0	401	24.3	118	28.2
Middle	11,408	48.0	10,440	48.1	793	48.1	175	41.9
Upper	6,885	29.0	6,357	29.3	412	25.0	116	27.8
Unknown	375	1.6	338	1.6	32	1.9	5	1.2
Total AA	23,774	100.0	21,707	100.0	1,649	100.0	418	100.0
Percentage of Total Businesses:				91.3		6.9		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	158	15.4	157	15.5	0	0.0	1	20.0
Middle	537	52.4	533	52.6	2	40.0	2	40.0
Upper	325	31.7	320	31.6	3	60.0	2	40.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	1,024	100.0	1,014	100.0	5	100.0	5	100.0
Percentage of Total Farms:				99.0		0.5		0.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,590	26.8
Moderate	18	54.5	16,268	50.7	3,010	18.5	7,106	22.2
Middle	12	36.4	13,322	41.5	1,199	9.0	6,434	20.1
Upper	2	6.1	2,486	7.8	13	0.5	9,946	31.0
Unknown	1	3.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	32,076	100.0	4,222	13.2	32,076	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	29,339	14,508	45.6	49.4	9,663	32.9	5,168	17.6
Middle	23,127	14,816	46.6	64.1	4,860	21.0	3,451	14.9
Upper	3,798	2,496	7.8	65.7	1,004	26.4	298	7.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	56,264	31,820	100.0	56.6	15,527	27.6	8,917	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,709	47.2	1,533	47.1	152	47.4	24	57.1
Middle	1,499	41.4	1,379	42.4	109	34.0	11	26.2
Upper	297	8.2	278	8.5	13	4.0	6	14.3
Unknown	113	3.1	65	2.0	47	14.6	1	2.4
Total AA	3,618	100.0	3,255	100.0	321	100.0	42	100.0
Percentage of Total Businesses:				90.0		8.9		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	22	44.9	22	44.9	0	0.0	0	0.0
Middle	23	46.9	23	46.9	0	0.0	0	0.0
Upper	4	8.2	4	8.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	49	100.0	49	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,719	26.1
Moderate	7	46.7	6,626	46.6	1,501	22.7	3,029	21.3
Middle	7	46.7	6,579	46.3	1,029	15.6	2,642	18.6
Upper	1	6.7	1,019	7.2	173	17.0	4,834	34.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	14,224	100.0	2,703	19.0	14,224	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	12,173	7,170	46.6	58.9	2,153	17.7	2,850	23.4
Middle	12,138	7,087	46.1	58.4	2,479	20.4	2,572	21.2
Upper	1,708	1,123	7.3	65.7	442	25.9	143	8.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	26,019	15,380	100.0	59.1	5,074	19.5	5,565	21.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	423	34.3	377	34.7	33	28.9	13	37.1
Middle	555	45.0	478	44.1	60	52.6	17	48.6
Upper	256	20.7	230	21.2	21	18.4	5	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,234	100.0	1,085	100.0	114	100.0	35	100.0
Percentage of Total Businesses:				87.9		9.2		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	39.5	14	37.8	1	100.0	0	0.0
Middle	19	50.0	19	51.4	0	0.0	0	0.0
Upper	4	10.5	4	10.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38	100.0	37	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 HUNTINGTON-ASHLAND, WV-KY-OH #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.7	3,310	5.8	1,462	44.2	13,721	23.9
Moderate	16	25.8	9,341	16.3	2,306	24.7	9,548	16.6
Middle	27	43.5	33,391	58.2	4,039	12.1	11,603	20.2
Upper	12	19.4	11,291	19.7	829	7.3	22,536	39.3
Unknown	1	1.6	75	0.1	44	58.7	0	0.0
Total AA	62	100.0	57,408	100.0	8,680	15.1	57,408	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	4.0	27.9	4,603	52.4	1,726	19.6
Moderate	18,976	9,450	15.3	49.8	6,363	33.5	3,163	16.7
Middle	55,353	36,544	59.1	66.0	12,313	22.2	6,496	11.7
Upper	19,954	13,380	21.6	67.1	4,630	23.2	1,944	9.7
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	103,653	61,846	100.0	59.7	28,401	27.4	13,406	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	922	13.3	790	12.8	121	18.4	11	10.3
Moderate	1,373	19.9	1,184	19.3	173	26.3	16	15.0
Middle	3,346	48.4	3,015	49.0	271	41.1	60	56.1
Upper	1,236	17.9	1,130	18.4	87	13.2	19	17.8
Unknown	37	0.5	29	0.5	7	1.1	1	0.9
Total AA	6,914	100.0	6,148	100.0	659	100.0	107	100.0
Percentage of Total Businesses:				88.9		9.5		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	15.2	14	15.2	0	0.0	0	0.0
Middle	67	72.8	67	72.8	0	0.0	0	0.0
Upper	11	12.0	11	12.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	92	100.0	92	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.1	1,738	0.9	746	42.9	46,386	24.5
Moderate	34	18.7	28,256	14.9	7,207	25.5	30,691	16.2
Middle	114	62.6	120,949	64.0	23,616	19.5	34,379	18.2
Upper	32	17.6	38,088	20.1	3,822	10.0	77,575	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	189,031	100.0	35,391	18.7	189,031	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,358	1,504	0.8	44.8	1,303	38.8	551	16.4
Moderate	50,560	29,108	15.0	57.6	12,734	25.2	8,718	17.2
Middle	211,466	123,853	64.0	58.6	57,905	27.4	29,708	14.0
Upper	60,686	39,123	20.2	64.5	15,814	26.1	5,749	9.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	326,070	193,588	100.0	59.4	87,756	26.9	44,726	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	104	0.4	94	0.4	8	0.5	2	0.5
Moderate	2,722	11.3	2,457	11.1	202	12.0	63	15.3
Middle	15,870	65.7	14,465	65.5	1,143	67.9	262	63.4
Upper	5,475	22.7	5,058	22.9	331	19.7	86	20.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24,171	100.0	22,074	100.0	1,684	100.0	413	100.0
Percentage of Total Businesses:			91.3		7.0		1.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	94	9.0	94	9.1	0	0.0	0	0.0
Middle	701	67.4	694	67.4	3	60.0	4	80.0
Upper	245	23.6	242	23.5	2	40.0	1	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,040	100.0	1,030	100.0	5	100.0	5	100.0
Percentage of Total Farms:			99.0		0.5		0.5	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,610	23.8
Moderate	2	14.3	1,432	9.5	384	26.8	2,517	16.6
Middle	11	78.6	11,905	78.6	1,926	16.2	3,003	19.8
Upper	1	7.1	1,811	12.0	285	15.7	6,018	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,148	100.0	2,595	17.1	15,148	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,663	1,658	9.9	62.3	454	17.0	551	20.7
Middle	19,576	13,011	77.6	66.5	3,615	18.5	2,950	15.1
Upper	3,439	2,103	12.5	61.2	790	23.0	546	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,678	16,772	100.0	65.3	4,859	18.9	4,047	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	95	7.7	87	8.0	4	3.6	4	10.8
Middle	762	61.7	662	60.8	76	68.5	24	64.9
Upper	379	30.7	339	31.2	31	27.9	9	24.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,236	100.0	1,088	100.0	111	100.0	37	100.0
Percentage of Total Businesses:				88.0		9.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	33	84.6	33	84.6	0	0.0	0	0.0
Upper	6	15.4	6	15.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	39	100.0	39	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,038	29.6
Moderate	15	51.7	14,833	48.6	2,895	19.5	5,853	19.2
Middle	9	31.0	11,820	38.7	1,587	13.4	5,739	18.8
Upper	4	13.8	3,892	12.7	245	6.3	9,915	32.5
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,545	100.0	4,727	15.5	30,545	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,856	14,149	44.1	50.8	8,852	31.8	4,855	17.4
Middle	20,134	13,295	41.4	66.0	3,901	19.4	2,938	14.6
Upper	7,033	4,642	14.5	66.0	1,768	25.1	623	8.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,023	32,086	100.0	58.3	14,521	26.4	8,416	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,588	43.3	1,423	43.1	137	41.6	28	71.8
Middle	1,242	33.9	1,153	34.9	83	25.2	6	15.4
Upper	736	20.1	667	20.2	65	19.8	4	10.3
Unknown	101	2.8	56	1.7	44	13.4	1	2.6
Total AA	3,667	100.0	3,299	100.0	329	100.0	39	100.0
Percentage of Total Businesses:				90.0		9.0		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	29.8	14	29.8	0	0.0	0	0.0
Middle	27	57.4	27	57.4	0	0.0	0	0.0
Upper	6	12.8	6	12.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	47	100.0	47	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.1	1,738	0.9	746	42.9	46,386	24.5
Moderate	34	18.7	28,256	14.9	7,207	25.5	30,691	16.2
Middle	114	62.6	120,949	64.0	23,616	19.5	34,379	18.2
Upper	32	17.6	38,088	20.1	3,822	10.0	77,575	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	189,031	100.0	35,391	18.7	189,031	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,358	1,504	0.8	44.8	1,303	38.8	551	16.4
Moderate	50,560	29,108	15.0	57.6	12,734	25.2	8,718	17.2
Middle	211,466	123,853	64.0	58.6	57,905	27.4	29,708	14.0
Upper	60,686	39,123	20.2	64.5	15,814	26.1	5,749	9.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	326,070	193,588	100.0	59.4	87,756	26.9	44,726	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	106	0.4	95	0.4	9	0.5	2	0.5
Moderate	2,785	11.2	2,515	11.1	209	11.8	61	14.9
Middle	16,333	65.8	14,856	65.6	1,219	68.7	258	62.9
Upper	5,602	22.6	5,176	22.9	337	19.0	89	21.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24,826	100.0	22,642	100.0	1,774	100.0	410	100.0
Percentage of Total Businesses:				91.2		7.1		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	95	8.8	95	8.9	0	0.0	0	0.0
Middle	731	67.6	722	67.7	3	42.9	6	85.7
Upper	255	23.6	250	23.4	4	57.1	1	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,081	100.0	1,067	100.0	7	100.0	7	100.0
Percentage of Total Farms:				98.7		0.6		0.6
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 HUNTINGTON-ASHLAND, WV-KY-OH #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.7	3,310	5.8	1,462	44.2	13,721	23.9
Moderate	16	25.8	9,341	16.3	2,306	24.7	9,548	16.6
Middle	27	43.5	33,391	58.2	4,039	12.1	11,603	20.2
Upper	12	19.4	11,291	19.7	829	7.3	22,536	39.3
Unknown	1	1.6	75	0.1	44	58.7	0	0.0
Total AA	62	100.0	57,408	100.0	8,680	15.1	57,408	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	4.0	27.9	4,603	52.4	1,726	19.6
Moderate	18,976	9,450	15.3	49.8	6,363	33.5	3,163	16.7
Middle	55,353	36,544	59.1	66.0	12,313	22.2	6,496	11.7
Upper	19,954	13,380	21.6	67.1	4,630	23.2	1,944	9.7
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	103,653	61,846	100.0	59.7	28,401	27.4	13,406	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	950	13.4	817	12.9	124	18.5	9	8.7
Moderate	1,418	20.0	1,221	19.3	181	26.9	16	15.4
Middle	3,430	48.3	3,095	48.9	275	40.9	60	57.7
Upper	1,267	17.8	1,164	18.4	85	12.6	18	17.3
Unknown	40	0.6	32	0.5	7	1.0	1	1.0
Total AA	7,105	100.0	6,329	100.0	672	100.0	104	100.0
Percentage of Total Businesses:				89.1		9.5		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	2.0	2	2.0	0	0.0	0	0.0
Moderate	14	13.9	14	13.9	0	0.0	0	0.0
Middle	74	73.3	74	73.3	0	0.0	0	0.0
Upper	11	10.9	11	10.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	101	100.0	101	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,038	29.6
Moderate	15	51.7	14,833	48.6	2,895	19.5	5,853	19.2
Middle	9	31.0	11,820	38.7	1,587	13.4	5,739	18.8
Upper	4	13.8	3,892	12.7	245	6.3	9,915	32.5
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,545	100.0	4,727	15.5	30,545	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,856	14,149	44.1	50.8	8,852	31.8	4,855	17.4
Middle	20,134	13,295	41.4	66.0	3,901	19.4	2,938	14.6
Upper	7,033	4,642	14.5	66.0	1,768	25.1	623	8.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,023	32,086	100.0	58.3	14,521	26.4	8,416	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,631	43.4	1,463	43.2	143	41.6	25	71.4
Middle	1,288	34.2	1,196	35.4	87	25.3	5	14.3
Upper	739	19.6	668	19.7	67	19.5	4	11.4
Unknown	104	2.8	56	1.7	47	13.7	1	2.9
Total AA	3,762	100.0	3,383	100.0	344	100.0	35	100.0
Percentage of Total Businesses:			89.9		9.1		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	31.4	16	31.4	0	0.0	0	0.0
Middle	29	56.9	29	56.9	0	0.0	0	0.0
Upper	6	11.8	6	11.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	51	100.0	51	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,610	23.8
Moderate	2	14.3	1,432	9.5	384	26.8	2,517	16.6
Middle	11	78.6	11,905	78.6	1,926	16.2	3,003	19.8
Upper	1	7.1	1,811	12.0	285	15.7	6,018	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,148	100.0	2,595	17.1	15,148	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,663	1,658	9.9	62.3	454	17.0	551	20.7
Middle	19,576	13,011	77.6	66.5	3,615	18.5	2,950	15.1
Upper	3,439	2,103	12.5	61.2	790	23.0	546	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,678	16,772	100.0	65.3	4,859	18.9	4,047	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	94	7.4	85	7.7	4	3.6	5	12.5
Middle	775	61.4	670	60.4	79	70.5	26	65.0
Upper	393	31.1	355	32.0	29	25.9	9	22.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,262	100.0	1,110	100.0	112	100.0	40	100.0
Percentage of Total Businesses:				88.0		8.9		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	37	86.0	37	86.0	0	0.0	0	0.0
Upper	6	14.0	6	14.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	43	100.0	43	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 HUNTINGTON-ASHLAND, WV-KY-OH #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.7	3,310	5.8	1,462	44.2	13,721	23.9
Moderate	16	25.8	9,341	16.3	2,306	24.7	9,548	16.6
Middle	27	43.5	33,391	58.2	4,039	12.1	11,603	20.2
Upper	12	19.4	11,291	19.7	829	7.3	22,536	39.3
Unknown	1	1.6	75	0.1	44	58.7	0	0.0
Total AA	62	100.0	57,408	100.0	8,680	15.1	57,408	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	4.0	27.9	4,603	52.4	1,726	19.6
Moderate	18,976	9,450	15.3	49.8	6,363	33.5	3,163	16.7
Middle	55,353	36,544	59.1	66.0	12,313	22.2	6,496	11.7
Upper	19,954	13,380	21.6	67.1	4,630	23.2	1,944	9.7
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	103,653	61,846	100.0	59.7	28,401	27.4	13,406	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	933	13.3	802	12.9	121	17.4	10	10.0
Moderate	1,426	20.3	1,226	19.7	186	26.8	14	14.0
Middle	3,382	48.2	3,038	48.8	288	41.5	56	56.0
Upper	1,240	17.7	1,129	18.1	92	13.3	19	19.0
Unknown	41	0.6	33	0.5	7	1.0	1	1.0
Total AA	7,022	100.0	6,228	100.0	694	100.0	100	100.0
Percentage of Total Businesses:				88.7		9.9		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	2.7	3	2.8	0	0.0	0	0.0
Moderate	13	11.8	13	11.9	0	0.0	0	0.0
Middle	79	71.8	78	71.6	1	100.0	0	0.0
Upper	15	13.6	15	13.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	110	100.0	109	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,038	29.6
Moderate	15	51.7	14,833	48.6	2,895	19.5	5,853	19.2
Middle	9	31.0	11,820	38.7	1,587	13.4	5,739	18.8
Upper	4	13.8	3,892	12.7	245	6.3	9,915	32.5
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,545	100.0	4,727	15.5	30,545	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,856	14,149	44.1	50.8	8,852	31.8	4,855	17.4
Middle	20,134	13,295	41.4	66.0	3,901	19.4	2,938	14.6
Upper	7,033	4,642	14.5	66.0	1,768	25.1	623	8.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,023	32,086	100.0	58.3	14,521	26.4	8,416	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,640	43.4	1,472	43.4	143	41.2	25	71.4
Middle	1,286	34.1	1,190	35.1	90	25.9	6	17.1
Upper	732	19.4	660	19.5	68	19.6	4	11.4
Unknown	117	3.1	71	2.1	46	13.3	0	0.0
Total AA	3,775	100.0	3,393	100.0	347	100.0	35	100.0
Percentage of Total Businesses:				89.9		9.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	26.8	15	26.8	0	0.0	0	0.0
Middle	34	60.7	34	60.7	0	0.0	0	0.0
Upper	7	12.5	7	12.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	56	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.1	1,738	0.9	746	42.9	46,386	24.5
Moderate	34	18.7	28,256	14.9	7,207	25.5	30,691	16.2
Middle	114	62.6	120,949	64.0	23,616	19.5	34,379	18.2
Upper	32	17.6	38,088	20.1	3,822	10.0	77,575	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	189,031	100.0	35,391	18.7	189,031	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,358	1,504	0.8	44.8	1,303	38.8	551	16.4
Moderate	50,560	29,108	15.0	57.6	12,734	25.2	8,718	17.2
Middle	211,466	123,853	64.0	58.6	57,905	27.4	29,708	14.0
Upper	60,686	39,123	20.2	64.5	15,814	26.1	5,749	9.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	326,070	193,588	100.0	59.4	87,756	26.9	44,726	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	116	0.5	104	0.5	10	0.5	2	0.5
Moderate	2,827	11.4	2,551	11.3	213	11.7	63	15.0
Middle	16,370	66.0	14,860	65.8	1,251	68.7	259	61.7
Upper	5,500	22.2	5,058	22.4	346	19.0	96	22.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24,813	100.0	22,573	100.0	1,820	100.0	420	100.0
Percentage of Total Businesses:				91.0		7.3		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	98	8.6	98	8.6	0	0.0	0	0.0
Middle	783	68.3	774	68.3	3	50.0	6	85.7
Upper	265	23.1	261	23.0	3	50.0	1	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,146	100.0	1,133	100.0	6	100.0	7	100.0
Percentage of Total Farms:				98.9		0.5		0.6
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,610	23.8
Moderate	2	14.3	1,432	9.5	384	26.8	2,517	16.6
Middle	11	78.6	11,905	78.6	1,926	16.2	3,003	19.8
Upper	1	7.1	1,811	12.0	285	15.7	6,018	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,148	100.0	2,595	17.1	15,148	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,663	1,658	9.9	62.3	454	17.0	551	20.7
Middle	19,576	13,011	77.6	66.5	3,615	18.5	2,950	15.1
Upper	3,439	2,103	12.5	61.2	790	23.0	546	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,678	16,772	100.0	65.3	4,859	18.9	4,047	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	95	7.5	87	7.8	4	3.4	4	10.5
Middle	793	62.4	683	61.3	84	70.6	26	68.4
Upper	383	30.1	344	30.9	31	26.1	8	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,271	100.0	1,114	100.0	119	100.0	38	100.0
Percentage of Total Businesses:				87.6		9.4		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	35	85.4	35	85.4	0	0.0	0	0.0
Upper	6	14.6	6	14.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	41	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,038	29.6
Moderate	15	51.7	14,833	48.6	2,895	19.5	5,853	19.2
Middle	9	31.0	11,820	38.7	1,587	13.4	5,739	18.8
Upper	4	13.8	3,892	12.7	245	6.3	9,915	32.5
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,545	100.0	4,727	15.5	30,545	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,856	14,149	44.1	50.8	8,852	31.8	4,855	17.4
Middle	20,134	13,295	41.4	66.0	3,901	19.4	2,938	14.6
Upper	7,033	4,642	14.5	66.0	1,768	25.1	623	8.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,023	32,086	100.0	58.3	14,521	26.4	8,416	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,640	43.4	1,472	43.4	143	41.2	25	71.4
Middle	1,286	34.1	1,190	35.1	90	25.9	6	17.1
Upper	732	19.4	660	19.5	68	19.6	4	11.4
Unknown	117	3.1	71	2.1	46	13.3	0	0.0
Total AA	3,775	100.0	3,393	100.0	347	100.0	35	100.0
Percentage of Total Businesses:				89.9		9.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	26.8	15	26.8	0	0.0	0	0.0
Middle	34	60.7	34	60.7	0	0.0	0	0.0
Upper	7	12.5	7	12.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	56	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 HUNTINGTON-ASHLAND, WV-KY-OH #26580 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.0	3,310	5.3	1,462	44.2	15,536	24.7
Moderate	18	26.9	11,226	17.9	2,841	25.3	10,729	17.1
Middle	30	44.8	36,968	58.8	4,650	12.6	12,556	20.0
Upper	12	17.9	11,291	18.0	829	7.3	24,049	38.3
Unknown	1	1.5	75	0.1	44	58.7	0	0.0
Total AA	67	100.0	62,870	100.0	9,826	15.6	62,870	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,784	2,455	3.6	27.9	4,603	52.4	1,726	19.6
Moderate	22,864	11,452	16.8	50.1	7,438	32.5	3,974	17.4
Middle	61,296	40,691	59.8	66.4	13,083	21.3	7,522	12.3
Upper	19,954	13,380	19.7	67.1	4,630	23.2	1,944	9.7
Unknown	586	17	0.0	2.9	492	84.0	77	13.1
Total AA	113,484	67,995	100.0	59.9	30,246	26.7	15,243	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	954	12.3	812	11.8	129	17.5	13	9.9
Moderate	1,602	20.7	1,385	20.2	193	26.2	24	18.3
Middle	3,794	49.0	3,410	49.7	312	42.4	72	55.0
Upper	1,347	17.4	1,232	17.9	94	12.8	21	16.0
Unknown	38	0.5	29	0.4	8	1.1	1	0.8
Total AA	7,735	100.0	6,868	100.0	736	100.0	131	100.0
Percentage of Total Businesses:				88.8		9.5		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	1.5	2	1.5	0	0.0	0	0.0
Moderate	22	16.7	22	16.8	0	0.0	0	0.0
Middle	93	70.5	92	70.2	1	100.0	0	0.0
Upper	15	11.4	15	11.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	132	100.0	131	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 KNOXVILLE, TN MSA #29840 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,921	29.2
Moderate	14	48.3	13,359	43.7	2,739	20.5	5,843	19.1
Middle	10	34.5	13,294	43.5	1,743	13.1	5,706	18.7
Upper	4	13.8	3,892	12.7	245	6.3	10,075	33.0
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	30,545	100.0	4,727	15.5	30,545	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	25,407	12,783	39.8	50.3	8,072	31.8	4,552	17.9
Middle	22,583	14,661	45.7	64.9	4,681	20.7	3,241	14.4
Upper	7,033	4,642	14.5	66.0	1,768	25.1	623	8.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,023	32,086	100.0	58.3	14,521	26.4	8,416	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,504	38.7	1,343	38.5	135	37.3	26	59.1
Middle	1,529	39.3	1,411	40.5	105	29.0	13	29.5
Upper	760	19.5	677	19.4	78	21.5	5	11.4
Unknown	98	2.5	54	1.5	44	12.2	0	0.0
Total AA	3,891	100.0	3,485	100.0	362	100.0	44	100.0
Percentage of Total Businesses:				89.6		9.3		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	18	29.0	18	29.0	0	0.0	0	0.0
Middle	36	58.1	36	58.1	0	0.0	0	0.0
Upper	8	12.9	8	12.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	62	100.0	62	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.1	1,738	0.9	746	42.9	46,308	24.5
Moderate	33	18.1	27,369	14.5	7,046	25.7	30,663	16.2
Middle	115	63.2	121,836	64.5	23,777	19.5	34,352	18.2
Upper	32	17.6	38,088	20.1	3,822	10.0	77,708	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	189,031	100.0	35,391	18.7	189,031	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,358	1,504	0.8	44.8	1,303	38.8	551	16.4
Moderate	48,886	27,989	14.5	57.3	12,447	25.5	8,450	17.3
Middle	213,140	124,972	64.6	58.6	58,192	27.3	29,976	14.1
Upper	60,686	39,123	20.2	64.5	15,814	26.1	5,749	9.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	326,070	193,588	100.0	59.4	87,756	26.9	44,726	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	119	0.5	106	0.5	11	0.6	2	0.4
Moderate	2,908	11.2	2,614	11.1	217	11.6	77	14.4
Middle	17,097	66.0	15,468	65.9	1,285	68.5	344	64.2
Upper	5,762	22.3	5,286	22.5	363	19.3	113	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,886	100.0	23,474	100.0	1,876	100.0	536	100.0
Percentage of Total Businesses:				90.7		7.2		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	99	8.3	99	8.4	0	0.0	0	0.0
Middle	812	67.9	802	68.0	4	50.0	6	85.7
Upper	284	23.8	279	23.6	4	50.0	1	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,195	100.0	1,180	100.0	8	100.0	7	100.0
Percentage of Total Farms:				98.7		0.7		0.6
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 NONMETROPOLITAN WEST VIRGINIA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,650	24.1
Moderate	3	21.4	2,518	16.6	628	24.9	2,534	16.7
Middle	10	71.4	10,819	71.4	1,682	15.5	3,010	19.9
Upper	1	7.1	1,811	12.0	285	15.7	5,954	39.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,148	100.0	2,595	17.1	15,148	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,492	3,029	18.1	67.4	700	15.6	763	17.0
Middle	17,747	11,640	69.4	65.6	3,369	19.0	2,738	15.4
Upper	3,439	2,103	12.5	61.2	790	23.0	546	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,678	16,772	100.0	65.3	4,859	18.9	4,047	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	177	13.5	158	13.8	14	11.1	5	12.2
Middle	746	56.8	646	56.4	73	57.9	27	65.9
Upper	390	29.7	342	29.8	39	31.0	9	22.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,313	100.0	1,146	100.0	126	100.0	41	100.0
Percentage of Total Businesses:				87.3		9.6		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	5.6	2	5.6	0	0.0	0	0.0
Middle	28	77.8	28	77.8	0	0.0	0	0.0
Upper	6	16.7	6	16.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	36	100.0	36	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E FULL-SCOPE – LENDING TABLES

