



**Union Savings Bank Community  
Reinvestment Act (CRA) Public File**

# **Union Savings Bank**

## **CRA Public File Index**

- 1. CRA Statement**
- 2. Branch Listing**
- 3. Branches Opened and Closed**
- 4. Service Fee Schedule**
- 5. CRA Public Notice**
- 6. HMDA Public Notice**
- 7. Assessment Area Maps and Census Tract demographics**
- 8. Public Comments pertaining to Bank's CRA performance and Bank response for current year and previous two calendar years**
- 9. CRA Disclosure Statement – most recent two years available**
- 10. Federal Regulator's CRA Performance Evaluation**

**October 2024**

## **COMMUNITY REINVESTMENT ACT STATEMENT**

of

### **UNION SAVINGS BANK**

In accordance with the provisions of the Community Reinvestment Act of 1977 and FDIC Regulations 12 CFR Part 345, the following is the CRA statement of Union Savings Bank, located at 8805 Governors Hill DR, Cincinnati, OH 45249-3314.

Union Savings Bank is an Ohio State chartered, federally insured savings and loan association, which is dedicated to serving the various savings and credit needs of the citizens of our community.

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

#### **Types of Loans**

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

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

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

#### **Deposit Relationships**

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

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

### **Local Community Boundary Lines**

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

Cincinnati, OH	All of Butler, Clermont, Hamilton and Warren Counties
Dayton, OH	All of Greene, Miami and Montgomery Counties
Columbus, OH	All of Delaware, Fairfield and Franklin Counties
Cleveland, OH	All of Cuyahoga County
Chillicothe, OH	All of Ross County
Washington Courthouse, OH	All of Fayette County
Indianapolis, IN	All of Hamilton, Johnson and Marion Counties
Bloomington, IN	All of Monroe County
Columbus, IN	All of Bartholomew County
Ft. Wayne, IN	All of Allen County
Pittsburgh, PA	All of Allegheny County

The efforts of Union Savings Bank to put forth credit related programs is evidenced by the variety of loan products available to customers and prospective customers. The Bank offers standard mortgage products available through the secondary market along with a range of portfolio products.

Regional Managers have met monthly to discuss new and exciting opportunities in their regions and collaborate with other team members while driving change in their lending performance. Some of the strategies that have been implemented this year are:

- All regional managers were provided grant information to strengthen partnerships through grant-writing, schedule training and work with their clients to assist with home buyer education and/or financial literacy programs.
- Lunch and learns provided with realtors to ensure that they were aware of the programs and services that the bank has to offer, specifically targeted to realtors that serve LMI communities.
- Met with realtors in the rebuild/revitalization in several regions to discuss opportunities for financing on the construction or end loan financing for developers and individuals alike.
- Welcome Home grants were provided, maximum number of borrowers provided down payment assistance.
- Loan Officers met with Fort Wayne Planning Commission, regarding “The missing teeth tracts” for where the city is looking to build new affordable homes, gap coverage for lack of comparable sales, etc.
- Loan Officers met with Royal Developments and Fort Wayne Community Development for the Innovative Housing Showcase showcasing the transformation of urban spaces through innovative infill housing solutions and community development in Indiana.
- Loan Officers met with Indianapolis area community development groups to strengthen relationships and potentially join a Board of one of the organizations.
- Loan Officers continued relationship building with INHP. Discussed \$3,000 closing cost contribution, low to no cost HELOC, and efforts to offer lending for affordable rents. Officers will attend INHP events to continue to show the Bank’s support and begin homebuyer education classes.
- Indiana LOs and Sales Managers are focusing services to directly interface with customers with loan potential and opportunities to serve the communities in a homebuyer capacity and financial literacy.
- The Bank will be sending out targeted advertising with special pricing to LMI census tracts.
- Loan Officers are working with insurance agents and realtors on getting affordable housing leads.
- The Bank’s list of previous Community Development loans was evaluated to determine if there are further opportunities for community development.
- The Bank’s current customer list of LMI geographical borrowers was evaluated to determine if a refinance into a lower rate and payment would be of benefit.
- The Bank’s current customer list of LMI geographical borrowers was also evaluated to offer a Home Equity Line of Credit at a lower rate or no cost.

Union Savings Bank is dedicated to the principle that good marketing efforts, products and customer service goals are synonymous with the spirit of the Community Reinvestment Act. The committed efforts of Union Savings Bank to reach the communities that it serves can be evidenced by the Bank’s extensive advertising. Advertising is primarily through major metropolitan and minority newspapers located in our assessment areas. On occasion, however, the Bank has also used radio and other community circulars as a means of marketing the Bank’s products and services. The Bank has also expanded its efforts through digitization. The Bank is taking a targeted approach through digital efforts through advertisement, the Bank’s website, and use of social media channels. The Bank re-created 6 different advertisements to be used in newspapers and for fliers at homebuyer education classes in early 2024. The Bank has spent over \$41,000 in marketing and advertising specifically focused on LMI borrowers and/or areas in 2024. A postcard campaign with special rates and discounts for LMI areas is set to commence in late October.

As part of the Bank’s commitment to outreach, 6 informational videos were created providing potential homebuyers and the general public information on the homebuying process and general banking information. These videos will be showcased through the Columbus Urban League, available for any consumer to access, as well as posted on the Bank’s public website and shared via social media.

The Bank prides itself on innovative and flexible loan programs that we offer. During the 1st quarter of 2024, the Bank launched the availability of Freddie Mac's Home Possible loan program through our retail channel, a program specifically designed for low to moderate income borrowers. This allows borrowers to have as little as 3% down payment and reduced fees. Borrowers originating through our retail channel will also have the availability of our low closing costs, but still eligible for our Closing Cost Assistance Program if the property location qualifies. In addition, the Bank has marketed Freddie Mac's Very Low-Income Program (VLIP), a down payment assistance of \$2,500 for borrowers with very low income. The Bank has provided 15 customers with the VLIP down payment assistance and originated 45 Home Possible loans since the programs launch.

Home Possible Originations		
MSA	Count	Loan Amount
17140 Cincinnati OH	16	2,767,470
17410 Cleveland OH	1	176,000
18140 Columbus OH	4	696,350
19430 Dayton OH	13	1,787,600
23060 FT Wayne IN	4	766,700
26900 Indianapolis IN	4	767,100
Outside AA Clinton County	1	229,890
Outside AA Huntington County	1	115,900
Outside AA Lorraine County	1	92,150
<b>Grand Total</b>	<b>45</b>	<b>7,399,160</b>

In 2023 the Bank enhanced the previous Home Improvement Product it created, renaming it the Mortgage Retention Program, allowing customers to use these funds to also pay for increases in property tax and homeowner's insurance associated with their mortgage. This loan is a forgivable balance over the term of the loan. The Bank typically originates these loans in late 3rd and 4th quarter of the year.

Overall, the Bank has originated 16% of its total volume in our innovative and flexible loan programs including HomePossible through the Retail Channel.

Innovative and Flexible Lending Programs		
Program	Count	Amount
CRA Refinance or Purchase	137	25,831,371
Mortgage Retention Program	0	0
FHA	342	74,878,696
VA	121	39,807,268
USDA	18	3,565,850
<b>Totals</b>	<b>618</b>	<b>144,083,185</b>

Union Savings Bank has participated with a number of third-party organizations such as FHLB Welcome Home, ADDI Grants, Communities First, OHFA, Neighborworks, and IHCD that provide down payment assistance for qualified borrowers. In addition, the Bank provided funding to 140 borrowers in 2023 to assist with their closing costs. Year to date 2024, the Bank provided 80 borrowers with down payment assistance from a variety of programs, including Welcome Home, Hero Credit, VLIP, OHFA, PHFA and others. 63 of these customers were inside the Bank's assessment area.

Third Party DownPayment Assistance/Grants																					
Program ▾																					
AA Region	Count	Amount	Hero Credit		KFIT		NHS Grant		OHFA		Welcome Home		VLIP		Communities 1st Grant		Total Count	Total Amount			
			Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount					
17140 Cincinnati OH							1	7,500		6	53,850		15	300,000		3	7,500		25	368,850	
18140 Columbus OH										3	42,825		2	40,000		1	2,500		6	85,325	
19430 Dayton OH										6	47,174		7	140,000		7	17,500	2	8,908	22	213,582
23060 Ft Wayne IN																1	1,548		1	1,548	
26900 Indianapolis IN		1	1,900													3	4,219		4	6,119	
38300 Pittsburgh PA					4	30,705													4	30,705	
99999 Chillicothe OH												1	20,000						1	20,000	
Grand Total	1	1,900		4	30,705		1	7,500		15	143,849		25	500,000		15	33,267	2	8,908	63	726,129

In late 2022 the Bank enhanced the Closing Cost Credit Program, available to all properties in our assessment area that are located in an LMI Tract or an MMT Tract if the loan is originated through our Correspondent Channel, bringing closing costs down significantly for borrowers. In 2024, the Bank expanded the use of the Closing Cost Credit Program to the Home Possible program offered through the Retail Channel. Year to date 2024, the Bank has provided 157 borrowers in LMI tracts with closing cost assistance, funded by the Bank, in the amount of \$358,355.

USB Closing Cost Assistance LMI		
Region	Count	Sum of Credit
17140 Cincinnati OH	51	118,183
17410 Cleveland OH	4	11,332
18140 Columbus OH	14	30,000
19430 Dayton OH	52	117,948
23060 Ft Wayne IN	5	3,000
26900 Indianapolis IN	23	58,071
38300 Pittsburgh PA	6	16,821
Non-AA	2	3,000
<b>Grand Total</b>	<b>157</b>	<b>358,355</b>

Loan Originators throughout our regions are meeting with realtors that have or had properties located in LMI tracts, ensuring they are aware of the loan programs available through Union Savings. The Bank also utilized software for loans previously originated by other financial institutions, reaching out to those borrowers directly for the opportunity to refinance to reduce payments, provide a Home Equity Line of Credit or other mortgage related needs. Loan Officers in our Dayton, Indianapolis, and Columbus offices have met with developers that have plans to build affordable housing to discuss opportunities to provide financing to the developers or the end buyers. It is important to note that due to the rate environment, refinance opportunities are not always in the best interest of the client. In addition, for purchases, it is an increasingly competitive market, as there is limited amount of loans in the LMI space and all financial institutions are reducing rates and fees to lock in borrowers. Potential borrowers are also struggling in ability to repay, as student loans have gone into repayment and credit card debt continues to rise. Credit extended to all segments of the community shall be offered in a manner consistent with safe and sound lending practices. Union Savings Bank does not and will not discriminate against any applicant.

The Bank continues to work hard to lend in LMI communities as demonstrated by all of the marketing and outreach we have completed, the services we have provided and the relationships that we have built and continue to nurture. 2024 has brought high interest rates, increased consumer debt and a nationwide shortage of affordable homes. The tables below reflect our progress as to what percentage of loans are made to low-to-moderate income, broken out by geography and borrower profile. **Through September 2024, 30.5% of the Bank's volume in its assessment area has been in LMI areas and/or to LMI borrowers.** The Bank has 6 markets that have generated only 285 loans combined so far this year- Ft. Wayne, IN, Columbus, IN, Bloomington IN, Chillicothe, OH, Cleveland, OH and Washington Courthouse, OH. The Bank's largest markets are Cincinnati, Dayton, Columbus OH, and Indianapolis.

9/30/2024 with conventional excludes

## By Geography

Region	Purchase					Refinance					HELOC				
	2023	YTD % 2024	2024 Goal	Units YTD	Vol YTD \$(000s)	2023	YTD % 2024	2024 Goal	Units YTD	Vol YTD \$(000s)	2023	YTD % 2024	2024 Goal	Units YTD	Vol YTD \$(000s)
<b>Cincinnati</b>	692					215					358				
Low	2.4%	2.3%	4.5%	16	2,333	2.3%	2.8%	3.7%	6	1,149	1.0%	2.0%	1.7%	7	383
Moderate	15.0%	14.3%	24.4%	99	25,656	12.5%	11.6%	21.1%	25	4,155	15.3%	9.2%	13.9%	33	2,342
<b>Dayton</b>	658					141					150				
Low	2.5%	2.3%	5.3%	15	2,592	1.9%	0.0%	4.8%	0	0	2.2%	2.0%	3.2%	3	334
Moderate	13.6%	10.3%	19.8%	68	12,223	10.1%	9.9%	17.1%	14	2,159	13.6%	6.7%	14.0%	10	711
<b>Columbus, OH</b>	394					129					170				
Low	3.7%	3.6%	7.9%	14	3,600	4.7%	3.9%	9.3%	5	981	1.8%	2.4%	3.2%	4	205
Moderate	9.1%	12.2%	17.2%	48	10,272	11.5%	9.3%	19.7%	12	1,757	13.1%	6.5%	12.2%	11	1,134
<b>Indianapolis</b>	244					68					102				
Low	2.6%	3.7%	8.2%	9	1,519	2.4%	10.3%	8.0%	7	887	5.0%	2.0%	3.4%	2	120
Moderate	11.8%	13.9%	19.0%	34	7,835	12.2%	11.8%	22.5%	8	1,435	11.7%	16.7%	12.8%	17	886
<b>Ft Wayne</b>	95					17					30				
Low	0.6%	1.1%	3.1%	1	194	0.0%	5.9%	2.8%	1	112	13.0%	0.0%	1.1%	0	0
Moderate	12.8%	7.4%	21.2%	7	1,353	10.0%	23.5%	18.3%	4	602	4.3%	20.0%	10.8%	6	225
<b>Bloomington</b>	7					2					4				
Low	5.9%	0.0%	3.1%	0	0	0.0%	0.0%	4.5%	0	0	0.0%	0.0%	2.5%	0	0
Moderate	11.8%	0.0%	12.9%	0	0	0.0%	0.0%	13.3%	0	0	0.0%	0.0%	10.4%	0	0
<b>Columbus, IN</b>	21					11					7				
Low	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0
Moderate	17.6%	9.5%	21.1%	2	322	0.0%	9.1%	18.6%	1	212	6.7%	14.3%	12.0%	1	25
<b>Pittsburgh</b>	125					25					11				
Low	3.2%	3.2%	3.2%	4	594	0.0%	4.0%	4.4%	1	335	0.0%	0.0%	1.9%	0	0
Moderate	10.3%	15.2%	15.7%	19	2,882	16.2%	16.0%	17.4%	4	551	14.3%	0.0%	11.0%	0	0
<b>Cleveland</b>	57					10					3				
Low	1.6%	10.5%	9.4%	6	658	0.0%	0.0%	8.1%	0	0	20.0%	0.0%	4.0%	0	0
Moderate	35.5%	17.5%	22.8%	10	2,538	0.0%	0.0%	21.8%	0	0	40.0%	0.0%	13.3%	0	0
<b>Chillicothe</b>	4					0					3				
Low	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0
Moderate	0.0%	0.0%	18.9%	0	0	0.0%	0.0%	12.2%	0	0	0.0%	0.0%	11.7%	0	0
<b>Washington Court House</b>	7					3					4				
Low	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0	N/a	N/a	N/a	0	0
Moderate	14.3%	0.0%	17.2%	0	0	0.0%	33.3%	14.2%	1	129	0.0%	0.0%	8.7%	0	0



By Borrower Income Level															
	Purchase					Refinance					HELOC				
Region	2023	YTD % 2024	24 Goal	Units YTD	Vol YTD \$(000s)	2023	YTD % 2024	24 Goal	Units YTD	Vol YTD \$(000s)	2023	YTD % 2024	24 Goal	Units YTD	Vol YTD \$(000s)
Cincinnati	692					215					358				
Low	5.0%	2.7%	9.2%	19	2,856	9.3%	7.4%	14.5%	16	1,333	11.1%	7.8%	10.3%	28	845
Moderate	16.9%	18.2%	21.7%	126	24,986	23.2%	18.6%	22.8%	40	5,657	16.1%	16.2%	18.3%	58	3,625
Dayton	658					141					150				
Low	6.4%	6.2%	9.7%	41	4,805	8.9%	4.3%	14.9%	6	507	3.8%	4.7%	12.7%	7	258
Moderate	19.3%	18.8%	20.5%	124	22,165	25.3%	20.6%	22.1%	29	4,275	17.4%	13.3%	21.2%	20	1,095
Columbus, OH	394					129					170				
Low	2.6%	1.5%	6.1%	6	860	4.2%	3.1%	11.7%	4	270	4.8%	3.5%	8.2%	6	339
Moderate	8.5%	10.9%	19.4%	43	9,006	17.7%	12.4%	21.5%	16	2,745	16.1%	10.6%	17.7%	18	1,165
Indianapolis	244					68					102				
Low	2.4%	3.7%	8.2%	9	1,367	6.1%	5.9%	14.4%	4	206	3.3%	3.9%	10.2%	4	78
Moderate	15.7%	13.5%	22.0%	33	6,624	18.3%	14.7%	23.1%	10	1,411	22.5%	25.5%	17.2%	26	1,295
Ft Wayne	95					17					30				
Low	2.6%	3.2%	10.6%	3	445	10.0%	11.8%	14.6%	2	222	8.7%	10.0%	9.6%	3	95
Moderate	17.9%	17.9%	24.3%	17	3,295	15.0%	29.4%	25.6%	5	780	26.1%	30.0%	22.2%	9	378
Bloomington	7					2					4				
Low	0.0%	14.3%	4.7%	1	80	0.0%	0.0%	13.9%	0	0	0.0%	0.0%	7.9%	0	0
Moderate	11.8%	14.3%	18.7%	1	200	0.0%	50.0%	20.4%	1	150	0.0%	50.0%	16.6%	2	103
Columbus, IN	21					11					7				
Low	2.9%	0.0%	10.8%	0	0	0.0%	0.0%	18.9%	0	0	13.3%	0.0%	14.8%	0	0
Moderate	14.7%	19.0%	25.1%	4	527	25.0%	0.0%	22.1%	0	0	13.3%	14.3%	19.4%	1	75
Pittsburgh	125					25					11				
Low	7.1%	7.2%	9.0%	9	1,167	2.7%	8.0%	14.9%	2	191	0.0%	0.0%	12.7%	0	0
Moderate	9.6%	16.8%	20.0%	21	3,222	21.6%	20.0%	24.6%	5	864	0.0%	9.1%	20.0%	1	75
Cleveland	57					10					3				
Low	7.1%	10.5%	10.0%	6	886	0.0%	0.0%	13.6%	0	0	20.0%	0.0%	10.8%	0	0
Moderate	25.0%	24.6%	23.2%	14	2,389	20.0%	10.0%	24.0%	1	148	20.0%	33.3%	20.3%	1	12
Chillicothe	4					0					3				
Low	0.0%	25.0%	6.6%	1	92	0.0%	0.0%	8.9%	0	0	0.0%	33.3%	9.2%	1	100
Moderate	50.0%	25.0%	28.6%	1	124	0.0%	0.0%	21.4%	0	0	25.0%	33.3%	15.5%	1	65
Washington Court House	7					3					4				
Low	28.6%	0.0%	5.7%	0	0	50.0%	0.0%	13.5%	0	0	0.0%	0.0%	5.8%	0	0
Moderate	0.0%	57.1%	26.3%	4	599	0.0%	0.0%	26.4%	0	0	100%	25.0%	26.0%	1	30

In 2023 the Bank originated over \$23 Million dollars in Community Development Loans; \$13MM of that will be included in our future evaluation. In the State of Indiana, the Bank originated 3 Community Development loans and through the 3<sup>rd</sup> Quarter 2024, the Bank has originated almost \$6 million dollars of Community Development loans for a total of \$19MM in our next evaluation. In the previous three evaluations, the bank averaged between \$9.1MM and \$11.9MM per year of each evaluation period. The bank is on pace to average \$13.8MM per year in the current evaluation period. Regional Managers continue to discuss opportunities with developers and owners of apartment buildings to discuss financing opportunities.

In Q1 2024 the Bank launched guidelines to staff for Multi-Family and Apartment Lending, specifically designed to assist loan officers with obtaining additional Community Development loans. Loan Officers created mailings to apartment owners to offer a refinance or home improvement loan in the targeted areas.

Several Community Development loans have been offered but were not accepted:

- A \$1.5M loan for four buildings consisting of seven attached single-family dwellings, developed as part of the Dayton Recovery Plan Housing Improvement Program. The Dayton Recovery Plan includes targeted investments in vacant home rehabilitations and repairs, grants for owner-occupied homes to preserve existing housing while improving safety, new home construction in targeted neighborhoods, and demolition of nuisance structures.
- A \$1.2M loan for eight affordable housing units in a low-income tract in Indianapolis. The Martindale Brightwood project received funding from the Indianapolis Urban League – Indianapolis African American Quality of Life Initiative and the City of Indianapolis provided funds from the American Rescue Plan Act.
- A \$200K loan for two 6-unit affordable rentals in a moderate-income tract in Columbus.