HMDA Lending Tables

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	2.6	8.3	55	1.3	4.5	23.1
Moderate	4	10.3	22.5	281	6.4	16.4	16.3
Middle	11	28.2	22.2	1,192	27.3	21.2	21.8
Upper	9	23.1	30.1	1,549	35.4	42.7	38.9
Unknown	14	35.9	17.0	1,295	29.6	15.1	0.0
Total	39	100.0	100.0	4,372	100.0	100.0	100.0
Refinance Loans							
Low	1	4.2	8.4	30	0.9	4.8	23.1
Moderate	5	20.8	20.7	457	13.5	14.5	16.3
Middle	5	20.8	23.2	413	12.2	20.2	21.8
Upper	7	29.2	36.1	1,524	45.2	47.9	38.9
Unknown	6	25.0	11.7	951	28.2	12.6	0.0
Total	24	100.0	100.0	3,375	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.3	6.5	15	1.7	4.0	23.1
Moderate	5	21.7	16.5	97	10.8	13.8	16.3
Middle	7	30.4	27.4	339	37.9	24.4	21.8
Upper	8	34.8	45.0	321	35.9	51.0	38.9
Unknown	2	8.7	4.6	123	13.7	6.8	0.0
Total	23	100.0	100.0	895	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	5.1	8.4	154	1.7	4.7	23.1
Moderate	15	15.3	20.9	845	9.2	15.6	16.3
Middle	26	26.5	22.7	2,097	22.8	20.9	21.8
Upper	30	30.6	33.5	3,716	40.5	44.7	38.9
Unknown	22	22.4	14.5	2,369	25.8	14.1	0.0
Total	98	100.0	100.0	9,181	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	18.2	9.9	54	10.3	6.0	23.1
Moderate	1	9.1	13.9	10	1.9	11.3	16.3
Middle	2	18.2	21.9	139	26.5	22.2	21.8
Upper	6	54.5	52.3	322	61.3	58.9	38.9
Unknown	0	0.0	2.0	0	0.0	1.6	0.0
Total	11	100.0	100.0	525	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	18.6	0	0.0	11.3	23.1
Moderate	0	0.0	17.4	0	0.0	11.9	16.3
Middle	1	100.0	24.4	14	100.0	16.6	21.8
Upper	0	0.0	37.2	0	0.0	59.3	38.9
Unknown	0	0.0	2.3	0	0.0	1.0	0.0
Total	1	100.0	100.0	14	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.4	0	0.0	2.0	23.1
Moderate	0	0.0	0.0	0	0.0	0.0	16.3
Middle	0	0.0	0.0	0	0.0	0.0	21.8
Upper	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	97.6	0	0.0	98.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	№%	№%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	2.6	2.3	55	1.3	1.4	1.9
Moderate	8	20.5	15.2	796	18.2	11.7	17.4
Middle	25	64.1	62.4	2,966	67.8	62.8	60.2
Upper	5	12.8	20.0	555	12.7	24.0	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	39	100.0	100.0	4,372	100.0	100.0	100.0
Refinance Loans							
Low	1	4.2	1.9	67	2.0	1.6	1.9
Moderate	3	12.5	13.0	323	9.6	10.2	17.4
Middle	17	70.8	62.8	2,199	65.2	62.8	60.2
Upper	3	12.5	22.4	786	23.3	25.4	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	3,375	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.1	0	0.0	1.0	1.9
Moderate	6	26.1	10.6	293	32.7	9.0	17.4
Middle	13	56.5	63.4	488	54.5	62.5	60.2
Upper	4	17.4	24.9	114	12.7	27.5	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	895	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	20.4	0	0.0	28.2	22.3
Moderate	0	0.0	24.5	0	0.0	14.2	32.6
Middle	0	0.0	36.7	0	0.0	44.8	29.9
Upper	0	0.0	18.4	0	0.0	12.8	15.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	2.0	2.2	122	1.3	3.1	1.9
Moderate	20	20.4	14.3	1,606	17.5	11.7	17.4
Middle	61	62.2	62.3	5,871	63.9	61.5	60.2
Upper	15	15.3	21.1	1,582	17.2	23.7	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	98	100.0	100.0	9,181	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	1.9
Moderate	3	27.3	14.6	194	37.0	20.1	17.4
Middle	5	45.5	60.9	204	38.9	59.9	60.2
Upper	3	27.3	24.5	127	24.2	20.0	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	525	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.3	0	0.0	1.5	1.9
Moderate	0	0.0	16.3	0	0.0	28.6	17.4
Middle	1	100.0	61.6	14	100.0	47.8	60.2
Upper	0	0.0	19.8	0	0.0	22.1	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	14	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	1.9
Moderate	0	0.0	14.3	0	0.0	8.6	17.4
Middle	0	0.0	71.4	0	0.0	73.7	60.2
Upper	0	0.0	14.3	0	0.0	17.7	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	29	5.4	3.9	2,371	2.5	1.8	23.7
Moderate	80	14.8	17.5	8,698	9.3	11.5	16.3
Middle	128	23.7	24.4	17,936	19.1	21.5	18.3
Upper	232	42.9	36.1	52,890	56.3	46.6	41.7
Unknown	72	13.3	18.1	12,070	12.8	18.7	0.0
Total	541	100.0	100.0	93,965	100.0	100.0	100.0
Refinance Loans							
Low	29	7.5	6.9	1,560	3.5	3.4	23.7
Moderate	69	17.7	17.3	5,468	12.3	12.5	16.3
Middle	94	24.2	25.1	8,941	20.0	22.3	18.3
Upper	180	46.3	41.4	26,552	59.5	50.3	41.7
Unknown	17	4.4	9.3	2,103	4.7	11.5	0.0
Total	389	100.0	100.0	44,624	100.0	100.0	100.0
Home Improvement Loans							
Low	25	8.8	5.4	701	4.7	2.8	23.7
Moderate	36	12.7	12.6	1,622	10.8	9.4	16.3
Middle	65	23.0	23.7	2,887	19.2	17.9	18.3
Upper	148	52.3	55.1	9,101	60.7	65.8	41.7
Unknown	9	3.2	3.2	692	4.6	4.1	0.0
Total	283	100.0	100.0	15,003	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	104	7.3	5.1	5,403	3.2	2.3	23.7
Moderate	224	15.8	16.7	17,239	10.3	11.6	16.3
Middle	338	23.8	24.4	32,337	19.4	21.4	18.3
Upper	650	45.8	39.8	96,512	57.9	48.4	41.7
Unknown	103	7.3	14.0	15,178	9.1	16.3	0.0
Total	1,419	100.0	100.0	166,669	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	18	9.8	7.0	638	6.1	4.4	23.7
Moderate	34	18.5	12.6	1,159	11.2	7.6	16.3
Middle	49	26.6	23.8	2,407	23.2	17.5	18.3
Upper	79	42.9	55.0	5,965	57.4	69.0	41.7
Unknown	4	2.2	1.5	220	2.1	1.5	0.0
Total	184	100.0	100.0	10,389	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	3	13.6	11.5	133	4.9	6.7	23.7
Moderate	5	22.7	17.3	292	10.9	16.6	16.3
Middle	2	9.1	24.7	166	6.2	19.4	18.3
Upper	11	50.0	40.3	2,004	74.6	50.3	41.7
Unknown	1	4.5	6.2	93	3.5	7.0	0.0
Total	22	100.0	100.0	2,688	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.7
Moderate	0	0.0	1.3	0	0.0	1.6	16.3
Middle	0	0.0	0.0	0	0.0	0.0	18.3
Upper	0	0.0	0.0	0	0.0	0.0	41.7
Unknown	0	0.0	98.7	0	0.0	98.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	4	0.7	1.0	226	0.2	0.6	0.5
Moderate	137	25.3	13.6	18,480	19.7	10.8	23.3
Middle	262	48.4	47.8	42,156	44.9	44.1	48.6
Upper	135	25.0	36.9	32,655	34.8	43.7	27.0
Unknown	3	0.6	0.8	448	0.5	0.8	0.5
Total	541	100.0	100.0	93,965	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.4	0.5
Moderate	102	26.2	12.4	10,647	23.9	10.1	23.3
Middle	186	47.8	48.1	20,990	47.0	45.9	48.6
Upper	98	25.2	38.5	12,840	28.8	43.1	27.0
Unknown	3	0.8	0.5	147	0.3	0.4	0.5
Total	389	100.0	100.0	44,624	100.0	100.0	100.0
Home Improvement Loans							
Low	2	0.7	0.6	80	0.5	0.5	0.5
Moderate	69	24.4	11.7	2,913	19.4	10.0	23.3
Middle	141	49.8	44.0	7,872	52.5	42.4	48.6
Upper	66	23.3	43.1	3,949	26.3	46.8	27.0
Unknown	5	1.8	0.6	189	1.3	0.3	0.5
Total	283	100.0	100.0	15,003	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.0	0	0.0	2.9	2.6
Moderate	1	6.7	11.5	860	10.4	8.5	20.7
Middle	8	53.3	44.3	3,119	37.8	43.2	42.3
Upper	6	40.0	39.7	4,269	51.8	44.9	31.3
Unknown	0	0.0	0.6	0	0.0	0.5	3.1
Total	15	100.0	100.0	8,248	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	6	0.4	0.8	306	0.2	0.7	0.5
Moderate	348	24.3	12.9	34,499	19.7	10.4	23.3
Middle	703	49.0	47.2	81,630	46.7	44.4	48.6
Upper	366	25.5	38.4	57,698	33.0	43.9	27.0
Unknown	11	0.8	0.6	784	0.4	0.7	0.5
Total	1,434	100.0	100.0	174,917	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.3	0	0.0	0.1	0.5
Moderate	35	19.0	10.5	1,369	13.2	10.2	23.3
Middle	93	50.5	38.4	5,332	51.3	35.2	48.6
Upper	56	30.4	50.8	3,688	35.5	54.4	27.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.5
Total	184	100.0	100.0	10,389	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	0.2	0.5
Moderate	4	18.2	10.7	230	8.6	8.5	23.3
Middle	13	59.1	50.2	2,161	80.4	52.5	48.6
Upper	5	22.7	37.9	297	11.0	38.3	27.0
Unknown	0	0.0	0.4	0	0.0	0.5	0.5
Total	22	100.0	100.0	2,688	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.3	0	0.0	0.8	0.5
Moderate	0	0.0	15.2	0	0.0	11.3	23.3
Middle	0	0.0	58.2	0	0.0	62.1	48.6
Upper	0	0.0	24.1	0	0.0	24.8	27.0
Unknown	0	0.0	1.3	0	0.0	0.9	0.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	22	41.5	45.5	6,302	29.6	40.9	45.6
Middle	31	58.5	45.1	15,002	70.4	47.6	46.6
Upper	0	0.0	9.4	0	0.0	11.5	7.8
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	53	100.0	100.0	21,304	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	42.1	42.6	878	36.3	39.3	45.6
Middle	11	57.9	49.4	1,544	63.7	50.5	46.6
Upper	0	0.0	7.9	0	0.0	10.2	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	19	100.0	100.0	2,422	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	50.0	36.7	1,149	53.6	34.4	45.6
Middle	10	50.0	50.1	993	46.4	51.6	46.6
Upper	0	0.0	13.2	0	0.0	13.9	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	2,142	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	64.5	0	0.0	55.8	63.0
Middle	0	0.0	29.0	0	0.0	4.6	24.2
Upper	0	0.0	6.5	0	0.0	39.6	12.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	43	42.6	43.7	8,826	32.7	41.4	45.6
Middle	58	57.4	47.1	18,188	67.3	44.9	46.6
Upper	0	0.0	9.1	0	0.0	13.7	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	101	100.0	100.0	27,014	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	36.9	35	9.3	33.4	45.6
Middle	4	80.0	53.0	343	90.7	55.2	46.6
Upper	0	0.0	10.1	0	0.0	11.4	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	378	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	47.4	462	60.2	31.4	45.6
Middle	2	50.0	47.4	306	39.8	65.0	46.6
Upper	0	0.0	5.3	0	0.0	3.6	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	768	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	22.8	45.6
Middle	0	0.0	66.7	0	0.0	77.2	46.6
Upper	0	0.0	0.0	0	0.0	0.0	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	5.7	9.4	299	1.4	5.3	26.8
Moderate	9	17.0	23.9	1,635	7.7	17.4	22.2
Middle	7	13.2	21.0	1,396	6.6	19.5	20.1
Upper	30	56.6	29.2	15,220	71.4	41.1	31.0
Unknown	4	7.5	16.5	2,754	12.9	16.7	0.0
Total	53	100.0	100.0	21,304	100.0	100.0	100.0
Refinance Loans							
Low	4	21.1	17.0	393	16.2	10.1	26.8
Moderate	2	10.5	21.8	238	9.8	17.3	22.2
Middle	8	42.1	24.9	1,228	50.7	24.8	20.1
Upper	4	21.1	24.8	363	15.0	34.5	31.0
Unknown	1	5.3	11.5	200	8.3	13.4	0.0
Total	19	100.0	100.0	2,422	100.0	100.0	100.0
Home Improvement Loans							
Low	3	15.0	12.0	92	4.3	7.7	26.8
Moderate	3	15.0	19.9	150	7.0	16.2	22.2
Middle	5	25.0	32.0	600	28.0	26.9	20.1
Upper	9	45.0	34.6	1,300	60.7	47.1	31.0
Unknown	0	0.0	1.5	0	0.0	2.1	0.0
Total	20	100.0	100.0	2,142	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	11	10.9	12.0	819	3.0	6.5	26.8
Moderate	14	13.9	22.4	2,023	7.5	16.8	22.2
Middle	23	22.8	23.5	3,466	12.8	20.9	20.1
Upper	47	46.5	28.9	17,652	65.3	40.9	31.0
Unknown	6	5.9	13.3	3,054	11.3	14.8	0.0
Total	101	100.0	100.0	27,014	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	20.0	8.9	35	9.3	5.2	26.8
Moderate	0	0.0	17.9	0	0.0	12.8	22.2
Middle	2	40.0	32.1	200	52.9	27.8	20.1
Upper	1	20.0	38.1	43	11.4	52.1	31.0
Unknown	1	20.0	3.0	100	26.5	2.1	0.0
Total	5	100.0	100.0	378	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.5	0	0.0	1.2	26.8
Moderate	0	0.0	9.2	0	0.0	1.4	22.2
Middle	1	25.0	22.4	42	5.5	7.8	20.1
Upper	3	75.0	53.9	726	94.5	88.2	31.0
Unknown	0	0.0	3.9	0	0.0	1.3	0.0
Total	4	100.0	100.0	768	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	26.8
Moderate	0	0.0	11.1	0	0.0	8.5	22.2
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	31.0
Unknown	0	0.0	88.9	0	0.0	91.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	
Home Purchase Loans							
Low	0	0.0	5.4	0	0.0	2.7	26.1
Moderate	5	29.4	17.9	343	23.6	11.7	21.3
Middle	5	29.4	21.8	285	19.6	18.5	18.6
Upper	7	41.2	46.7	827	56.8	59.8	34.0
Unknown	0	0.0	8.2	0	0.0	7.3	0.0
Total	17	100.0	100.0	1,455	100.0	100.0	100.0
Refinance Loans							
Low	1	8.3	8.0	50	4.6	4.4	26.1
Moderate	1	8.3	13.9	45	4.2	11.7	21.3
Middle	1	8.3	30.7	100	9.3	26.5	18.6
Upper	8	66.7	42.3	866	80.1	52.3	34.0
Unknown	1	8.3	5.1	20	1.9	5.1	0.0
Total	12	100.0	100.0	1,081	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	12.5	0	0.0	7.5	26.1
Moderate	2	28.6	29.2	45	10.7	22.0	21.3
Middle	2	28.6	20.8	150	35.6	18.2	18.6
Upper	2	28.6	33.3	196	46.6	50.1	34.0
Unknown	1	14.3	4.2	30	7.1	2.1	0.0
Total	7	100.0	100.0	421	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	7.1	6.9	130	4.1	3.4	26.1
Moderate	9	21.4	16.7	478	15.0	12.0	21.3
Middle	9	21.4	25.1	560	17.6	20.9	18.6
Upper	19	45.2	44.4	1,964	61.7	57.4	34.0
Unknown	2	4.8	6.9	50	1.6	6.3	0.0
Total	42	100.0	100.0	3,182	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	33.3	12.5	80	35.6	7.3	26.1
Moderate	1	16.7	8.3	45	20.0	9.5	21.3
Middle	1	16.7	33.3	25	11.1	16.4	18.6
Upper	2	33.3	41.7	75	33.3	63.5	34.0
Unknown	0	0.0	4.2	0	0.0	3.3	0.0
Total	6	100.0	100.0	225	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	26.1
Moderate	0	0.0	14.3	0	0.0	16.5	21.3
Middle	0	0.0	28.6	0	0.0	27.7	18.6
Upper	0	0.0	57.1	0	0.0	55.8	34.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	26.1
Moderate	0	0.0	0.0	0	0.0	0.0	21.3
Middle	0	0.0	0.0	0	0.0	0.0	18.6
Upper	0	0.0	0.0	0	0.0	0.0	34.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	35.3	40.9	695	47.8	39.4	46.6
Middle	11	64.7	47.1	760	52.2	45.4	46.1
Upper	0	0.0	12.1	0	0.0	15.1	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	1,455	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	66.7	36.5	830	76.8	37.1	46.6
Middle	3	25.0	48.9	171	15.8	41.5	46.1
Upper	1	8.3	14.6	80	7.4	21.4	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,081	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	28.6	45.8	200	47.5	45.3	46.6
Middle	4	57.1	50.0	196	46.6	52.9	46.1
Upper	1	14.3	4.2	25	5.9	1.8	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	421	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	50.0	155	100.0	32.8	32.3
Middle	0	0.0	16.7	0	0.0	18.5	56.3
Upper	0	0.0	33.3	0	0.0	48.7	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	155	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	22	51.2	40.8	2,055	61.6	39.0	46.6
Middle	19	44.2	46.5	1,177	35.3	42.6	46.1
Upper	2	4.7	12.7	105	3.1	18.3	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	43	100.0	100.0	3,337	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	83.3	50.0	175	77.8	38.6	46.6
Middle	1	16.7	33.3	50	22.2	23.0	46.1
Upper	0	0.0	16.7	0	0.0	38.3	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	225	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	57.1	0	0.0	70.8	46.6
Middle	0	0.0	42.9	0	0.0	29.2	46.1
Upper	0	0.0	0.0	0	0.0	0.0	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	100.0	0	0.0	100.0	46.6
Middle	0	0.0	0.0	0	0.0	0.0	46.1
Upper	0	0.0	0.0	0	0.0	0.0	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	6.6	8.0	326	3.0	4.4	23.9
Moderate	13	17.1	20.7	1,111	10.3	15.3	16.6
Middle	6	7.9	21.7	679	6.3	20.7	20.2
Upper	36	47.4	32.4	7,051	65.4	43.8	39.3
Unknown	16	21.1	17.1	1,614	15.0	15.8	0.0
Total	76	100.0	100.0	10,781	100.0	100.0	100.0
Refinance Loans							
Low	3	3.2	5.8	181	1.4	2.9	23.9
Moderate	14	15.1	12.3	1,158	9.2	8.0	16.6
Middle	26	28.0	18.9	3,044	24.2	14.9	20.2
Upper	48	51.6	43.2	7,989	63.6	53.1	39.3
Unknown	2	2.2	19.8	199	1.6	21.1	0.0
Total	93	100.0	100.0	12,571	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.2	5.2	20	2.7	3.4	23.9
Moderate	5	20.8	16.7	135	18.4	14.6	16.6
Middle	5	20.8	16.7	165	22.4	11.6	20.2
Upper	11	45.8	56.1	325	44.2	65.3	39.3
Unknown	2	8.3	5.2	90	12.2	4.8	0.0
Total	24	100.0	100.0	735	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	4.5	6.9	527	2.1	3.7	23.9
Moderate	34	16.8	16.5	2,577	10.5	11.8	16.6
Middle	39	19.3	20.0	3,996	16.2	17.7	20.2
Upper	99	49.0	38.2	15,605	63.3	48.3	39.3
Unknown	21	10.4	18.5	1,933	7.8	18.5	0.0
Total	202	100.0	100.0	24,638	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.1	0	0.0	3.3	23.9
Moderate	1	16.7	15.2	15	7.5	8.9	16.6
Middle	1	16.7	21.2	60	30.0	15.6	20.2
Upper	3	50.0	52.5	95	47.5	67.4	39.3
Unknown	1	16.7	4.0	30	15.0	4.8	0.0
Total	6	100.0	100.0	200	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.6	0	0.0	7.3	23.9
Moderate	1	33.3	15.3	158	45.0	13.1	16.6
Middle	1	33.3	18.6	48	13.7	12.1	20.2
Upper	1	33.3	44.1	145	41.3	54.4	39.3
Unknown	0	0.0	8.5	0	0.0	13.1	0.0
Total	3	100.0	100.0	351	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.9
Moderate	0	0.0	0.0	0	0.0	0.0	16.6
Middle	0	0.0	2.6	0	0.0	2.4	20.2
Upper	0	0.0	1.3	0	0.0	0.9	39.3
Unknown	0	0.0	96.1	0	0.0	96.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	3.9	3.3	441	4.1	2.5	4.0
Moderate	8	10.5	11.0	1,017	9.4	7.8	15.3
Middle	42	55.3	57.7	6,762	62.7	59.5	59.1
Upper	23	30.3	27.8	2,561	23.8	30.1	21.6
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Total	76	100.0	100.0	10,781	100.0	100.0	100.0
Refinance Loans							
Low	3	3.2	2.4	186	1.5	1.6	4.0
Moderate	17	18.3	7.5	1,636	13.0	5.4	15.3
Middle	52	55.9	60.9	7,731	61.5	61.1	59.1
Upper	21	22.6	29.1	3,018	24.0	31.7	21.6
Unknown	0	0.0	0.1	0	0.0	0.2	0.0
Total	93	100.0	100.0	12,571	100.0	100.0	100.0
Home Improvement Loans							
Low	5	20.8	6.3	135	18.4	3.6	4.0
Moderate	3	12.5	5.6	95	12.9	3.4	15.3
Middle	12	50.0	57.6	430	58.5	56.9	59.1
Upper	4	16.7	30.5	75	10.2	36.1	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	735	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	15.6	0	0.0	8.5	28.5
Moderate	1	25.0	14.1	420	39.9	9.5	20.4
Middle	3	75.0	45.3	633	60.1	57.8	35.5
Upper	0	0.0	18.8	0	0.0	17.6	12.6
Unknown	0	0.0	6.3	0	0.0	6.6	3.0
Total	4	100.0	100.0	1,053	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	11	5.3	3.2	762	3.0	2.5	4.0
Moderate	31	15.0	9.2	3,471	13.5	6.8	15.3
Middle	113	54.9	59.1	15,714	61.2	60.0	59.1
Upper	51	24.8	28.3	5,744	22.4	30.2	21.6
Unknown	0	0.0	0.2	0	0.0	0.5	0.0
Total	206	100.0	100.0	25,691	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	4.3	4.0
Moderate	0	0.0	5.1	0	0.0	3.2	15.3
Middle	3	50.0	66.7	110	55.0	62.7	59.1
Upper	3	50.0	27.3	90	45.0	29.7	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	200	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.1	0	0.0	3.3	4.0
Moderate	2	66.7	10.2	303	86.3	11.5	15.3
Middle	1	33.3	61.0	48	13.7	54.7	59.1
Upper	0	0.0	23.7	0	0.0	30.6	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	351	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.3	0	0.0	3.2	4.0
Moderate	0	0.0	11.8	0	0.0	7.7	15.3
Middle	0	0.0	55.3	0	0.0	57.2	59.1
Upper	0	0.0	27.6	0	0.0	31.9	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	36	5.1	3.5	2,775	2.4	1.7	24.5
Moderate	103	14.5	15.5	10,678	9.2	10.5	16.2
Middle	161	22.7	22.6	21,368	18.4	19.7	18.2
Upper	355	50.1	38.9	74,043	63.8	48.5	41.0
Unknown	53	7.5	19.6	7,151	6.2	19.6	0.0
Total	708	100.0	100.0	116,015	100.0	100.0	100.0
Refinance Loans							
Low	35	3.5	3.2	2,432	1.7	1.7	24.5
Moderate	153	15.1	10.6	12,614	8.9	6.9	16.2
Middle	217	21.5	19.4	24,260	17.1	15.8	18.2
Upper	570	56.4	47.7	98,481	69.3	54.2	41.0
Unknown	35	3.5	19.0	4,343	3.1	21.3	0.0
Total	1,010	100.0	100.0	142,130	100.0	100.0	100.0
Home Improvement Loans							
Low	12	4.9	3.3	332	2.6	2.6	24.5
Moderate	25	10.1	10.6	885	6.9	7.3	16.2
Middle	41	16.6	17.2	1,775	13.9	14.3	18.2
Upper	155	62.8	63.3	8,560	67.2	67.2	41.0
Unknown	14	5.7	5.5	1,185	9.3	8.5	0.0
Total	247	100.0	100.0	12,737	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	101	4.6	3.4	6,018	2.1	1.7	24.5
Moderate	321	14.8	13.0	25,925	9.2	8.9	16.2
Middle	452	20.8	20.7	49,029	17.4	17.8	18.2
Upper	1,192	54.9	43.9	188,184	66.7	51.2	41.0
Unknown	107	4.9	19.0	12,938	4.6	20.4	0.0
Total	2,173	100.0	100.0	282,094	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	17	9.3	5.0	439	5.0	2.3	24.3
Moderate	34	18.6	14.3	1,223	14.0	8.7	16.2
Middle	26	14.2	17.9	915	10.3	13.1	18.2
Upper	101	55.2	61.0	3,901	67.3	71.8	41.0
Unknown	5	2.7	1.9	259	3.0	4.1	0.0
Total	183	100.0	100.0	5,737	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	4.0	7.1	40	1.6	4.7	24.3
Moderate	6	24.0	13.2	523	21.2	11.8	16.2
Middle	7	28.0	23.8	711	28.7	23.0	18.2
Upper	11	44.0	43.3	1,199	48.4	51.6	41.0
Unknown	0	0.0	6.6	0	0.0	8.9	0.0
Total	25	100.0	100.0	2,473	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	24.3
Moderate	0	0.0	1.7	0	0.0	1.3	16.2
Middle	0	0.0	1.1	0	0.0	1.4	18.2
Upper	0	0.0	0.0	0	0.0	0.0	41.0
Unknown	0	0.0	97.2	0	0.0	97.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	0.6	0.6	312	0.3	0.4	0.8
Moderate	107	15.1	9.3	14,958	12.9	7.7	15.0
Middle	458	64.7	59.8	71,404	61.5	55.3	64.0
Upper	139	19.6	30.3	29,341	25.3	36.6	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	708	100.0	100.0	116,015	100.0	100.0	100.0
Refinance Loans							
Low	2	0.2	0.3	177	0.1	0.2	0.8
Moderate	147	14.6	8.0	15,371	10.8	6.5	15.0
Middle	660	65.3	53.8	88,626	62.4	49.3	64.0
Upper	201	19.9	37.9	37,956	26.7	43.9	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,010	100.0	100.0	142,130	100.0	100.0	100.0
Home Improvement Loans							
Low	2	0.8	0.4	27	0.2	0.1	0.8
Moderate	41	16.6	8.4	1,667	13.1	7.9	15.0
Middle	169	68.4	54.1	8,820	69.2	52.6	64.0
Upper	35	14.2	37.2	2,223	17.5	39.3	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	247	100.0	100.0	12,737	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	1.5
Moderate	1	4.8	11.2	330	6.9	7.7	14.7
Middle	17	81.0	51.0	5,705	71.7	64.1	64.2
Upper	3	14.3	37.8	1,706	21.4	28.2	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	7,961	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	8	0.4	0.4	516	0.2	0.3	0.8
Moderate	323	14.7	8.7	33,735	11.6	7.2	15.0
Middle	1,449	66.0	56.7	182,276	62.8	53.3	64.0
Upper	414	18.9	34.1	73,528	25.3	39.2	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2,194	100.0	100.0	290,055	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	24	13.1	8.1	941	10.8	6.3	15.0
Middle	127	69.4	53.6	5,955	68.2	46.9	64.0
Upper	32	17.5	38.3	1,841	21.1	46.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	183	100.0	100.0	8,737	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.5	0	0.0	0.2	0.8
Moderate	3	12.0	13.6	248	10.0	12.7	15.0
Middle	18	72.0	54.0	1,766	71.4	55.2	64.0
Upper	4	16.0	31.8	461	18.6	31.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	2,475	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.6	0	0.0	0.1	0.8
Moderate	0	0.0	11.8	0	0.0	8.5	15.0
Middle	0	0.0	59.6	0	0.0	57.8	64.0
Upper	0	0.0	28.1	0	0.0	33.6	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	54	75.0	39.3	18,997	77.4	38.9	44.1
Middle	18	25.0	41.2	5,542	22.6	38.8	41.4
Upper	0	0.0	19.5	0	0.0	22.3	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	72	100.0	100.0	24,539	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	58	81.7	37.7	8,660	70.4	36.2	44.1
Middle	10	14.1	44.5	2,767	22.5	42.9	41.4
Upper	3	4.2	17.8	868	7.1	20.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	71	100.0	100.0	12,295	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	81.8	32.9	683	77.3	29.3	44.1
Middle	2	18.2	47.0	200	22.7	48.4	41.4
Upper	0	0.0	20.1	0	0.0	22.3	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	883	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	60.0	1,800	79.9	56.0	71.3
Middle	0	0.0	33.3	0	0.0	40.2	8.4
Upper	1	50.0	6.7	432	20.1	3.8	20.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	2,232	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	147	79.9	38.4	31,521	75.7	37.7	44.1
Middle	33	17.9	43.1	8,810	21.2	41.0	41.4
Upper	4	2.2	18.4	1,320	3.2	21.3	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	184	100.0	100.0	41,651	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	87.0	36.8	1,127	78.9	31.9	44.1
Middle	3	13.0	51.8	301	21.1	59.4	41.4
Upper	0	0.0	11.4	0	0.0	8.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	1,428	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	100.0	54.9	254	100.0	41.4	44.1
Middle	0	0.0	33.3	0	0.0	43.5	41.4
Upper	0	0.0	11.8	0	0.0	15.1	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	254	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	48.0	44.1
Middle	0	0.0	37.5	0	0.0	36.0	41.4
Upper	0	0.0	12.5	0	0.0	16.0	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	5	6.9	8.3	1,003	4.1	4.4	29.6
Moderate	5	6.9	20.7	1,097	4.3	13.1	19.2
Middle	6	8.3	21.0	763	3.1	19.4	18.8
Upper	55	76.4	32.7	21,476	87.3	43.0	32.3
Unknown	1	1.4	17.3	200	0.8	16.2	0.0
Total	72	100.0	100.0	24,539	100.0	100.0	100.0
Refinance Loans							
Low	7	9.9	6.4	343	2.8	3.0	29.6
Moderate	15	21.1	16.8	1,421	11.6	11.3	19.2
Middle	15	21.1	18.3	2,333	19.0	14.9	18.8
Upper	32	43.1	33.3	8,073	63.7	43.9	32.3
Unknown	2	2.8	23.0	123	1.0	24.9	0.0
Total	71	100.0	100.0	12,293	100.0	100.0	100.0
Home Improvement Loans							
Low	2	18.2	8.6	120	13.6	3.6	29.6
Moderate	1	9.1	13.8	136	15.4	13.3	19.2
Middle	2	18.2	18.8	173	19.8	14.6	18.8
Upper	6	54.5	51.0	432	51.2	39.7	32.3
Unknown	0	0.0	5.9	0	0.0	6.6	0.0
Total	11	100.0	100.0	883	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	21	11.5	7.6	1,951	5.0	3.9	29.6
Moderate	29	13.9	18.3	3,032	7.7	13.3	19.2
Middle	29	13.9	19.3	3,512	8.9	17.2	18.8
Upper	100	54.9	34.9	30,581	77.6	43.7	32.3
Unknown	3	1.6	19.4	323	0.8	19.8	0.0
Total	182	100.0	100.0	39,399	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	4	17.4	14.0	315	22.1	9.0	29.6
Moderate	7	30.4	20.2	315	22.1	14.1	19.2
Middle	5	21.7	23.7	218	15.3	22.0	18.8
Upper	7	30.4	40.4	580	40.6	53.8	32.5
Unknown	0	0.0	1.8	0	0.0	1.1	0.0
Total	23	100.0	100.0	1,428	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	3	60.0	23.5	168	66.1	20.6	29.6
Moderate	1	20.0	19.6	63	24.8	12.0	19.2
Middle	1	20.0	13.7	23	9.1	7.4	18.8
Upper	0	0.0	35.3	0	0.0	48.0	32.5
Unknown	0	0.0	7.8	0	0.0	12.0	0.0
Total	5	100.0	100.0	254	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	29.6
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	0.0	0	0.0	0.0	18.8
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	5.3	6.2	20	1.1	3.2	23.8
Moderate	2	10.5	20.2	320	16.8	14.6	16.6
Middle	7	36.8	24.9	767	40.4	21.4	19.8
Upper	9	47.4	40.2	793	41.7	51.0	39.7
Unknown	0	0.0	8.4	0	0.0	9.7	0.0
Total	19	100.0	100.0	1,900	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.3	0	0.0	1.9	23.8
Moderate	1	3.8	11.7	60	1.9	7.6	16.6
Middle	5	19.2	20.3	427	13.6	14.9	19.8
Upper	20	76.9	49.6	2,662	84.5	58.7	39.7
Unknown	0	0.0	14.1	0	0.0	17.0	0.0
Total	26	100.0	100.0	3,149	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	3.9	23.8
Moderate	3	30.0	21.7	111	26.3	12.9	16.6
Middle	1	10.0	21.7	15	3.6	16.3	19.8
Upper	5	50.0	43.5	286	67.8	58.6	39.7
Unknown	1	10.0	8.7	10	2.4	8.4	0.0
Total	10	100.0	100.0	422	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	1.5	5.3	20	0.3	2.7	23.8
Moderate	7	10.8	17.0	541	9.0	12.1	16.6
Middle	16	24.6	22.4	1,284	21.5	18.0	19.8
Upper	40	61.5	43.6	4,127	69.0	53.7	39.7
Unknown	1	1.5	11.6	10	0.2	13.3	0.0
Total	65	100.0	100.0	5,982	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	0.0	0	0.0	0.0	16.6
Middle	3	50.0	50.0	75	26.6	33.7	19.8
Upper	3	50.0	50.0	207	73.4	66.3	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	282	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.8	0	0.0	7.2	23.8
Moderate	1	25.0	41.2	50	21.8	54.2	16.6
Middle	0	0.0	5.9	0	0.0	5.4	19.8
Upper	3	75.0	41.2	179	78.2	33.1	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	229	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	10.0	0	0.0	5.7	16.6
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.0	0	0.0	0.0	39.7
Unknown	0	0.0	90.0	0	0.0	94.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.3	5.0	20	1.1	2.9	9.9
Middle	17	89.5	71.7	1,731	91.1	70.6	77.6
Upper	1	5.3	23.4	149	7.8	26.5	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	19	100.0	100.0	1,900	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	3.8	1.6	78	2.5	1.1	9.9
Middle	20	76.9	74.2	2,251	71.5	69.8	77.6
Upper	5	19.2	24.2	520	26.0	29.2	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	26	100.0	100.0	3,149	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.3	0	0.0	2.3	9.9
Middle	7	70.0	69.6	334	79.1	72.5	77.6
Upper	3	30.0	26.1	88	20.9	25.2	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	422	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	8.7
Middle	0	0.0	50.0	0	0.0	44.0	67.9
Upper	0	0.0	50.0	0	0.0	56.0	23.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	4.6	3.4	123	2.1	2.0	9.9
Middle	50	76.9	73.2	4,632	77.4	70.5	77.6
Upper	12	18.5	23.3	1,227	20.5	27.5	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	65	100.0	100.0	5,982	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	4	66.7	80.0	235	83.3	88.3	77.6
Upper	2	33.3	20.0	47	16.7	11.7	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	282	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	5.9	25	10.9	1.5	9.9
Middle	2	50.0	82.4	81	35.4	75.6	77.6
Upper	1	25.0	11.8	123	53.7	23.0	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	229	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	0	0.0	90.0	0	0.0	90.8	77.6
Upper	0	0.0	10.0	0	0.0	9.2	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	4.0	8.3	143	1.8	4.3	23.9
Moderate	6	12.0	22.6	660	8.0	16.6	16.6
Middle	10	20.0	22.6	1,122	13.7	21.0	20.2
Upper	25	50.0	35.4	5,642	68.8	47.3	39.3
Unknown	7	14.0	11.1	637	7.8	10.3	0.0
Total	50	100.0	100.0	8,206	100.0	100.0	100.0
Refinance Loans							
Low	3	2.4	4.3	81	0.4	1.9	23.9
Moderate	17	13.4	11.4	1,624	8.0	6.7	16.6
Middle	34	26.8	18.0	3,333	16.4	13.4	20.2
Upper	68	53.5	45.7	14,619	71.8	55.6	39.3
Unknown	5	3.9	20.5	709	3.5	22.4	0.0
Total	127	100.0	100.0	20,366	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	2.6	23.9
Moderate	5	17.9	14.9	85	6.2	10.2	16.6
Middle	5	17.9	19.9	156	11.5	17.2	20.2
Upper	16	57.1	57.7	1,097	80.6	67.6	39.3
Unknown	2	7.1	3.3	23	1.7	2.3	0.0
Total	28	100.0	100.0	1,361	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	2.3	6.2	226	0.7	3.1	23.9
Moderate	31	14.2	16.6	2,479	8.1	11.4	16.6
Middle	55	25.1	20.0	4,796	15.7	16.9	20.2
Upper	114	52.1	40.4	21,694	71.0	51.2	39.3
Unknown	14	6.4	16.9	1,369	4.3	17.4	0.0
Total	219	100.0	100.0	30,564	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	5.7	0	0.0	2.5	23.9
Moderate	1	8.3	10.5	20	3.7	9.2	16.6
Middle	6	50.0	29.5	185	34.2	17.8	20.2
Upper	5	41.7	54.3	336	62.1	70.5	39.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	541	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.6	0	0.0	3.7	23.9
Moderate	2	100.0	12.1	90	100.0	6.1	16.6
Middle	0	0.0	12.1	0	0.0	8.9	20.2
Upper	0	0.0	59.1	0	0.0	71.9	39.3
Unknown	0	0.0	6.1	0	0.0	9.5	0.0
Total	2	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.2	0	0.0	0.7	23.9
Moderate	0	0.0	1.8	0	0.0	1.5	16.6
Middle	0	0.0	3.5	0	0.0	3.4	20.2
Upper	0	0.0	1.2	0	0.0	1.4	39.3
Unknown	0	0.0	92.4	0	0.0	93.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	2.0	3.6	100	1.2	2.7	4.0
Moderate	8	16.0	8.8	796	9.7	6.1	15.3
Middle	27	54.0	59.3	4,260	51.9	62.3	59.1
Upper	14	28.0	28.3	3,050	37.2	29.0	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	50	100.0	100.0	8,206	100.0	100.0	100.0
Refinance Loans							
Low	2	1.6	2.0	343	1.7	1.9	4.0
Moderate	12	9.4	7.3	1,560	7.7	5.6	15.3
Middle	84	66.1	62.2	14,355	70.5	62.0	59.1
Upper	29	22.8	28.5	4,108	20.2	30.4	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	127	100.0	100.0	20,366	100.0	100.0	100.0
Home Improvement Loans							
Low	1	3.6	4.1	20	1.5	3.9	4.0
Moderate	4	14.3	11.6	75	5.5	9.6	15.3
Middle	15	53.6	62.7	693	50.9	59.9	59.1
Upper	8	28.6	21.6	573	42.1	26.7	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	28	100.0	100.0	1,361	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	2	100.0	21.8	407	100.0	16.3	28.5
Moderate	0	0.0	16.4	0	0.0	4.0	20.4
Middle	0	0.0	34.5	0	0.0	46.6	35.5
Upper	0	0.0	20.0	0	0.0	28.8	12.6
Unknown	0	0.0	7.3	0	0.0	4.4	3.0
Total	2	100.0	100.0	407	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	8	3.6	3.2	913	2.9	3.7	4.0
Moderate	26	11.8	8.5	2,496	8.1	5.8	15.3
Middle	132	59.7	60.4	19,605	63.3	60.7	59.1
Upper	55	24.9	27.8	7,957	25.7	29.4	21.6
Unknown	0	0.0	0.1	0	0.0	0.4	0.0
Total	221	100.0	100.0	30,971	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	8.3	3.8	15	2.8	2.1	4.0
Moderate	2	16.7	9.5	65	12.0	4.3	15.3
Middle	5	41.7	60.0	235	43.4	68.5	59.1
Upper	4	33.3	26.7	226	41.8	25.1	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	541	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	50.0	9.1	28	31.1	4.8	4.0
Moderate	0	0.0	7.6	0	0.0	10.4	15.3
Middle	1	50.0	65.2	62	68.9	57.6	59.1
Upper	0	0.0	18.2	0	0.0	27.2	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.3	0	0.0	3.9	4.0
Moderate	0	0.0	14.1	0	0.0	9.3	15.3
Middle	0	0.0	55.3	0	0.0	62.3	59.1
Upper	0	0.0	25.3	0	0.0	24.6	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	31	4.9	3.7	2,569	2.6	1.8	24.3
Moderate	90	14.1	17.1	9,161	9.3	11.6	16.2
Middle	124	19.4	23.4	14,349	14.6	20.3	18.2
Upper	333	52.2	41.6	64,183	65.4	52.5	41.0
Unknown	60	9.4	14.2	7,869	8.0	13.8	0.0
Total	638	100.0	100.0	98,133	100.0	100.0	100.0
Refinance Loans							
Low	42	3.1	2.2	2,720	1.3	1.0	24.3
Moderate	157	11.7	8.8	12,814	6.3	5.3	16.2
Middle	260	19.3	16.9	27,511	13.5	12.9	18.2
Upper	832	61.8	50.7	150,480	74.0	57.1	41.0
Unknown	55	4.1	21.4	9,715	4.8	23.7	0.0
Total	1,346	100.0	100.0	203,240	100.0	100.0	100.0
Home Improvement Loans							
Low	11	5.2	3.9	330	3.1	2.1	24.3
Moderate	28	13.3	11.0	1,187	11.0	7.4	16.2
Middle	30	14.2	14.7	1,117	10.3	11.5	18.2
Upper	130	61.6	66.0	7,624	70.6	74.1	41.0
Unknown	12	5.7	4.4	537	5.0	4.9	0.0
Total	211	100.0	100.0	10,795	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	101	4.2	3.0	6,187	1.9	1.4	24.3
Moderate	303	12.7	12.7	24,583	7.6	8.3	16.2
Middle	453	19.0	19.6	44,349	13.8	16.3	18.2
Upper	1,391	58.4	46.3	227,867	70.9	54.5	41.0
Unknown	133	5.6	18.4	18,501	5.8	19.5	0.0
Total	2,381	100.0	100.0	321,487	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	13	7.9	4.2	365	5.3	2.3	24.5
Moderate	22	13.4	11.1	515	11.8	7.6	16.2
Middle	36	22.0	21.5	1,172	17.0	16.3	18.2
Upper	88	53.7	60.2	4,341	63.0	70.9	41.0
Unknown	5	3.0	3.0	200	2.9	2.9	0.0
Total	164	100.0	100.0	6,593	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	4	15.2	7.4	203	5.4	3.9	24.5
Moderate	6	27.3	16.0	606	25.0	10.6	16.2
Middle	3	13.6	18.3	200	8.2	14.5	18.2
Upper	8	36.4	52.6	1,237	51.0	63.5	41.0
Unknown	1	4.5	5.7	180	7.4	7.6	0.0
Total	22	100.0	100.0	2,426	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	24.5
Moderate	0	0.0	1.8	0	0.0	1.0	16.2
Middle	0	0.0	2.0	0	0.0	2.4	18.2
Upper	0	0.0	2.0	0	0.0	2.3	41.0
Unknown	0	0.0	94.2	0	0.0	94.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	5	0.8	0.5	395	0.4	0.3	0.8
Moderate	89	13.9	8.8	11,965	12.2	7.1	15.0
Middle	436	68.3	58.5	64,231	65.5	53.1	64.0
Upper	108	16.9	32.1	21,542	22.0	39.5	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	638	100.0	100.0	98,133	100.0	100.0	100.0
Refinance Loans							
Low	4	0.3	0.2	320	0.2	0.1	0.8
Moderate	162	12.0	7.3	19,224	9.5	6.0	15.0
Middle	919	68.3	55.2	134,802	66.3	50.6	64.0
Upper	261	19.4	37.3	48,894	24.1	43.2	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,346	100.0	100.0	203,240	100.0	100.0	100.0
Home Improvement Loans							
Low	2	0.9	0.9	132	1.2	0.8	0.8
Moderate	34	16.1	8.4	1,591	14.7	8.4	15.0
Middle	140	66.4	52.2	7,187	66.6	52.0	64.0
Upper	35	16.6	38.5	1,883	17.5	38.9	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	211	100.0	100.0	10,795	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.8	0	0.0	0.3	1.5
Moderate	1	7.1	8.3	155	2.7	9.8	14.7
Middle	9	64.3	51.7	2,883	49.3	57.0	64.2
Upper	4	28.6	39.2	2,810	48.1	32.9	19.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	14	100.0	100.0	5,848	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	11	0.5	0.4	847	0.3	0.2	0.8
Moderate	320	13.4	8.2	34,017	10.4	6.8	15.0
Middle	1,626	67.9	56.7	215,154	65.7	52.2	64.0
Upper	438	18.3	34.7	77,317	23.6	40.9	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2,395	100.0	100.0	327,335	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	32	19.5	10.9	840	12.2	6.0	15.0
Middle	104	63.4	50.6	3,997	58.0	43.9	64.0
Upper	28	17.1	38.5	2,056	29.8	50.0	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	164	100.0	100.0	6,893	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.3	0	0.0	0.6	0.8
Moderate	2	9.1	12.6	242	10.0	10.8	15.0
Middle	18	81.8	57.7	2,054	84.7	61.1	64.0
Upper	2	9.1	26.9	130	5.4	26.2	20.2
Unknown	0	0.0	0.6	0	0.0	1.2	0.0
Total	22	100.0	100.0	2,426	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.8	0	0.0	0.5	0.8
Moderate	0	0.0	10.8	0	0.0	8.6	15.0
Middle	0	0.0	63.3	0	0.0	61.1	64.0
Upper	0	0.0	25.1	0	0.0	29.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	52	72.2	43.3	14,584	70.9	43.3	44.1
Middle	19	26.4	41.3	5,396	26.2	38.8	41.4
Upper	1	1.4	15.4	580	2.8	17.9	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	72	100.0	100.0	20,560	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	45	64.3	39.6	7,493	38.9	38.4	44.1
Middle	24	34.3	43.8	4,922	38.7	42.2	41.4
Upper	1	1.4	16.6	296	2.3	19.3	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	70	100.0	100.0	12,711	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	75.0	41.5	653	65.7	40.4	44.1
Middle	3	25.0	34.5	341	34.3	35.4	41.4
Upper	0	0.0	23.9	0	0.0	24.2	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	994	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	76.3	0	0.0	83.8	71.3
Middle	0	0.0	17.6	0	0.0	16.0	8.4
Upper	0	0.0	5.9	0	0.0	0.3	20.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	119	70.4	41.6	23,636	66.7	42.9	44.1
Middle	48	28.4	42.3	10,909	30.8	39.2	41.4
Upper	2	1.2	16.1	876	2.5	17.9	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	169	100.0	100.0	35,421	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	92.9	31.5	906	95.8	40.0	44.1
Middle	1	7.1	47.7	40	4.2	34.7	41.4
Upper	0	0.0	20.7	0	0.0	25.3	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	14	100.0	100.0	946	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	53.2	0	0.0	55.2	44.1
Middle	1	100.0	31.9	210	100.0	29.3	41.4
Upper	0	0.0	14.9	0	0.0	15.5	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	210	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	45.1	0	0.0	47.1	44.1
Middle	0	0.0	45.7	0	0.0	45.3	41.4
Upper	0	0.0	6.2	0	0.0	7.6	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	2.8	11.6	178	0.9	6.3	29.6
Moderate	11	15.3	23.0	1,722	8.4	16.7	19.2
Middle	17	23.6	20.8	2,730	13.4	19.2	18.8
Upper	42	58.3	33.4	15,910	77.4	47.2	32.3
Unknown	0	0.0	11.1	0	0.0	10.6	0.0
Total	72	100.0	100.0	20,560	100.0	100.0	100.0
Refinance Loans							
Low	6	8.6	6.2	449	3.5	2.7	29.6
Moderate	12	17.1	14.5	1,402	11.0	9.3	19.2
Middle	15	21.4	15.8	2,248	17.7	13.0	18.8
Upper	34	48.6	39.8	8,313	65.4	49.4	32.3
Unknown	3	4.3	23.7	299	2.4	23.5	0.0
Total	70	100.0	100.0	12,711	100.0	100.0	100.0
Home Improvement Loans							
Low	1	8.3	11.3	26	2.6	5.7	29.6
Moderate	2	16.7	9.9	30	3.0	6.7	19.2
Middle	4	33.3	16.9	281	28.3	15.9	18.8
Upper	4	33.3	56.3	457	46.0	65.8	32.3
Unknown	1	8.3	5.6	200	20.1	5.9	0.0
Total	12	100.0	100.0	994	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	11	6.5	8.9	693	2.0	4.5	29.6
Moderate	28	16.6	18.1	3,203	9.0	12.8	19.2
Middle	40	23.7	18.1	5,596	15.8	16.0	18.8
Upper	86	50.9	36.9	25,430	71.8	48.5	32.3
Unknown	4	2.4	18.0	499	1.4	18.2	0.0
Total	169	100.0	100.0	35,421	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	14.3	8.1	40	4.2	2.9	29.6
Moderate	3	21.4	12.6	49	5.2	6.1	19.2
Middle	3	21.4	22.5	107	11.3	12.8	18.8
Upper	6	42.9	53.2	750	79.3	74.0	32.5
Unknown	0	0.0	3.6	0	0.0	4.1	0.0
Total	14	100.0	100.0	946	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	17.0	0	0.0	6.6	29.6
Moderate	0	0.0	23.4	0	0.0	9.5	19.2
Middle	1	100.0	19.1	210	100.0	21.4	18.8
Upper	0	0.0	36.2	0	0.0	57.7	32.5
Unknown	0	0.0	4.3	0	0.0	4.8	0.0
Total	1	100.0	100.0	210	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	29.6
Moderate	0	0.0	2.5	0	0.0	1.3	19.2
Middle	0	0.0	0.0	0	0.0	0.0	18.8
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	97.5	0	0.0	98.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	2	11.1	7.5	148	8.5	3.5	23.8
Moderate	5	27.8	21.8	417	24.1	14.0	16.6
Middle	2	11.1	19.5	131	7.6	17.3	19.8
Upper	7	38.9	45.9	825	47.7	61.8	39.7
Unknown	2	11.1	5.3	210	12.1	3.5	0.0
Total	18	100.0	100.0	1,731	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.0	0	0.0	0.9	23.8
Moderate	0	0.0	11.2	0	0.0	8.6	16.6
Middle	2	16.7	22.0	191	15.1	18.5	19.8
Upper	10	83.3	50.9	1,076	84.9	57.4	39.7
Unknown	0	0.0	12.9	0	0.0	14.7	0.0
Total	12	100.0	100.0	1,267	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	9.5	0	0.0	3.4	16.6
Middle	0	0.0	19.0	0	0.0	21.6	19.8
Upper	2	100.0	66.7	80	100.0	73.3	39.7
Unknown	0	0.0	4.8	0	0.0	1.7	0.0
Total	2	100.0	100.0	80	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.3	5.2	148	4.2	2.2	23.8
Moderate	6	15.8	16.3	517	14.6	11.2	16.6
Middle	5	13.2	20.6	422	11.9	18.1	19.8
Upper	23	60.5	48.0	2,243	63.4	58.8	39.7
Unknown	2	5.3	9.9	210	5.9	9.6	0.0
Total	38	100.0	100.0	3,540	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	12.5	0	0.0	8.7	23.8
Moderate	1	25.0	18.8	100	25.7	13.9	16.6
Middle	1	25.0	25.0	100	25.7	25.2	19.8
Upper	2	50.0	57.5	189	48.6	38.2	39.7
Unknown	0	0.0	6.3	0	0.0	14.0	0.0
Total	4	100.0	100.0	389	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	11.1	0	0.0	25.0	16.6
Middle	0	0.0	11.1	0	0.0	9.7	19.8
Upper	2	100.0	77.8	73	100.0	65.4	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	73	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	7.1	0	0.0	4.5	16.6
Middle	0	0.0	21.4	0	0.0	23.6	19.8
Upper	0	0.0	7.1	0	0.0	7.3	39.7
Unknown	0	0.0	64.3	0	0.0	64.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.3	0	0.0	2.2	9.9
Middle	15	83.3	72.2	1,440	83.2	68.2	77.6
Upper	3	16.7	25.2	291	16.8	29.5	12.5
Unknown	0	0.0	0.4	0	0.0	0.1	0.0
Total	18	100.0	100.0	1,731	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	8.3	2.2	107	8.4	1.1	9.9
Middle	11	91.7	74.6	1,160	91.6	73.0	77.6
Upper	0	0.0	23.3	0	0.0	23.9	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,267	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	1	50.0	81.0	30	62.5	85.2	77.6
Upper	1	50.0	19.0	30	37.5	14.8	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	80	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	8.7
Middle	0	0.0	0.0	0	0.0	0.0	67.9
Upper	0	0.0	0.0	0	0.0	0.0	23.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.6	2.3	107	3.0	1.7	9.9
Middle	31	81.6	72.8	2,883	81.4	70.6	77.6
Upper	6	15.8	24.7	550	15.5	27.6	12.5
Unknown	0	0.0	0.2	0	0.0	0.1	0.0
Total	38	100.0	100.0	3,540	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.3	0	0.0	1.3	9.9
Middle	2	50.0	56.3	160	41.1	55.1	77.6
Upper	2	50.0	37.5	229	55.9	40.6	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	389	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	2	100.0	55.6	73	100.0	55.6	77.6
Upper	0	0.0	44.4	0	0.0	41.4	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	73	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.1	0	0.0	5.1	9.9
Middle	0	0.0	71.4	0	0.0	74.5	77.6
Upper	0	0.0	21.4	0	0.0	17.1	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	3	5.9	7.4	254	4.2	3.9	23.9
Moderate	7	13.7	19.0	546	9.1	13.7	16.6
Middle	9	17.6	25.0	791	13.1	22.9	20.2
Upper	25	49.0	36.0	3,783	62.8	48.7	39.3
Unknown	7	13.7	12.6	647	10.7	10.9	0.0
Total	51	100.0	100.0	6,021	100.0	100.0	100.0
Refinance Loans							
Low	3	5.6	6.7	228	3.1	3.2	23.9
Moderate	10	18.5	15.7	656	9.5	10.0	16.6
Middle	13	24.1	18.7	1,308	18.0	14.3	20.2
Upper	25	46.3	45.3	4,226	58.3	56.4	39.3
Unknown	3	5.6	13.7	806	11.1	16.1	0.0
Total	54	100.0	100.0	7,254	100.0	100.0	100.0
Home Improvement Loans							
Low	4	16.0	8.5	125	16.1	6.1	23.9
Moderate	4	16.0	11.9	135	17.4	8.8	16.6
Middle	4	16.0	28.2	67	8.7	21.6	20.2
Upper	9	36.0	48.0	293	37.9	60.4	39.3
Unknown	4	16.0	3.4	154	19.9	3.1	0.0
Total	25	100.0	100.0	774	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	10	7.1	7.4	607	4.2	3.8	23.9
Moderate	23	16.4	16.9	1,417	9.8	12.0	16.6
Middle	30	21.4	22.6	2,326	16.1	19.4	20.2
Upper	63	45.0	39.8	8,486	58.8	51.5	39.3
Unknown	14	10.0	13.3	1,607	11.1	13.4	0.0
Total	140	100.0	100.0	14,443	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.5	0	0.0	5.0	23.9
Moderate	2	22.2	16.5	50	15.4	10.8	16.6
Middle	4	44.4	20.3	160	49.4	18.9	20.2
Upper	3	33.3	50.4	114	35.2	56.9	39.3
Unknown	0	0.0	2.3	0	0.0	5.5	0.0
Total	9	100.0	100.0	324	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.6	0	0.0	5.1	23.9
Moderate	0	0.0	9.3	0	0.0	5.4	16.6
Middle	0	0.0	24.4	0	0.0	18.8	20.2
Upper	1	100.0	45.5	70	100.0	66.9	39.3
Unknown	0	0.0	5.5	0	0.0	3.8	0.0
Total	1	100.0	100.0	70	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.6	0	0.0	1.8	23.9
Moderate	0	0.0	2.4	0	0.0	2.0	16.6
Middle	0	0.0	2.4	0	0.0	2.5	20.2
Upper	0	0.0	2.4	0	0.0	6.8	39.3
Unknown	0	0.0	89.2	0	0.0	87.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	3.9	2.1	67	1.1	1.2	4.0
Moderate	10	19.6	9.7	1,063	17.7	7.0	15.3
Middle	25	49.0	60.3	3,392	56.3	61.9	59.1
Upper	14	27.5	28.0	1,499	24.9	29.9	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	51	100.0	100.0	6,021	100.0	100.0	100.0
Refinance Loans							
Low	1	1.9	2.4	141	1.9	2.0	4.0
Moderate	3	5.6	8.7	269	3.7	5.9	15.3
Middle	29	53.7	61.3	3,500	48.2	63.1	59.1
Upper	21	38.9	27.5	3,344	46.1	28.8	21.6
Unknown	0	0.0	0.2	0	0.0	0.2	0.0
Total	54	100.0	100.0	7,254	100.0	100.0	100.0
Home Improvement Loans							
Low	2	8.0	2.0	60	7.8	0.7	4.0
Moderate	1	4.0	8.8	15	1.9	6.7	15.3
Middle	16	64.0	60.5	529	68.3	55.1	59.1
Upper	6	24.0	28.6	170	22.0	37.5	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	774	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	22.6	0	0.0	7.4	28.5
Moderate	0	0.0	9.7	0	0.0	3.1	20.4
Middle	0	0.0	41.9	0	0.0	20.4	35.5
Upper	2	100.0	19.4	900	100.0	64.7	12.6
Unknown	0	0.0	6.5	0	0.0	4.4	3.0
Total	2	100.0	100.0	900	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	5	3.5	2.4	268	1.7	1.8	4.0
Moderate	14	9.9	9.3	1,347	8.8	6.4	15.3
Middle	77	54.2	60.5	7,685	50.1	59.5	59.1
Upper	46	32.4	27.7	6,043	39.4	32.0	21.6
Unknown	0	0.0	0.1	0	0.0	0.3	0.0
Total	142	100.0	100.0	15,343	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.8	0	0.0	2.9	4.0
Moderate	0	0.0	8.3	0	0.0	6.3	15.3
Middle	6	66.7	65.4	194	59.9	62.1	59.1
Upper	3	33.3	22.6	130	40.1	28.7	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	324	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.2	0	0.0	0.4	4.0
Moderate	0	0.0	10.5	0	0.0	4.7	15.3
Middle	1	100.0	62.8	70	100.0	45.5	59.1
Upper	0	0.0	25.6	0	0.0	49.3	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	70	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.0	0	0.0	3.3	4.0
Moderate	0	0.0	10.8	0	0.0	7.6	15.3
Middle	0	0.0	50.6	0	0.0	52.6	59.1
Upper	0	0.0	32.5	0	0.0	36.6	21.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	22	4.2	3.2	1,163	1.6	1.6	24.3
Moderate	61	11.7	15.6	5,370	7.3	10.3	16.2
Middle	89	17.1	23.7	9,952	13.5	20.8	18.2
Upper	293	56.7	41.3	50,032	68.1	51.5	41.0
Unknown	53	10.2	16.2	6,956	9.5	15.8	0.0
Total	520	100.0	100.0	73,475	100.0	100.0	100.0
Refinance Loans							
Low	33	5.2	3.9	2,434	3.6	1.9	24.3
Moderate	79	12.6	11.0	4,684	6.8	6.5	16.2
Middle	126	20.0	18.7	10,079	14.7	14.4	18.2
Upper	359	57.1	49.1	47,304	69.1	56.3	41.0
Unknown	32	5.1	17.3	3,916	5.7	21.0	0.0
Total	629	100.0	100.0	68,417	100.0	100.0	100.0
Home Improvement Loans							
Low	15	6.3	5.5	456	4.6	3.7	24.3
Moderate	37	15.5	12.2	1,134	11.3	9.3	16.2
Middle	53	22.3	18.9	1,753	17.5	15.1	18.2
Upper	122	51.3	59.3	5,955	59.5	65.6	41.0
Unknown	11	4.6	4.2	711	7.1	6.3	0.0
Total	238	100.0	100.0	10,009	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	78	4.9	3.5	4,332	2.7	1.7	24.3
Moderate	221	13.8	13.7	12,430	7.7	8.9	16.2
Middle	311	19.5	21.4	23,620	14.7	18.3	18.2
Upper	883	55.4	45.1	109,062	67.7	53.3	41.0
Unknown	102	6.4	16.3	11,740	7.3	17.9	0.0
Total	1,597	100.0	100.0	161,184	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	5	2.7	3.0	106	1.4	1.4	24.3
Moderate	39	21.2	12.9	1,079	14.6	8.4	16.2
Middle	39	21.2	18.1	1,577	21.3	15.9	18.2
Upper	96	52.2	64.7	4,356	61.3	73.8	41.0
Unknown	5	2.7	1.3	89	1.2	0.6	0.0
Total	184	100.0	100.0	7,407	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	3	11.5	7.8	171	9.1	5.4	24.3
Moderate	5	19.2	16.1	163	8.7	12.6	16.2
Middle	4	15.4	20.2	259	13.8	15.5	18.2
Upper	13	50.0	51.3	1,215	64.8	60.3	41.0
Unknown	1	3.8	4.7	68	3.6	6.1	0.0
Total	26	100.0	100.0	1,876	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	24.3
Moderate	0	0.0	0.3	0	0.0	0.3	16.2
Middle	0	0.0	2.2	0	0.0	2.5	18.2
Upper	0	0.0	1.6	0	0.0	2.0	41.0
Unknown	0	0.0	95.7	0	0.0	95.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	0.6	0.6	114	0.2	0.4	0.8
Moderate	73	14.0	8.6	7,642	10.4	6.7	15.0
Middle	350	67.3	59.6	48,125	65.3	55.2	64.0
Upper	94	18.1	31.2	17,594	23.9	37.7	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	520	100.0	100.0	73,475	100.0	100.0	100.0
Refinance Loans							
Low	5	0.8	0.4	359	0.5	0.3	0.8
Moderate	90	14.3	8.8	7,359	10.8	6.7	15.0
Middle	423	67.6	55.1	43,481	63.6	49.6	64.0
Upper	109	17.3	35.7	17,218	25.2	43.3	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	629	100.0	100.0	68,417	100.0	100.0	100.0
Home Improvement Loans							
Low	2	0.8	0.4	34	0.3	0.1	0.8
Moderate	39	16.4	8.7	1,199	12.0	6.6	15.0
Middle	159	66.8	52.7	6,860	68.3	50.9	64.0
Upper	38	16.0	38.1	1,916	19.1	42.2	20.2
Unknown	0	0.0	0.1	0	0.0	0.2	0.0
Total	238	100.0	100.0	10,009	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	1.8	0	0.0	0.9	1.5
Moderate	1	12.5	10.1	583	26.1	9.7	14.7
Middle	5	62.5	55.0	1,178	52.8	44.9	64.2
Upper	2	25.0	33.0	471	21.1	44.4	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	2,232	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	12	0.7	0.6	547	0.3	0.4	0.8
Moderate	232	14.5	8.6	17,793	10.9	6.8	15.0
Middle	1,083	67.5	57.6	105,341	64.5	52.8	64.0
Upper	278	17.3	33.2	39,735	24.3	40.0	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,605	100.0	100.0	163,416	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	1.1	0.4	40	0.5	0.1	0.8
Moderate	27	14.7	7.0	835	11.3	4.8	15.0
Middle	121	65.8	53.7	4,171	56.3	45.3	64.0
Upper	34	18.5	38.9	2,361	31.9	49.7	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	184	100.0	100.0	7,407	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.6	0	0.0	1.6	0.8
Moderate	2	7.7	8.8	175	9.3	5.5	15.0
Middle	23	55.5	60.1	1,526	81.3	58.9	64.0
Upper	1	3.8	29.5	175	9.3	34.0	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	26	100.0	100.0	1,876	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	0	0.0	8.6	0	0.0	7.2	15.0
Middle	0	0.0	60.8	0	0.0	57.0	64.0
Upper	0	0.0	30.6	0	0.0	35.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	38	69.1	38.2	11,399	70.0	36.6	44.1
Middle	16	29.1	44.3	4,390	28.2	42.6	41.4
Upper	1	1.8	17.5	296	1.8	20.8	14.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	55	100.0	100.0	16,285	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	83.3	41.6	2,228	69.7	36.2	44.1
Middle	4	16.7	43.6	968	30.3	43.9	41.4
Upper	0	0.0	14.8	0	0.0	17.9	14.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	3,196	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	80.0	36.0	571	84.7	40.0	44.1
Middle	2	20.0	41.9	103	15.3	36.3	41.4
Upper	0	0.0	22.1	0	0.0	23.3	14.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	674	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	72.4	2,190	84.9	43.8	71.3
Middle	0	0.0	17.2	0	0.0	9.0	8.4
Upper	1	25.0	10.3	390	15.1	47.2	20.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	2,580	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	76	73.1	39.4	16,741	71.3	36.9	44.1
Middle	25	24.0	44.0	5,893	25.1	42.2	41.4
Upper	3	2.9	16.6	850	3.6	20.9	14.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	104	100.0	100.0	23,484	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	60.0	27.6	259	39.5	22.9	44.1
Middle	3	30.0	56.2	232	35.4	49.9	41.4
Upper	1	10.0	16.2	164	25.0	27.2	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	655	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	43.9	94	100.0	43.1	44.1
Middle	0	0.0	47.4	0	0.0	49.5	41.4
Upper	0	0.0	8.8	0	0.0	5.4	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	94	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	53.7	0	0.0	50.5	44.1
Middle	0	0.0	33.3	0	0.0	39.7	41.4
Upper	0	0.0	13.0	0	0.0	9.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	6	10.9	10.6	509	3.1	5.4	29.6
Moderate	8	14.5	22.0	944	5.8	15.7	19.2
Middle	11	20.0	22.6	2,556	15.7	20.8	18.8
Upper	29	52.7	31.8	11,988	73.6	46.0	32.5
Unknown	1	1.8	12.9	288	1.8	12.0	0.0
Total	55	100.0	100.0	16,285	100.0	100.0	100.0
Refinance Loans							
Low	5	20.8	10.1	287	9.0	5.0	29.6
Moderate	5	20.8	16.5	401	12.5	11.2	19.2
Middle	2	8.3	19.9	116	3.6	16.7	18.8
Upper	12	50.0	37.2	2,392	74.8	47.3	32.5
Unknown	0	0.0	16.3	0	0.0	19.8	0.0
Total	24	100.0	100.0	3,196	100.0	100.0	100.0
Home Improvement Loans							
Low	1	10.0	12.2	14	2.1	6.7	29.6
Moderate	2	20.0	18.6	365	54.2	16.8	19.2
Middle	2	20.0	17.4	108	16.0	12.9	18.8
Upper	5	50.0	48.8	187	27.7	61.3	32.5
Unknown	0	0.0	2.9	0	0.0	2.3	0.0
Total	10	100.0	100.0	674	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	15	15.0	10.7	876	4.2	5.3	29.6
Moderate	16	16.0	19.5	1,802	8.6	14.1	19.2
Middle	18	18.0	21.1	3,138	15.0	19.2	18.8
Upper	50	50.0	34.6	14,800	70.8	46.6	32.5
Unknown	1	1.0	14.2	288	1.4	14.7	0.0
Total	100	100.0	100.0	20,904	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	3	30.0	17.1	66	10.1	7.8	29.6
Moderate	1	10.0	21.0	92	14.0	15.3	19.2
Middle	2	20.0	17.1	264	40.3	18.9	18.8
Upper	4	40.0	42.9	233	35.6	57.0	32.5
Unknown	0	0.0	1.9	0	0.0	0.9	0.0
Total	10	100.0	100.0	655	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	14.0	0	0.0	6.8	29.6
Moderate	0	0.0	7.0	0	0.0	3.9	19.2
Middle	1	100.0	19.3	94	100.0	21.2	18.8
Upper	0	0.0	56.1	0	0.0	65.4	32.5
Unknown	0	0.0	3.5	0	0.0	2.7	0.0
Total	1	100.0	100.0	94	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.7	0	0.0	1.9	29.6
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	3.7	0	0.0	4.3	18.8
Upper	0	0.0	3.7	0	0.0	8.6	32.5
Unknown	0	0.0	88.9	0	0.0	85.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	5.9	0	0.0	3.5	23.8
Moderate	0	0.0	18.6	0	0.0	12.4	16.6
Middle	3	20.0	23.7	374	24.3	20.7	19.8
Upper	11	73.3	41.1	1,124	73.1	54.7	39.7
Unknown	1	6.7	10.6	39	2.5	8.7	0.0
Total	15	100.0	100.0	1,537	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.8	0	0.0	1.6	23.8
Moderate	1	7.1	11.5	100	9.2	7.6	16.6
Middle	3	21.4	23.7	177	16.3	19.1	19.8
Upper	10	71.4	53.8	809	74.5	63.7	39.7
Unknown	0	0.0	7.1	0	0.0	8.1	0.0
Total	14	100.0	100.0	1,086	100.0	100.0	100.0
Home Improvement Loans							
Low	1	11.1	8.0	20	5.7	4.0	23.8
Moderate	2	22.2	8.0	60	17.1	5.1	16.6
Middle	2	22.2	20.0	72	20.5	21.9	19.8
Upper	4	44.4	64.0	199	56.7	69.0	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	351	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	2.2	5.3	20	0.6	2.7	23.8
Moderate	4	8.9	15.7	235	7.1	10.9	16.6
Middle	12	26.7	23.9	761	23.1	19.9	19.8
Upper	27	60.0	45.8	2,242	68.0	57.3	39.7
Unknown	1	2.2	9.3	39	1.2	9.2	0.0
Total	45	100.0	100.0	3,297	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	13.3	0	0.0	6.4	23.8
Moderate	1	14.3	13.3	75	23.2	15.3	16.6
Middle	4	57.1	46.7	138	42.7	43.2	19.8
Upper	2	28.6	26.7	110	34.1	35.1	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	323	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	33.3	0	0.0	32.5	16.6
Middle	0	0.0	16.7	0	0.0	7.6	19.8
Upper	0	0.0	50.0	0	0.0	59.9	39.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	12.5	0	0.0	15.2	16.6
Middle	0	0.0	12.5	0	0.0	8.3	19.8
Upper	0	0.0	0.0	0	0.0	0.0	39.7
Unknown	0	0.0	75.0	0	0.0	76.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	13.3	8.1	134	8.7	5.0	9.9
Middle	10	66.7	69.1	1,141	74.2	68.3	77.6
Upper	3	20.0	22.9	262	17.0	26.7	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	1,537	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	7.1	2.6	40	3.7	1.6	9.9
Middle	10	71.4	74.4	828	76.2	72.4	77.6
Upper	3	21.4	23.1	218	20.1	26.0	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	14	100.0	100.0	1,086	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.0	0	0.0	4.2	9.9
Middle	8	88.9	80.0	337	96.0	84.9	77.6
Upper	1	11.1	16.0	14	4.0	10.9	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	351	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	8.7
Middle	1	100.0	100.0	165	100.0	100.0	67.9
Upper	0	0.0	0.0	0	0.0	0.0	23.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	165	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	6.3	5.3	174	5.0	3.4	9.9
Middle	35	76.1	72.2	2,719	78.5	70.6	77.6
Upper	8	17.4	22.5	569	16.4	26.0	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	46	100.0	100.0	3,462	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	6	85.7	86.7	248	76.8	84.7	77.6
Upper	1	14.3	13.3	75	23.2	15.3	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	323	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	0	0.0	66.7	0	0.0	38.9	77.6
Upper	0	0.0	33.3	0	0.0	41.1	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	0	0.0	75.0	0	0.0	75.8	77.6
Upper	0	0.0	25.0	0	0.0	24.2	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	3.8	7.8	94	1.1	4.1	24.7
Moderate	3	9.6	18.4	411	4.6	12.3	17.1
Middle	9	17.3	24.9	1,106	12.3	22.4	20.0
Upper	26	50.0	36.0	6,622	74.7	50.3	38.3
Unknown	10	19.2	12.8	631	7.1	10.9	0.0
Total	52	100.0	100.0	8,864	100.0	100.0	100.0
Refinance Loans							
Low	4	8.2	8.7	136	2.7	4.9	24.7
Moderate	3	10.2	13.4	378	7.4	10.2	17.1
Middle	9	18.4	23.0	699	13.7	18.7	20.0
Upper	26	53.1	45.3	3,133	61.6	56.2	38.3
Unknown	3	10.2	7.3	742	14.6	10.1	0.0
Total	49	100.0	100.0	5,090	100.0	100.0	100.0
Home Improvement Loans							
Low	1	6.7	7.2	20	4.3	4.9	24.7
Moderate	3	20.0	13.8	30	11.2	10.3	17.1
Middle	3	20.0	21.6	63	14.2	17.3	20.0
Upper	8	53.3	53.0	312	70.1	57.8	38.3
Unknown	0	0.0	4.4	0	0.0	9.5	0.0
Total	15	100.0	100.0	445	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	10	7.2	8.2	376	2.3	4.3	24.7
Moderate	19	13.7	16.8	991	6.3	11.4	17.1
Middle	26	18.7	23.3	2,017	13.3	20.6	20.0
Upper	69	49.6	39.9	10,437	68.7	51.8	38.3
Unknown	13	10.8	11.6	1,373	9.0	11.7	0.0
Total	139	100.0	100.0	15,194	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	9.5	7.0	75	10.9	6.5	24.7
Moderate	6	28.6	19.5	152	22.1	15.9	17.1
Middle	4	19.0	22.7	92	13.4	15.7	20.0
Upper	9	42.9	49.7	368	53.6	61.0	38.3
Unknown	0	0.0	1.1	0	0.0	0.9	0.0
Total	21	100.0	100.0	687	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	50.0	23.2	51	47.2	22.3	24.7
Moderate	0	0.0	18.9	0	0.0	14.4	17.1
Middle	1	50.0	24.2	57	52.8	20.8	20.0
Upper	0	0.0	28.4	0	0.0	36.6	38.3
Unknown	0	0.0	5.3	0	0.0	5.8	0.0
Total	2	100.0	100.0	108	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	24.7
Moderate	0	0.0	3.7	0	0.0	2.2	17.1
Middle	0	0.0	3.7	0	0.0	4.8	20.0
Upper	0	0.0	3.7	0	0.0	4.0	38.3
Unknown	0	0.0	88.9	0	0.0	88.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	4	7.7	3.3	214	2.4	2.4	3.6
Moderate	8	15.4	11.0	625	7.1	7.6	16.8
Middle	27	51.9	59.4	6,802	76.7	61.4	59.8
Upper	13	25.0	26.1	1,223	13.8	28.4	19.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.0
Total	52	100.0	100.0	8,864	100.0	100.0	100.0
Refinance Loans							
Low	2	4.1	3.9	92	1.8	3.0	3.6
Moderate	5	10.2	9.8	582	11.4	6.8	16.8
Middle	31	63.3	62.7	3,572	70.2	62.6	59.8
Upper	11	22.4	23.0	844	16.6	26.8	19.7
Unknown	0	0.0	0.6	0	0.0	0.8	0.0
Total	49	100.0	100.0	5,090	100.0	100.0	100.0
Home Improvement Loans							
Low	1	6.7	1.9	22	4.9	1.2	3.6
Moderate	2	13.3	9.1	67	15.1	10.4	16.8
Middle	8	53.3	59.9	251	56.4	54.7	59.8
Upper	4	26.7	29.2	105	23.6	33.7	19.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	445	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	50.0	14.6	2,333	83.4	19.7	28.1
Moderate	0	0.0	12.2	0	0.0	16.8	20.6
Middle	0	0.0	36.6	0	0.0	24.3	35.9
Upper	1	50.0	22.0	466	16.6	21.2	12.5
Unknown	0	0.0	14.6	0	0.0	17.8	3.0
Total	2	100.0	100.0	2,799	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	8	5.7	3.4	2,661	14.8	3.4	3.6
Moderate	18	12.8	10.8	1,374	7.6	8.0	16.8
Middle	77	54.6	60.2	10,938	60.8	59.9	59.8
Upper	38	27.0	25.1	3,020	16.8	27.3	19.7
Unknown	0	0.0	0.4	0	0.0	1.2	0.0
Total	141	100.0	100.0	17,993	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	0.9	3.6
Moderate	3	14.3	10.3	100	14.6	6.6	16.8
Middle	10	47.6	59.5	256	37.3	65.1	59.8
Upper	8	38.1	29.2	331	48.2	27.5	19.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	687	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.2	0	0.0	3.5	3.6
Moderate	0	0.0	18.9	0	0.0	15.2	16.8
Middle	1	50.0	56.8	57	52.8	56.7	59.8
Upper	1	50.0	21.1	51	47.2	24.6	19.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	108	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.7	0	0.0	2.8	3.6
Moderate	0	0.0	19.4	0	0.0	13.8	16.8
Middle	0	0.0	58.3	0	0.0	65.8	59.8
Upper	0	0.0	18.5	0	0.0	17.7	19.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	28	5.2	3.9	1,720	2.4	1.9	24.5
Moderate	67	12.5	15.4	4,798	6.7	10.1	16.2
Middle	115	21.4	24.0	11,177	15.5	20.7	18.2
Upper	271	50.5	38.4	47,093	65.4	49.2	41.1
Unknown	56	10.4	18.3	7,245	10.1	18.0	0.0
Total	537	100.0	100.0	72,033	100.0	100.0	100.0
Refinance Loans							
Low	37	6.2	6.2	1,477	2.9	3.5	24.5
Moderate	105	17.6	14.0	6,394	12.6	9.3	16.2
Middle	124	20.8	20.6	8,197	16.1	16.8	18.2
Upper	300	50.3	48.8	31,820	62.6	58.7	41.1
Unknown	30	5.0	10.4	2,972	5.8	11.8	0.0
Total	596	100.0	100.0	50,860	100.0	100.0	100.0
Home Improvement Loans							
Low	17	8.2	5.2	344	4.2	3.6	24.5
Moderate	19	9.1	9.8	508	6.3	8.0	16.2
Middle	40	19.2	20.6	1,571	19.3	19.1	18.2
Upper	119	57.2	55.3	5,211	64.2	57.9	41.1
Unknown	13	6.3	9.1	486	6.0	11.3	0.0
Total	208	100.0	100.0	8,120	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	102	6.3	4.7	4,180	2.9	2.4	24.5
Moderate	235	14.5	14.3	13,391	9.4	9.7	16.2
Middle	340	21.0	22.2	22,976	16.1	19.1	18.2
Upper	836	51.6	42.1	91,368	63.9	51.2	41.1
Unknown	108	6.7	16.7	11,117	7.8	17.5	0.0
Total	1,621	100.0	100.0	143,032	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	20	7.8	7.1	639	6.1	5.3	24.5
Moderate	42	16.3	13.7	1,571	15.0	9.9	16.2
Middle	56	21.7	20.0	1,911	18.3	16.5	18.2
Upper	133	51.6	57.3	6,065	58.0	66.2	41.1
Unknown	7	2.7	2.0	270	2.6	2.1	0.0
Total	258	100.0	100.0	10,456	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.3	0	0.0	5.2	24.5
Moderate	2	9.1	13.0	120	7.7	10.1	16.2
Middle	5	22.7	21.1	120	7.7	16.3	18.2
Upper	13	59.1	49.8	1,179	75.4	58.8	41.1
Unknown	2	9.1	8.9	144	9.2	9.7	0.0
Total	22	100.0	100.0	1,563	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.6	0	0.0	0.3	24.5
Moderate	0	0.0	1.3	0	0.0	1.3	16.2
Middle	0	0.0	3.2	0	0.0	2.8	18.2
Upper	0	0.0	1.9	0	0.0	1.5	41.1
Unknown	0	0.0	92.9	0	0.0	94.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.5	0	0.0	0.2	0.8
Moderate	81	15.1	8.3	6,787	9.4	6.8	14.5
Middle	346	64.4	58.8	44,207	61.4	53.8	64.6
Upper	110	20.5	32.3	21,039	29.2	39.0	20.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	537	100.0	100.0	72,033	100.0	100.0	100.0
Refinance Loans							
Low	1	0.2	0.5	20	0.0	0.3	0.8
Moderate	93	15.6	10.0	6,078	12.0	8.1	14.5
Middle	412	69.1	59.1	32,549	64.0	55.2	64.6
Upper	90	15.1	30.4	12,213	24.0	36.4	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	596	100.0	100.0	50,860	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.1	0	0.0	0.2	0.8
Moderate	25	12.0	8.2	827	10.2	6.7	14.5
Middle	152	73.1	55.4	5,997	73.9	53.3	64.6
Upper	31	14.9	36.3	1,296	16.0	39.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	208	100.0	100.0	8,120	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	1.8	0	0.0	1.0	1.5
Moderate	1	7.1	14.3	324	3.5	12.1	14.3
Middle	10	71.4	58.9	7,669	82.0	57.1	64.7
Upper	3	21.4	25.0	1,362	14.6	29.9	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	14	100.0	100.0	9,355	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	0.1	0.5	30	0.0	0.3	0.8
Moderate	234	14.3	8.9	15,482	10.2	7.4	14.5
Middle	1,119	68.4	58.6	95,598	64.7	54.1	64.6
Upper	280	17.1	31.9	35,277	25.1	38.1	20.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	1,635	100.0	100.0	152,387	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	34	13.2	8.7	1,466	14.0	7.4	14.3
Middle	182	70.5	61.9	6,902	66.0	57.7	64.6
Upper	42	16.3	29.4	2,088	20.0	34.9	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	258	100.0	100.0	10,456	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	4.5	1.2	10	0.6	0.4	0.8
Moderate	0	0.0	9.3	0	0.0	7.7	14.3
Middle	17	77.3	49.4	1,274	81.3	48.5	64.6
Upper	4	18.2	40.1	279	17.9	43.4	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	22	100.0	100.0	1,563	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	0	0.0	13.2	0	0.0	8.4	14.3
Middle	0	0.0	57.7	0	0.0	44.4	64.6
Upper	0	0.0	28.7	0	0.0	47.0	20.2
Unknown	0	0.0	0.3	0	0.0	0.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	59.3	37.1	2,224	44.4	36.2	39.8
Middle	11	40.7	48.1	2,783	55.6	47.0	45.7
Upper	0	0.0	14.9	0	0.0	16.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	27	100.0	100.0	5,009	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	61.1	42.5	711	40.3	38.0	39.8
Middle	7	38.9	42.5	1,052	59.7	42.9	45.7
Upper	0	0.0	15.0	0	0.0	19.1	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	1,763	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	45.5	34.3	664	51.6	36.5	39.8
Middle	10	45.5	52.1	398	30.9	44.8	45.7
Upper	2	9.1	13.6	225	17.5	18.7	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	22	100.0	100.0	1,287	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	60.0	1,161	100.0	47.7	63.0
Middle	0	0.0	30.0	0	0.0	16.2	16.7
Upper	0	0.0	10.0	0	0.0	36.1	20.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	1,161	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	45	57.7	38.2	4,997	51.6	36.7	39.8
Middle	31	39.7	46.8	4,469	46.1	45.2	45.7
Upper	2	2.6	15.1	225	2.3	18.2	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	78	100.0	100.0	9,691	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Knoxville, TN MSA #28940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	75.0	24.4	169	72.2	16.2	39.8
Middle	2	25.0	53.7	65	27.8	56.0	45.7
Upper	0	0.0	22.0	0	0.0	27.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	234	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	34.9	68	28.7	25.5	39.8
Middle	1	50.0	51.2	169	71.3	60.1	45.7
Upper	0	0.0	14.0	0	0.0	14.4	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	237	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	35.9	0	0.0	35.1	39.8
Middle	0	0.0	46.6	0	0.0	43.8	45.7
Upper	0	0.0	17.6	0	0.0	21.1	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	7.4	9.9	81	1.6	5.5	29.2
Moderate	6	22.2	22.0	410	8.2	15.9	19.1
Middle	4	14.8	18.8	453	9.0	17.0	18.7
Upper	15	55.6	28.2	4,065	81.2	41.2	33.0
Unknown	0	0.0	21.1	0	0.0	20.4	0.0
Total	27	100.0	100.0	5,009	100.0	100.0	100.0
Refinance Loans							
Low	2	11.1	14.9	188	10.7	7.9	29.2
Moderate	5	27.8	18.4	278	15.8	12.5	19.1
Middle	4	22.2	20.3	407	23.1	17.2	18.7
Upper	6	33.3	33.5	820	46.5	46.0	33.0
Unknown	1	5.6	12.8	70	4.0	16.4	0.0
Total	18	100.0	100.0	1,763	100.0	100.0	100.0
Home Improvement Loans							
Low	3	13.6	9.3	72	5.6	4.2	29.2
Moderate	4	18.2	17.1	141	11.0	12.6	19.1
Middle	2	9.1	23.6	115	8.9	17.4	18.7
Upper	12	54.5	46.4	929	72.2	60.4	33.0
Unknown	1	4.5	3.6	30	2.3	5.4	0.0
Total	22	100.0	100.0	1,287	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	10	13.0	11.0	431	5.1	6.0	29.2
Moderate	19	24.7	20.0	962	11.3	14.7	19.1
Middle	10	13.0	18.9	975	11.4	16.8	18.7
Upper	35	45.3	29.8	6,035	70.8	42.3	33.0
Unknown	3	3.9	20.3	127	1.5	20.2	0.0
Total	77	100.0	100.0	8,530	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Knoxville, TN MSA #28940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	3	37.5	8.5	90	38.5	6.0	29.2
Moderate	3	37.5	19.5	65	27.8	12.2	19.1
Middle	0	0.0	18.3	0	0.0	13.2	18.7
Upper	1	12.5	50.0	52	22.2	66.8	33.0
Unknown	1	12.5	3.7	27	11.5	1.8	0.0
Total	8	100.0	100.0	234	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	18.6	0	0.0	8.7	29.2
Moderate	1	50.0	27.9	68	28.7	23.7	19.1
Middle	0	0.0	23.6	0	0.0	22.7	18.7
Upper	1	50.0	23.6	169	71.3	41.3	33.0
Unknown	0	0.0	2.3	0	0.0	3.7	0.0
Total	2	100.0	100.0	237	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.8	0	0.0	0.8	29.2
Moderate	0	0.0	0.0	0	0.0	0.0	19.1
Middle	0	0.0	3.8	0	0.0	3.6	18.7
Upper	0	0.0	0.8	0	0.0	0.0	33.0
Unknown	0	0.0	94.7	0	0.0	95.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	9.1	5.2	47	4.6	2.3	24.1
Moderate	2	18.2	22.0	39	3.8	16.6	16.7
Middle	2	18.2	25.0	212	20.7	23.7	19.9
Upper	6	54.5	41.4	724	70.8	49.9	39.3
Unknown	0	0.0	6.5	0	0.0	7.5	0.0
Total	11	100.0	100.0	1,022	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	10.9	0	0.0	4.7	24.1
Moderate	0	0.0	10.2	0	0.0	7.8	16.7
Middle	4	26.7	21.1	89	6.8	15.4	19.9
Upper	10	66.7	50.0	1,096	84.1	62.2	39.3
Unknown	1	6.7	7.8	118	9.1	9.9	0.0
Total	15	100.0	100.0	1,303	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	3.9	24.1
Moderate	0	0.0	0.0	0	0.0	0.0	16.7
Middle	4	36.4	34.8	175	28.0	28.4	19.9
Upper	7	63.6	52.2	430	72.0	58.6	39.3
Unknown	0	0.0	8.7	0	0.0	9.1	0.0
Total	11	100.0	100.0	625	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	2.2	7.2	47	1.4	3.4	24.1
Moderate	4	8.7	16.2	76	2.2	12.2	16.7
Middle	11	23.9	22.9	526	15.4	19.9	19.9
Upper	29	63.0	44.0	2,644	77.5	54.2	39.3
Unknown	1	2.2	9.7	118	3.5	10.2	0.0
Total	46	100.0	100.0	3,411	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan West Virginia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.3	0	0.0	4.7	24.1
Moderate	2	22.2	13.9	37	8.0	8.2	16.7
Middle	1	11.1	19.4	50	10.8	18.4	19.9
Upper	6	66.7	55.6	374	81.1	67.6	39.3
Unknown	0	0.0	2.8	0	0.0	1.1	0.0
Total	9	100.0	100.0	461	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.1	0	0.0	10.6	24.1
Moderate	0	0.0	27.3	0	0.0	13.4	16.7
Middle	0	0.0	18.2	0	0.0	10.1	19.9
Upper	0	0.0	36.4	0	0.0	42.5	39.3
Unknown	0	0.0	9.1	0	0.0	23.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.7	0	0.0	0.1	24.1
Moderate	0	0.0	0.0	0	0.0	0.0	16.7
Middle	0	0.0	0.0	0	0.0	0.0	19.9
Upper	0	0.0	0.0	0	0.0	0.0	39.3
Unknown	0	0.0	93.3	0	0.0	99.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	18.2	11.2	134	13.1	7.8	18.1
Middle	9	81.8	68.5	888	86.9	69.7	69.4
Upper	0	0.0	19.8	0	0.0	22.3	12.5
Unknown	0	0.0	0.4	0	0.0	0.1	0.0
Total	11	100.0	100.0	1,022	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	13.3	5.5	65	5.0	2.4	18.1
Middle	11	73.3	71.9	1,184	90.9	73.2	69.4
Upper	2	13.3	22.7	54	4.1	24.4	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	1,303	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	7	63.6	73.9	270	43.2	64.7	69.4
Upper	4	36.4	26.1	355	56.8	35.3	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	625	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	100.0	0	0.0	100.0	63.4
Upper	0	0.0	0.0	0	0.0	0.0	23.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.7	8.3	199	5.8	5.3	18.1
Middle	34	73.9	69.3	2,753	80.7	70.3	69.4
Upper	8	17.4	22.2	459	13.5	24.3	12.5
Unknown	0	0.0	0.2	0	0.0	0.1	0.0
Total	46	100.0	100.0	3,411	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	7	77.8	66.7	411	89.2	57.4	69.4
Upper	2	22.2	33.3	50	10.8	42.6	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	461	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.2	0	0.0	9.9	18.1
Middle	0	0.0	54.5	0	0.0	74.3	69.4
Upper	0	0.0	27.3	0	0.0	15.6	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.3	0	0.0	5.5	18.1
Middle	0	0.0	66.7	0	0.0	69.4	69.4
Upper	0	0.0	20.0	0	0.0	25.1	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending Tables