The Bank has continued to explore additional innovative ways to meet the community development needs of our assessment area:

- The Bank began meeting with RiverHills Bank in August to learn about participation in Low-Income Housing Tax Credit loans. The Bank has agreed to become a participant bank, which will allow USB and RiverHills, a leader in LIHTC lending, to finance more projects to meet the low-income housing needs of our communities.
- In September, Bank leaders met with Minority Depository Institution, Warsaw Federal, to discuss a Tier 1 capital investment, purchases and participation in CRA qualified loans, USB deposits at Warsaw, and renting out office space to Warsaw as their operations expand.
- A meeting with FHLB Cincinnati was utilized to discuss how to better leverage the Bank's membership, including participation in the Community Investment Cash Advance and Zero Interest Fund options.
- The Bank is focused on improving its communities and is in continuing conversations with the Cincinnati Development Fund, Local Initiatives Support Corporation, and others to strengthen its ability to do so.

In addition, the Bank continues to work with The Habitat for Humanity. USB was the lead bank in the creation, development, and implementation of this loan pool partnership with the Habitat for Humanity of Greater Cincinnati. Habitat for Humanity sells loans to the loan pool funded by five community banks. The loan pool proceeds provide liquidity and free up working capital for Habitat for Humanity, which is then able to build more homes for low- and moderate-income families. This loan pool is innovative, complex, and responsive to AA credit needs for low- and moderate-income individuals. Through Q3 2024, the Bank contributed \$99,043 which will be reported as a third-party consortium loan on our Small Business LAR. The Bank also agreed to another pool of funds for additional participation into the program.

Throughout the second half of 2023 Bank employees provided over 115 qualifying CRA Service opportunities (245 hours) to organizations and/or borrowers that are in or are LMI areas. Furthermore, through the 3<sup>rd</sup> quarter of 2024, Bank employees provided 143 qualifying CRA Service opportunities (523 hours) to organizations and/or borrowers that are in or are LMI areas. 67 of these qualifying services (397 hours) were provided in the first half of the year. Through the 3<sup>rd</sup> quarter of 2024, Bank employees provided hours of qualifying services at 76 different opportunities (126 hours) including financial literacy, homebuyer education classes and tax preparation. Of these 76 third quarter service opportunities, 51 were in the State of Indiana, 24 in the state of Ohio and 1 in the state of Pennsylvania. Regional Managers have been utilizing a more targeted approach with services, leveraging the strong strategic partner base and providing services that are more likely to result in loan applications. This further demonstrates our commitment to working with organizations and potential borrowers on the path to homeownership and financial education. Through September, the Bank has also spent over \$46,000 in sponsorships of CRA Events in 2024, of that \$13,000 is in the State of Indiana.

In addition to CRA qualified services, bank employees regularly volunteer for community service that is highly impactful to low- and moderate-income individuals. In May, employees put together 60 bed kits for Sleep in Heavenly Peace, helping children off the floor and into their own bed. Employees spent two days in early August partnering with Matthew 25 Ministries to stuff back-to-school supplies into 6,800 backpacks for underprivileged children. Other services include evenings serving meals at the local men's and women's shelters. Overall, employees submitted an additional 319 service events that did not qualify for CRA credit.

The Board of Directors, Management, loan officers and originators have also been actively involved in various community organizations, as well as in direct contact with realtors as another means of assessing the credit needs of our communities. A few notable events through the 3<sup>rd</sup> quarter of 2024 have been:

- Keith Borders and several members of our loan origination team, represented the Bank as the presenting sponsor at OwnBLK in Cincinnati, OH where over 60 citizens learned about homeownership and financial education.
- Employees helped individuals prepare and file their tax returns
- In Indiana, worked with the Indiana Black Chamber of Commerce, presenting to over 50 people that were seeking to start businesses in low income communities.

The Bank started participation in the Ohio Homebuyer Plus Savings Plan in July. Ohio Homebuyer Plus creates a specialized, tax-advantaged savings account to assist Ohioans on their homebuying journey. Individuals who open an account will have access to above-market interest rates and may qualify for certain Ohio state income tax deductions. 367 accounts were opened through the third quarter.

The Bank is deeply committed to investing in the communities it serves. Through Q3 2024, the Bank has invested in qualified donations, grants, down payment assistance programs and investments in the amount of \$2,296,126. In addition, the Bank continues to have its investment of over \$7 million dollars across the region through a CRA Qualified Investment Fund.

- The Bank provided investments and grants totaling \$932,400 to strategic partners year to date. These partnerships continue to lay important foundational work for the programs they provide as well as opportunity for the Bank to provide services and potential loan customers.
- The Bank invested \$46,973 in sponsorships that directly impact its communities.
- The Bank invested \$958,398 in eliminating balances of customers with the Special Home Improvement loans YTD 2024.
- Year to date 2024, the Bank has provided 157 borrowers in LMI tracts with closing cost assistance, funded by the Bank, in the amount of \$358,355.

In addition to the more than \$10MM already invested, the Bank has committed to \$593,500 in 2025 from previous years multi-year grants, plus additional grants and sponsorships forthcoming, demonstrating a lasting promise to support the development of the communities it serves.

## Branch List

### CINCINNATI / MIDDELTOWN REGION

GOVERNORS HILL (Region Office) 8805 Governors Hill Drive Cincinnati, OH 45249-3314 <i>Census Tract 0243.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jun-22
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
KEMPER 8534 E. Kemper Road Cincinnati, OH 45249-3701 <i>Census Tract 0243.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	May-89
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
	ATM		
BEECHMONT 2137 Beechmont Avenue Cincinnati, OH 45230-5414 <i>Census Tract 0046.02 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-01
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
DEER PARK 8320 Plainfield Road Cincinnati, OH 45236-2440 <i>Census Tract 0237.01 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-93
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
EASTGATE 843 Eastgate South Drive Cincinnati, OH 45245-1547 <i>Census Tract 0413.06 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-06
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FAIRFIELD 721 Wessel Drive Cincinnati, OH 45014-3611 <i>Census Tract 0109.03 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Oct-02
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FOREST PARK 1160 Kemper Meadow Drive Cincinnati, OH 45240-4117 <i>Census Tract 0215.06 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jul-18
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
HAMILTON 1225 Main Street Hamilton, OH 45013 <i>Census Tract 0148.00 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Apr-98
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
HYDE PARK 2691 Madison Road	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jun-14
	Friday	9:00 a.m. – 6:00 p.m.	

Cincinnati, OH 45208-1365 <i>Census Tract 0254.02 (Moderate)</i>	Saturday	9:00 a.m. – 1:00 p.m.	
KENWOOD 7435 Kenwood Road Cincinnati, OH 45236-4410 <i>Census Tract 0240.01 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Apr-14
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
LOVELAND 510 W. Loveland Ave. Cincinnati, OH 45140-2363 <i>Census Tract 0243.03 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-04
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
NORTH COLLEGE HILL 6701 Hamilton Ave. Cincinnati, OH 45224-1009 <i>Census Tract 0218.02 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-91
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
WESTERN HILLS 6393 Glenway Ave. Cincinnati, OH 45211-6305 <i>Census Tract 0210.03 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jul-94
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
WEST CHESTER 7615 Voice of America Centre Dr. West Chester, OH 45069-2795 <i>Census Tract 0111.09 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Sep-11
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

**COLUMBUS REGION:**

DUBLIN (Region Office) 3550 W. Dublin-Granville Road Columbus, OH 43235-7984 <i>Census Tract 0063.87 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-00
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
COLUMBUS 1330 Morse Road Columbus, OH 43229-6332 <i>Census Tract 0069.24 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Sep-97
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
CHILLICOTHE 1240 N. Bridge S. Chillicothe, OH 45601 <i>Census Tract 9563.00 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-23
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
WASHINGTON COURTHOUSE 1050 Washington Ave Washington Courthouse, OH 43160	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Oct-23
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	

Census Tract 9262.00 (Middle)	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
GROVE CITY 4090 Hoover Road Grove City, OH 43123-3605 Census Tract 0097.56 (Middle)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jun-04
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
LANCASTER 1654 E. Main Street Lancaster, OH 43130-3472 Census Tract 0313.00 (Moderate)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Mar-99
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
REYNOLDSBURG 1320 Brice Road Reynoldsburg, OH 43068-2311 Census Tract 0093.83 (Middle)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-94
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
UPPER ARLINGTON 3250 Northwest Blvd. Upper Arlington, OH 43221-2102 Census Tract 0063.23 (Upper)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Apr-06
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
WESTERVILLE 44 S. State Street Westerville, OH 43081-2136 Census Tract 0070.20 (Middle)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-03
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

#### DAYTON REGION

CENTERVILLE (Region Office) 5651 Far Hills Avenue Dayton, OH 45429-2205 Census Tract 0401.01 (Upper)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-96
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
ENGLEWOOD 525 W. National Road Englewood, OH 45324-6250 Census Tract 1251.03 (Upper)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Sep-97
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FAIRBORN 2794 Colonel Glenn Hwy Beavercreek, OH 45324-6250 Census Tract 2101.01 (Upper)	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-06
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FRANKLIN 1040 E. 2 <sup>nd</sup> Street Franklin, OH 45005-1757	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Apr-07
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	

<i>Census Tract 0325.02 (Moderate)</i>	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
KETTERING 3030 Woodman Drive Kettering, OH 45420-1140 <i>Census Tract 0214.00 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Aug-05
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
MIAMISBURG 20 Prestige Plaza Drive Miamisburg, OH 45342-7303 <i>Census Tract 0501.07 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	May-17
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
TROY 14 S. Weston Road Troy, OH 45373-2516 <i>Census Tract 3650.02 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-03
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
XENIA 100 E. Market Street Xenia, OH 45385-3111 <i>Census Tract 2406.00 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Mar-18
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

#### CLEVELAND REGION

CLEVELAND (Region Office) 6400 Rockside Rd Independence, Ohio, 44131-2309 <i>Census Tract 1561.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Nov-22
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

#### INDIANA REGION

INDIANAPOLIS (Region Office) 5881 E. 82 <sup>ND</sup> Street Indianapolis, IN 46250-1794 <i>Census Tract 3301.05 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	May-04
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
GREENWOOD 91 Byrd Way Greenwood, IN 46143-9724 <i>Census Tract 6102.04 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Oct-17
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
BLOOMINGTON 2237 S. Curry Pike Bloomington, IN 47403-3170 <i>Census Tract 0005.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jun-08
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
COLUMBUS 2655 Central Avenue	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Sep-11
	Friday	9:00 a.m. – 6:00 p.m.	

Columbus, IN 47201-3124 <i>Census Tract 0102.00 (Middle)</i>	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FT. WAYNE 1491 W. DuPont Rd. Ft. Wayne, IN 46825-1001 <i>Census Tract 0107.07 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Mar-13
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

**PENNSYLVANIA:**

GIBSONIA 5556 William Flynn Highway Pittsburgh, PA 15044 <i>Census Tract 4080.02 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-18
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
UPPER ST. CLAIR 1614 Washington Road Pittsburgh, PA 15241-1210 <i>Census Tract 4741.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Mar-18
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	

**LOAN PRODUCTION OFFICE ONLY**

FORT WRIGHT (LENDING ONLY) 10 Kyles Lane Covington, KY 41011-5196 <i>Census Tract 0649.00 (Middle)</i>	Mon-Friday	9:00 a.m - 5:00 p.m.	Jun-96
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**UNION SAVINGS BANK**  
**STATEMENT REGARDING BRANCHES OPENED AND CLOSED**

Governor's Hill Branch was opened on June 1, 2022, the Cleveland Branch was opened on November 14, 2022, the Chillicothe Branch was opened February 20, 2023 and the Washington Court House Branch was opened October 12, 2023.

## Union Savings Bank Fee Schedule

Effective November 15, 2023

### PASSBOOK SAVINGS ACCOUNTS:

Daily balance less than \$100	\$ 3.00 per quarter
Lost Passbooks	\$ 3.00 each
Account closing fee if closed within first six months	\$ 5.00

### DEMAND DEPOSIT ACCOUNTS:

FREE CHECKING.....	No Monthly Charge
NOW Checking (No Maintenance Fee if daily balance is $\geq$ \$ 300)	\$ 5.00 per month
(No Per Item Fee if daily balance is $\geq$ \$ 300)	\$ .25 per item
(No Fees if age 55 or over)	
Preferred Checking (No Maintenance Fee if daily balance is $\geq$ \$2,500)	\$10.00 per month
Money Market Plus (No Maintenance Fee if daily balance is $>$ \$ 500)	\$ 5.00 per month
Business Checking (No Maintenance Fee if daily balance is $\geq$ \$ 300)	\$ 5.00 per month
(No Per Item Fee if daily balance is $\geq$ \$ 300)	\$ .25 per item

Check printing charges will vary depending on the style and the number of checks ordered.

### DEPOSIT ACCOUNT FEES:

NSF (Non-Sufficient Fund) / OD (Overdraft) - Return Item or Paid Item Fee	
ACH Paid OD Charge	\$30.00 per item*
ACH Returned OD Charge	\$30.00 per item*
OD/NSF Returned Item Fee	\$30.00 per item*
Paid OD Charge	\$30.00 per item*
Stop Payment Charge	\$25.00 per check
Overdraft Protection (Transfer Charge)	\$ 7.50 per transfer
Collection Items	\$27.50 per item
Returned Deposit Items	\$10.00 per item
Uncollected Funds	\$ 7.50 per item
Court Ordered Payments	\$ 5.00 per item
Cashiers / Bank Checks	\$ 5.00 per check
Certified Check Charge	\$10.00 per check
Money Orders	\$ 2.00 per order
Wire Transfer Fee	\$20.00 per transfer
International Wire Transfer Fee	\$60.00 per transfer
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Microfiche Workup	\$ 1.00 per page, plus \$15.00 per hour, 1 hour min.
Copy of Statement	\$ 5.00 per statement
Account Activity Printout	\$ 1.00 page
Copy of Check or Money Order	\$ 5.00 per copy
Garnishments / Levies	\$50.00 per hour, plus \$15.00 each additional hour
Returned Mail Fee	\$ 5.00 per month

\*NSF/Overdraft Return Item and/or Paid Item Fees may be incurred by a check, in person withdrawal, ATM withdrawal, or other electronic means.

### DEBIT/ATM CARD FEES:

In-Network Withdrawals	<b>FREE</b>
Foreign Transaction fee	Up to 3% of the transaction
Debit / ATM Card Replacement Fee	\$15.00 each

### DORMANT / INACTIVE ACCOUNTS:

If an account remains dormant / inactive for a period of 3 years, a dormant charge of \$15.00 will be assessed each quarter for passbook accounts and \$5.00 per month for statement accounts. After 5 years or as applicable by state law, all funds in an account may become "Unclaimed Funds" as provided for by state law.

*The above fees are subject to change at any time.*



# COMMUNITY REINVESTMENT ACT NOTICE

## UNION SAVINGS BANK

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

Your involvement is encouraged.

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

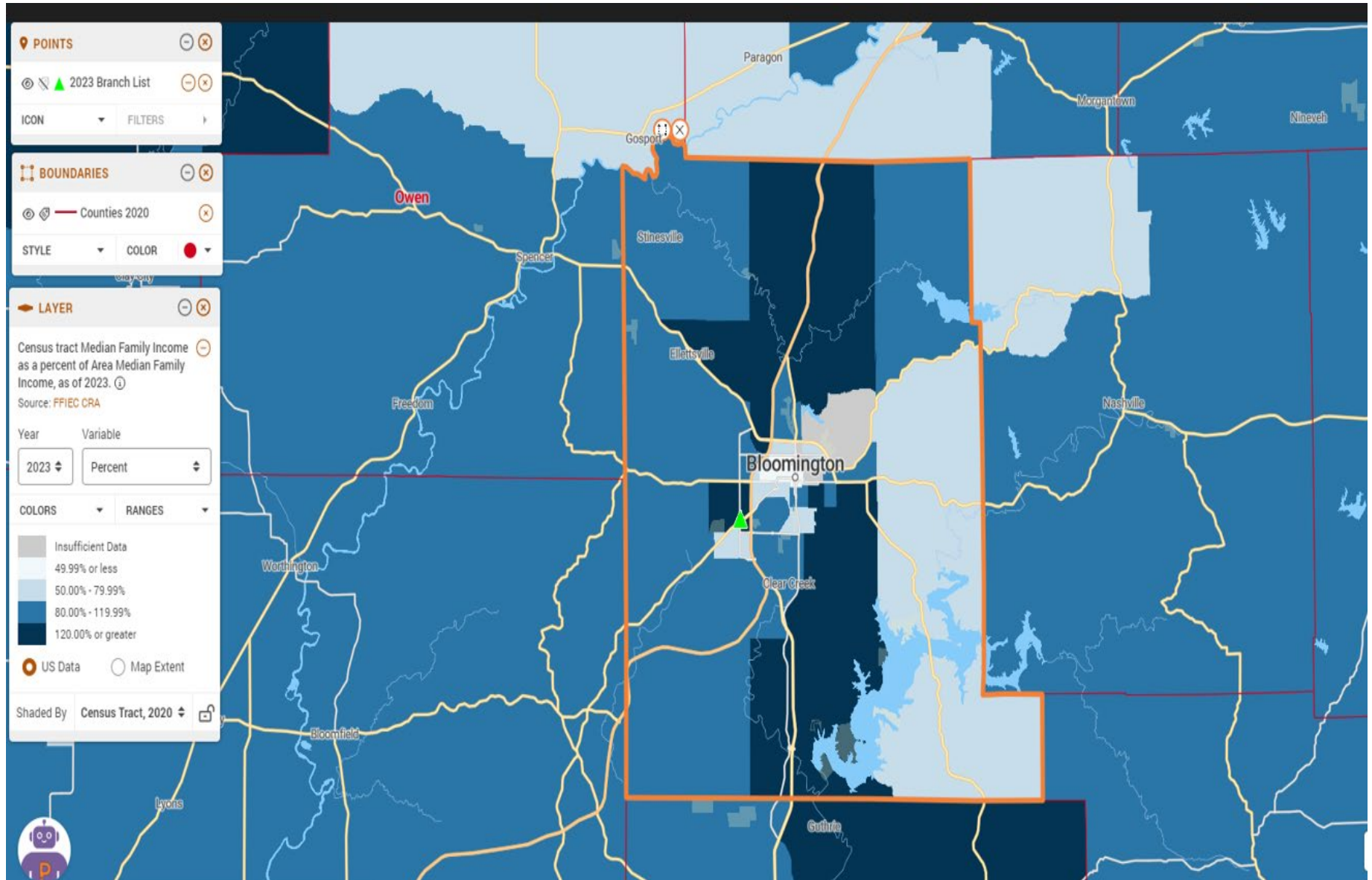
At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the **Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606**. You may send written comments about our performance in helping to meet community credit needs to **Harry G. Yeaggy, President, Union Savings Bank, 8805 Governors Hill DR, Cincinnati, OH 45249-3314** and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