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	26	76.5	51.9	3,484	75.7	43.4	88.8
Over \$1 Million	6	17.6		260	5.6		9.6
Revenue Unknown	2	5.9		860	18.7		1.7
Total	34	100.0		4,604	100.0		100.0
By Loan Size							
\$100,000 or Less	25	73.5	91.9	1,114	24.2	34.2	
\$100,001 - \$250,000	1	2.9	4.6	103	2.2	20.4	
\$250,001 - \$1 Million	8	23.5	3.5	3,387	73.6	45.4	
Total	34	100.0	100.0	4,604	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	69.2		844	24.2		
\$100,001 - \$250,000	1	3.8		103	3.0		
\$250,001 - \$1 Million	7	26.9		2,537	72.8		
Total	26	100.0		3,484	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	2	5.9	10.0	174	3.8	14.1	12.3
Moderate	10	29.4	20.4	2,675	58.1	21.9	25.3
Middle	17	50.0	50.8	1,209	26.3	46.7	46.2
Upper	5	14.7	17.5	546	11.9	17.0	16.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	34	100.0	100.0	4,604	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	\$	%	%	\$ (000)	%	%	
By Revenue							
\$1 Million or Less	225	69.4	53.2	26,346	53.2	41.1	91.3
Over \$1 Million	74	22.8		19,786	40.0		6.9
Revenue Unknown	25	7.7		3,366	6.8		1.8
Total	324	100.0		49,498	100.0		100.0
By Loan Size							
\$100,000 or Less	200	61.7	94.4	7,989	16.1	40.0	
\$100,001 - \$250,000	58	17.9	2.9	9,431	19.1	15.4	
\$250,001 - \$1 Million	66	20.4	2.7	32,078	64.8	44.6	
Total	324	100.0	100.0	49,498	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	156	69.3		6,138	23.3		
\$100,001 - \$250,000	37	16.4		6,001	22.8		
\$250,001 - \$1 Million	32	14.2		14,207	53.9		
Total	225	100.0		26,346	100.0		
Source: 2012 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	\$	±%	±%	\$ (000)	±%	±%	
Low	0	0.0	0.7	0	0.0	0.8	1.0
Moderate	98	30.2	18.8	15,475	31.3	20.1	20.5
Middle	157	48.5	47.6	22,741	45.9	46.7	48.0
Upper	65	20.1	30.6	10,568	21.4	30.8	29.0
Unknown	4	1.2	1.0	714	1.4	1.1	1.6
Total	324	100.0	100.0	49,498	100.0	100.0	100.0
Source: 2012 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	52	34.7	45.1	2,154	17.7	33.3	88.9
Over \$1 Million	17	11.3		4,540	37.3		9.5
Revenue Unknown	81	54.0		5,477	45.0		1.5
Total	150	100.0		12,171	100.0		100.0
By Loan Size							
\$100,000 or Less	122	81.3	87.5	3,564	29.3	29.4	
\$100,001 - \$250,000	17	11.3	6.9	2,918	24.0	20.8	
\$250,001 - \$1 Million	11	7.3	5.6	5,689	46.7	49.9	
Total	150	100.0	100.0	12,171	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	49	94.2		1,324	61.5		
\$100,001 - \$250,000	1	1.9		185	8.6		
\$250,001 - \$1 Million	2	3.8		645	29.9		
Total	52	100.0		2,154	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2012-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	9	6.0	12.9	782	6.4	15.0	13.3
Moderate	54	36.0	17.3	5,447	44.8	20.8	19.9
Middle	64	42.7	49.5	4,747	39.0	47.9	48.4
Upper	23	15.3	18.7	1,195	9.8	14.4	17.9
Unknown	0	0.0	0.5	0	0.0	1.7	0.5
Total	150	100.0	100.0	12,171	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2012-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	5%	
By Revenue							
\$1 Million or Less	853	38.7	45.9	28,284	30.5	36.3	91.3
Over \$1 Million	141	6.4		28,403	30.6		7.0
Revenue Unknown	1,208	54.9		36,146	38.9		1.7
Total	2,202	100.0		92,833	100.0		100.0
By Loan Size							
\$100,000 or Less	1,997	90.7	93.8	34,243	36.9	40.5	
\$100,001 - \$250,000	125	5.7	3.5	20,558	22.1	18.1	
\$250,001 - \$1 Million	80	3.6	2.7	38,032	41.0	41.4	
Total	2,202	100.0	100.0	92,833	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	798	93.6		12,856	45.5		
\$100,001 - \$250,000	36	4.2		6,143	21.7		
\$250,001 - \$1 Million	19	2.2		9,285	32.8		
Total	853	100.0		28,284	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	0.1	0.3	24	0.0	0.1	0.4
Moderate	291	13.2	11.3	9,909	10.7	11.0	11.3
Middle	1,573	71.4	63.3	65,837	70.9	61.4	65.7
Upper	336	15.3	24.2	17,063	18.4	27.3	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2,202	100.0	100.0	92,833	100.0	100.0	100.0
<i>Sources: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Knoxville, TN #28940							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	141	83.9	48.1	6,209	94.2	39.1	43.3
Middle	26	15.5	34.4	335	5.1	34.6	33.9
Upper	1	0.6	14.0	47	0.7	14.8	20.1
Unknown	0	0.0	2.7	0	0.0	11.4	2.8
Total	168	100.0	100.0	6,591	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2013-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Knoxville, TN #28940							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	%	%	
By Revenue							
\$1 Million or Less	61	36.3	46.1	2,670	40.5	31.3	90.0
Over \$1 Million	7	4.2		1,366	20.7		9.0
Revenue Unknown	100	59.5		2,555	38.8		1.1
Total	168	100.0		6,591	100.0		100.0
By Loan Size							
\$100,000 or Less	158	94.0	91.3	2,636	40.0	32.7	
\$100,001 - \$250,000	4	2.4	4.0	714	10.8	14.6	
\$250,001 - \$1 Million	6	3.6	4.7	3,241	49.2	52.7	
Total	168	100.0	100.0	6,591	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	55	90.2		971	36.4		
\$100,001 - \$250,000	3	4.9		473	17.7		
\$250,001 - \$1 Million	3	4.9		1,226	45.9		
Total	61	100.0		2,670	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2013-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan West Virginia							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	13	21.0	39.4	731	14.5	34.1	88.0
Over \$1 Million	10	16.1		1,846	36.6		9.0
Revenue Unknown	40	64.5		2,463	48.9		3.0
Total	62	100.0		5,040	100.0		100.0
By Loan Size							
\$100,000 or Less	52	83.9	91.8	1,577	31.3	44.7	
\$100,001 - \$250,000	5	8.1	5.7	705	14.0	21.8	
\$250,001 - \$1 Million	6	9.7	2.5	2,758	54.7	33.5	
Total	62	100.0	100.0	5,040	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	11	84.6		258	35.3		
\$100,001 - \$250,000	1	7.7		137	18.7		
\$250,001 - \$1 Million	1	7.7		336	46.0		
Total	13	100.0		731	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	6.5	4.0	368	7.3	3.3	7.7
Middle	45	72.6	67.4	2,657	52.7	63.8	61.7
Upper	13	21.0	24.7	1,925	38.2	32.0	30.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	62	100.0	100.0	5,040	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	75	31.4	29.1	5,390	19.2	20.8	89.1
Over \$1 Million	38	15.9		10,743	38.3		9.5
Revenue Unknown	126	52.7		11,938	42.5		1.5
Total	239	100.0		28,071	100.0		100.0
By Loan Size							
\$100,000 or Less	169	70.7	82.7	5,032	17.9	25.9	
\$100,001 - \$250,000	36	15.1	9.4	6,323	22.5	20.7	
\$250,001 - \$1 Million	34	14.2	8.0	16,716	59.5	53.4	
Total	239	100.0	100.0	28,071	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	61	81.3		1,643	30.5		
\$100,001 - \$250,000	10	13.3		2,030	37.7		
\$250,001 - \$1 Million	4	5.3		1,717	31.9		
Total	75	100.0		5,390	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	16	6.7	15.8	1,481	5.3	19.0	13.4
Moderate	89	37.2	19.8	9,314	33.2	21.9	20.0
Middle	92	38.5	46.5	13,176	46.9	44.1	48.3
Upper	42	17.6	17.2	4,100	14.6	14.3	17.8
Unknown	0	0.0	0.1	0	0.0	0.4	0.6
Total	239	100.0	100.0	28,071	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	570	32.4	32.7	23,447	19.4	24.9	91.2
Over \$1 Million	230	13.1		37,829	31.2		7.1
Revenue Unknown	958	54.5		59,817	49.4		1.7
Total	1,757	100.0		121,093	100.0		100.0
By Loan Size							
\$100,000 or Less	1,455	82.8	89.8	40,310	33.3	36.1	
\$100,001 - \$250,000	192	10.9	6.2	30,489	25.2	21.8	
\$250,001 - \$1 Million	111	6.3	3.9	50,294	41.5	42.1	
Total	1,757	100.0	100.0	121,093	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	527	92.5		11,157	47.6		
\$100,001 - \$250,000	25	4.4		4,167	17.8		
\$250,001 - \$1 Million	18	3.2		8,123	34.6		
Total	570	100.0		23,447	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2013-2023 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	7	0.4	0.3	182	0.2	0.2	0.4
Moderate	231	13.1	11.6	13,869	11.5	11.3	11.2
Middle	1,221	69.5	62.5	84,349	69.7	62.1	65.8
Upper	298	17.0	24.9	22,690	18.7	26.1	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,757	100.0	100.0	121,093	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2013-2023 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Knoxville, TN #28940							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	65	67.7	39.8	3,224	59.7	29.4	43.4
Middle	29	30.2	39.7	2,084	38.6	35.6	34.2
Upper	2	2.1	15.9	92	1.7	19.8	19.6
Unknown	0	0.0	4.1	0	0.0	15.0	2.8
Total	96	100.0	100.0	5,400	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dux & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Knoxville, TN #28940							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	%	%	
By Revenue							
\$1 Million or Less	34	35.4	41.1	1,807	33.5	24.6	89.9
Over \$1 Million	23	24.0		1,880	34.8		9.1
Revenue Unknown	39	40.6		1,713	31.7		0.9
Total	96	100.0		5,400	100.0		100.0
By Loan Size							
\$100,000 or Less	82	85.4	85.7	2,763	51.2	27.9	
\$100,001 - \$250,000	11	11.5	8.7	1,524	28.2	23.3	
\$250,001 - \$1 Million	3	3.1	5.6	1,113	20.6	48.8	
Total	96	100.0	100.0	5,400	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	30	88.2		776	42.9		
\$100,001 - \$250,000	2	5.9		331	18.3		
\$250,001 - \$1 Million	2	5.9		700	38.7		
Total	34	100.0		1,807	100.0		
Source: 2020 FFIEC Census Data 2020 Dux & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan West Virginia							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	18	20.5	29.7	430	8.3	22.2	88.0
Over \$1 Million	5	5.7		965	18.7		8.9
Revenue Unknown	66	75.0		3,768	73.0		3.2
Total	88	100.0		5,163	100.0		100.0
By Loan Size							
\$100,000 or Less	76	86.4	86.8	2,208	42.8	30.9	
\$100,001 - \$250,000	9	10.2	6.8	1,265	24.5	18.1	
\$250,001 - \$1 Million	4	4.5	6.4	1,690	32.7	51.0	
Total	88	100.0	100.0	5,163	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	100.0		430	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	18	100.0		430	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan West Virginia							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	\$	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	2.3	5.4	51	1.0	1.9	7.4
Middle	63	71.6	67.3	2,909	56.3	68.1	61.4
Upper	23	26.1	24.8	2,113	40.9	27.9	31.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	88	100.0	100.0	5,163	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	27	57.4	41.8	3,663	44.2	36.6	85.7
Over \$1 Million	16	34.0		4,033	48.7		9.9
Revenue Unknown	4	8.5		587	7.1		1.4
Total	47	100.0		8,283	100.0		100.0
By Loan Size							
\$100,000 or Less	24	51.1	90.7	950	11.5	32.2	
\$100,001 - \$250,000	13	27.7	5.3	2,400	29.0	20.6	
\$250,001 - \$1 Million	10	21.3	4.0	4,933	59.6	47.1	
Total	47	100.0	100.0	8,283	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	66.7		738	20.1		
\$100,001 - \$250,000	4	14.8		768	21.0		
\$250,001 - \$1 Million	5	18.5		2,157	58.9		
Total	27	100.0		3,663	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	2	4.3	13.3	115	1.4	11.0	13.3
Moderate	7	14.9	17.2	568	6.9	16.9	20.3
Middle	34	72.3	48.5	6,971	84.2	54.1	48.2
Upper	4	8.5	17.5	629	7.6	15.4	17.7
Unknown	0	0.0	0.2	0	0.0	1.6	0.6
Total	47	100.0	100.0	8,283	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	169	52.0	40.5	14,416	39.7	34.8	91.0
Over \$1 Million	97	29.8		16,894	46.5		7.3
Revenue Unknown	59	18.2		5,023	13.8		1.7
Total	325	100.0		36,333	100.0		100.0
By Loan Size							
\$100,000 or Less	221	68.0	94.1	8,441	23.2	42.7	
\$100,001 - \$250,000	66	20.3	3.4	10,773	29.7	17.8	
\$250,001 - \$1 Million	38	11.7	2.5	17,119	47.1	39.5	
Total	325	100.0	100.0	36,333	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	128	75.7		4,502	31.2		
\$100,001 - \$250,000	26	15.4		4,271	29.6		
\$250,001 - \$1 Million	15	8.9		5,643	39.1		
Total	169	100.0		14,416	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.3	0	0.0	0.2	0.5
Moderate	50	15.4	10.6	2,626	7.2	11.2	11.4
Middle	220	67.7	61.7	28,709	79.0	63.0	66.0
Upper	55	16.9	24.4	4,998	13.8	24.3	22.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	325	100.0	100.0	36,333	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Revenue Size of Businesses Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	26	56.5	43.4	2,470	41.2	41.6	88.8
Over \$1 Million	17	37.0		3,486	58.1		9.5
Revenue Unknown	3	6.5		43	0.7		1.7
Total	46	100.0		5,999	100.0		100.0
By Loan Size							
\$100,000 or Less	30	65.2	91.8	1,147	19.1	35.1	
\$100,001 - \$250,000	9	19.6	4.7	1,451	24.2	19.6	
\$250,001 - \$1 Million	7	15.2	3.5	3,401	56.7	45.3	
Total	46	100.0	100.0	5,999	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	19	73.1		718	29.1		
\$100,001 - \$250,000	4	15.4		638	25.8		
\$250,001 - \$1 Million	3	11.5		1,114	45.1		
Total	26	100.0		2,470	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Income Level of Geography Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	2	4.3	14.3	556	9.3	15.5	12.3
Moderate	10	21.7	17.8	1,226	20.4	17.1	20.7
Middle	28	60.9	47.9	3,770	62.8	51.2	49.0
Upper	6	13.0	17.1	447	7.5	13.9	17.4
Unknown	0	0.0	0.3	0	0.0	1.5	0.5
Total	46	100.0	100.0	5,999	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	191	59.0	43.9	17,030	47.9	37.5	90.7
Over \$1 Million	87	26.9		13,571	38.2		7.2
Revenue Unknown	46	14.2		4,959	13.9		2.1
Total	324	100.0		35,560	100.0		100.0
By Loan Size							
\$100,000 or Less	229	70.7	94.5	8,373	23.5	43.0	
\$100,001 - \$250,000	51	15.7	3.1	8,358	23.5	17.3	
\$250,001 - \$1 Million	44	13.6	2.4	18,829	52.9	39.7	
Total	324	100.0	100.0	35,560	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	144	75.4		4,621	27.1		
\$100,001 - \$250,000	27	14.1		4,350	25.5		
\$250,001 - \$1 Million	20	10.5		8,059	47.3		
Total	191	100.0		17,030	100.0		
Source: 2018 FFIEC Census Data 2018 Dux & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	0.6	0.3	42	0.1	0.3	0.5
Moderate	34	10.5	9.6	3,954	11.1	9.7	11.2
Middle	227	70.1	64.2	24,240	68.2	64.1	66.0
Upper	61	18.8	23.4	7,324	20.6	24.7	22.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	324	100.0	100.0	35,560	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2018 Dux & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending Tables