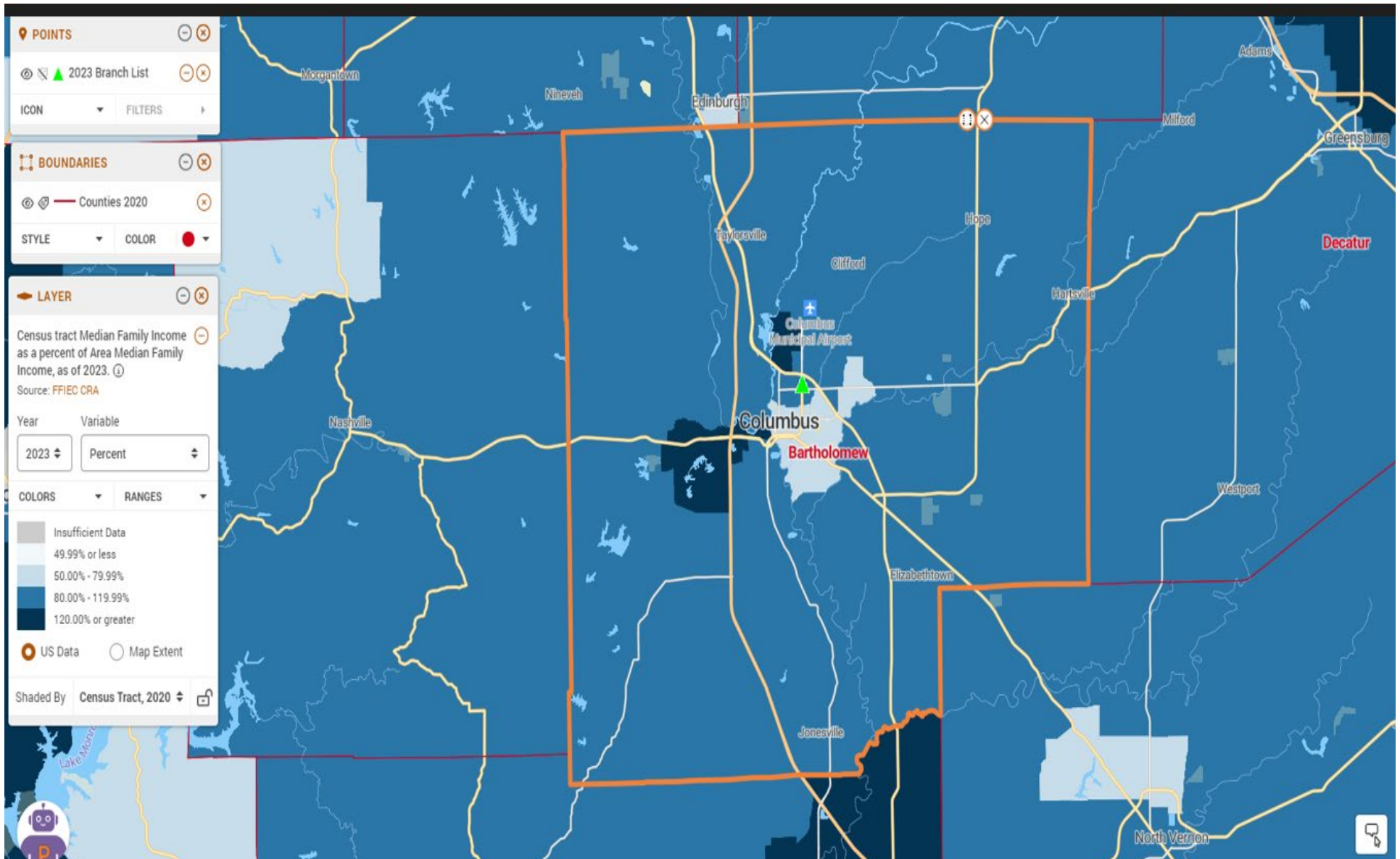
**UNION SAVINGS BANK**  
**HOME MORTGAGE DISCLOSURE ACT**  
**(HMDA) NOTICE**

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

## 2023 Monroe County Bloomington IN MSA 14020

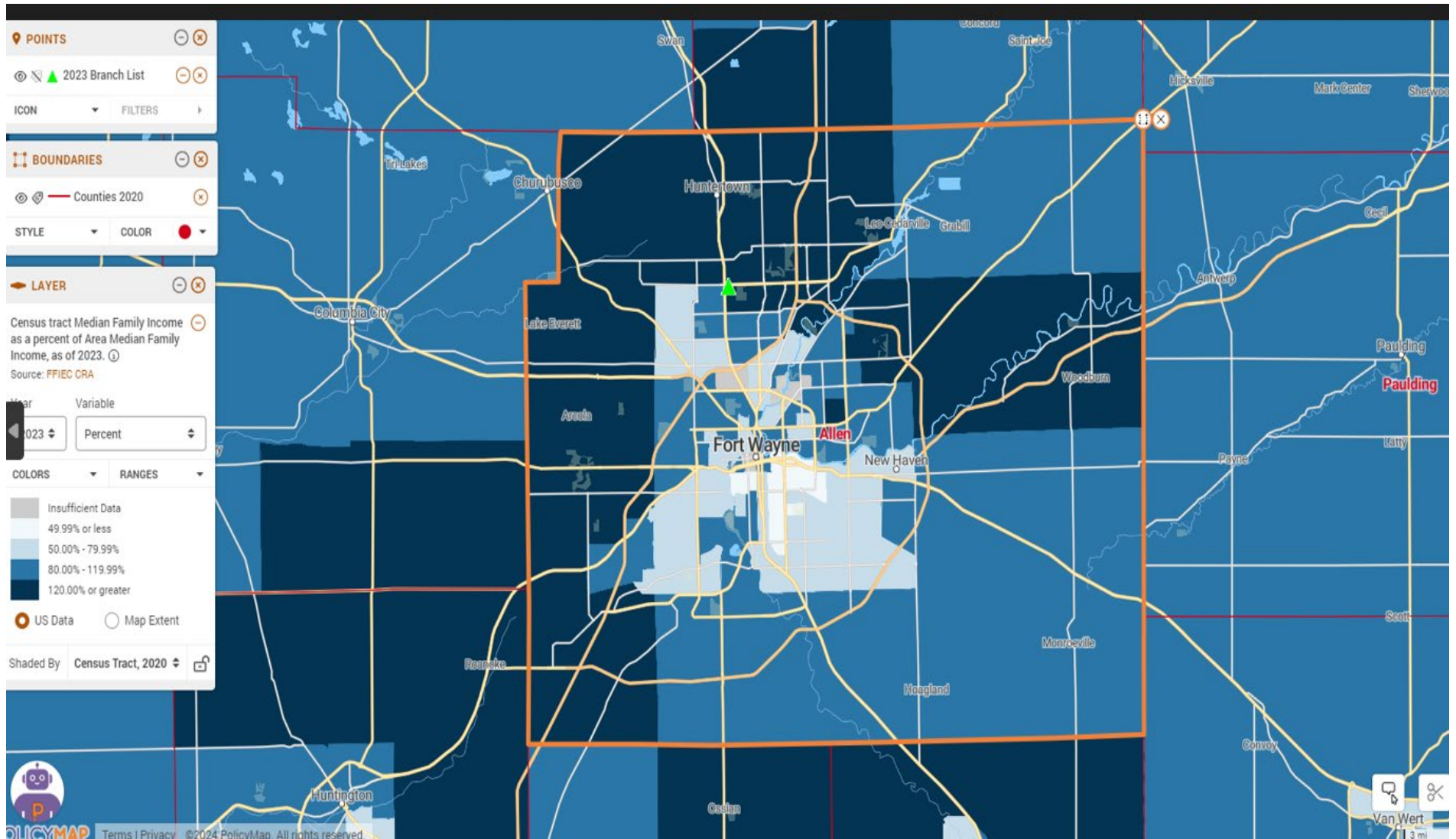


## 2023 Bartholomew County Columbus IN MSA 18082

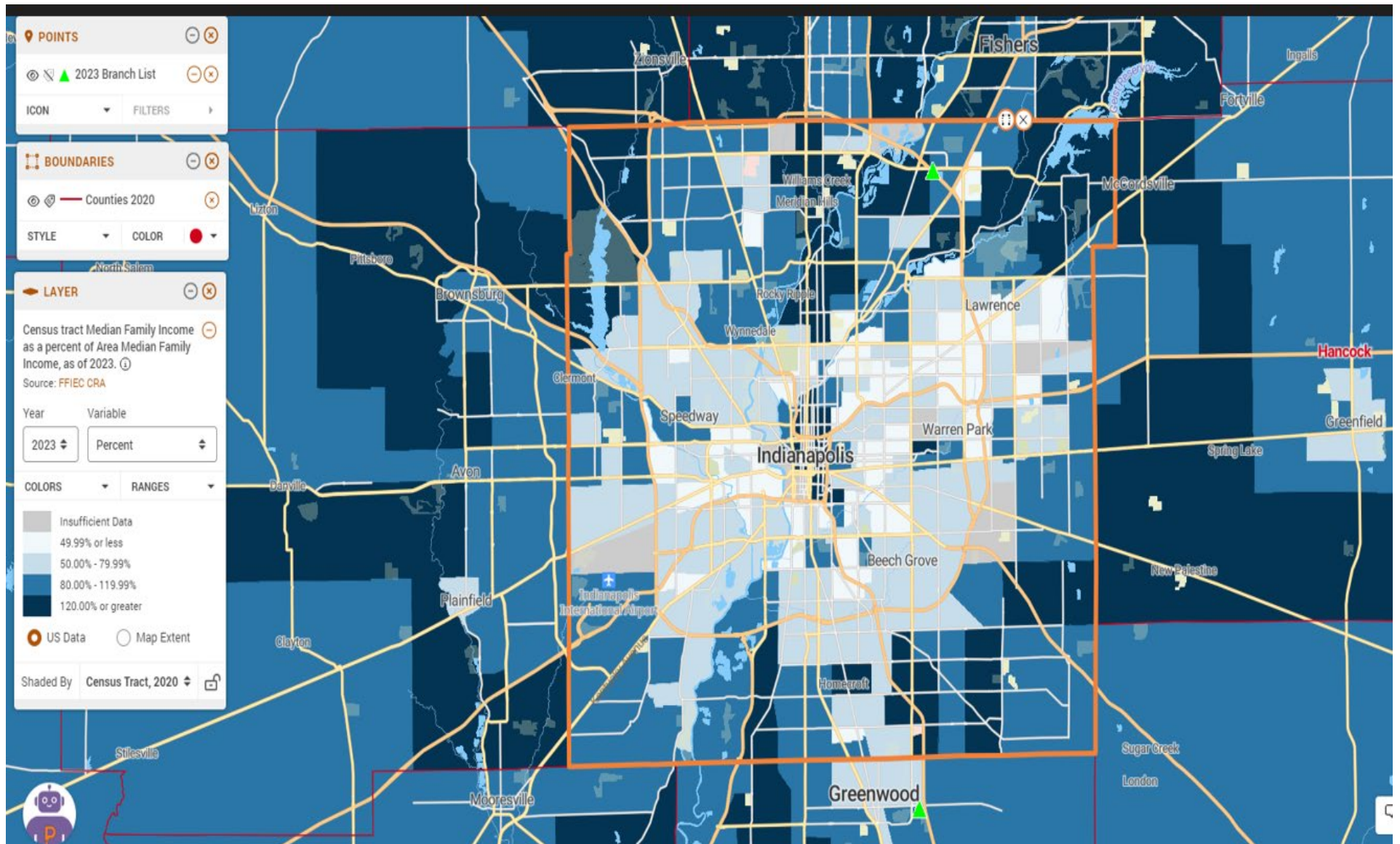




## 2023 Allen County FT Wayne IN MSA 23060

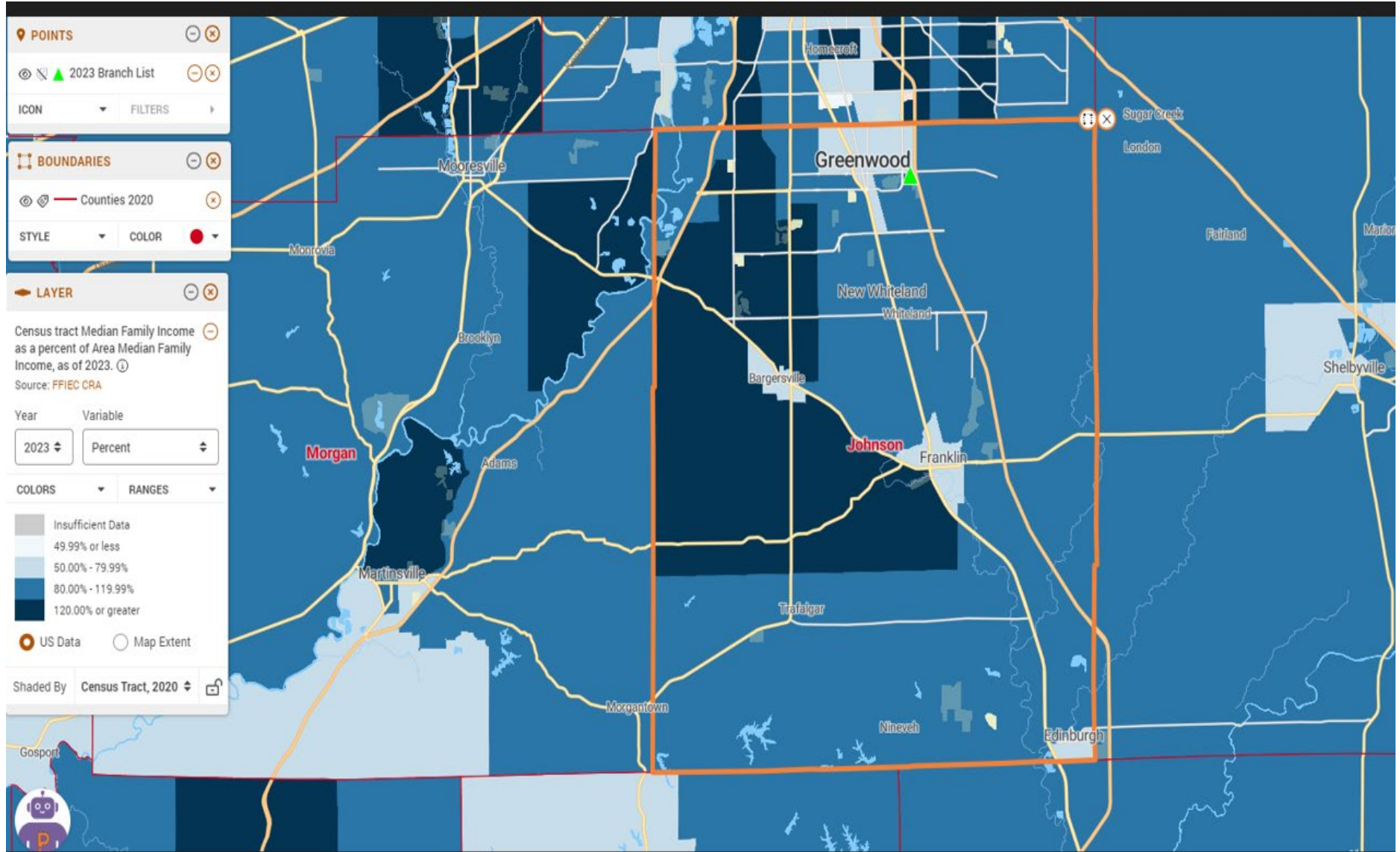


## 2023 Marion County Indianapolis IN MSA 26900

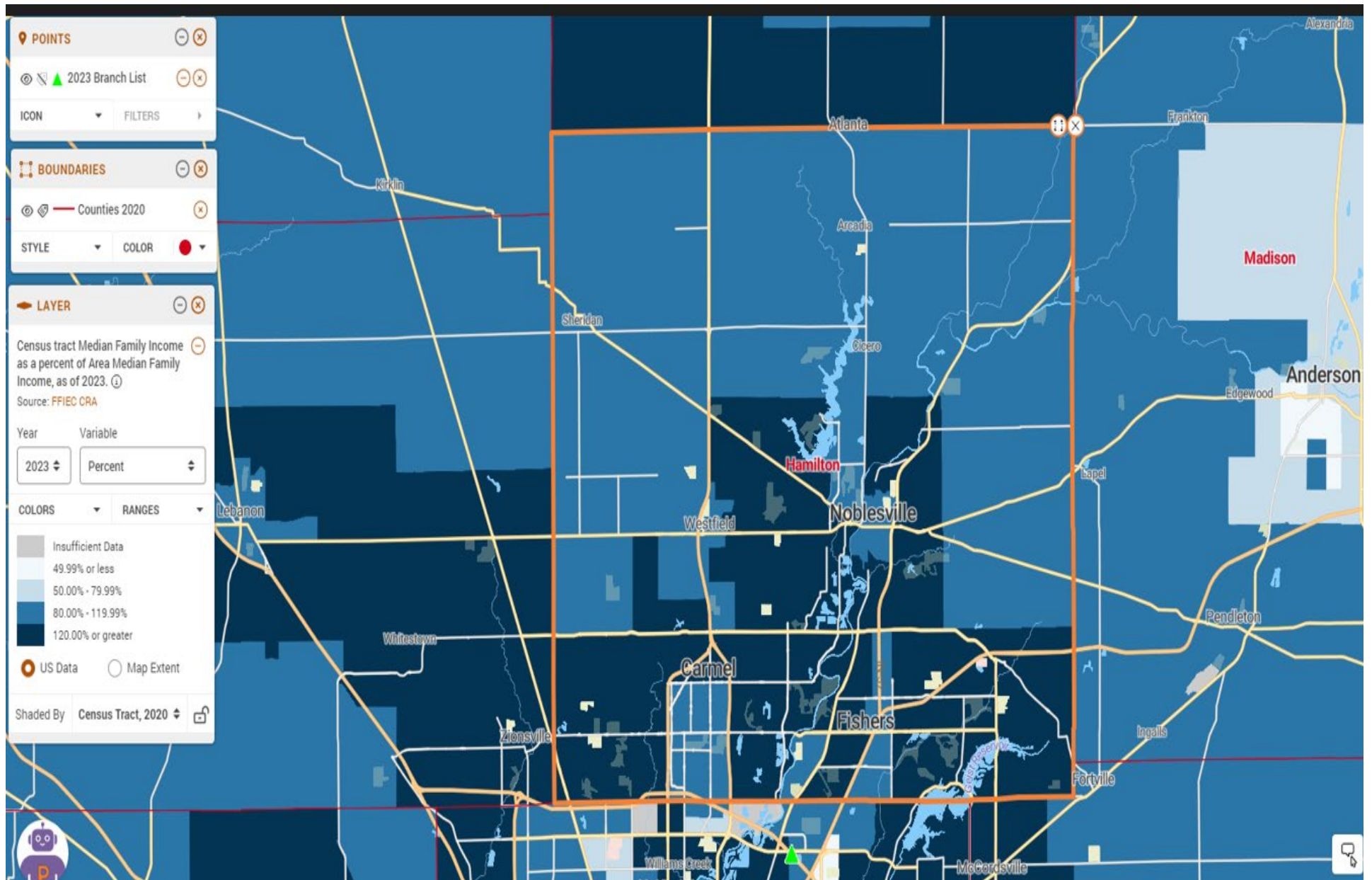




## 2023 Johnson County Indianapolis IN MSA 26900

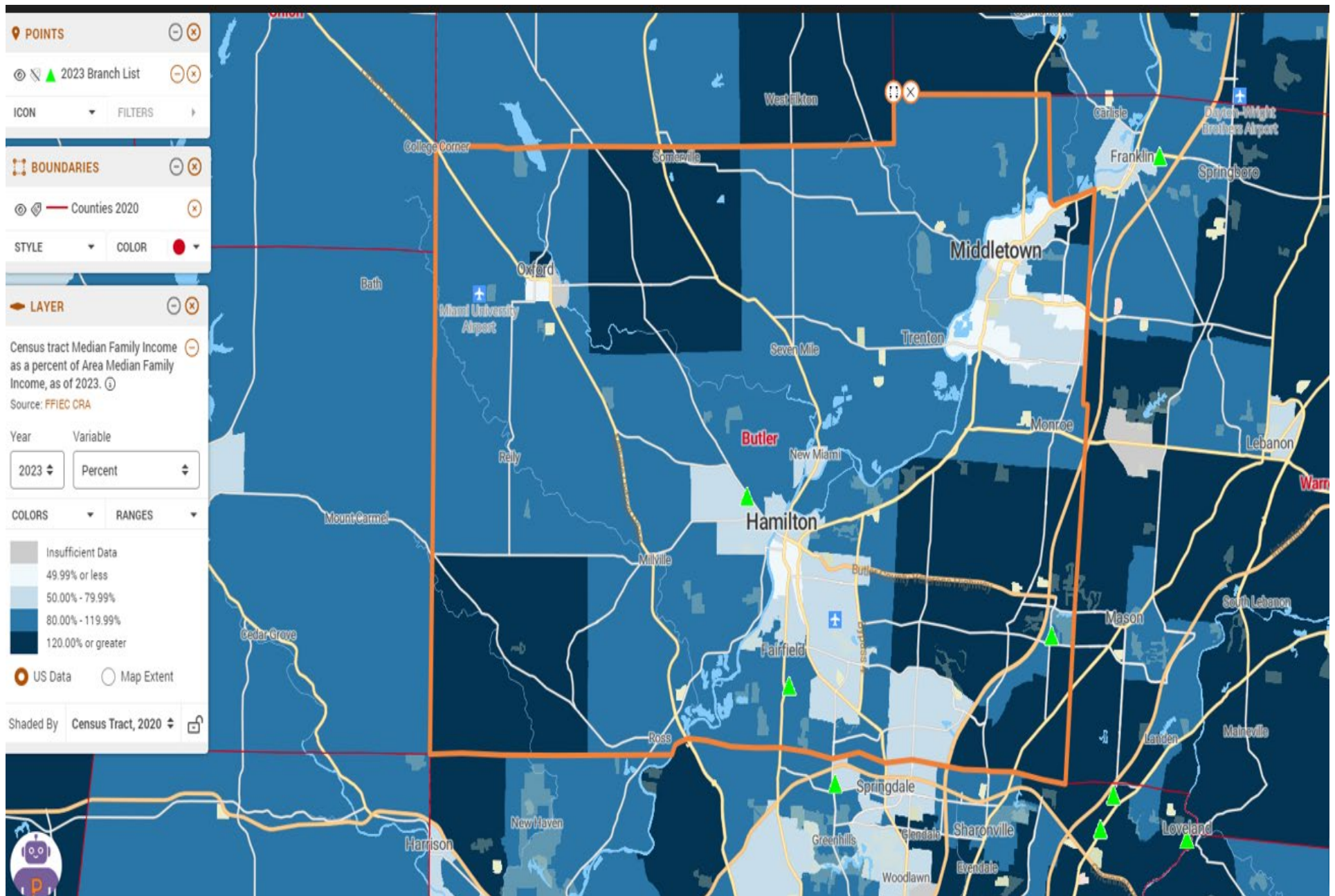


## 2023 Hamilton County Indianapolis IN MSA 26900



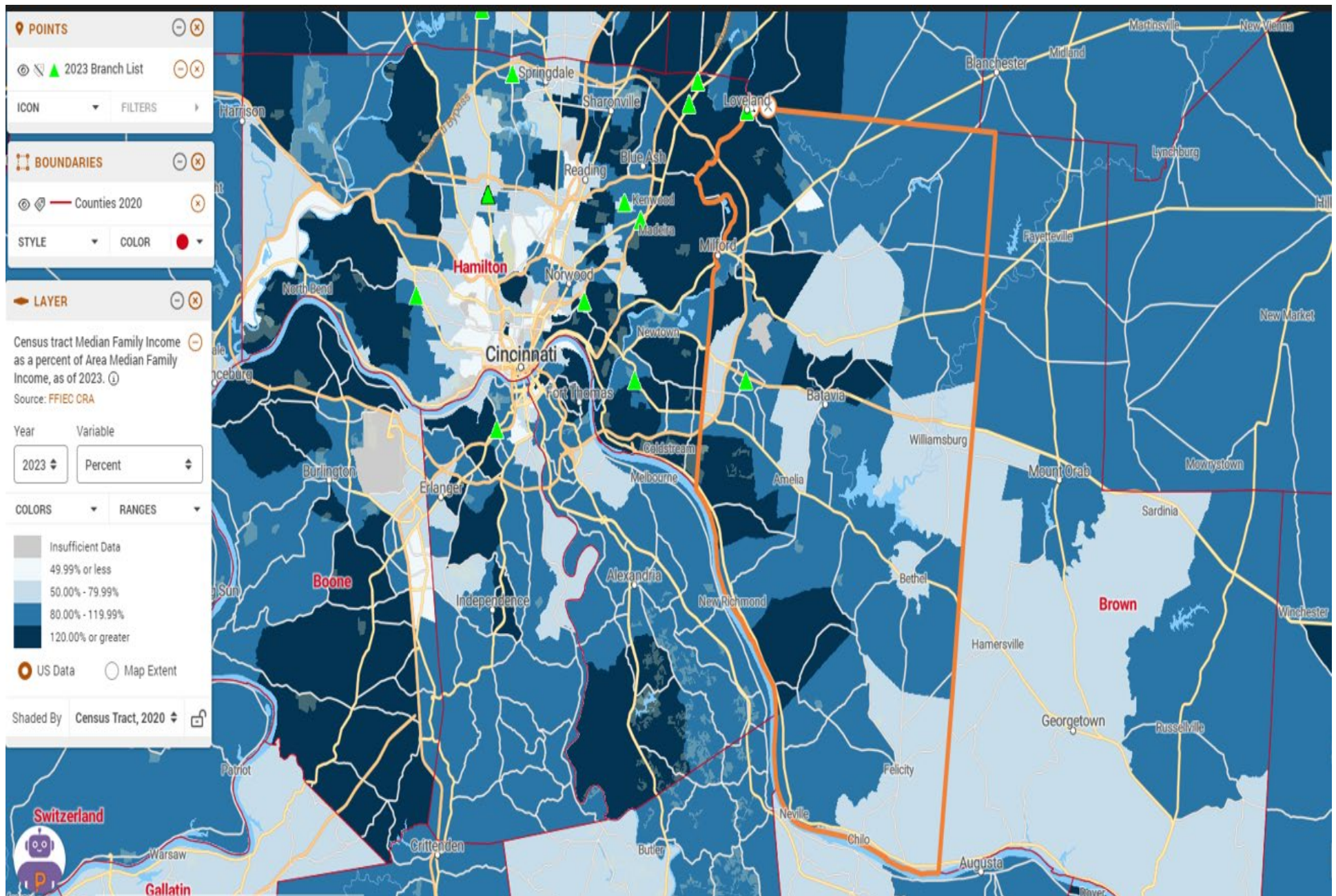


## 2023 Butler County Cincinnati OH MSA 17140



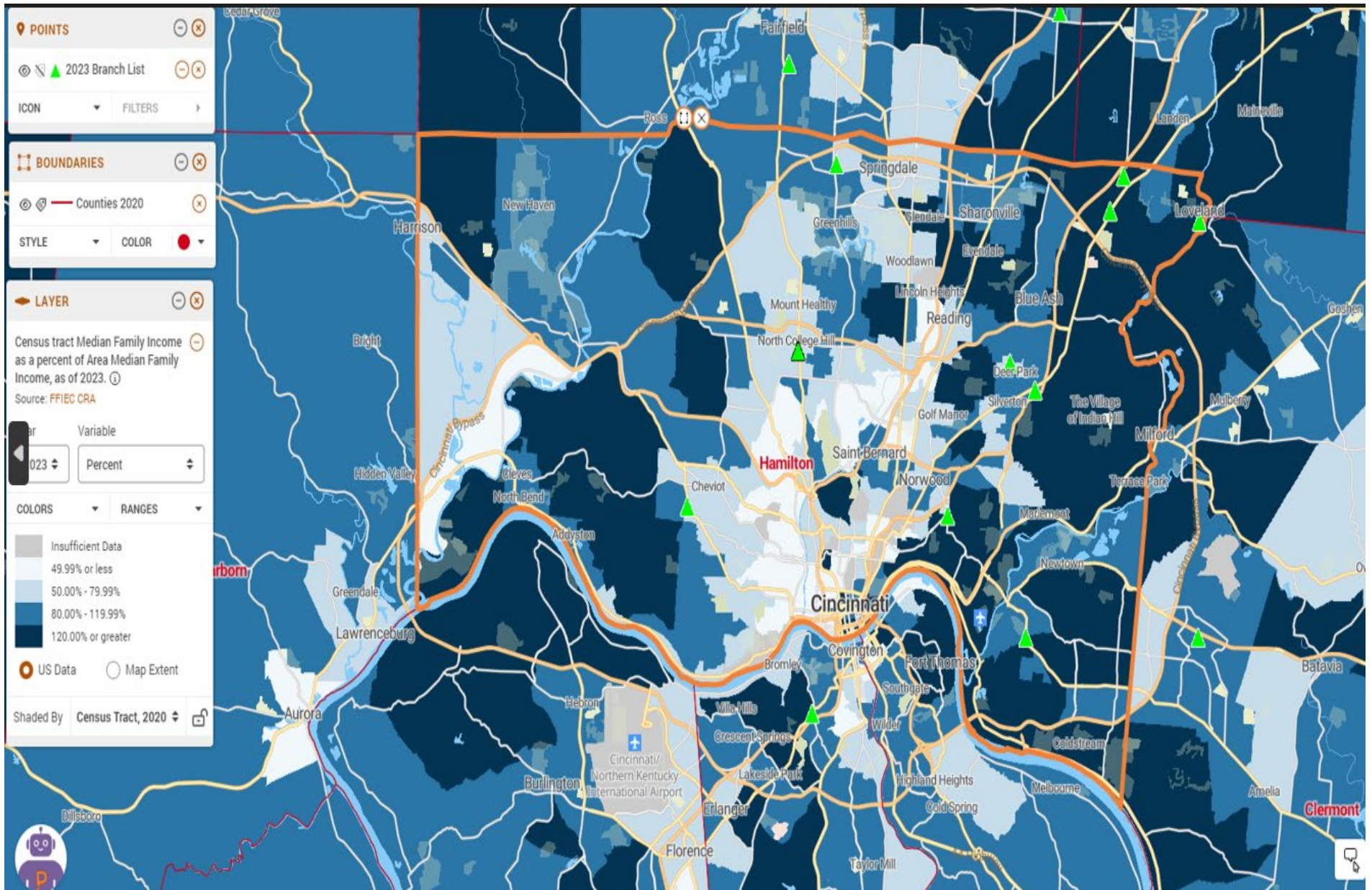


**2023 Clermont County Cincinnati OH MSA 17140**



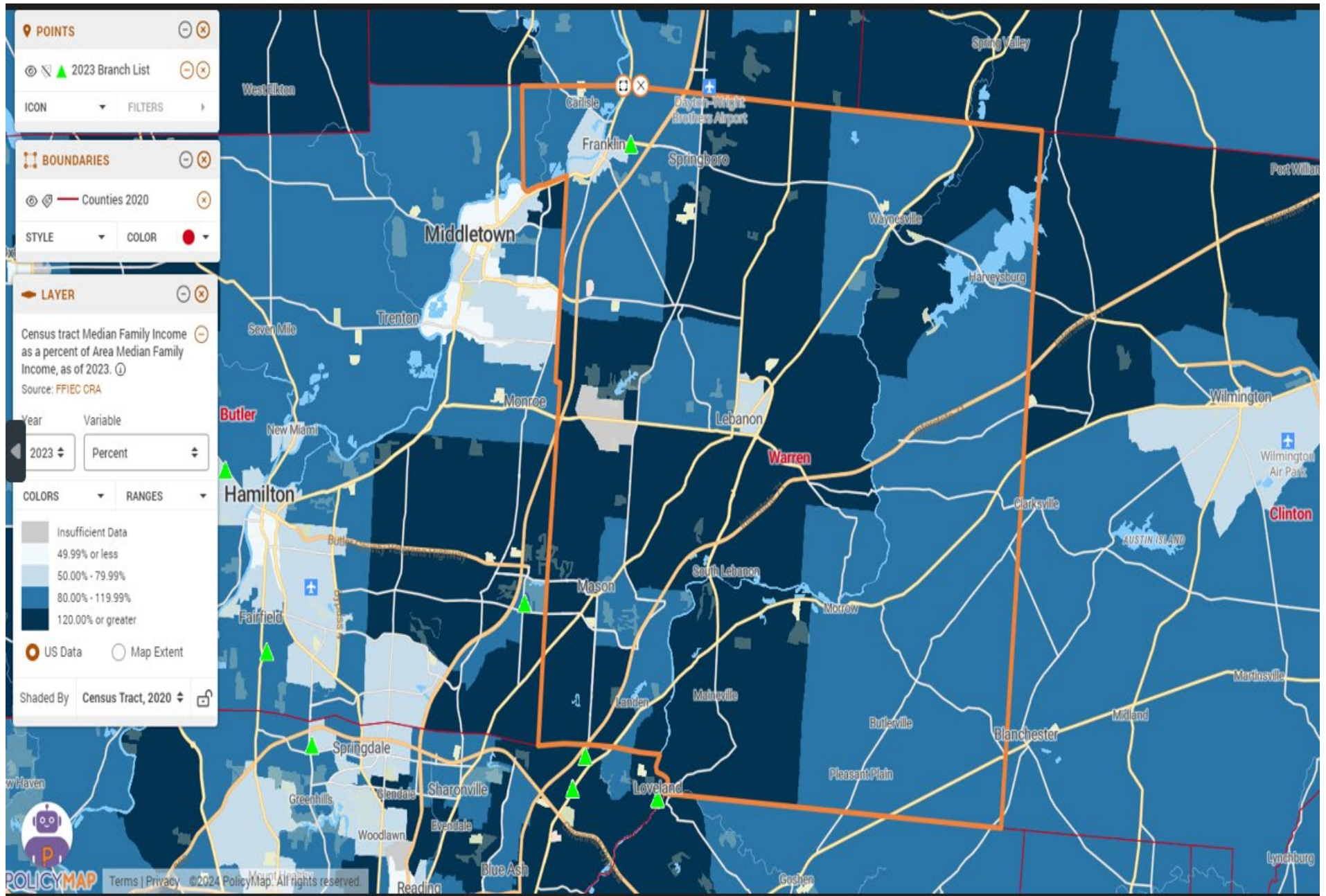


## 2023 Hamilton County Cincinnati MSA OH 17140



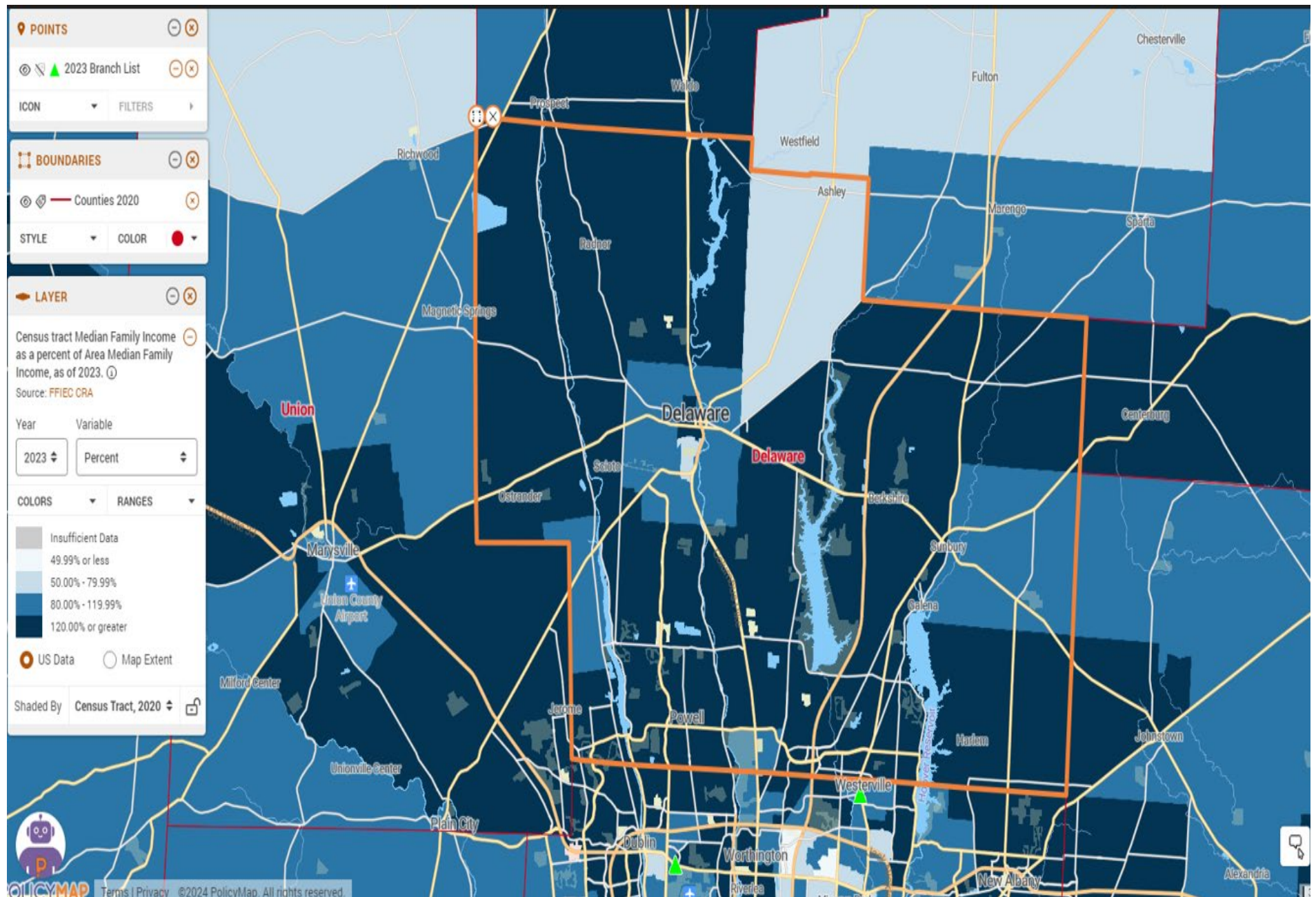


## 2023 Warren County Cincinnati OH MSA 17140



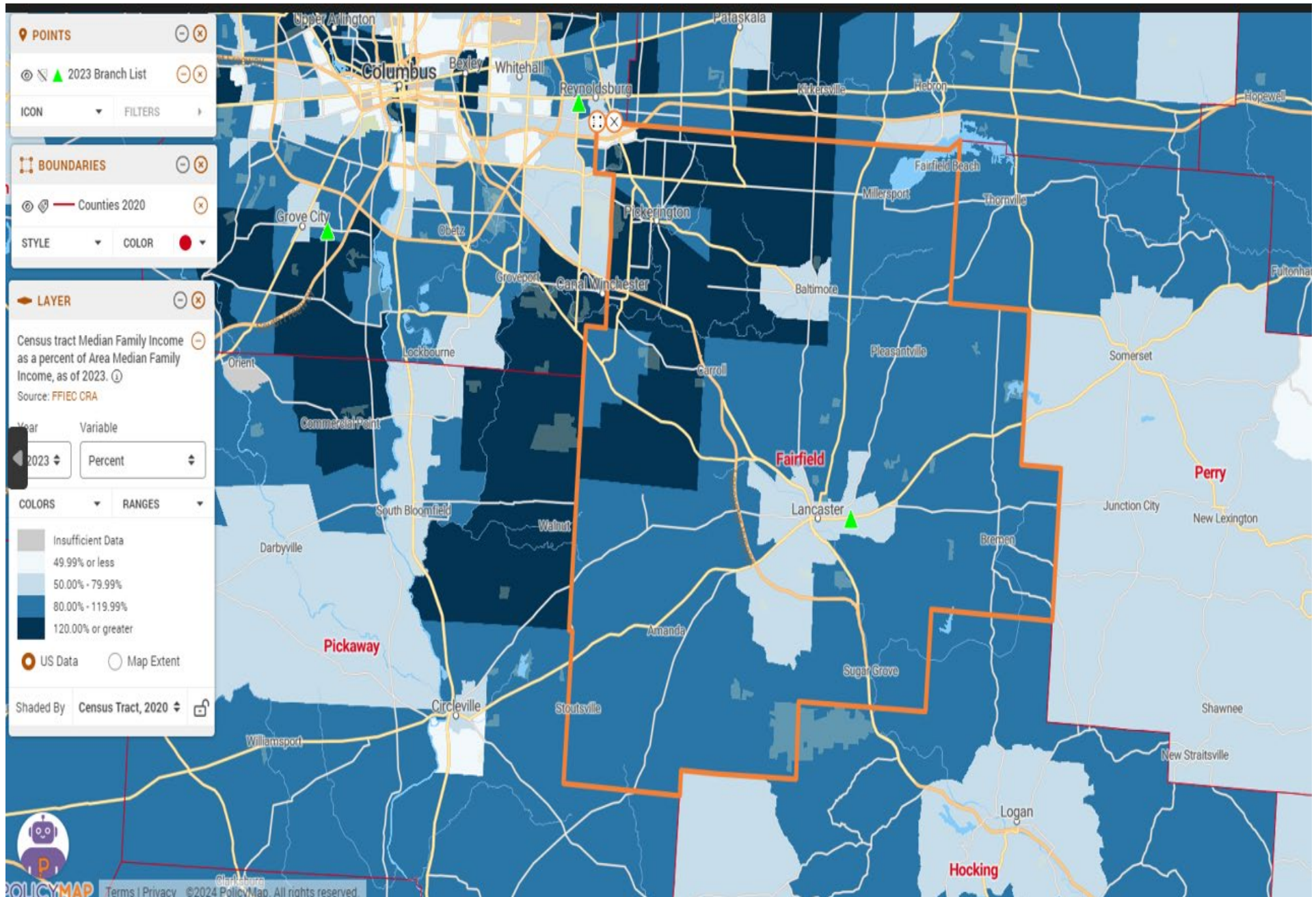


## 2023 Delaware County Columbus OH MSA 18140



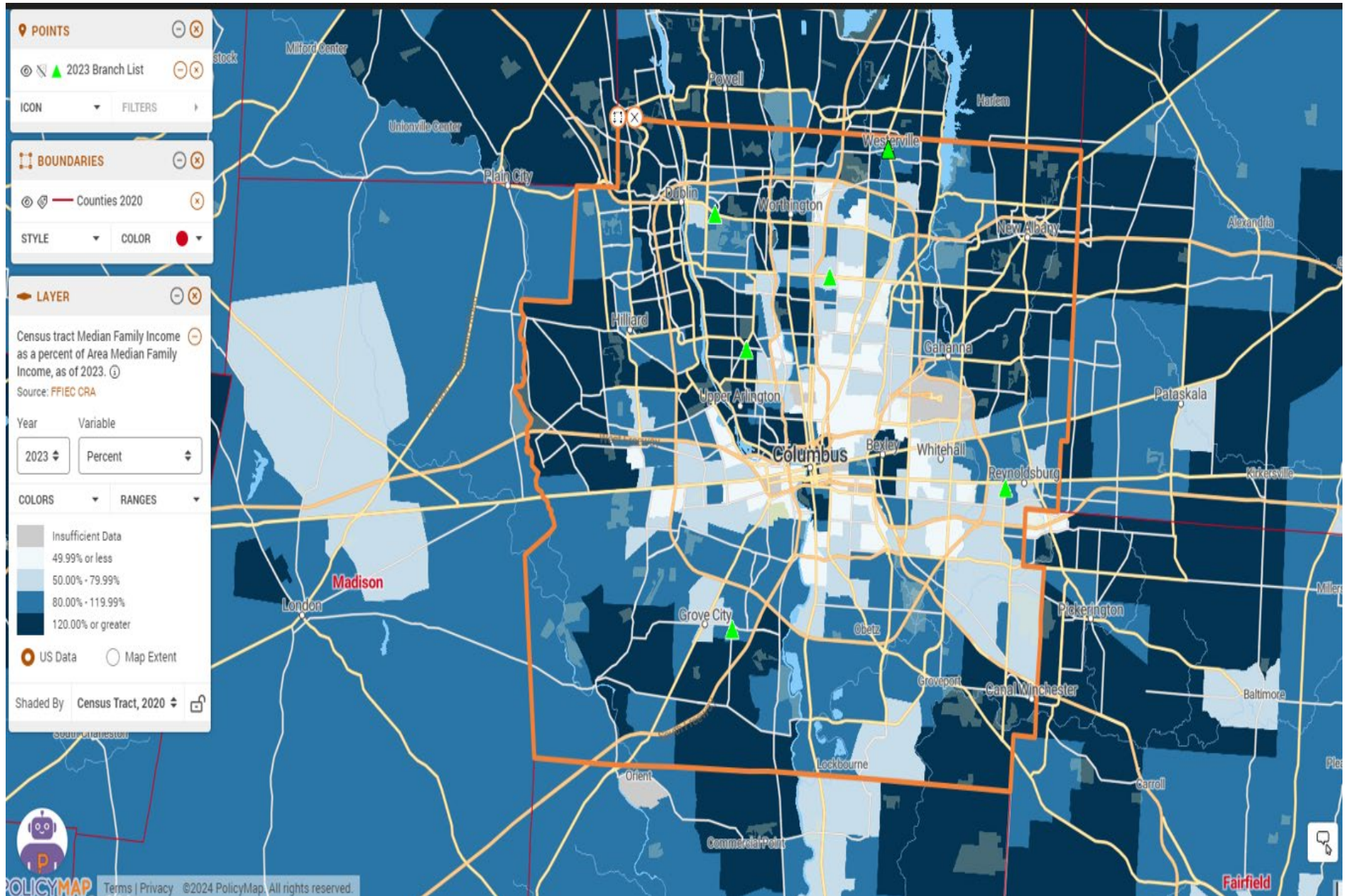


## 2023 Fairfield County Columbus OH MSA 18020



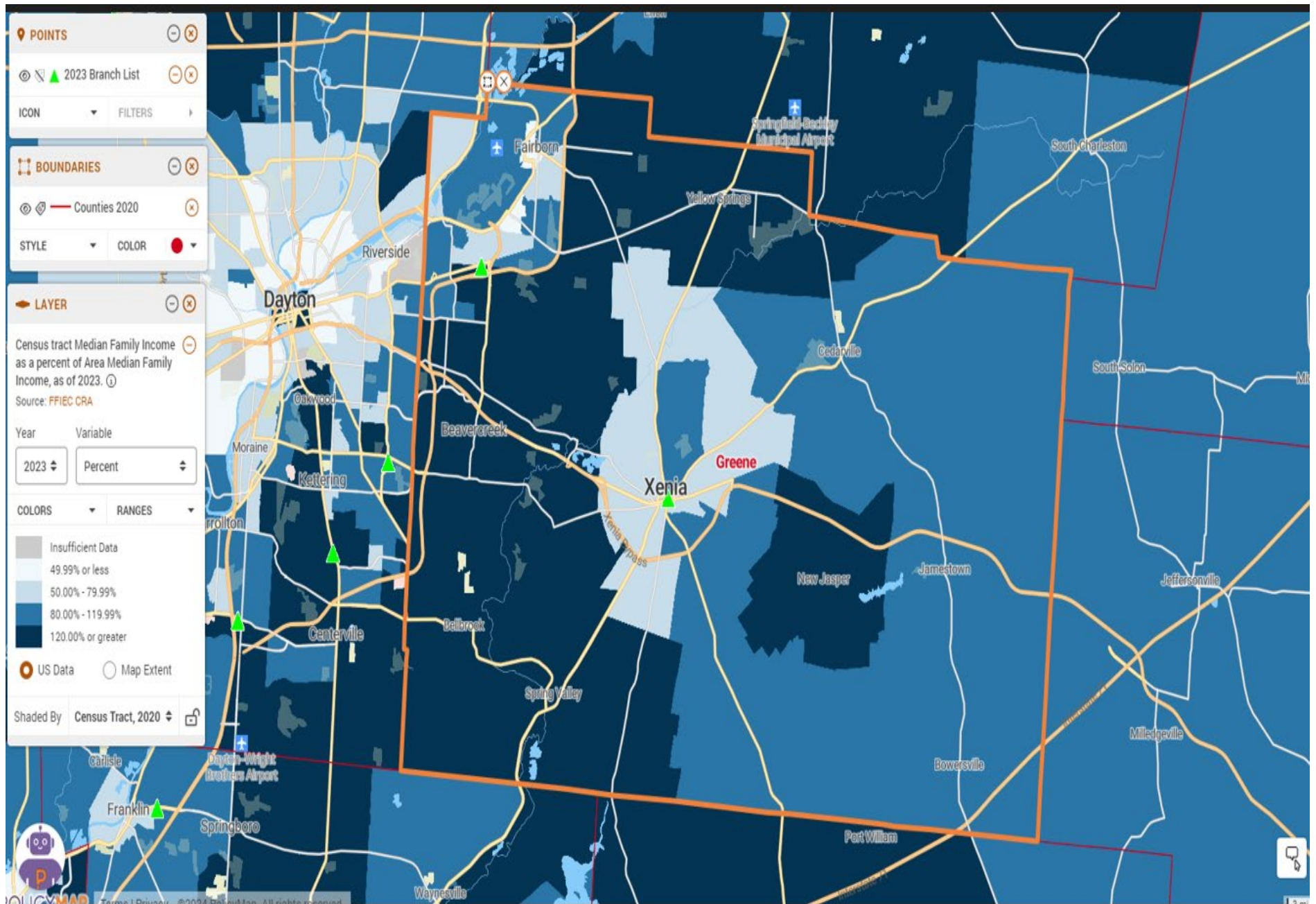


## 2023 Franklin County Columbus OH MSA 18140

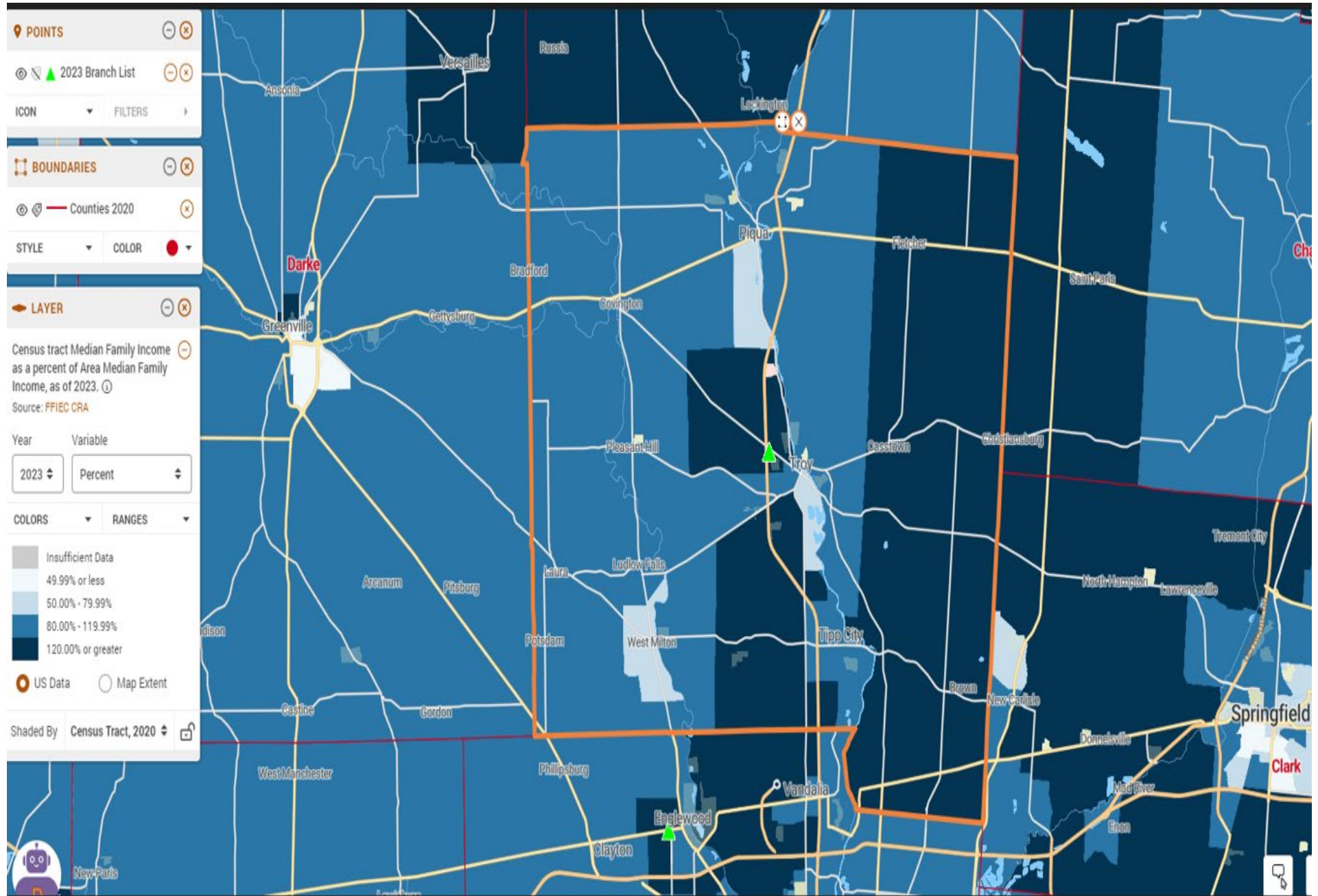




## 2023 Greene County Dayton OH MSA 19430

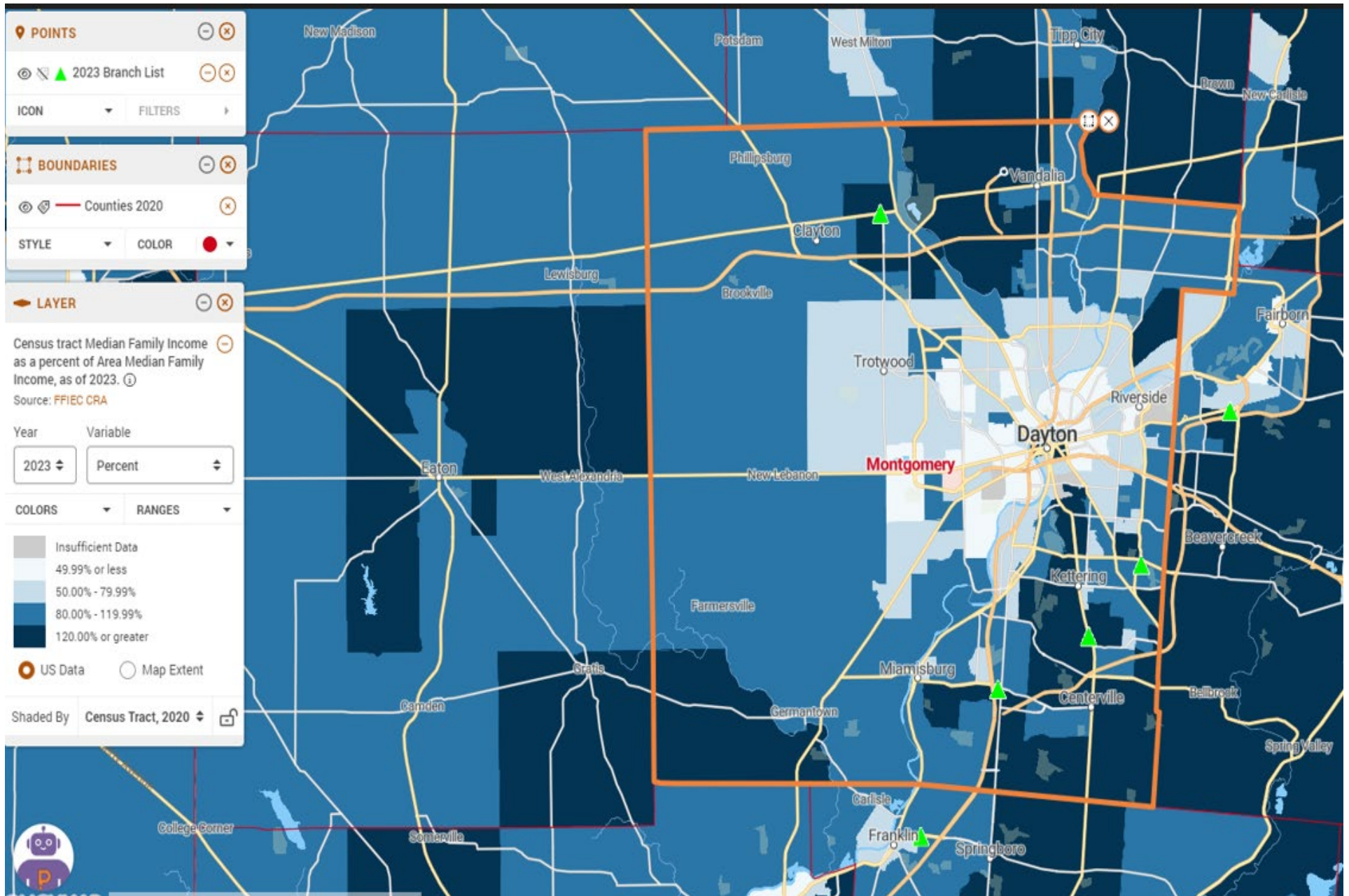


## 2023 Miami County Dayton OH MSA 19430

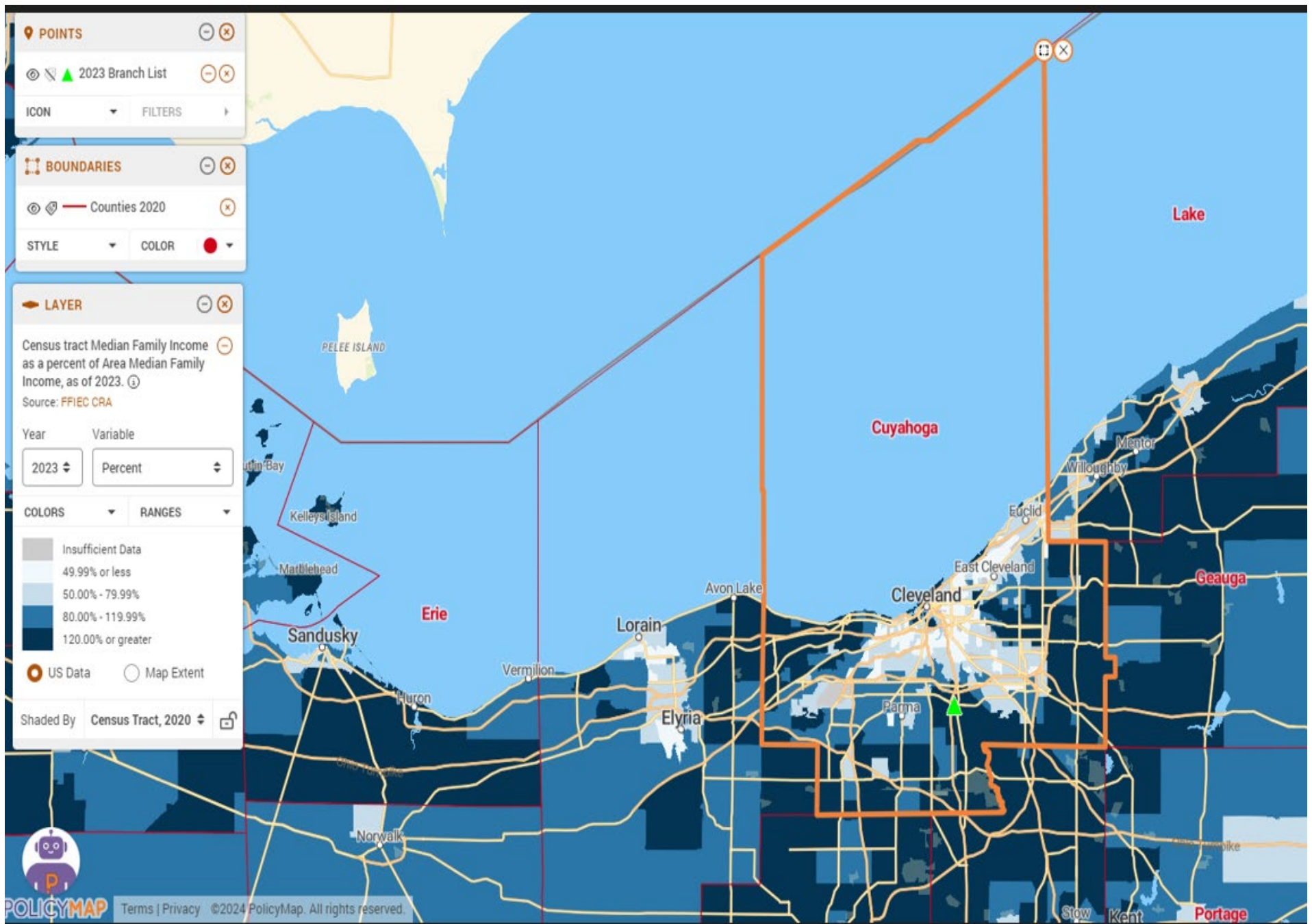




## 2023 Montgomery County Dayton OH MSA 19430

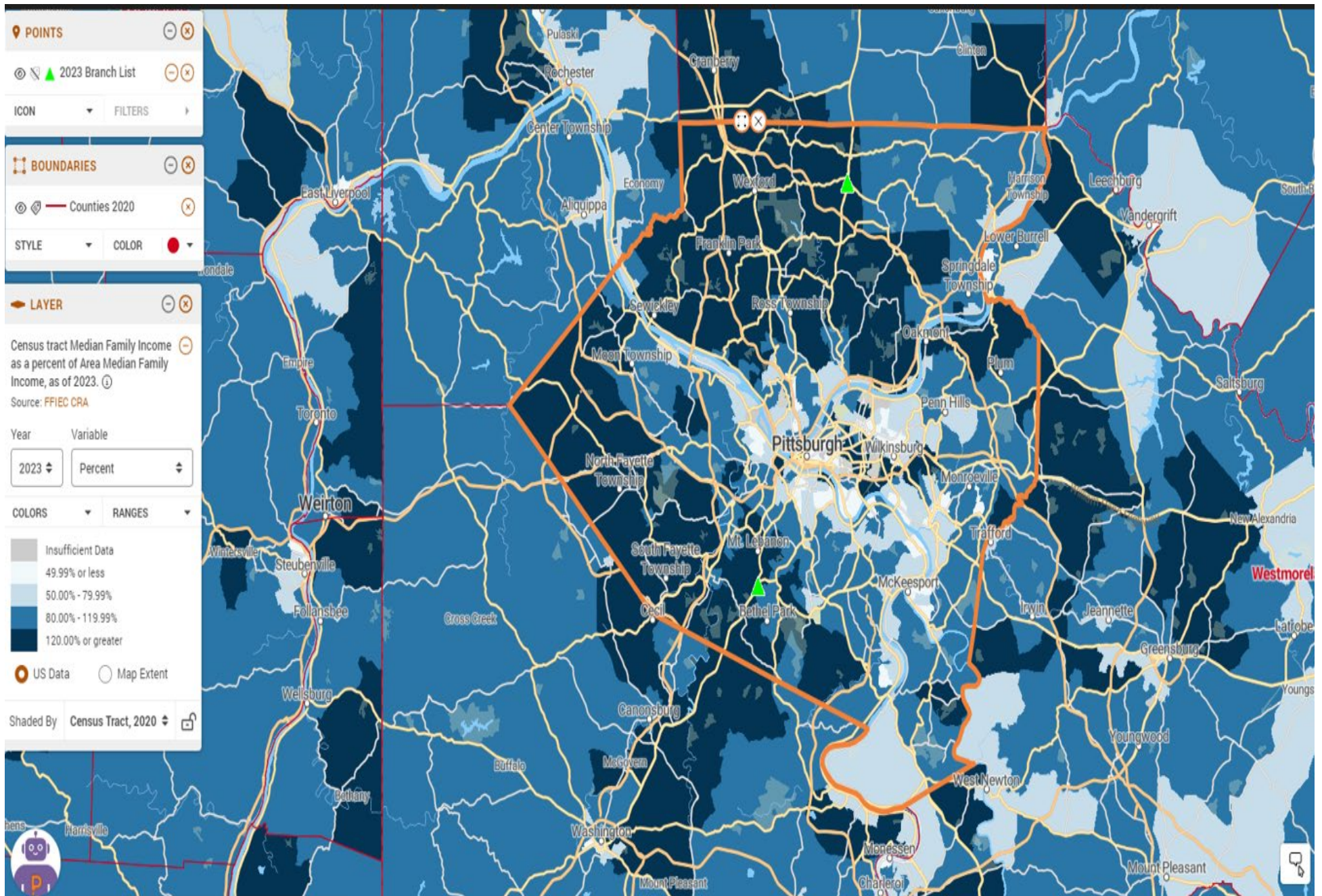


## 2023 Cuyahoga County Cleveland OH MSA 17460



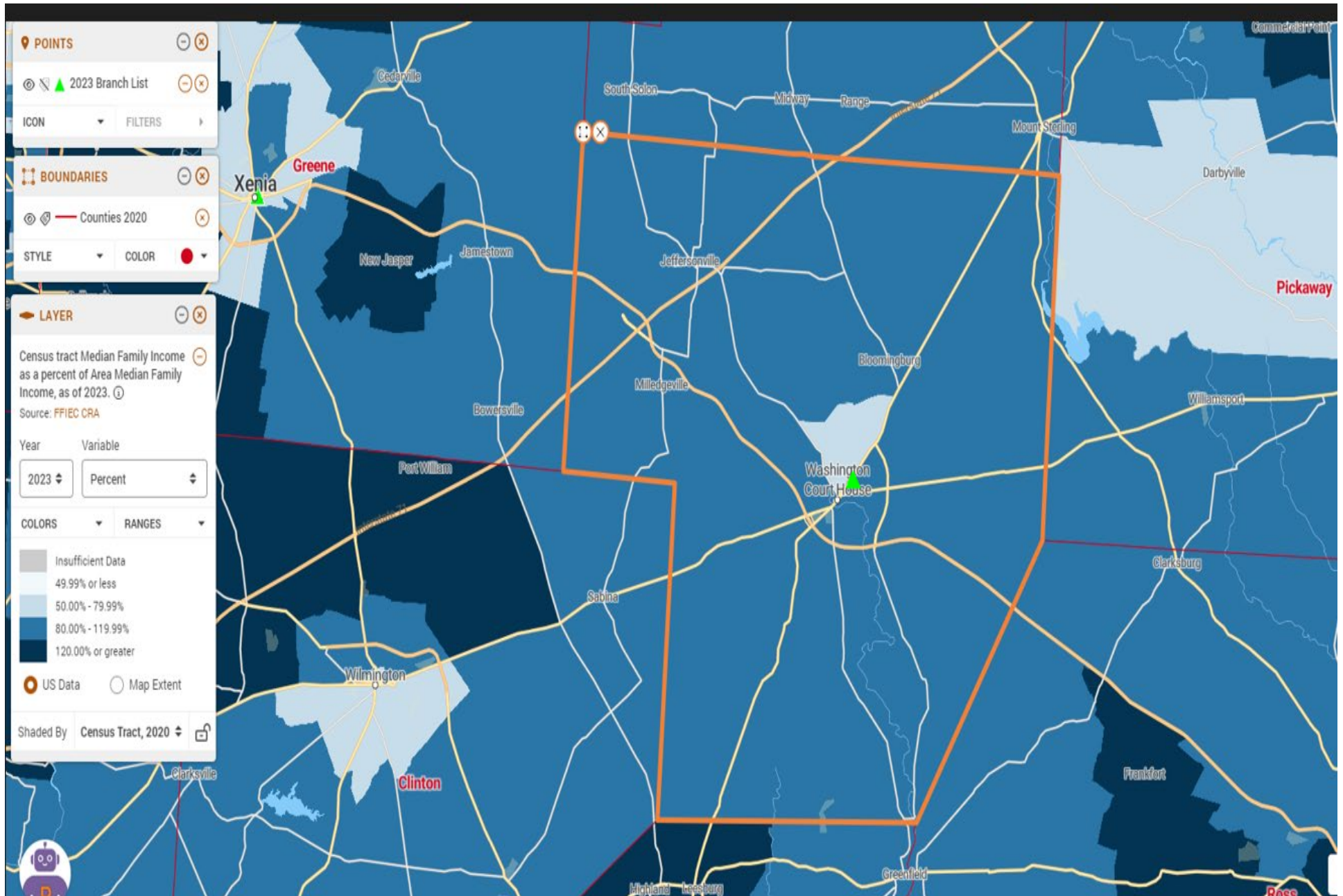


**2023 Allegheny County Pittsburgh PA MSA 38300**

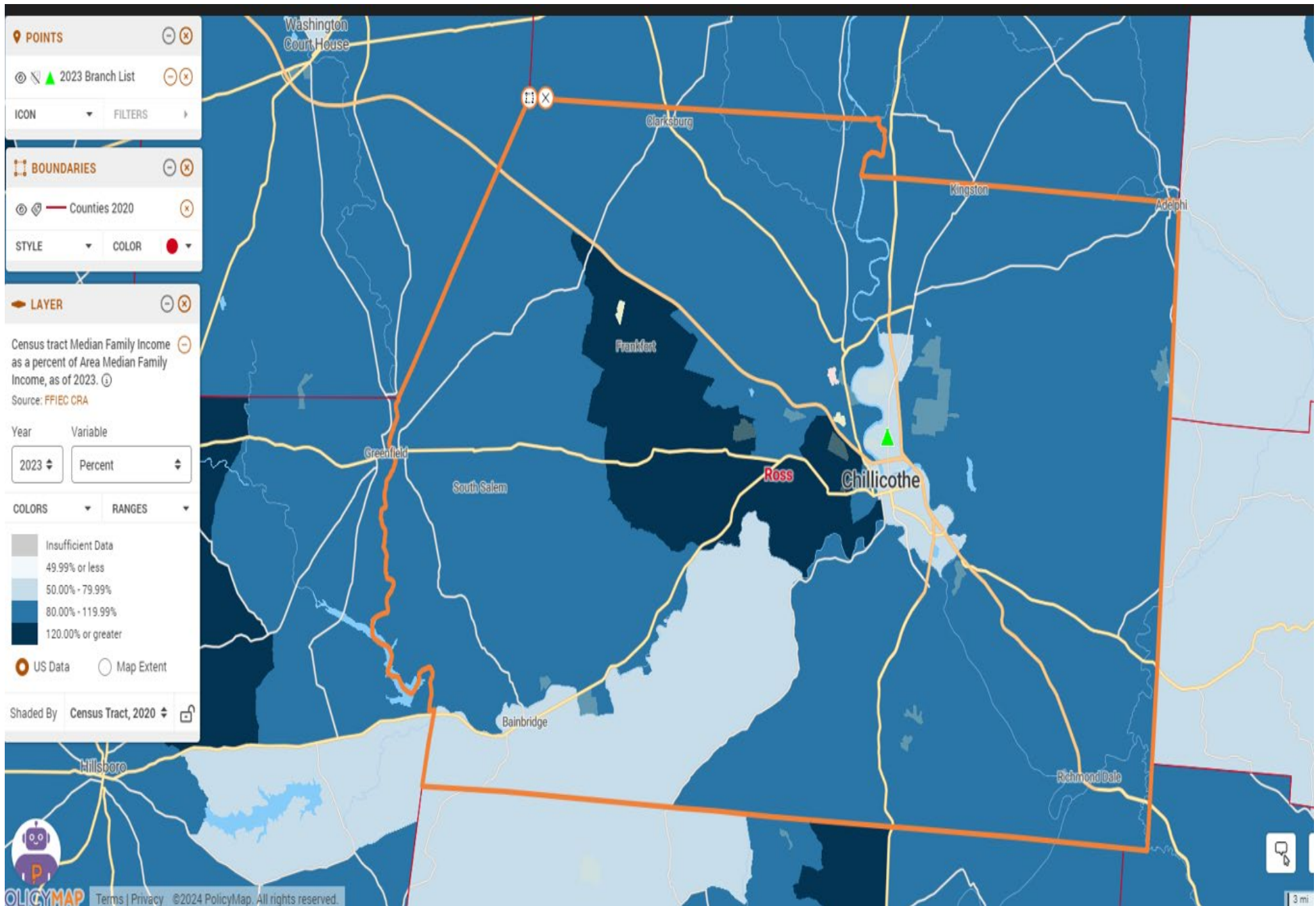




## 2023 Fayette County Washington Court OH MSA 99999



## 2023 Ross County Chillicothe OH MSA 99999





## 2023 Census Tracts

Count of Census Tracts						
Row Labels	Low	Mod	Mid	Upper	NA	Grand Total
<b>18 IN</b>	<b>62</b>	<b>125</b>	<b>160</b>	<b>122</b>	<b>6</b>	<b>475</b>
<b>14020 Bloomington,IN MSA</b>	<b>2</b>	<b>6</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>33</b>
105 Monroe	2	6	12	10	3	33
<b>18020 Columbus, IN MSA</b>	<b>0</b>	<b>4</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>16</b>
005 Bartholomew	0	4	10	2	0	16
<b>23060 Fort Wayne</b>	<b>8</b>	<b>26</b>	<b>37</b>	<b>22</b>	<b>3</b>	<b>96</b>
003 Allen	8	26	37	22	3	96
<b>26900 Indianapolis-Carmel-Anderson, IN MSA</b>	<b>52</b>	<b>89</b>	<b>101</b>	<b>88</b>	<b>0</b>	<b>330</b>
057 Hamilton	0	0	20	37	0	57
081 Johnson	0	7	15	6	0	28
097 Marion	52	82	66	45	8	253
<b>39 OH</b>	<b>206</b>	<b>347</b>	<b>470</b>	<b>409</b>	<b>49</b>	<b>1481</b>
<b>17140 Cincinnati, OH-KY-IN MSA</b>	<b>42</b>	<b>95</b>	<b>136</b>	<b>116</b>	<b>15</b>	<b>404</b>
017 Butler	10	21	31	23	1	86
025 Clermont	1	9	24	13	1	48
061 Hamilton	31	62	64	57	12	226
165 Warren	0	3	17	23	1	44
<b>17460 Cleveland-Elyria, OH MSA</b>	<b>80</b>	<b>105</b>	<b>115</b>	<b>105</b>	<b>23</b>	<b>428</b>
035 Cuyahoga	80	105	115	105	23	428
<b>18140 Columbus, OH MSA</b>	<b>58</b>	<b>92</b>	<b>122</b>	<b>124</b>	<b>8</b>	<b>404</b>
041 Delaware	0	2	9	29	0	40
045 Fairfield	1	11	15	9	0	36
049 Franklin	57	79	98	86	8	328
<b>19430 Dayton-Kettering, OH MSA</b>	<b>26</b>	<b>50</b>	<b>81</b>	<b>61</b>	<b>3</b>	<b>221</b>
057 Greene	2	8	10	22	0	42
109 Miami	0	3	13	7	0	23
113 Montgomery	24	39	58	32	3	156
<b>99999 Chillicothe, OH MSA</b>	<b>0</b>	<b>4</b>	<b>10</b>	<b>3</b>	<b>0</b>	<b>17</b>
141 Ross	0	4	10	3	0	17
<b>99999 Washington Court House, OH MSA</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>7</b>
047 Fayette	0	1	6	0	0	7
<b>42 PA</b>	<b>38</b>	<b>83</b>	<b>137</b>	<b>115</b>	<b>21</b>	<b>394</b>
<b>38300 Pittsburgh</b>	<b>38</b>	<b>83</b>	<b>137</b>	<b>115</b>	<b>21</b>	<b>394</b>
003 Allegheny	38	83	137	115	21	394
<b>Grand Total</b>	<b>306</b>	<b>555</b>	<b>767</b>	<b>646</b>	<b>84</b>	<b>2358</b>

## Assessment Area Census Tract

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18	14020 Bloomington, IN MSA	105 Monroe	1	20% - <50%	Low	16.8834
18	14020 Bloomington, IN MSA	105 Monroe	2.01	20% - <50%	Mod	69.6318
18	14020 Bloomington, IN MSA	105 Monroe	2.02	20% - <50%	N/A	0
18	14020 Bloomington, IN MSA	105 Monroe	3.01	10% - <20%	Mid	118.9519
18	14020 Bloomington, IN MSA	105 Monroe	3.02	10% - <20%	Upper	177.0721
18	14020 Bloomington, IN MSA	105 Monroe	4.01	20% - <50%	Mod	75.0466
18	14020 Bloomington, IN MSA	105 Monroe	4.02	20% - <50%	Mid	94.1032
18	14020 Bloomington, IN MSA	105 Monroe	5.01	20% - <50%	Upper	123.4432
18	14020 Bloomington, IN MSA	105 Monroe	5.02	10% - <20%	Mod	77.6292
18	14020 Bloomington, IN MSA	105 Monroe	6.01	20% - <50%	Low	38.3119
18	14020 Bloomington, IN MSA	105 Monroe	6.02	20% - <50%	Mod	57.4826
18	14020 Bloomington, IN MSA	105 Monroe	7	<10%	Upper	129.0809
18	14020 Bloomington, IN MSA	105 Monroe	8.01	10% - <20%	Mid	105.4819