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	46	86.8	51.3	3,600	78.6	65.6	99.0
Over \$1 Million	1	1.9		120	2.6		0.5
Revenue Unknown	6	11.3		858	18.7		0.5
Total	53	100.0		4,578	100.0		100.0
By Loan Size							
\$100,000 or Less	40	75.5	88.7	1,423	31.1	42.1	
\$100,001 - \$250,000	8	15.1	7.4	1,284	28.0	28.3	
\$250,001 - \$500,000	5	9.4	3.9	1,871	40.9	29.7	
Total	53	100.0	100.0	4,578	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	36	78.3		1,335	37.1		
\$100,001 - \$250,000	7	15.2		1,164	32.3		
\$250,001 - \$500,000	3	6.5		1,101	30.6		
Total	46	100.0		3,600	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2018-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.5	0	0.0	0.4	0.0
Moderate	3	5.7	9.6	132	2.9	5.0	15.4
Middle	44	83.0	54.5	3,428	74.9	55.0	52.4
Upper	6	11.3	35.0	1,018	22.2	39.4	31.7
Unknown	0	0.0	0.2	0	0.0	0.1	0.4
Total	53	100.0	100.0	4,578	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data</i> <i>2022 Dun & Bradstreet Data</i> <i>2018-2020 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	52	77.6	39.1	3,882	75.6	69.4	99.0
Over \$1 Million	2	3.0		437	8.5		0.5
Revenue Unknown	13	19.4		819	15.9		0.5
Total	67	100.0		5,138	100.0		100.0
By Loan Size							
\$100,000 or Less	50	74.6	92.1	1,854	36.1	45.4	
\$100,001 - \$250,000	14	20.9	5.2	2,303	44.8	26.3	
\$250,001 - \$500,000	3	4.5	2.8	981	19.1	28.3	
Total	67	100.0	100.0	5,138	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	38	73.1		1,319	34.0		
\$100,001 - \$250,000	12	23.1		2,007	51.7		
\$250,001 - \$500,000	2	3.8		556	14.3		
Total	52	100.0		3,882	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	22.4	7.3	1,151	22.4	8.8	9.0
Middle	41	61.2	54.4	3,118	60.7	46.0	67.4
Upper	11	16.4	38.3	869	16.9	45.1	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	67	100.0	100.0	5,138	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	40	78.4	42.8	2,795	77.7	69.9	98.7
Over \$1 Million	1	2.0		74	2.1		0.6
Revenue Unknown	10	19.6		727	20.2		0.6
Total	51	100.0		3,596	100.0		100.0
By Loan Size							
\$100,000 or Less	39	76.5	92.8	1,285	35.7	51.0	
\$100,001 - \$250,000	10	19.6	4.8	1,605	44.6	24.1	
\$250,001 - \$500,000	2	3.9	2.5	706	19.6	24.9	
Total	51	100.0	100.0	3,596	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	31	77.5		946	33.8		
\$100,001 - \$250,000	7	17.5		1,143	40.9		
\$250,001 - \$500,000	2	5.0		706	25.3		
Total	40	100.0		2,795	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	5.9	6.8	267	7.4	4.6	8.8
Middle	35	68.6	59.8	2,400	66.7	51.8	67.6
Upper	13	25.5	33.3	929	25.8	43.5	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	51	100.0	100.0	3,596	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	52	78.8	50.1	4,053	80.1	70.1	98.9
Over \$1 Million	1	1.5		200	4.0		0.5
Revenue Unknown	13	19.7		807	15.9		0.6
Total	66	100.0		5,060	100.0		100.0
By Loan Size							
\$100,000 or Less	45	68.2	90.1	1,608	31.8	44.2	
\$100,001 - \$250,000	21	31.8	7.6	3,452	68.2	34.7	
\$250,001 - \$500,000	0	0.0	2.2	0	0.0	21.2	
Total	66	100.0	100.0	5,060	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	35	67.3		1,186	29.3		
\$100,001 - \$250,000	17	32.7		2,867	70.7		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	52	100.0		4,053	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2012-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	9.1	6.4	494	9.8	4.4	8.6
Middle	50	75.8	62.4	3,575	70.7	58.3	68.3
Upper	10	15.2	30.8	991	19.6	37.2	23.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	66	100.0	100.0	5,060	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2012-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	50	65.8	42.1	2,720	59.5	63.8	98.7
Over \$1 Million	3	3.9		132	2.9		0.7
Revenue Unknown	23	30.3		1,723	37.7		0.6
Total	76	100.0		4,575	100.0		100.0
By Loan Size							
\$100,000 or Less	63	82.9	93.7	2,044	44.7	55.7	
\$100,001 - \$250,000	11	14.5	5.2	1,701	37.2	30.4	
\$250,001 - \$500,000	2	2.6	1.1	830	18.1	13.9	
Total	76	100.0	100.0	4,575	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	42	54.0		1,203	44.2		
\$100,001 - \$250,000	7	9.0		1,017	37.4		
\$250,001 - \$500,000	1	1.0		500	18.4		
Total	50	100.0		2,720	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	9.2	6.5	389	8.5	3.9	8.3
Middle	54	71.1	65.1	2,830	61.9	66.4	67.9
Upper	15	19.7	27.8	1,356	29.6	29.5	23.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	76	100.0	100.0	4,575	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