18	14020 Bloomington, IN MSA	105 Monroe	8.02	20% - <50%	N/A	0
18	14020 Bloomington, IN MSA	105 Monroe	9.01	20% - <50%	Mid	115.2136
18	14020 Bloomington, IN MSA	105 Monroe	9.03	20% - <50%	Mid	81.9755
18	14020 Bloomington, IN MSA	105 Monroe	9.04	20% - <50%	Upper	165.323
18	14020 Bloomington, IN MSA	105 Monroe	10.01	20% - <50%	Upper	190.6159
18	14020 Bloomington, IN MSA	105 Monroe	10.02	20% - <50%	Upper	149.159
18	14020 Bloomington, IN MSA	105 Monroe	11.01	20% - <50%	Mod	63.127
18	14020 Bloomington, IN MSA	105 Monroe	11.02	20% - <50%	Mid	103.5678
18	14020 Bloomington, IN MSA	105 Monroe	11.03	10% - <20%	Mid	91.8522
18	14020 Bloomington, IN MSA	105 Monroe	12	<10%	Mid	108.6887
18	14020 Bloomington, IN MSA	105 Monroe	13.01	<10%	Mid	95.3247
18	14020 Bloomington, IN MSA	105 Monroe	13.03	<10%	Upper	126.9882
18	14020 Bloomington, IN MSA	105 Monroe	13.04	<10%	Mid	101.847
18	14020 Bloomington, IN MSA	105 Monroe	13.05	10% - <20%	Mid	116.717
18	14020 Bloomington, IN MSA	105 Monroe	14.01	<10%	Upper	124.7614
18	14020 Bloomington, IN MSA	105 Monroe	14.03	<10%	Mod	66.4049
18	14020 Bloomington, IN MSA	105 Monroe	14.04	<10%	Mid	105.1208
18	14020 Bloomington, IN MSA	105 Monroe	15.01	10% - <20%	Upper	129.7561
18	14020 Bloomington, IN MSA	105 Monroe	15.02	<10%	Upper	125.2969
18	14020 Bloomington, IN MSA	105 Monroe	16	20% - <50%	N/A	0
18	18020 Columbus, IN MSA	005 Bartholomew	101	20% - <50%	Mod	61.0412
18	18020 Columbus, IN MSA	005 Bartholomew	102	10% - <20%	Mid	98.2725
18	18020 Columbus, IN MSA	005 Bartholomew	103	10% - <20%	Upper	140.3603
18	18020 Columbus, IN MSA	005 Bartholomew	104	20% - <50%	Mid	115.6021
18	18020 Columbus, IN MSA	005 Bartholomew	105	10% - <20%	Mid	110.2368
18	18020 Columbus, IN MSA	005 Bartholomew	106	10% - <20%	Mod	66.4633
18	18020 Columbus, IN MSA	005 Bartholomew	107	20% - <50%	Mod	79.6802
18	18020 Columbus, IN MSA	005 Bartholomew	108	20% - <50%	Mod	65.6817

18	18020 Columbus, IN MSA	005 Bartholomew	109	20% - <50%	Upper	180.6891
18	18020 Columbus, IN MSA	005 Bartholomew	110	10% - <20%	Mid	112.1688
18	18020 Columbus, IN MSA	005 Bartholomew	111.01	20% - <50%	Mid	82.5757
18	18020 Columbus, IN MSA	005 Bartholomew	111.02	10% - <20%	Mid	86.0355
18	18020 Columbus, IN MSA	005 Bartholomew	112	<10%	Mid	89.811
18	18020 Columbus, IN MSA	005 Bartholomew	113	<10%	Mid	104.9523
18	18020 Columbus, IN MSA	005 Bartholomew	114	10% - <20%	Mid	96.3179
18	18020 Columbus, IN MSA	005 Bartholomew	115	20% - <50%	Mid	104.6531
18	23060 Fort Wayne, IN MSA	003 Allen	1	20% - <50%	Mod	79.1254
18	23060 Fort Wayne, IN MSA	003 Allen	3	20% - <50%	Mid	108.6374
18	23060 Fort Wayne, IN MSA	003 Allen	4	20% - <50%	Mid	97.3628
18	23060 Fort Wayne, IN MSA	003 Allen	5	20% - <50%	Mid	80.9697
18	23060 Fort Wayne, IN MSA	003 Allen	6	20% - <50%	Mod	65.3722
18	23060 Fort Wayne, IN MSA	003 Allen	7.01	20% - <50%	Mod	54.9404
18	23060 Fort Wayne, IN MSA	003 Allen	7.04	20% - <50%	Mid	103.0405
18	23060 Fort Wayne, IN MSA	003 Allen	8	20% - <50%	Mid	97.4783
18	23060 Fort Wayne, IN MSA	003 Allen	9	20% - <50%	Mod	54.704
18	23060 Fort Wayne, IN MSA	003 Allen	10	20% - <50%	Mod	63.4597
18	23060 Fort Wayne, IN MSA	003 Allen	11	10% - <20%	Mid	100.9277
18	23060 Fort Wayne, IN MSA	003 Allen	12	20% - <50%	N/A	0
18	23060 Fort Wayne, IN MSA	003 Allen	13	20% - <50%	Mid	98.7412
18	23060 Fort Wayne, IN MSA	003 Allen	16	50% - <80%	Low	29.6803
18	23060 Fort Wayne, IN MSA	003 Allen	17	80% - 100%	Low	26.6871
18	23060 Fort Wayne, IN MSA	003 Allen	20	50% - <80%	Low	47.6744
18	23060 Fort Wayne, IN MSA	003 Allen	21	20% - <50%	Low	48.6285
18	23060 Fort Wayne, IN MSA	003 Allen	22	20% - <50%	Mod	58.0213
18	23060 Fort Wayne, IN MSA	003 Allen	23	80% - 100%	Low	34.6486
18	23060 Fort Wayne, IN MSA	003 Allen	25	20% - <50%	Mod	75.1516
18	23060 Fort Wayne, IN MSA	003 Allen	26	50% - <80%	Mid	80.3827
18	23060 Fort Wayne, IN MSA	003 Allen	28	80% - 100%	Low	44.211
18	23060 Fort Wayne, IN MSA	003 Allen	29	80% - 100%	Mod	56.8112
18	23060 Fort Wayne, IN MSA	003 Allen	30	80% - 100%	Low	42.1553
18	23060 Fort Wayne, IN MSA	003 Allen	31	50% - <80%	Mod	63.3359
18	23060 Fort Wayne, IN MSA	003 Allen	32	20% - <50%	Mid	90.7157
18	23060 Fort Wayne, IN MSA	003 Allen	33.01	20% - <50%	Mod	79.6024
18	23060 Fort Wayne, IN MSA	003 Allen	33.04	20% - <50%	Mod	73.3935
18	23060 Fort Wayne, IN MSA	003 Allen	34	20% - <50%	Mid	84.3231
18	23060 Fort Wayne, IN MSA	003 Allen	35	20% - <50%	Mod	75.4436
18	23060 Fort Wayne, IN MSA	003 Allen	36	50% - <80%	Mod	68.268
18	23060 Fort Wayne, IN MSA	003 Allen	37	20% - <50%	Mid	91.4098
18	23060 Fort Wayne, IN MSA	003 Allen	38	20% - <50%	Mod	66.5336
18	23060 Fort Wayne, IN MSA	003 Allen	39.01	20% - <50%	Mid	82.2952
18	23060 Fort Wayne, IN MSA	003 Allen	39.02	20% - <50%	Mid	84.9755
18	23060 Fort Wayne, IN MSA	003 Allen	40	80% - 100%	Mod	71.5505
18	23060 Fort Wayne, IN MSA	003 Allen	41.01	20% - <50%	Mod	66.3166
18	23060 Fort Wayne, IN MSA	003 Allen	41.03	20% - <50%	Mid	81.0782
18	23060 Fort Wayne, IN MSA	003 Allen	43	50% - <80%	Low	44.4586
18	23060 Fort Wayne, IN MSA	003 Allen	44	80% - 100%	Mod	51.7247