APPENDIX F

LIMITED SCOPE – DEMOGRAPHIC INFORMATION

2022 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	5.9	4,515	4.2	1,534	34.0	23,432	21.8
Moderate	28	23.5	21,370	19.9	3,609	16.9	18,079	16.8
Middle	45	37.8	43,310	40.3	3,549	8.2	21,513	20.0
Upper	36	30.3	37,654	35.0	1,094	2.9	44,522	41.4
Unknown	3	2.5	697	0.6	278	39.9	0	0.0
Total AA	119	100.0	107,546	100.0	10,064	9.4	107,546	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,901	2,487	2.4	22.8	6,746	61.9	1,668	15.3
Moderate	45,202	18,524	17.8	41.0	22,762	50.4	3,916	8.7
Middle	73,510	42,027	40.4	57.2	25,952	35.3	5,531	7.5
Upper	59,061	40,705	39.1	68.9	14,467	24.5	3,889	6.6
Unknown	3,818	410	0.4	10.7	3,007	78.8	401	10.5
Total AA	192,492	104,153	100.0	54.1	72,934	37.9	15,405	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	682	3.4	627	3.4	52	3.5	3	1.5
Moderate	3,967	19.7	3,570	19.3	371	24.9	26	12.6
Middle	7,183	35.6	6,554	35.5	556	37.3	73	35.4
Upper	7,171	35.6	6,703	36.3	383	25.7	85	41.3
Unknown	1,155	5.7	1,009	5.5	127	8.5	19	9.2
Total AA	20,158	100.0	18,463	100.0	1,489	100.0	206	100.0
Percentage of Total Businesses:				91.6		7.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5	0.8	5	0.8	0	0.0	0	0.0
Moderate	37	5.6	37	5.9	0	0.0	0	0.0
Middle	318	48.4	300	47.5	18	72.0	0	0.0
Upper	286	43.5	279	44.1	7	28.0	0	0.0
Unknown	11	1.7	11	1.7	0	0.0	0	0.0
Total AA	657	100.0	632	100.0	25	100.0	0	0.0
Percentage of Total Farms:				96.2		3.8		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	9.6	7,713	7.5	2,897	37.6	23,099	22.5
Moderate	23	20.2	19,347	18.9	4,047	20.9	16,361	16.0
Middle	46	40.4	40,638	39.7	3,240	8.0	19,588	19.1
Upper	34	29.8	34,766	33.9	1,369	3.9	43,416	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	102,464	100.0	11,553	11.3	102,464	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	17,619	5,008	5.2	28.4	10,365	58.8	2,246	12.7
Moderate	41,949	15,046	15.5	35.9	22,769	54.3	4,134	9.9
Middle	72,455	40,263	41.5	55.6	25,675	35.4	6,517	9.0
Upper	52,622	36,752	37.9	69.8	12,270	23.3	3,600	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	184,645	97,069	100.0	52.6	71,079	38.5	16,497	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,331	6.5	1,180	6.3	138	9.0	13	7.3
Moderate	3,464	17.0	3,168	16.9	280	18.3	16	9.0
Middle	9,044	44.3	8,221	43.9	749	48.9	74	41.8
Upper	6,596	32.3	6,156	32.9	366	23.9	74	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,435	100.0	18,725	100.0	1,533	100.0	177	100.0
Percentage of Total Businesses:				91.6		7.5		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15	2.3	15	2.4	0	0.0	0	0.0
Moderate	29	4.4	29	4.6	0	0.0	0	0.0
Middle	299	45.4	287	45.4	12	44.4	0	0.0
Upper	316	48.0	301	47.6	15	55.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	659	100.0	632	100.0	27	100.0	0	0.0
Percentage of Total Farms:				95.9		4.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 CHARLESTON, WV MSA #16620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	16.7	913	14.8	226	24.8	1,734	28.2
Moderate	3	50.0	3,430	55.8	518	15.1	1,285	20.9
Middle	1	16.7	723	11.8	77	10.7	1,189	19.3
Upper	1	16.7	1,083	17.6	78	7.2	1,941	31.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,149	100.0	899	14.6	6,149	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,400	951	14.6	67.9	210	15.0	239	17.1
Moderate	5,714	3,613	55.5	63.2	1,177	20.6	924	16.2
Middle	1,256	875	13.5	69.7	123	9.8	258	20.5
Upper	1,608	1,066	16.4	66.3	280	17.4	262	16.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,978	6,505	100.0	65.2	1,790	17.9	1,683	16.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	35	9.7	33	10.0	1	4.8	1	8.3
Moderate	222	61.3	194	59.0	19	90.5	9	75.0
Middle	40	11.0	38	11.6	1	4.8	1	8.3
Upper	65	18.0	64	19.5	0	0.0	1	8.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	362	100.0	329	100.0	21	100.0	12	100.0
Percentage of Total Businesses:				90.9		5.8		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	46.7	7	46.7	0	0.0	0	0.0
Middle	5	33.3	5	33.3	0	0.0	0	0.0
Upper	3	20.0	3	20.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	15	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	9.6	7,713	7.5	2,897	37.6	23,099	22.5
Moderate	23	20.2	19,347	18.9	4,047	20.9	16,361	16.0
Middle	46	40.4	40,638	39.7	3,240	8.0	19,588	19.1
Upper	34	29.8	34,766	33.9	1,369	3.9	43,416	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	102,464	100.0	11,553	11.3	102,464	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	17,619	5,008	5.2	28.4	10,365	58.8	2,246	12.7
Moderate	41,949	15,046	15.5	35.9	22,769	54.3	4,134	9.9
Middle	72,455	40,263	41.5	55.6	25,675	35.4	6,517	9.0
Upper	52,622	36,752	37.9	69.8	12,270	23.3	3,600	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	184,645	97,069	100.0	52.6	71,079	38.5	16,497	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,368	6.6	1,204	6.4	151	9.3	13	7.3
Moderate	3,515	17.0	3,210	17.0	291	17.9	14	7.9
Middle	9,200	44.5	8,327	44.1	799	49.0	74	41.6
Upper	6,609	31.9	6,143	32.5	389	23.9	77	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,692	100.0	18,884	100.0	1,630	100.0	178	100.0
Percentage of Total Businesses:				91.3		7.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15	2.2	15	2.3	0	0.0	0	0.0
Moderate	27	4.0	27	4.2	0	0.0	0	0.0
Middle	314	46.4	300	46.5	14	45.2	0	0.0
Upper	320	47.3	303	47.0	17	54.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	676	100.0	645	100.0	31	100.0	0	0.0
Percentage of Total Farms:				95.4		4.6		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 CHARLESTON, WV MSA #16620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,659	30.4
Moderate	2	40.0	1,885	34.5	535	28.4	1,088	19.9
Middle	3	60.0	3,577	65.5	611	17.1	940	17.2
Upper	0	0.0	0	0.0	0	0.0	1,775	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	5,462	100.0	1,146	21.0	5,462	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,888	2,002	32.6	51.5	1,075	27.6	811	20.9
Middle	5,943	4,147	67.4	69.8	770	13.0	1,026	17.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,831	6,149	100.0	62.5	1,845	18.8	1,837	18.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	110	31.0	101	31.2	5	25.0	4	36.4
Middle	245	69.0	223	68.8	15	75.0	7	63.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	355	100.0	324	100.0	20	100.0	11	100.0
Percentage of Total Businesses:			91.3		5.6		3.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	23.5	4	23.5	0	0.0	0	0.0
Middle	13	76.5	13	76.5	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	17	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	9.6	7,713	7.5	2,897	37.6	23,099	22.5
Moderate	23	20.2	19,347	18.9	4,047	20.9	16,361	16.0
Middle	46	40.4	40,638	39.7	3,240	8.0	19,588	19.1
Upper	34	29.8	34,766	33.9	1,369	3.9	43,416	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	102,464	100.0	11,553	11.3	102,464	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	17,619	5,008	5.2	28.4	10,365	58.8	2,246	12.7
Moderate	41,949	15,046	15.5	35.9	22,769	54.3	4,134	9.9
Middle	72,455	40,263	41.5	55.6	25,675	35.4	6,517	9.0
Upper	52,622	36,752	37.9	69.8	12,270	23.3	3,600	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	184,645	97,069	100.0	52.6	71,079	38.5	16,497	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,344	6.6	1,179	6.3	154	9.4	11	6.5
Moderate	3,436	16.8	3,126	16.8	294	17.9	16	9.4
Middle	9,060	44.4	8,191	44.0	798	48.7	71	41.8
Upper	6,577	32.2	6,111	32.8	394	24.0	72	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,417	100.0	18,607	100.0	1,640	100.0	170	100.0
Percentage of Total Businesses:				91.1		8.0		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16	2.3	16	2.4	0	0.0	0	0.0
Moderate	30	4.3	30	4.5	0	0.0	0	0.0
Middle	324	46.4	310	46.5	14	43.8	0	0.0
Upper	329	47.1	311	46.6	18	56.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	699	100.0	667	100.0	32	100.0	0	0.0
Percentage of Total Farms:				95.4		4.6		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 CHARLESTON, WV MSA #16620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,659	30.4
Moderate	2	40.0	1,885	34.5	535	28.4	1,088	19.9
Middle	3	60.0	3,577	65.5	611	17.1	940	17.2
Upper	0	0.0	0	0.0	0	0.0	1,775	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	5,462	100.0	1,146	21.0	5,462	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,888	2,002	32.6	51.5	1,075	27.6	811	20.9
Middle	5,943	4,147	67.4	69.8	770	13.0	1,026	17.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,831	6,149	100.0	62.5	1,845	18.8	1,837	18.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	114	30.6	106	31.1	4	20.0	4	36.4
Middle	258	69.4	235	68.9	16	80.0	7	63.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	372	100.0	341	100.0	20	100.0	11	100.0
Percentage of Total Businesses:			91.7		5.4		3.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	35.0	7	35.0	0	0.0	0	0.0
Middle	13	65.0	13	65.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	20	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 LEXINGTON-FAYETTE, KY MSA #30460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	9.6	7,713	7.5	2,897	37.6	23,099	22.5
Moderate	23	20.2	19,347	18.9	4,047	20.9	16,361	16.0
Middle	46	40.4	40,638	39.7	3,240	8.0	19,588	19.1
Upper	34	29.8	34,766	33.9	1,369	3.9	43,416	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	102,464	100.0	11,553	11.3	102,464	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	17,619	5,008	5.2	28.4	10,365	58.8	2,246	12.7
Moderate	41,949	15,046	15.5	35.9	22,769	54.3	4,134	9.9
Middle	72,455	40,263	41.5	55.6	25,675	35.4	6,517	9.0
Upper	52,622	36,752	37.9	69.8	12,270	23.3	3,600	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	184,645	97,069	100.0	52.6	71,079	38.5	16,497	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,305	6.2	1,134	5.9	159	9.4	12	5.4
Moderate	3,507	16.5	3,185	16.5	297	17.5	25	11.3
Middle	9,324	44.0	8,408	43.6	824	48.5	92	41.4
Upper	7,066	33.3	6,554	34.0	419	24.7	93	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21,202	100.0	19,281	100.0	1,699	100.0	222	100.0
Percentage of Total Businesses:				90.9		8.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17	2.4	16	2.3	1	3.7	0	0.0
Moderate	36	5.0	36	5.2	0	0.0	0	0.0
Middle	333	46.3	322	46.5	11	40.7	0	0.0
Upper	334	46.4	319	46.0	15	55.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	720	100.0	693	100.0	27	100.0	0	0.0
Percentage of Total Farms:				96.3		3.8		0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 CHARLESTON, WV MSA #16620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,659	30.4
Moderate	2	40.0	1,885	34.5	535	28.4	1,088	19.9
Middle	3	60.0	3,577	65.5	611	17.1	940	17.2
Upper	0	0.0	0	0.0	0	0.0	1,775	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	5,462	100.0	1,146	21.0	5,462	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,888	2,002	32.6	51.5	1,075	27.6	811	20.9
Middle	5,943	4,147	67.4	69.8	770	13.0	1,026	17.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,831	6,149	100.0	62.5	1,845	18.8	1,837	18.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	119	31.6	111	32.2	4	19.0	4	36.4
Middle	258	68.4	234	67.8	17	81.0	7	63.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	377	100.0	345	100.0	21	100.0	11	100.0
Percentage of Total Businesses:			91.5		5.6		2.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	36.8	7	36.8	0	0.0	0	0.0
Middle	12	63.2	12	63.2	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	19	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX G
LIMITED-SCOPE LENDING TABLES