18	23060 Fort Wayne, IN MSA	003 Allen	101	<10%	Mid	109.8906
18	23060 Fort Wayne, IN MSA	003 Allen	102.01	<10%	Upper	150.1669
18	23060 Fort Wayne, IN MSA	003 Allen	102.02	<10%	Mid	116.9842
18	23060 Fort Wayne, IN MSA	003 Allen	103.04	10% - <20%	Upper	138.8157
18	23060 Fort Wayne, IN MSA	003 Allen	103.05	10% - <20%	Upper	168.9774
18	23060 Fort Wayne, IN MSA	003 Allen	103.06	10% - <20%	Upper	130.5051
18	23060 Fort Wayne, IN MSA	003 Allen	103.07	10% - <20%	Upper	130.2645
18	23060 Fort Wayne, IN MSA	003 Allen	103.08	10% - <20%	Upper	127.8193
18	23060 Fort Wayne, IN MSA	003 Allen	104	<10%	Upper	127.868
18	23060 Fort Wayne, IN MSA	003 Allen	105	10% - <20%	Upper	124.3629
18	23060 Fort Wayne, IN MSA	003 Allen	106.01	20% - <50%	Mid	112.3734
18	23060 Fort Wayne, IN MSA	003 Allen	106.02	20% - <50%	Mod	79.64
18	23060 Fort Wayne, IN MSA	003 Allen	106.03	10% - <20%	Mid	103.697
18	23060 Fort Wayne, IN MSA	003 Allen	106.04	20% - <50%	Mod	52.2852
18	23060 Fort Wayne, IN MSA	003 Allen	107.05	20% - <50%	Mid	112.6947
18	23060 Fort Wayne, IN MSA	003 Allen	107.06	20% - <50%	Mid	113.1551
18	23060 Fort Wayne, IN MSA	003 Allen	107.07	20% - <50%	Upper	136.7377
18	23060 Fort Wayne, IN MSA	003 Allen	108.03	20% - <50%	Mid	100.8401
18	23060 Fort Wayne, IN MSA	003 Allen	108.04	20% - <50%	Mid	96.474
18	23060 Fort Wayne, IN MSA	003 Allen	108.07	10% - <20%	Mid	89.0369
18	23060 Fort Wayne, IN MSA	003 Allen	108.08	10% - <20%	Upper	136.0701
18	23060 Fort Wayne, IN MSA	003 Allen	108.09	20% - <50%	Mid	103.448
18	23060 Fort Wayne, IN MSA	003 Allen	108.11	20% - <50%	Mid	86.39
18	23060 Fort Wayne, IN MSA	003 Allen	108.12	10% - <20%	Mid	105.3104
18	23060 Fort Wayne, IN MSA	003 Allen	108.13	20% - <50%	Upper	122.5728
18	23060 Fort Wayne, IN MSA	003 Allen	108.15	10% - <20%	Upper	148.6216
18	23060 Fort Wayne, IN MSA	003 Allen	108.16	10% - <20%	Upper	124.1529
18	23060 Fort Wayne, IN MSA	003 Allen	108.17	20% - <50%	Upper	126.3394
18	23060 Fort Wayne, IN MSA	003 Allen	108.19	20% - <50%	Mid	80.2881
18	23060 Fort Wayne, IN MSA	003 Allen	108.21	20% - <50%	Mid	88.1328
18	23060 Fort Wayne, IN MSA	003 Allen	109	<10%	Upper	131.5372
18	23060 Fort Wayne, IN MSA	003 Allen	110	<10%	Mid	109.3593
18	23060 Fort Wayne, IN MSA	003 Allen	111	10% - <20%	Mod	78.4897
18	23060 Fort Wayne, IN MSA	003 Allen	112.01	10% - <20%	Mod	62.3191
18	23060 Fort Wayne, IN MSA	003 Allen	112.02	10% - <20%	Mod	78.0711
18	23060 Fort Wayne, IN MSA	003 Allen	112.04	10% - <20%	Mid	105.7958
18	23060 Fort Wayne, IN MSA	003 Allen	112.05	10% - <20%	Mid	104.665
18	23060 Fort Wayne, IN MSA	003 Allen	113.02	80% - 100%	Mod	57.9406
18	23060 Fort Wayne, IN MSA	003 Allen	113.03	80% - 100%	Mod	70.4364
18	23060 Fort Wayne, IN MSA	003 Allen	113.04	50% - <80%	Mod	78.2658
18	23060 Fort Wayne, IN MSA	003 Allen	115.01	20% - <50%	Mid	81.7945
18	23060 Fort Wayne, IN MSA	003 Allen	115.02	20% - <50%	Mod	68.9273
18	23060 Fort Wayne, IN MSA	003 Allen	116.03	10% - <20%	Upper	142.1149
18	23060 Fort Wayne, IN MSA	003 Allen	116.04	10% - <20%	Upper	124.2155
18	23060 Fort Wayne, IN MSA	003 Allen	116.05	10% - <20%	Mid	110.97
18	23060 Fort Wayne, IN MSA	003 Allen	116.06	20% - <50%	Upper	165.4236
18	23060 Fort Wayne, IN MSA	003 Allen	116.07	10% - <20%	Upper	138.0786
18	23060 Fort Wayne, IN MSA	003 Allen	116.08	20% - <50%	Upper	147.7829

18	23060 Fort Wayne, IN MSA	003 Allen	116.09	10% - <20%	Upper	197.4518
18	23060 Fort Wayne, IN MSA	003 Allen	117.01	10% - <20%	Upper	142.1581
18	23060 Fort Wayne, IN MSA	003 Allen	117.02	20% - <50%	Mid	88.0521
18	23060 Fort Wayne, IN MSA	003 Allen	118.01	10% - <20%	Mid	93.5184
18	23060 Fort Wayne, IN MSA	003 Allen	118.02	<10%	Mid	94.2722
18	23060 Fort Wayne, IN MSA	003 Allen	119	<10%	Mid	90.5001
18	23060 Fort Wayne, IN MSA	003 Allen	9800.01	20% - <50%	N/A	0
18	23060 Fort Wayne, IN MSA	003 Allen	9800.02	20% - <50%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1101.01	20% - <50%	Mid	112.4127
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1101.02	<10%	Mid	99.5603
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1102.01	<10%	Mid	99.3035
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1102.02	<10%	Mid	87.2525
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1103.01	10% - <20%	Upper	130.4762
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1103.02	20% - <50%	Mid	116.4569
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1103.03	<10%	Mid	109.0132
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1104.01	20% - <50%	Mid	89.29
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1104.04	10% - <20%	Upper	162.4615
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1104.05	20% - <50%	Mid	113.2747
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1104.06	10% - <20%	Mid	112.4078
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.05	10% - <20%	Upper	129.9786
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.09	10% - <20%	Mid	108.9502
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.11	<10%	Upper	143.2212
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.12	<10%	Upper	143.6991
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.13	20% - <50%	Upper	136.874
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.14	<10%	Upper	126.2481
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.15	10% - <20%	Upper	220.059
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.16	10% - <20%	Upper	120.8666
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.17	10% - <20%	Upper	143.7065
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1105.18	10% - <20%	Upper	149.7474
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1106	10% - <20%	Mid	87.7193
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1107	10% - <20%	Mid	82.1291
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.05	10% - <20%	Upper	191.4029
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.07	20% - <50%	Mid	119.3082
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.1	10% - <20%	Upper	120.7258
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.11	20% - <50%	Mid	106.2533
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.12	20% - <50%	Upper	135.9207
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.13	20% - <50%	Upper	221.4605

18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.14	20% - <50%	Upper	157.9938
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.15	20% - <50%	Upper	162.2775
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.16	20% - <50%	Upper	128.3696
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.17	20% - <50%	Upper	158.3976
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.18	20% - <50%	Upper	137.0864
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.19	10% - <20%	Upper	200.384
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.2	20% - <50%	Mid	88.5689
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.21	20% - <50%	Upper	142.0493
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1108.22	20% - <50%	Upper	218.6722
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.04	10% - <20%	Upper	226.2184
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.05	20% - <50%	Upper	120.7233
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.06	10% - <20%	Upper	168.2851
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.07	10% - <20%	Upper	231.0072
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.09	20% - <50%	Upper	254.6893
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.1	20% - <50%	Upper	222.2743
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.11	20% - <50%	Upper	179.5371
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1109.12	20% - <50%	Upper	191.4029
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.03	<10%	Upper	167.3096
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.04	10% - <20%	Upper	139.6228
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.06	20% - <50%	Mid	115.8271
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.07	20% - <50%	Mid	100.6124
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.09	10% - <20%	Upper	288.8652
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.1	20% - <50%	Upper	261.9577
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.11	20% - <50%	Mid	81.7068
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1110.12	20% - <50%	Mid	113.4525
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1111.01	10% - <20%	Upper	168.1209
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1111.03	20% - <50%	Upper	222.1558
18	26900 Indianapolis-Carmel-Anderson,IN MSA	057 Hamilton	1111.04	10% - <20%	Mid	109.6504
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6101.01	20% - <50%	Mid	100.1012
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6101.02	20% - <50%	Mid	112.0497
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6102.01	10% - <20%	Mod	74.5569
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6102.03	20% - <50%	Mid	112.7252
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6102.04	20% - <50%	Mid	88.9097
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6103	10% - <20%	Mod	70.2856
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6104.01	20% - <50%	Mod	79.4939

18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6104.03	10% - <20%	Mid	88.7739
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6104.04	10% - <20%	Mid	114.8503
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6105.01	<10%	Mid	105.4617
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6105.02	<10%	Mid	88.459
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6106.03	10% - <20%	Upper	148.5212
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6106.05	10% - <20%	Mid	114.0958
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6106.06	10% - <20%	Mid	101.3669
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6106.07	10% - <20%	Upper	143.1607
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6106.08	<10%	Mid	106.7435
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6107.03	<10%	Upper	161.9206
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6107.04	10% - <20%	Upper	150.4179
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6107.05	10% - <20%	Upper	153.6261
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6107.06	<10%	Mod	69.0495
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6108.01	<10%	Upper	125.2528
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6108.02	10% - <20%	Mid	102.7191
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6109	<10%	Mod	78.9148
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6110	<10%	Mod	78.3368
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6111	<10%	Mid	115.3332
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6112	10% - <20%	Mid	113.0672
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6113	<10%	Mod	69.1853
18	26900 Indianapolis-Carmel-Anderson,IN MSA	081 Johnson	6114	<10%	Mid	117.7523
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.04	20% - <50%	Mid	108.2599
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.05	50% - <80%	Mid	112.5263
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.06	50% - <80%	Mod	56.4305
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.08	20% - <50%	Upper	201.8646
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.1	50% - <80%	Mid	83.9147
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.11	50% - <80%	Mod	56.0378
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.12	20% - <50%	Upper	162.5751
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3101.13	20% - <50%	Upper	154.004
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3102.01	50% - <80%	Mid	86.3437
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3102.03	50% - <80%	Mid	83.0207
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3102.04	80% - 100%	Mid	104.7603
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.05	80% - 100%	Mod	79.4346
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.06	80% - 100%	Mod	53.862
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.08	50% - <80%	Mod	78.0528

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.09	80% - 100%	Mod	66.0117
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.1	50% - <80%	Mid	93.5453
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.11	50% - <80%	Mid	85.8386
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3103.12	80% - 100%	Mod	58.4643
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3201.05	20% - <50%	Mid	105.2925
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3201.06	20% - <50%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3201.07	10% - <20%	Upper	151.1416
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3201.08	50% - <80%	Mod	66.3069
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3201.09	20% - <50%	Upper	122.5596
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3202.02	10% - <20%	Upper	137.1939
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3202.03	20% - <50%	Mid	81.4586
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3202.05	20% - <50%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3202.06	50% - <80%	Mod	67.5788
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3203.01	10% - <20%	Upper	158.4507
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3203.03	20% - <50%	Mid	82.8774
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3203.05	10% - <20%	Upper	158.0802
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3203.06	20% - <50%	Upper	130.4096
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3204	20% - <50%	Mod	75.635
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3205	20% - <50%	Mid	103.1982
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3206	10% - <20%	Mid	89.1616
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3207	10% - <20%	Upper	213.7847
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3208	<10%	Upper	202.7228
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3209.01	20% - <50%	Mid	106.7793
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3209.02	50% - <80%	Mod	52.7024
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3209.03	80% - 100%	Low	38.4534
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3210.01	50% - <80%	Mid	84.968
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3210.02	50% - <80%	Mid	115.2813
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3211	20% - <50%	Mid	99.9765
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3212	10% - <20%	Upper	184.7742
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3213	10% - <20%	Upper	158.878
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3214	20% - <50%	Mid	107.3301
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3216	50% - <80%	Mid	96.1003
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3217	10% - <20%	Upper	147.3703
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3218	10% - <20%	Upper	228.1633
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3219	10% - <20%	Upper	222.7892



18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3220	50% - <80%	Mod	78.9987
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3221	20% - <50%	Upper	146.6393
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3222	20% - <50%	Upper	137.8607
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3223	10% - <20%	Upper	143.9127
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3224	20% - <50%	Mid	94.5085
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3225	50% - <80%	Low	46.7418
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3226.01	80% - 100%	Low	14.3613
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3226.02	50% - <80%	Mid	96.0101
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3227	80% - 100%	Mid	86.1831
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.03	20% - <50%	Mid	96.0101
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.05	20% - <50%	Mid	92.3574
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.06	50% - <80%	Low	45.4131
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.07	10% - <20%	Upper	123.8574
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.08	10% - <20%	Upper	183.1059
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3301.09	20% - <50%	Mid	111.3088
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.03	10% - <20%	Upper	226.3012
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.04	20% - <50%	Upper	155.3216
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.06	20% - <50%	Upper	139.9501
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.08	20% - <50%	Upper	135.1181
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.1	50% - <80%	Mid	101.2299
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.11	80% - 100%	Low	46.0515
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.12	50% - <80%	Mid	101.8979
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3302.13	20% - <50%	Upper	137.1506
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3304.01	20% - <50%	Upper	122.3743
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3305	50% - <80%	Mod	74.9052
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3306	50% - <80%	Mod	58.7471
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3307.01	50% - <80%	Low	45.9329
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3307.02	50% - <80%	Mod	61.034
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3308.03	80% - 100%	Low	43.0249
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3308.04	80% - 100%	Mod	75.3312
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3308.05	50% - <80%	Low	41.301
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3308.06	80% - 100%	Low	31.4888
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3309	80% - 100%	Low	42.8483
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3310	80% - 100%	Mod	52.4295
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.01	20% - <50%	Mid	85.604

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.02	50% - <80%	Mod	61.933
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.08	80% - 100%	Mod	52.0652
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.11	50% - <80%	Mid	99.0973
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.12	50% - <80%	Mod	63.237
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.13	20% - <50%	Mod	68.4716
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.14	20% - <50%	Mid	103.176
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3401.15	50% - <80%	Mod	62.7529
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3402.01	50% - <80%	Mod	61.9355
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3402.02	50% - <80%	Mod	52.1258
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3403.01	80% - 100%	Low	46.6714
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3403.02	80% - 100%	Mod	52.8617
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3404	80% - 100%	Mod	54.3855
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3405	50% - <80%	Mod	58.8372
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3406	50% - <80%	Mod	60.8858
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3407	50% - <80%	Mod	50.9378
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3408	10% - <20%	Mid	82.2303
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3409.01	50% - <80%	Mid	96.5201
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3409.03	50% - <80%	Low	49.9857
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3409.04	50% - <80%	Mid	88.2824
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3410	10% - <20%	Mid	107.3881
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3411	50% - <80%	Low	47.5309
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3412	80% - 100%	Low	32.9781
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3416	80% - 100%	Low	37.389
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3417.01	50% - <80%	Low	39.04
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3417.02	20% - <50%	Mod	69.4607
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3419.02	20% - <50%	Mid	81.9155
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3419.03	50% - <80%	Low	45.9885
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3419.04	50% - <80%	Low	48.6398
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3420	50% - <80%	Mod	73.6259
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3421.01	50% - <80%	Mod	74.9644
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3422	50% - <80%	Mod	58.0185
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3423	20% - <50%	Mod	57.6567
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3424	20% - <50%	Mod	71.5192
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3425	20% - <50%	Low	46.4491
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3426	20% - <50%	Low	41.5949

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3501	80% - 100%	Mod	53.92
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3503	50% - <80%	Low	30.023
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3504	50% - <80%	Mod	71.9687
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3505	80% - 100%	Low	34.7303
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3506	80% - 100%	Mod	50.0561
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3507	80% - 100%	Low	37.6631
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3508	80% - 100%	Low	34.6081
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3509	50% - <80%	Mid	81.8093
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3510	50% - <80%	Low	41.059
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3512	80% - 100%	Low	41.6764
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3515	50% - <80%	Mod	51.3379
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3516	20% - <50%	Upper	191.4029
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3517	50% - <80%	Mid	95.1717
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3519	80% - 100%	Mod	57.7691
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3521	80% - 100%	Low	39.2067
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3523	80% - 100%	Low	39.7167
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3524	50% - <80%	Mod	51.2811
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3525	20% - <50%	Low	48.4545
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3526	50% - <80%	Mod	53.2828
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3527	50% - <80%	Mod	60.5858
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3528	80% - 100%	Low	46.2429
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3533	20% - <50%	Upper	140.1563
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3535	50% - <80%	Mid	87.7465
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3536	50% - <80%	Mod	51.2589
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3542.01	20% - <50%	Upper	168.4592
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3542.02	20% - <50%	Upper	165.8882
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3544	20% - <50%	Mid	112.0633
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3545	20% - <50%	Mid	108.3068
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3547	50% - <80%	Mod	54.9511
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3548	50% - <80%	Low	48.3026
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3549	50% - <80%	Low	41.2911
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3550	50% - <80%	Low	38.304
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3551	50% - <80%	Low	27.6163
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3553	20% - <50%	Low	45.9638
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3554	20% - <50%	Mod	63.5433

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3555	20% - <50%	Mod	72.4515
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3556	20% - <50%	Low	39.8957
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3557	20% - <50%	Mod	50.3142
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3559	20% - <50%	Upper	123.9401
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3562	20% - <50%	Upper	143.8201
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3564	50% - <80%	Low	48.7373
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3569	20% - <50%	Mod	52.9568
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3570	20% - <50%	Low	32.636
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3571	20% - <50%	Mid	87.4044
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3572	20% - <50%	Low	41.9505
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3573	20% - <50%	Mod	50.4229
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3574	20% - <50%	Low	44.4548
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3575	10% - <20%	Mod	67.6998
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3576.01	20% - <50%	Low	37.4927
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3576.02	50% - <80%	Mid	83.748
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3578	20% - <50%	Mod	55.0709
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3579	20% - <50%	Mid	87.9836
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3580	20% - <50%	Low	44.7635
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3581	20% - <50%	Mod	57.2936
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3601.01	50% - <80%	Mod	51.517
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3601.02	80% - 100%	Low	41.3936
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3602.01	50% - <80%	Low	48.4842
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3602.02	50% - <80%	Mod	59.015
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3603.01	50% - <80%	Mod	51.2465
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3603.02	80% - 100%	Low	33.5733
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3604.01	80% - 100%	Low	46.0552
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3604.02	80% - 100%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3604.05	50% - <80%	Mid	81.5524
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3604.06	80% - 100%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3604.07	50% - <80%	Mod	69.2508
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3605.01	50% - <80%	Mid	93.2502
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3605.02	50% - <80%	Mod	66.4155
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3606.01	20% - <50%	Mid	81.8093
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3606.02	20% - <50%	Low	49.819
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3607	20% - <50%	Mid	107.356