HMDA Lending Tables

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	25	17.2	6.7	3,478	9.2	3.5	21.8
Moderate	21	14.5	19.7	3,783	10.0	14.4	16.8
Middle	27	18.6	21.4	5,946	15.7	19.0	20.0
Upper	48	33.1	34.8	18,009	47.7	45.3	41.4
Unknown	24	16.6	17.4	6,340	17.3	17.9	0.0
Total	145	100.0	100.0	37,758	100.0	100.0	100.0
Refinance Loans							
Low	15	18.3	12.2	1,414	11.7	6.7	21.8
Moderate	18	22.0	20.9	1,623	13.4	15.5	16.8
Middle	18	22.0	21.4	3,034	25.0	20.2	20.0
Upper	23	28.0	32.4	4,749	39.2	42.8	41.4
Unknown	8	9.8	13.1	1,299	10.7	14.8	0.0
Total	82	100.0	100.0	12,119	100.0	100.0	100.0
Home Improvement Loans							
Low	6	9.8	8.3	288	6.3	3.9	21.8
Moderate	15	24.6	15.4	716	15.6	9.2	16.8
Middle	13	21.3	23.1	896	19.6	17.3	20.0
Upper	24	39.3	49.7	1,926	42.1	64.4	41.4
Unknown	3	4.9	3.4	750	16.4	5.2	0.0
Total	61	100.0	100.0	4,576	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	51	15.4	8.7	5,450	9.2	4.5	21.8
Moderate	61	18.4	19.4	6,434	10.9	14.3	16.8
Middle	72	21.8	21.8	11,390	19.2	19.2	20.0
Upper	110	33.2	36.3	27,225	46.0	45.9	41.4
Unknown	37	11.2	13.8	8,714	14.7	16.1	0.0
Total	331	100.0	100.0	59,213	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	4	10.3	8.2	135	3.4	4.5	21.8
Moderate	7	17.9	19.6	310	7.8	13.9	16.8
Middle	12	30.8	25.7	970	24.5	19.5	20.0
Upper	14	35.9	44.2	2,424	61.2	60.2	41.4
Unknown	2	5.1	2.3	125	3.2	1.9	0.0
Total	39	100.0	100.0	3,964	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	25.0	12.4	135	17.0	10.0	21.8
Moderate	0	0.0	15.8	0	0.0	9.5	16.8
Middle	2	50.0	25.1	544	68.3	22.2	20.0
Upper	1	25.0	41.7	117	14.7	49.5	41.4
Unknown	0	0.0	5.0	0	0.0	8.8	0.0
Total	4	100.0	100.0	796	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.1	0	0.0	2.2	21.8
Moderate	0	0.0	1.5	0	0.0	2.1	16.8
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.0	0	0.0	0.0	41.4
Unknown	0	0.0	95.4	0	0.0	95.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	7	4.8	2.7	1,583	4.2	2.0	2.4
Moderate	38	26.2	17.0	5,273	14.0	11.7	17.8
Middle	63	43.4	44.0	16,729	44.3	40.9	40.4
Upper	35	24.1	35.3	13,335	35.3	44.7	39.1
Unknown	2	1.4	0.6	836	2.2	0.7	0.4
Total	145	100.0	100.0	37,738	100.0	100.0	100.0
Refinance Loans							
Low	1	1.2	2.6	150	1.2	2.0	2.4
Moderate	23	28.0	16.3	2,513	20.7	11.0	17.8
Middle	35	42.7	39.7	4,660	38.5	35.3	40.4
Upper	23	28.0	40.8	4,796	39.6	51.0	39.1
Unknown	0	0.0	0.6	0	0.0	0.7	0.4
Total	82	100.0	100.0	12,119	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.0	0	0.0	2.0	2.4
Moderate	12	19.7	12.4	1,016	22.2	7.9	17.8
Middle	31	50.8	36.6	2,120	46.3	32.7	40.4
Upper	18	29.5	47.3	1,440	31.5	56.6	39.1
Unknown	0	0.0	0.3	0	0.0	0.8	0.4
Total	61	100.0	100.0	4,576	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	25.0	9.1	212	1.3	1.9	10.7
Moderate	2	50.0	38.6	12,349	76.3	52.0	30.6
Middle	0	0.0	25.8	0	0.0	22.8	32.4
Upper	1	25.0	22.0	3,616	22.4	20.2	19.6
Unknown	0	0.0	4.3	0	0.0	3.1	6.7
Total	4	100.0	100.0	16,177	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	10	3.0	2.7	1,965	2.6	1.9	2.4
Moderate	82	24.3	16.0	21,634	28.7	17.9	17.8
Middle	142	42.4	41.4	25,236	33.5	36.1	40.4
Upper	99	29.6	39.3	23,699	34.1	42.9	39.1
Unknown	2	0.6	0.6	836	1.1	1.1	0.4
Total	335	100.0	100.0	73,390	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	2.6	1.0	20	0.5	0.8	2.4
Moderate	5	12.8	10.0	252	6.4	6.1	17.8
Middle	12	30.8	39.1	1,297	32.7	33.2	40.4
Upper	21	53.8	49.7	2,395	60.4	59.6	39.1
Unknown	0	0.0	0.2	0	0.0	0.3	0.4
Total	39	100.0	100.0	3,964	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.7	0	0.0	1.7	2.4
Moderate	2	50.0	12.0	229	28.8	8.3	17.8
Middle	1	25.0	38.2	450	56.5	37.8	40.4
Upper	1	25.0	46.3	117	14.7	51.4	39.1
Unknown	0	0.0	0.8	0	0.0	0.8	0.4
Total	4	100.0	100.0	796	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.1	0	0.0	2.6	2.4
Moderate	0	0.0	26.2	0	0.0	22.0	17.8
Middle	0	0.0	47.7	0	0.0	43.9	40.4
Upper	0	0.0	23.1	0	0.0	29.4	39.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	7.3	0	0.0	4.4	28.2
Moderate	0	0.0	23.4	0	0.0	14.4	20.9
Middle	0	0.0	29.0	0	0.0	25.8	19.3
Upper	1	100.0	26.6	300	100.0	37.5	31.6
Unknown	0	0.0	13.7	0	0.0	18.0	0.0
Total	1	100.0	100.0	300	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	14.9	0	0.0	7.1	28.2
Moderate	1	100.0	20.9	48	100.0	12.8	20.9
Middle	0	0.0	28.4	0	0.0	31.0	19.3
Upper	0	0.0	28.4	0	0.0	36.6	31.6
Unknown	0	0.0	7.5	0	0.0	12.4	0.0
Total	1	100.0	100.0	48	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.8	0	0.0	3.4	28.2
Moderate	1	25.0	9.5	25	16.1	5.4	20.9
Middle	0	0.0	33.3	0	0.0	41.5	19.3
Upper	2	50.0	42.9	95	61.3	45.4	31.6
Unknown	1	25.0	9.5	35	22.6	4.2	0.0
Total	4	100.0	100.0	155	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	9.9	0	0.0	5.2	28.2
Moderate	2	33.3	20.2	73	14.5	13.1	20.9
Middle	0	0.0	28.7	0	0.0	27.5	19.3
Upper	3	50.0	29.6	395	78.5	38.3	31.6
Unknown	1	16.7	11.7	35	7.0	15.9	0.0
Total	6	100.0	100.0	503	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	16.7	0	0.0	7.1	28.2
Moderate	0	0.0	0.0	0	0.0	0.0	20.9
Middle	0	0.0	16.7	0	0.0	15.0	19.3
Upper	0	0.0	66.7	0	0.0	77.9	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	33.3	0	0.0	19.7	28.2
Moderate	0	0.0	0.0	0	0.0	0.0	20.9
Middle	0	0.0	33.3	0	0.0	32.4	19.3
Upper	0	0.0	33.3	0	0.0	47.9	31.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	28.2
Moderate	0	0.0	0.0	0	0.0	0.0	20.9
Middle	0	0.0	0.0	0	0.0	0.0	19.3
Upper	0	0.0	0.0	0	0.0	0.0	31.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	11.3	0	0.0	8.3	14.6
Moderate	1	100.0	46.0	300	100.0	44.4	55.5
Middle	0	0.0	12.1	0	0.0	12.5	13.5
Upper	0	0.0	30.6	0	0.0	34.8	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	300	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.5	0	0.0	0.7	14.6
Moderate	0	0.0	64.2	0	0.0	53.5	55.5
Middle	1	100.0	20.9	45	100.0	25.7	13.5
Upper	0	0.0	13.4	0	0.0	20.2	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	45	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	9.5	60	38.7	7.4	14.6
Moderate	2	50.0	47.6	60	38.7	51.1	55.5
Middle	0	0.0	0.0	0	0.0	0.0	13.5
Upper	1	25.0	42.9	35	22.6	41.5	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	155	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	4.1
Moderate	0	0.0	100.0	0	0.0	100.0	71.0
Middle	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	0.0	0	0.0	0.0	24.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	16.7	7.6	60	11.9	6.0	14.6
Moderate	3	50.0	53.6	360	71.6	48.8	55.5
Middle	1	16.7	13.4	45	9.5	14.9	13.5
Upper	1	16.7	25.4	35	7.0	30.4	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	503	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	14.6
Moderate	0	0.0	100.0	0	0.0	100.0	55.5
Middle	0	0.0	0.0	0	0.0	0.0	13.5
Upper	0	0.0	0.0	0	0.0	0.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	14.6
Moderate	0	0.0	100.0	0	0.0	100.0	55.5
Middle	0	0.0	0.0	0	0.0	0.0	13.5
Upper	0	0.0	0.0	0	0.0	0.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.6
Moderate	0	0.0	0.0	0	0.0	0.0	55.5
Middle	0	0.0	50.0	0	0.0	15.4	13.5
Upper	0	0.0	50.0	0	0.0	84.6	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	18	10.1	7.3	1,872	4.4	4.3	22.5
Moderate	22	12.3	20.8	3,683	8.7	16.0	16.0
Middle	31	17.3	20.5	7,404	17.5	18.9	19.1
Upper	76	42.5	33.6	22,688	53.5	43.5	42.4
Unknown	32	17.9	17.8	6,729	15.9	17.3	0.0
Total	179	100.0	100.0	42,376	100.0	100.0	100.0
Refinance Loans							
Low	25	12.3	6.8	2,406	5.8	3.7	22.5
Moderate	44	21.7	17.3	6,357	15.4	12.3	16.0
Middle	48	23.6	21.0	8,199	19.9	18.3	19.1
Upper	77	37.9	38.6	22,385	54.3	48.8	42.4
Unknown	9	4.4	16.3	1,913	4.6	16.9	0.0
Total	203	100.0	100.0	41,260	100.0	100.0	100.0
Home Improvement Loans							
Low	6	13.6	6.0	495	12.5	3.2	22.5
Moderate	7	15.9	15.8	359	9.1	9.6	16.0
Middle	15	34.1	20.7	881	22.2	15.3	19.1
Upper	15	34.1	34.2	2,142	54.1	65.8	42.4
Unknown	1	2.3	3.4	85	2.1	6.1	0.0
Total	44	100.0	100.0	3,962	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	56	11.6	6.9	5,185	5.7	4.0	22.5
Moderate	78	16.1	18.4	10,574	11.6	13.8	16.0
Middle	110	22.8	20.7	17,390	19.1	18.4	19.1
Upper	195	40.4	37.7	49,200	54.0	47.0	42.4
Unknown	44	9.1	16.3	8,772	9.6	16.9	0.0
Total	483	100.0	100.0	91,121	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	6	11.1	6.7	290	9.7	3.4	22.5
Moderate	5	9.3	15.6	175	5.8	9.5	16.0
Middle	15	27.8	21.4	756	25.2	14.9	19.1
Upper	26	48.1	53.0	1,737	57.8	70.6	42.4
Unknown	2	3.7	3.3	45	1.5	1.6	0.0
Total	54	100.0	100.0	3,003	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	33.3	6.0	122	23.5	3.3	22.5
Moderate	0	0.0	19.5	0	0.0	13.4	16.0
Middle	1	33.3	22.8	150	28.8	13.7	19.1
Upper	1	33.3	40.9	248	47.7	56.9	42.4
Unknown	0	0.0	10.7	0	0.0	12.7	0.0
Total	3	100.0	100.0	520	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.5
Moderate	0	0.0	0.8	0	0.0	0.4	16.0
Middle	0	0.0	0.0	0	0.0	0.0	19.1
Upper	0	0.0	0.0	0	0.0	0.0	42.4
Unknown	0	0.0	99.2	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	15	8.4	4.4	2,155	5.1	3.0	5.2
Moderate	31	17.3	15.5	4,023	9.5	10.7	15.5
Middle	82	45.8	40.9	19,741	46.6	38.0	41.5
Upper	51	28.5	39.2	16,457	38.8	48.2	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	179	100.0	100.0	42,376	100.0	100.0	100.0
Refinance Loans							
Low	14	6.9	3.1	3,492	8.5	2.1	5.2
Moderate	33	16.3	11.7	4,097	9.9	7.6	15.5
Middle	85	41.9	39.4	16,840	40.8	35.9	41.5
Upper	71	35.0	45.8	16,831	40.8	54.5	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	203	100.0	100.0	41,260	100.0	100.0	100.0
Home Improvement Loans							
Low	5	11.4	5.4	263	6.6	2.8	5.2
Moderate	2	4.5	8.9	130	3.3	6.4	15.5
Middle	22	50.0	36.4	1,441	36.4	34.1	41.5
Upper	15	34.1	49.3	2,128	53.7	56.7	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	44	100.0	100.0	3,962	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	10.0	16.5	1,120	3.0	12.2	16.4
Moderate	4	40.0	31.7	2,985	8.0	42.9	34.2
Middle	3	30.0	32.6	1,724	4.6	26.4	34.6
Upper	2	20.0	19.3	31,276	84.3	18.4	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	37,105	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	35	7.1	3.8	7,030	5.5	3.6	5.2
Moderate	81	16.4	13.2	11,727	9.1	12.9	15.5
Middle	218	44.2	39.8	41,178	32.1	35.6	41.5
Upper	159	32.3	43.3	68,291	53.3	47.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	493	100.0	100.0	128,226	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.5	0	0.0	0.7	5.2
Moderate	10	18.5	9.5	370	12.3	6.1	15.5
Middle	25	46.3	38.3	1,184	39.4	36.6	41.5
Upper	19	35.2	50.7	1,449	48.3	56.5	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	54	100.0	100.0	3,003	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.8	0	0.0	1.8	5.2
Moderate	1	33.3	13.5	122	23.5	7.0	15.5
Middle	1	33.3	38.6	248	47.7	39.0	41.5
Upper	1	33.3	45.1	150	28.8	52.2	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	520	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.8	0	0.0	2.4	5.2
Moderate	0	0.0	22.3	0	0.0	15.5	15.5
Middle	0	0.0	46.9	0	0.0	48.0	41.5
Upper	0	0.0	26.9	0	0.0	34.1	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	7.7	0	0.0	5.0	30.4
Moderate	0	0.0	28.5	0	0.0	23.2	19.9
Middle	0	0.0	29.2	0	0.0	30.0	17.2
Upper	1	100.0	23.8	80	100.0	29.5	32.5
Unknown	0	0.0	10.8	0	0.0	12.3	0.0
Total	1	100.0	100.0	80	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.8	0	0.0	2.8	30.4
Moderate	0	0.0	13.3	0	0.0	9.1	19.9
Middle	2	66.7	34.3	275	64.7	29.4	17.2
Upper	0	0.0	31.4	0	0.0	35.3	32.5
Unknown	1	33.3	17.1	150	35.3	23.5	0.0
Total	3	100.0	100.0	425	100.0	100.0	100.0
Home Improvement Loans							
Low	1	100.0	40.0	10	100.0	25.6	30.4
Moderate	0	0.0	20.0	0	0.0	14.1	19.9
Middle	0	0.0	10.0	0	0.0	5.1	17.2
Upper	0	0.0	30.0	0	0.0	55.2	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	16.7	7.2	10	1.9	4.1	30.4
Moderate	0	0.0	20.5	0	0.0	15.8	19.9
Middle	3	50.0	30.3	300	55.6	28.9	17.2
Upper	1	16.7	27.3	80	14.8	32.3	32.5
Unknown	1	16.7	14.8	150	27.8	18.8	0.0
Total	6	100.0	100.0	540	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	14.3	0	0.0	5.6	30.4
Moderate	0	0.0	0.0	0	0.0	0.0	19.9
Middle	1	100.0	42.9	25	100.0	34.6	17.2
Upper	0	0.0	42.9	0	0.0	56.8	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	20.0	0	0.0	15.1	19.9
Middle	0	0.0	40.0	0	0.0	35.1	17.2
Upper	0	0.0	40.0	0	0.0	43.7	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	17.2
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.7	0	0.0	35.4	32.6
Middle	1	100.0	61.5	80	100.0	61.8	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.8	0	0.0	2.8	0.0
Total	1	100.0	100.0	80	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	22.9	150	35.3	20.5	32.6
Middle	2	66.7	77.1	275	64.7	79.5	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	425	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	46.5	32.6
Middle	1	100.0	50.0	10	100.0	53.5	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	36.7
Middle	0	0.0	0.0	0	0.0	0.0	63.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	32.2	150	27.8	28.4	32.6
Middle	5	83.3	67.4	390	72.2	70.3	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.4	0	0.0	1.4	0.0
Total	6	100.0	100.0	540	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	42.9	0	0.0	41.1	32.6
Middle	1	100.0	57.1	25	100.0	58.9	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	40.0	0	0.0	20.7	32.6
Middle	0	0.0	60.0	0	0.0	79.3	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	25.5	32.6
Middle	0	0.0	71.4	0	0.0	74.5	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	22	12.4	9.5	2,667	6.4	5.8	22.5
Moderate	25	14.1	24.7	3,823	9.1	19.5	16.0
Middle	40	22.6	22.6	8,018	19.2	21.8	19.1
Upper	70	39.5	31.7	23,727	56.8	42.1	42.4
Unknown	20	11.3	11.6	3,571	8.5	10.9	0.0
Total	177	100.0	100.0	41,806	100.0	100.0	100.0
Refinance Loans							
Low	40	11.4	5.7	4,104	5.7	3.0	22.5
Moderate	64	18.3	15.9	8,033	11.1	11.1	16.0
Middle	74	21.1	20.3	13,358	18.5	17.7	19.1
Upper	149	42.6	40.9	42,881	59.4	51.1	42.4
Unknown	23	6.6	17.2	3,866	5.4	17.1	0.0
Total	350	100.0	100.0	72,242	100.0	100.0	100.0
Home Improvement Loans							
Low	3	10.7	6.0	70	4.0	3.6	22.5
Moderate	7	25.0	14.5	345	19.6	9.0	16.0
Middle	6	21.4	22.7	241	13.7	17.3	19.1
Upper	7	25.0	52.4	698	39.7	62.5	42.4
Unknown	5	17.9	4.4	403	22.9	7.6	0.0
Total	28	100.0	100.0	1,757	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	68	11.6	7.0	6,892	5.8	4.1	22.5
Moderate	103	17.5	18.9	12,767	10.8	14.3	16.0
Middle	126	21.5	20.9	22,009	18.6	19.1	19.1
Upper	240	40.9	37.4	68,675	58.1	47.3	42.4
Unknown	50	8.5	15.7	7,960	6.7	15.2	0.0
Total	587	100.0	100.0	118,303	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	3	10.3	5.2	51	2.5	2.0	22.5
Moderate	6	20.7	15.9	504	24.4	9.5	16.0
Middle	6	20.7	21.1	392	19.0	13.8	19.1
Upper	12	41.4	53.2	996	48.3	70.6	42.4
Unknown	2	6.9	4.6	120	5.8	4.1	0.0
Total	29	100.0	100.0	2,063	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.7	0	0.0	4.3	22.5
Moderate	1	33.3	20.7	62	14.3	12.2	16.0
Middle	0	0.0	19.3	0	0.0	15.6	19.1
Upper	2	66.7	46.9	373	85.7	65.3	42.4
Unknown	0	0.0	3.4	0	0.0	2.6	0.0
Total	3	100.0	100.0	435	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.2	0	0.0	0.1	22.5
Moderate	0	0.0	0.9	0	0.0	0.9	16.0
Middle	0	0.0	0.6	0	0.0	0.9	19.1
Upper	0	0.0	0.2	0	0.0	0.4	42.4
Unknown	0	0.0	98.1	0	0.0	97.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	13	7.3	3.8	1,319	3.2	2.4	5.2
Moderate	23	13.0	14.7	3,064	7.4	9.8	15.5
Middle	87	49.2	40.9	19,777	47.3	38.2	41.5
Upper	54	30.5	40.5	17,626	42.2	49.5	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	177	100.0	100.0	41,806	100.0	100.0	100.0
Refinance Loans							
Low	9	2.6	2.3	1,749	2.4	1.6	5.2
Moderate	37	10.6	9.1	4,156	5.8	5.8	15.5
Middle	151	43.1	38.5	29,820	41.3	35.1	41.5
Upper	153	43.7	50.0	36,517	50.5	57.6	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	350	100.0	100.0	72,242	100.0	100.0	100.0
Home Improvement Loans							
Low	2	7.1	1.9	192	10.9	1.8	5.2
Moderate	5	17.9	9.8	98	5.6	7.0	15.5
Middle	13	46.4	37.4	682	38.8	34.7	41.5
Upper	8	28.6	50.9	785	44.7	56.6	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	28	100.0	100.0	1,757	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	6	60.0	19.0	2,174	33.3	14.4	16.4
Moderate	3	30.0	32.1	1,159	17.7	10.1	34.2
Middle	1	10.0	30.4	3,200	49.0	32.0	34.6
Upper	0	0.0	18.5	0	0.0	43.4	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	6,533	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	31	5.2	3.1	5,524	4.4	2.8	5.2
Moderate	72	12.1	11.6	8,596	6.9	7.7	15.5
Middle	264	44.2	39.4	54,402	43.6	36.1	41.5
Upper	230	38.5	45.9	56,314	45.1	53.4	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	597	100.0	100.0	124,836	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	3.4	2.3	90	4.4	1.8	5.2
Moderate	3	10.3	9.3	37	1.8	5.7	13.3
Middle	11	37.9	37.1	868	42.1	34.3	41.3
Upper	14	48.3	50.9	1,068	51.8	58.1	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	2,063	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.3	0	0.0	5.3	5.2
Moderate	1	33.3	12.4	62	14.3	7.8	13.3
Middle	1	33.3	37.2	55	12.6	36.9	41.3
Upper	1	33.3	44.8	318	73.1	49.7	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	435	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.3	0	0.0	3.3	5.2
Moderate	0	0.0	16.9	0	0.0	12.2	13.3
Middle	0	0.0	46.8	0	0.0	42.4	41.3
Upper	0	0.0	32.0	0	0.0	42.1	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	-%	-%	\$(000)	-%	-%	
Home Purchase Loans							
Low	1	50.0	11.8	75	34.1	6.7	30.4
Moderate	0	0.0	24.5	0	0.0	22.5	19.9
Middle	1	50.0	26.4	145	65.9	25.0	17.2
Upper	0	0.0	31.8	0	0.0	40.1	32.5
Unknown	0	0.0	5.5	0	0.0	5.7	0.0
Total	2	100.0	100.0	220	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.4	0	0.0	2.8	30.4
Moderate	1	8.3	8.3	94	7.2	5.9	19.9
Middle	1	8.3	26.6	20	1.5	22.0	17.2
Upper	10	83.3	43.1	1,191	91.3	47.8	32.5
Unknown	0	0.0	15.6	0	0.0	21.4	0.0
Total	12	100.0	100.0	1,305	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	1	100.0	12.5	25	100.0	7.4	19.9
Middle	0	0.0	25.0	0	0.0	43.4	17.2
Upper	0	0.0	62.5	0	0.0	49.3	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	5.6	8.0	75	4.6	4.4	30.4
Moderate	3	16.7	15.7	129	7.8	13.4	19.9
Middle	3	16.7	26.1	210	12.8	23.5	17.2
Upper	11	61.1	36.9	1,231	74.8	42.5	32.5
Unknown	0	0.0	13.3	0	0.0	16.2	0.0
Total	18	100.0	100.0	1,645	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	1	33.3	12.5	10	10.5	2.7	19.9
Middle	1	33.3	37.5	45	47.4	45.5	17.2
Upper	1	33.3	50.0	40	42.1	51.9	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	95	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	25.0	0	0.0	28.0	19.9
Middle	0	0.0	50.0	0	0.0	51.9	17.2
Upper	0	0.0	25.0	0	0.0	20.1	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	17.2
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	35.5	0	0.0	32.3	32.6
Middle	2	100.0	64.5	220	100.0	67.7	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	220	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	16.7	25.7	321	24.6	25.4	32.6
Middle	10	83.3	74.3	984	75.4	74.6	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,305	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.5	0	0.0	34.5	32.6
Middle	1	100.0	62.5	25	100.0	65.5	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	36.7
Middle	0	0.0	0.0	0	0.0	0.0	63.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	16.7	30.9	331	20.1	29.4	32.6
Middle	15	83.3	69.1	1,314	79.9	70.6	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	1,645	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	25.0	10	10.5	11.2	32.6
Middle	2	66.7	75.0	85	89.5	88.8	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	95	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	32.6
Middle	0	0.0	100.0	0	0.0	100.0	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	62.3	32.6
Middle	0	0.0	50.0	0	0.0	37.7	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	21	13.3	8.9	1,973	6.9	5.2	22.5
Moderate	23	14.6	21.5	2,886	10.1	16.3	16.0
Middle	33	20.9	21.6	5,701	20.0	19.7	19.1
Upper	46	29.1	35.4	12,740	44.7	46.7	42.4
Unknown	35	22.2	12.7	5,202	18.3	12.1	0.0
Total	158	100.0	100.0	28,504	100.0	100.0	100.0
Refinance Loans							
Low	14	12.7	8.1	857	5.0	4.2	22.5
Moderate	29	26.4	15.4	3,245	19.0	10.2	16.0
Middle	23	20.9	20.2	2,310	13.5	17.1	19.1
Upper	30	27.3	40.0	7,919	46.3	52.2	42.4
Unknown	14	12.7	16.2	2,759	16.1	16.4	0.0
Total	110	100.0	100.0	17,090	100.0	100.0	100.0
Home Improvement Loans							
Low	2	6.3	6.4	110	6.8	3.8	22.5
Moderate	7	21.9	18.0	301	18.7	12.8	16.0
Middle	7	21.9	22.1	288	17.9	17.2	19.1
Upper	14	43.8	50.3	820	51.0	62.5	42.4
Unknown	2	6.3	3.2	90	5.6	3.7	0.0
Total	32	100.0	100.0	1,609	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	43	13.0	8.3	3,107	6.4	4.7	22.5
Moderate	65	19.6	18.9	6,612	13.6	13.8	16.0
Middle	70	21.1	21.0	8,553	17.6	18.6	19.1
Upper	101	30.5	38.1	22,198	45.7	49.0	42.4
Unknown	52	15.7	13.7	8,101	16.7	13.8	0.0
Total	331	100.0	100.0	48,571	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	6	19.4	9.2	165	12.1	5.6	22.5
Moderate	6	19.4	17.7	180	13.2	12.0	16.0
Middle	7	22.6	22.9	254	18.6	21.0	19.1
Upper	11	35.5	48.0	719	52.6	59.8	42.4
Unknown	1	3.2	2.3	50	3.7	1.7	0.0
Total	31	100.0	100.0	1,368	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.5	0	0.0	1.7	22.5
Moderate	0	0.0	20.1	0	0.0	16.2	16.0
Middle	0	0.0	25.6	0	0.0	14.0	19.1
Upper	0	0.0	44.2	0	0.0	62.6	42.4
Unknown	0	0.0	5.5	0	0.0	5.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.0	0	0.0	1.0	22.5
Moderate	0	0.0	3.6	0	0.0	4.0	16.0
Middle	0	0.0	0.5	0	0.0	1.3	19.1
Upper	0	0.0	3.1	0	0.0	5.0	42.4
Unknown	0	0.0	91.8	0	0.0	88.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	16	10.1	4.4	1,435	5.0	2.8	5.2
Moderate	29	18.4	14.0	3,446	12.1	9.0	15.5
Middle	54	34.2	41.7	9,919	34.8	38.7	41.5
Upper	59	37.3	39.9	13,704	48.1	49.4	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	158	100.0	100.0	28,504	100.0	100.0	100.0
Refinance Loans							
Low	5	4.5	3.4	326	1.9	2.1	5.2
Moderate	18	16.4	11.0	1,619	9.5	6.8	15.5
Middle	46	41.8	39.7	6,412	37.5	36.3	41.5
Upper	41	37.3	45.9	8,733	51.1	54.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	110	100.0	100.0	17,090	100.0	100.0	100.0
Home Improvement Loans							
Low	1	3.1	3.9	100	6.2	3.2	5.2
Moderate	8	25.0	11.6	313	19.5	8.6	15.5
Middle	15	46.9	38.5	851	52.9	37.5	41.5
Upper	8	25.0	46.0	345	21.4	50.7	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	1,609	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.1	0	0.0	7.7	16.4
Moderate	0	0.0	38.0	0	0.0	39.3	34.2
Middle	1	100.0	30.4	9,000	100.0	43.4	34.6
Upper	0	0.0	13.5	0	0.0	9.6	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	9,000	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	24	7.2	4.1	1,971	3.4	3.3	5.2
Moderate	61	18.4	13.0	5,508	9.6	12.4	15.5
Middle	130	39.2	40.6	26,821	46.6	38.5	41.5
Upper	117	35.2	42.3	23,271	40.4	45.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	332	100.0	100.0	57,571	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	6.5	2.1	110	8.0	1.7	5.2
Moderate	6	19.4	10.5	130	9.5	6.1	15.5
Middle	14	45.2	37.5	639	46.7	31.5	41.5
Upper	9	29.0	49.9	489	35.7	60.7	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	31	100.0	100.0	1,368	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.5	0	0.0	4.5	5.2
Moderate	0	0.0	11.6	0	0.0	6.7	15.5
Middle	0	0.0	35.7	0	0.0	29.0	41.5
Upper	0	0.0	47.2	0	0.0	59.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.6	0	0.0	3.4	5.2
Moderate	0	0.0	20.4	0	0.0	15.6	15.5
Middle	0	0.0	51.0	0	0.0	51.5	41.5
Upper	0	0.0	23.0	0	0.0	29.5	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	33.3	7.6	43	30.1	4.0	30.4
Moderate	0	0.0	20.5	0	0.0	17.8	19.9
Middle	2	66.7	38.6	100	69.9	37.1	17.2
Upper	0	0.0	27.3	0	0.0	37.4	32.5
Unknown	0	0.0	6.1	0	0.0	3.7	0.0
Total	3	100.0	100.0	143	100.0	100.0	100.0
Refinance Loans							
Low	1	50.0	8.8	84	58.3	4.9	30.4
Moderate	0	0.0	19.1	0	0.0	15.3	19.9
Middle	0	0.0	20.6	0	0.0	26.6	17.2
Upper	1	50.0	47.1	60	41.7	48.4	32.5
Unknown	0	0.0	4.4	0	0.0	4.8	0.0
Total	2	100.0	100.0	144	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	12.5	0	0.0	2.3	17.2
Upper	1	100.0	87.5	30	100.0	97.7	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	30	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	25.0	7.4	127	30.4	4.2	30.4
Moderate	1	12.5	20.9	41	9.8	17.0	19.9
Middle	3	37.5	30.0	160	38.3	31.5	17.2
Upper	2	25.0	35.7	90	21.5	42.0	32.5
Unknown	0	0.0	6.1	0	0.0	5.2	0.0
Total	8	100.0	100.0	418	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Charleston, WV MSA #16620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	1	50.0	50.0	41	40.6	44.3	19.9
Middle	1	50.0	10.0	60	59.4	10.2	17.2
Upper	0	0.0	40.0	0	0.0	43.5	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	101	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.1	0	0.0	10.3	30.4
Moderate	0	0.0	33.3	0	0.0	20.9	19.9
Middle	0	0.0	22.2	0	0.0	36.2	17.2
Upper	0	0.0	33.3	0	0.0	32.6	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	30.4
Moderate	0	0.0	0.0	0	0.0	0.0	19.9
Middle	0	0.0	0.0	0	0.0	0.0	17.2
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	33.3	42	29.4	27.2	32.6
Middle	2	66.7	66.7	101	70.6	72.8	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	143	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	39.7	0	0.0	40.7	32.6
Middle	2	100.0	60.3	144	100.0	59.3	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	144	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	12.9	32.6
Middle	1	100.0	75.0	30	100.0	87.1	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	30	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	36.7
Middle	0	0.0	0.0	0	0.0	0.0	63.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	25.0	35.7	102	24.4	32.1	32.6
Middle	6	75.0	64.3	316	75.6	67.9	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	418	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Charleston, WV MSA #16620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	30.0	60	59.4	16.2	32.6
Middle	1	50.0	70.0	41	40.6	83.8	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	101	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	44.4	0	0.0	48.8	32.6
Middle	0	0.0	55.6	0	0.0	51.2	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	66.7	0	0.0	56.2	32.6
Middle	0	0.0	33.3	0	0.0	43.8	67.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	15	12.4	7.1	1,530	7.1	4.1	22.5
Moderate	16	13.2	21.1	1,988	9.2	15.8	16.0
Middle	15	12.4	21.1	2,382	11.1	19.4	19.1
Upper	44	36.4	35.1	11,006	51.2	46.4	42.4
Unknown	31	25.6	15.6	4,597	21.4	14.3	0.0
Total	121	100.0	100.0	21,503	100.0	100.0	100.0
Refinance Loans							
Low	10	12.7	9.7	646	5.8	5.2	22.5
Moderate	17	21.5	15.5	1,611	14.4	10.8	16.0
Middle	16	20.3	18.9	1,617	14.5	16.3	19.1
Upper	28	35.4	39.4	5,400	48.3	52.0	42.4
Unknown	8	10.1	16.5	1,911	17.1	15.7	0.0
Total	79	100.0	100.0	11,185	100.0	100.0	100.0
Home Improvement Loans							
Low	7	21.2	5.6	307	16.5	3.6	22.5
Moderate	5	15.2	12.3	108	5.8	8.8	16.0
Middle	5	15.2	14.0	214	11.5	10.7	19.1
Upper	14	42.4	37.8	1,131	60.8	42.0	42.4
Unknown	2	6.1	30.2	100	5.4	34.8	0.0
Total	33	100.0	100.0	1,860	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	37	12.8	7.5	2,573	7.0	4.3	22.5
Moderate	55	19.0	18.3	4,420	11.9	13.9	16.0
Middle	54	18.7	19.7	4,841	13.1	18.0	19.1
Upper	99	34.3	36.2	18,507	50.0	47.3	42.4
Unknown	44	15.2	18.3	6,658	18.0	16.4	0.0
Total	289	100.0	100.0	36,999	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	5	9.4	10.1	90	4.4	5.8	22.5
Moderate	16	30.2	17.6	590	28.9	12.1	16.0
Middle	18	34.0	23.7	628	30.8	17.0	19.1
Upper	11	20.8	45.7	682	33.4	63.4	42.4
Unknown	3	5.7	2.9	50	2.5	1.8	0.0
Total	53	100.0	100.0	2,040	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.3	0	0.0	2.6	22.5
Moderate	1	33.3	11.4	123	29.9	6.8	16.0
Middle	0	0.0	20.6	0	0.0	16.0	19.1
Upper	2	66.7	34.0	288	70.1	45.7	42.4
Unknown	0	0.0	30.6	0	0.0	26.0	0.0
Total	3	100.0	100.0	411	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.2	0	0.0	0.4	22.5
Moderate	0	0.0	1.2	0	0.0	0.8	16.0
Middle	0	0.0	0.8	0	0.0	0.8	19.1
Upper	0	0.0	1.2	0	0.0	0.4	42.4
Unknown	0	0.0	95.5	0	0.0	97.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	13	10.7	3.7	1,262	5.9	2.4	5.2
Moderate	19	15.7	14.3	2,027	9.4	9.3	15.5
Middle	47	38.8	42.1	7,915	36.8	38.5	41.5
Upper	42	34.7	39.9	10,299	47.9	49.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	121	100.0	100.0	21,503	100.0	100.0	100.0
Refinance Loans							
Low	2	2.5	4.3	283	2.5	3.0	5.2
Moderate	8	10.1	14.0	765	6.8	9.3	15.5
Middle	44	55.7	41.1	5,747	51.4	37.1	41.5
Upper	25	31.6	40.6	4,390	39.2	50.6	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	79	100.0	100.0	11,185	100.0	100.0	100.0
Home Improvement Loans							
Low	4	12.1	3.5	163	8.8	3.0	5.2
Moderate	5	15.2	10.7	188	10.1	8.2	15.5
Middle	10	30.3	38.7	360	19.4	33.5	41.5
Upper	14	42.4	47.1	1,149	61.8	55.3	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	33	100.0	100.0	1,860	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	2	33.3	19.6	416	5.3	7.8	16.4
Moderate	2	33.3	27.3	1,280	16.4	29.9	34.2
Middle	2	33.3	32.2	6,120	78.3	40.8	34.6
Upper	0	0.0	21.0	0	0.0	21.5	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	7,816	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	23	7.8	4.0	2,169	4.8	3.1	5.2
Moderate	40	13.6	13.9	4,380	9.8	11.4	15.5
Middle	133	45.1	41.3	21,446	47.9	38.2	41.5
Upper	99	33.6	40.8	16,820	37.5	47.3	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	295	100.0	100.0	44,815	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	3.8	2.2	45	2.2	0.9	5.2
Moderate	6	11.3	12.3	120	5.9	6.9	15.5
Middle	29	54.7	37.1	1,049	51.4	33.0	41.5
Upper	16	30.2	48.4	526	40.5	59.3	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	53	100.0	100.0	2,040	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.5	0	0.0	2.7	5.2
Moderate	0	0.0	7.2	0	0.0	7.2	15.5
Middle	1	33.3	39.8	255	62.0	39.4	41.5
Upper	2	66.7	50.4	156	38.0	50.8	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	411	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.6	0	0.0	7.9	5.2
Moderate	0	0.0	20.5	0	0.0	16.0	15.5
Middle	0	0.0	42.6	0	0.0	36.9	41.5
Upper	0	0.0	30.3	0	0.0	39.3	37.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending Tables

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lexington-Fayette, KY MSA #30460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	35	45.5	52.5	4,477	26.7	37.8	91.6
Over \$1 Million	32	41.6		11,160	66.7		7.4
Revenue Unknown	10	13.0		1,101	6.6		1.0
Total	77	100.0		16,738	100.0		100.0
By Loan Size							
\$100,000 or Less	34	44.2	92.1	1,794	10.7	32.7	
\$100,001 - \$250,000	18	23.4	3.9	2,828	16.9	15.8	
\$250,001 - \$1 Million	25	32.5	4.0	12,116	72.4	51.5	
Total	77	100.0	100.0	16,738	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	19	54.3		1,050	23.5		
\$100,001 - \$250,000	12	34.3		1,855	41.4		
\$250,001 - \$1 Million	4	11.4		1,572	35.1		
Total	35	100.0		4,477	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	2	2.6	3.8	359	2.1	3.7	3.4
Moderate	10	13.0	18.1	3,206	19.2	20.4	19.7
Middle	29	37.7	36.4	4,950	29.6	34.5	35.6
Upper	34	44.2	36.8	7,903	47.2	34.8	35.6
Unknown	2	2.6	4.4	320	1.9	6.5	5.7
Total	77	100.0	100.0	16,738	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Lexington-Fayette, KY MSA #30460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	144	35.7	50.6	6,242	20.8	34.0	91.6
Over \$1 Million	58	14.4		13,742	45.7		7.5
Revenue Unknown	201	49.9		10,089	33.5		0.9
Total	403	100.0		30,073	100.0		100.0
By Loan Size							
\$100,000 or Less	334	82.9	88.7	8,000	26.6	28.5	
\$100,001 - \$250,000	32	7.9	6.0	5,236	17.4	18.6	
\$250,001 - \$1 Million	37	9.2	5.4	16,838	56.0	52.9	
Total	403	100.0	100.0	30,073	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	131	91.0		2,764	44.3		
\$100,001 - \$250,000	9	6.3		1,435	23.0		
\$250,001 - \$1 Million	4	2.8		2,043	32.7		
Total	144	100.0		6,242	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2017-2023 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#	\$(000)	%	\$(000)	
Low	32	7.9	6.3	2,023	6.7	9.0	6.5
Moderate	40	9.9	15.2	2,489	8.3	14.3	17.0
Middle	190	47.1	43.8	11,686	38.9	49.3	44.3
Upper	141	35.0	34.4	13,875	46.1	27.3	32.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	403	100.0	100.0	30,073	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2017-2023 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lexington-Fayette, KY MSA #30460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	195	44.0	40.3	7,802	22.4	26.0	91.3
Over \$1 Million	77	17.4		14,159	40.6		7.9
Revenue Unknown	171	38.6		12,909	37.0		0.9
Total	443	100.0		34,870	100.0		100.0
\$100,000 or Less	357	80.6	84.0	10,720	30.7	27.5	
\$100,001 - \$250,000	50	11.3	9.1	7,569	21.7	21.5	
\$250,001 - \$1 Million	36	8.1	6.9	16,581	47.6	51.0	
Total	443	100.0	100.0	34,870	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	183	93.8		4,910	62.9		
\$100,001 - \$250,000	8	4.1		1,119	14.3		
\$250,001 - \$1 Million	4	2.1		1,773	22.7		
Total	195	100.0		7,802	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	25	5.6	6.9	2,241	6.4	8.7	6.6
Moderate	59	13.3	15.1	3,062	8.8	13.9	17.0
Middle	203	45.8	44.2	13,188	37.8	49.7	44.5
Upper	156	35.2	33.7	16,379	47.0	27.7	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	443	100.0	100.0	34,870	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2013 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lexington-Fayette, KY MSA #30460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	43	46.7	46.2	5,205	32.9	38.0	91.1
Over \$1 Million	38	41.3		8,205	51.9		8.0
Revenue Unknown	11	12.0		2,387	15.1		0.8
Total	92	100.0		15,797	100.0		100.0
By Loan Size							
\$100,000 or Less	44	47.8	91.0	1,583	10.0	30.8	
\$100,001 - \$250,000	24	26.1	4.6	3,630	23.0	17.6	
\$250,001 - \$1 Million	24	26.1	4.4	10,584	67.0	51.6	
Total	92	100.0	100.0	15,797	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	32	74.4		1,107	21.3		
\$100,001 - \$250,000	4	9.3		602	11.6		
\$250,001 - \$1 Million	7	16.3		3,496	67.2		
Total	43	100.0		5,205	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	3	3.3	6.6	359	2.3	7.6	6.6
Moderate	13	14.1	16.4	1,305	8.3	15.1	16.8
Middle	36	39.1	42.4	3,873	24.5	48.0	44.4
Upper	40	43.5	33.5	10,260	64.9	29.1	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	92	100.0	100.0	15,797	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Data & Bradstreet Data 2012-2013 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lexington-Fayette, KY MSA #30460							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	66	48.9	44.0	6,413	33.1	36.4	90.9
Over \$1 Million	55	40.7		11,433	59.1		8.0
Revenue Unknown	14	10.4		1,505	7.8		1.0
Total	135	100.0		19,351	100.0		100.0
By Loan Size							
\$100,000 or Less	79	58.5	90.7	3,338	17.2	29.9	
\$100,001 - \$250,000	36	26.7	4.6	6,353	32.8	17.1	
\$250,001 - \$1 Million	20	14.8	4.7	9,660	49.9	52.9	
Total	135	100.0	100.0	19,351	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	55	83.3		2,037	31.8		
\$100,001 - \$250,000	5	7.6		809	12.6		
\$250,001 - \$1 Million	6	9.1		3,567	55.6		
Total	66	100.0		6,413	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Income Level of Geography							
Assessment Area: Lexington-Fayette, KY MSA #30460							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	4.4	6.0	364	1.9	8.7	6.2
Moderate	18	13.3	16.8	3,041	15.7	15.0	16.5
Middle	43	31.9	43.4	4,558	23.6	47.2	44.0
Upper	68	50.4	32.8	11,388	58.8	28.8	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	135	100.0	100.0	19,351	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data</i> <i>2018 Dun & Bradstreet Data</i> <i>2011-2013 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

APPENDIX H

GLOSSARY OF TERMS

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenue of \$1.0 million or less; or, activities that revitalize or stabilize LMI geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or,
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of LMI individuals.

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.

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, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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