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3608	20% - <50%	Mod	62.585
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3609	20% - <50%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3610	10% - <20%	Upper	125.6912
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3611	10% - <20%	Mid	96.8004
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3612	20% - <50%	Mod	75.3695
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3613	20% - <50%	Mod	58.4272
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3614.01	50% - <80%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3614.02	20% - <50%	Mod	69.3644
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3616.01	20% - <50%	Mid	109.4009
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3616.02	20% - <50%	Mid	111.72
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3702.01	20% - <50%	Mod	63.6297
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3702.03	20% - <50%	Low	37.2037
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3702.04	20% - <50%	Mod	62.7418
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3703.03	20% - <50%	Mid	94.9296
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3703.04	20% - <50%	Mid	111.0704
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3703.05	20% - <50%	Mod	70.8919
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3703.06	20% - <50%	Mid	92.0141
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3801.01	20% - <50%	Upper	148.8744
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3801.02	20% - <50%	Upper	127.4879
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3801.03	20% - <50%	Mid	96.3584
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3802	20% - <50%	Mod	75.3596
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3803.01	20% - <50%	Low	43.7855
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3803.02	20% - <50%	Low	44.9179
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3804.02	20% - <50%	Mod	77.975
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3804.03	10% - <20%	Mod	79.4939
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3804.04	20% - <50%	Mod	75.1657
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3805.01	20% - <50%	Mod	61.0896
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3805.02	20% - <50%	Mod	63.3568
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3806	20% - <50%	Mod	79.626
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3807	20% - <50%	Mod	69.4125
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3808	20% - <50%	Mod	70.0176
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3809.01	20% - <50%	Mod	79.9434
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3809.02	10% - <20%	Upper	131.8852
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3810.02	20% - <50%	Upper	137.3779
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3810.03	50% - <80%	Mod	65.3782

18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3810.04	50% - <80%	Mod	73.6925
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3811.01	20% - <50%	Mid	115.3468
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3811.02	20% - <50%	Mid	85.6114
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3812.03	50% - <80%	Low	38.8696
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3812.04	20% - <50%	Mid	82.2785
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3812.05	20% - <50%	Mod	66.0846
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3812.06	20% - <50%	Mid	93.5404
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3812.07	20% - <50%	Mid	92.3574
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3901.02	20% - <50%	Mod	56.3403
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3901.03	20% - <50%	Mod	70.3251
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3901.04	20% - <50%	Mid	101.0187
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3902	20% - <50%	Upper	124.6205
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3903	10% - <20%	Mid	119.5897
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.05	20% - <50%	Upper	122.9992
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.06	20% - <50%	Upper	124.9268
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.07	10% - <20%	Upper	162.9382
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.08	20% - <50%	Mid	107.6647
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.09	20% - <50%	Mid	119.8663
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.1	10% - <20%	Upper	133.3732
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3904.11	20% - <50%	Mid	84.6284
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3905	80% - 100%	Mod	53.1791
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3906.01	20% - <50%	Low	35.854
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3906.02	50% - <80%	Mid	94.6629
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3907	50% - <80%	Mod	55.3253
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3908.01	80% - 100%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3908.02	20% - <50%	Mid	86.44
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3909	20% - <50%	Upper	169.0211
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3910.01	20% - <50%	N/A	0
18	26900 Indianapolis-Carmel-Anderson,IN MSA	097 Marion	3910.02	20% - <50%	Upper	164.4756
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	1	20% - <50%	Mod	74.764
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	2	20% - <50%	Mod	58.0762
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	3	50% - <80%	Low	35.07
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	4	50% - <80%	Low	29.1634
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	5	20% - <50%	Mod	52.4567
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	6	20% - <50%	Mod	65.7347
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	10.01	10% - <20%	Mid	84.3558
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	10.02	10% - <20%	Mid	92.0084

39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	11	10% - <20%	Mod	56.3795
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	13	10% - <20%	Mod	76.9772
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	101.02	10% - <20%	Mid	102.6026
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	101.03	20% - <50%	Mid	114.2805
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	101.04	10% - <20%	Low	19.1198
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	101.05	10% - <20%	Upper	173.9334
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	101.06	20% - <50%	Low	34.9311
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	102.01	20% - <50%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	102.02	10% - <20%	Mid	106.0289
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	102.03	<10%	Upper	122.312
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	103.01	<10%	Mid	90.2412
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	103.02	<10%	Upper	122.0731
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	105	10% - <20%	Mod	62.4814
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	106	<10%	Mid	85.9759
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	108	<10%	Mid	109.1893
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.01	20% - <50%	Mid	87.5914
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.03	20% - <50%	Mid	118.9939
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.04	20% - <50%	Mid	84.0498
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.06	50% - <80%	Mod	64.0087
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.07	20% - <50%	Mid	86.649
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.09	50% - <80%	Mid	88.1786
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.1	20% - <50%	Mid	98.4186
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.11	10% - <20%	Mid	105.6194
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.12	20% - <50%	Mid	115.7583
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	109.13	50% - <80%	Mod	67.9597
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	110.03	20% - <50%	Mid	111.5237
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	110.04	20% - <50%	Mod	65.2112
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	110.05	20% - <50%	Mid	113.1697
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	110.06	20% - <50%	Mid	110.5518
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.09	20% - <50%	Mid	98.8798
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.1	10% - <20%	Upper	143.818
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.11	10% - <20%	Upper	140.6871
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.12	20% - <50%	Upper	194.4005
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.18	10% - <20%	Upper	207.9021
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.2	20% - <50%	Upper	145.7359
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.22	20% - <50%	Upper	136.5313
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.23	50% - <80%	Mod	53.298
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.25	20% - <50%	Upper	144.2722
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.26	20% - <50%	Upper	128.6739
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.27	20% - <50%	Upper	144.7405
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.28	20% - <50%	Upper	181.3448
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.29	20% - <50%	Upper	143.5745
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.3	20% - <50%	Upper	124.2793
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.31	10% - <20%	Upper	145.7889
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.32	20% - <50%	Upper	161.6284
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.33	10% - <20%	Upper	186.296
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.34	20% - <50%	Upper	145.137
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.35	20% - <50%	Upper	145.4924

39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.36	20% - <50%	Upper	156.056
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	111.37	20% - <50%	Upper	151.4884
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	112	10% - <20%	Mid	111.2766
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	113	20% - <50%	Mid	108.681
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	118	10% - <20%	Mid	111.2224
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	121	<10%	Mid	88.9022
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	122	20% - <50%	Low	40.3435
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	123	10% - <20%	Mod	62.8462
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	124	<10%	Upper	122.2837
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	125	10% - <20%	Mid	106.6996
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	126	10% - <20%	Mid	97.0961
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	127	10% - <20%	Mod	74.5605
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	130	50% - <80%	Mod	54.3569
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	131	50% - <80%	Mod	50.1823
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	132	20% - <50%	Low	49.9435
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	133	10% - <20%	Mid	107.6103
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	134	20% - <50%	Mod	73.7486
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	135	20% - <50%	Mod	55.823
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	136	20% - <50%	Low	35.9383
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	139	10% - <20%	Low	43.1427
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	140	20% - <50%	Low	32.3143
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	141	20% - <50%	Mod	54.2452
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	143	<10%	Mid	100.4318
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	144	20% - <50%	Low	26.1066
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	146	20% - <50%	Mod	62.4791
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	147	10% - <20%	Mod	53.9086
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	148	10% - <20%	Mod	72.4379
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	149	<10%	Mid	117.4644
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	150	<10%	Mid	97.2102
39	17140 Cincinnati, OH-KY-IN MSA	017 Butler	151	10% - <20%	Mid	100.9224
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	401.01	<10%	Mid	85.0558
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	401.02	<10%	Mid	84.9029
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	402.02	<10%	Mid	94.8641
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	402.03	<10%	Mid	91.6531
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	402.05	10% - <20%	Low	48.4127
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	402.06	10% - <20%	Mid	80.5106
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	403.01	<10%	Upper	199.021
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	403.02	<10%	Upper	160.4965
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	403.03	10% - <20%	Upper	171.0613
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	404.01	<10%	Upper	122.3967
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	404.03	10% - <20%	Mid	81.8331
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	404.04	<10%	Upper	138.9304
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	404.05	10% - <20%	Upper	160.8483
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	405	<10%	Mid	91.2789
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	406	<10%	Upper	143.6439
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	407.02	10% - <20%	Mid	113.5686
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	407.03	<10%	Upper	125.75
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	407.04	10% - <20%	Mid	96.7713



39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	408	<10%	Mod	67.7597
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	409	<10%	Mod	78.0668
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	410.01	<10%	Mid	112.0614
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	410.02	<10%	Upper	174.0651
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	411.01	10% - <20%	Mid	94.3887
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	411.02	10% - <20%	Mod	65.4488
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	411.04	10% - <20%	Mid	95.057
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	411.05	10% - <20%	Mod	78.5751
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	412.01	10% - <20%	Mid	81.0436
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	412.02	<10%	Mid	102.2308
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	413.03	10% - <20%	Mid	103.4333
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	413.04	<10%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	413.05	10% - <20%	Mid	118.7198
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	413.06	10% - <20%	Mid	94.2569
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	413.07	10% - <20%	Mid	107.2608
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	414.03	10% - <20%	Mod	69.9729
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	414.04	10% - <20%	Mod	79.7576
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	414.05	10% - <20%	Mod	71.4507
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	414.06	<10%	Upper	151.8037
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	415.03	10% - <20%	Mid	95.55
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	415.04	<10%	Mid	110.913
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	415.05	<10%	Upper	129.0598
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	415.06	<10%	Upper	130.007
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	416	10% - <20%	Mid	81.226
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	417.01	<10%	Mid	80.6777
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	417.02	<10%	Upper	135.8077
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	418	<10%	Mod	67.302
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	419	<10%	Mid	103.2474
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	420.01	<10%	Mod	71.5213
39	17140 Cincinnati, OH-KY-IN MSA	025 Clermont	420.02	<10%	Mid	94.4228
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	2	80% - 100%	Low	29.607
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	7	20% - <50%	Mid	119.7199
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	9	20% - <50%	Upper	123.6357
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	10	20% - <50%	Mid	101.646
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	11	20% - <50%	Mid	106.3148
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	16	50% - <80%	Low	30.6836
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	17	50% - <80%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	18	20% - <50%	Mid	99.1293
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	19	20% - <50%	Mid	94.1287
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	20	20% - <50%	Upper	132.3685
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	22	50% - <80%	Mod	52.4567
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	23	50% - <80%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	25	20% - <50%	Low	29.1834
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	26	20% - <50%	Low	33.4498
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	27	20% - <50%	Upper	128.3245
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	28	20% - <50%	Mod	69.3516
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	29.01	20% - <50%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	29.02	50% - <80%	Mod	51.9672

39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	30	20% - <50%	Mod	67.8868
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	32	20% - <50%	Mod	63.2427
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	33	20% - <50%	Low	49.9517
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	36	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	37	50% - <80%	Low	30.9095
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	38	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	39	80% - 100%	Low	43.731
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	40	50% - <80%	Mod	75.3029
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	41	20% - <50%	Upper	153.2533
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	42	20% - <50%	Upper	172.1602
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	46.02	10% - <20%	Upper	131.7378
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	46.03	10% - <20%	Mid	87.6456
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	46.04	20% - <50%	Mid	81.5837
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	46.05	20% - <50%	Mid	111.226
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	47.03	10% - <20%	Upper	158.0256
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	48	<10%	Upper	227.049
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	49	10% - <20%	Upper	192.212
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	50	10% - <20%	Upper	146.9031
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	51	10% - <20%	Upper	193.631
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	52	10% - <20%	Upper	169.2081
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	53.01	10% - <20%	Upper	144.6052
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	53.02	10% - <20%	Upper	146.4454
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	55	50% - <80%	Mod	71.0565
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	56	20% - <50%	Mod	69.221
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	57.01	20% - <50%	Mid	94.9311
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	57.02	20% - <50%	Upper	123.8592
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	58	50% - <80%	Mod	76.3242
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	59	20% - <50%	Mid	110.6012
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	60	50% - <80%	Mod	67.5926
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	61	50% - <80%	Low	41.7096
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	63	80% - 100%	Mod	56.8172
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	64	80% - 100%	Low	48.5351
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	65.01	20% - <50%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	65.02	50% - <80%	Mid	95.5359
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	66	50% - <80%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	68	80% - 100%	Mod	53.198
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	69	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	70	20% - <50%	Upper	138.1621
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	71	20% - <50%	Upper	166.3266
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	72	20% - <50%	Mod	79.2505
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	73	50% - <80%	Low	48.2939
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	74	20% - <50%	Mid	105.7112
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	75	20% - <50%	Mid	100.9918
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	77	80% - 100%	Low	13.891
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	80	80% - 100%	Low	26.2066
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	81	80% - 100%	Mod	56.0807
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	82.01	50% - <80%	Mod	72.1684
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	82.02	50% - <80%	Mid	80.4318

39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	83	50% - <80%	Mod	69.7976
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	84	50% - <80%	Low	42.3779
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	85.01	80% - 100%	Low	36.0654
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	85.02	80% - 100%	Low	12.2343
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	86.01	80% - 100%	Low	23.1909
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	88	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	92	50% - <80%	Low	47.422
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	93	50% - <80%	Low	25.1123
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	94	50% - <80%	Low	42.7991
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	95	50% - <80%	Mod	55.8889
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	96	20% - <50%	Low	34.6852
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	97	50% - <80%	Mod	50.5188
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	98	50% - <80%	Low	34.0945
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	99.01	20% - <50%	Mod	73.6157
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	99.02	20% - <50%	Mod	58.0221
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	100.02	80% - 100%	Low	48.488
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	100.03	50% - <80%	Mod	61.9225
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	100.04	80% - 100%	Mod	57.9479
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	100.05	50% - <80%	Mod	68.5504
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	101	50% - <80%	Mod	61.3801
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	102.01	20% - <50%	Mod	51.7213
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	102.02	20% - <50%	Mod	78.6504
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	103	20% - <50%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	104	20% - <50%	Mod	72.2673
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	105	10% - <20%	Mod	63.2427
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	106	10% - <20%	Mid	95.5994
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	107	20% - <50%	Mid	93.8345
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	109	50% - <80%	Mod	63.7651
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	110	80% - 100%	Low	44.1228
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	111	50% - <80%	Mid	93.5933
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	204.01	<10%	Mid	99.8623
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	204.03	<10%	Upper	146.3089
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	204.04	<10%	Upper	126.4466
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	205.01	10% - <20%	Mid	116.4113
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	205.02	10% - <20%	Upper	131.3789
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	205.04	20% - <50%	Mid	113.6733
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	205.05	20% - <50%	Mod	75.1923
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	206.01	<10%	Mid	116.9949
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	206.03	10% - <20%	Upper	124.7946
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	206.04	<10%	Mid	81.7743
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.01	20% - <50%	Mid	83.5286
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.05	20% - <50%	Mid	82.3767
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.07	<10%	Upper	153.1968
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.41	50% - <80%	Mod	52.3367
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.42	20% - <50%	Mod	65.0158
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.62	20% - <50%	Mod	52.5461
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.63	20% - <50%	Mid	96.969
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	207.64	20% - <50%	Mid	101.6107

39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	208.02	10% - <20%	Mid	113.4051
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	208.11	20% - <50%	Mod	79.1081
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	208.12	10% - <20%	Upper	122.9356
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	209.01	20% - <50%	Mod	76.0748
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	209.02	20% - <50%	Mod	63.3403
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	210.01	10% - <20%	Mod	73.9851
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	210.02	<10%	Mid	98.9092
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	210.03	10% - <20%	Mid	80.4012
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	211.01	<10%	Upper	130.9895
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	211.02	<10%	Upper	125.2629
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	212.01	<10%	Upper	160.0682
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	212.02	10% - <20%	Mid	96.1395
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	213.02	<10%	Upper	136.6584
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	213.03	<10%	Mid	114.9194
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	213.04	10% - <20%	Mid	100.6153
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	214.01	10% - <20%	Mid	98.541
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	214.21	10% - <20%	Mid	108.0338
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	214.22	20% - <50%	Mod	76.4795
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.01	50% - <80%	Mid	88.0197
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.04	50% - <80%	Mod	75.3488
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.05	50% - <80%	Mid	83.638
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.06	80% - 100%	Mod	78.1856
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.08	20% - <50%	Mid	93.1956
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.09	50% - <80%	Mod	77.7773
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.71	50% - <80%	Mid	97.5397
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	215.72	80% - 100%	Mid	82.8485
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	216.02	80% - 100%	Mid	99.2952
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	216.03	50% - <80%	Mod	70.3212
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	216.04	50% - <80%	Mod	60.5459
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	217.01	20% - <50%	Mod	77.2008
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	217.02	50% - <80%	Mod	52.5038
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	218.01	50% - <80%	Mod	70.78
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	218.02	50% - <80%	Mod	61.6107
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	219	50% - <80%	Mod	61.9896
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	220	20% - <50%	Mid	90.8248
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	221.01	20% - <50%	Mid	111.1295
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	221.02	50% - <80%	Mid	96.3936
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	222	20% - <50%	Mod	76.4795
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	223.01	50% - <80%	Mod	56.8525
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	223.02	20% - <50%	Upper	125.4347
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	224	20% - <50%	Upper	166.023
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	225	50% - <80%	Mod	77.362
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	226.01	10% - <20%	Upper	177.7114
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	226.02	20% - <50%	Mid	116.6101
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	227	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	230.01	20% - <50%	Mid	82.7744
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	230.02	10% - <20%	Mid	95.0935
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	231	10% - <20%	Upper	201.0036



39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	232.01	20% - <50%	Mod	71.3319
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	232.1	20% - <50%	Mid	91.1636
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	232.22	20% - <50%	Mod	61.0989
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	233	10% - <20%	Upper	172.3802
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	234	50% - <80%	Mod	62.8756
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	235.01	20% - <50%	Upper	178.8892
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	235.21	20% - <50%	Mid	110.8165
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	235.22	20% - <50%	Mid	108.2256
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	236	10% - <20%	Mid	102.6003
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	237.01	10% - <20%	Mod	79.5634
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	237.02	10% - <20%	Mid	101.4825
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	238	50% - <80%	Mid	99.1034
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	239.01	20% - <50%	Upper	143.1886
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	239.02	10% - <20%	Upper	165.723
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	240.01	20% - <50%	Mid	117.4502
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	240.02	10% - <20%	Upper	180.0211
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	241	10% - <20%	Upper	170.48
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	242	20% - <50%	Upper	164.4052
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	243.01	20% - <50%	Upper	146.3842
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	243.03	10% - <20%	Upper	123.4992
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	243.22	10% - <20%	Upper	176.3807
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	243.23	20% - <50%	Upper	169.8729
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	243.24	10% - <20%	Mid	111.6943
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	244.01	10% - <20%	Upper	178.6245
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	244.02	10% - <20%	Upper	294.1534
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	247	10% - <20%	Mid	90.207
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	248	<10%	Upper	172.079
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	249.01	10% - <20%	Mid	90.6965
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	249.03	<10%	Upper	241.5437
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	249.04	10% - <20%	Upper	149.7376
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	250.01	<10%	Upper	148.3209
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	250.02	10% - <20%	Upper	130.793
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	251.01	10% - <20%	Upper	156.9384
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	251.02	10% - <20%	Upper	122.7509
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	251.03	10% - <20%	Mid	118.0162
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	252	20% - <50%	Mod	55.6088
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	253	20% - <50%	Mid	89.9482
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	254.01	10% - <20%	Mid	106.1619
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	254.02	10% - <20%	Mod	71.2883
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	255	20% - <50%	Mod	69.8611
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	256	10% - <20%	Mid	110.4294
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	257	20% - <50%	Low	36.8878
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	258	20% - <50%	Mid	98.4621
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	260.01	<10%	Upper	136.4984
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	260.02	<10%	Mid	115.5418
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	261.02	<10%	Mod	59.7411
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	261.03	<10%	Mod	79.9729
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	261.04	<10%	Mid	111.3448

39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	262	10% - <20%	Low	47.5244
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	263	50% - <80%	Low	24.8805
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	264	80% - 100%	Low	37.1749
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	265	20% - <50%	Upper	137.3938
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	266	10% - <20%	Upper	161.0483
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	267	80% - 100%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	268	10% - <20%	Upper	228.5563
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	269	80% - 100%	Low	21.4989
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	270	80% - 100%	Low	31.2248
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	271	80% - 100%	Mod	70.4659
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	272	50% - <80%	Low	47.0643
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	273	<10%	Upper	202.1484
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	274	20% - <50%	Low	46.5995
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	275	<10%	Upper	228.2433
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	276	20% - <50%	Mid	98.348
39	17140 Cincinnati, OH-KY-IN MSA	061 Hamilton	277	20% - <50%	Mod	73.971
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	301.01	<10%	Mid	92.9521
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	301.02	<10%	Mid	87.4561
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	302	<10%	Mod	79.7152
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	305.01	10% - <20%	Mid	89.0163
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	305.03	10% - <20%	Mid	113.811
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	305.04	10% - <20%	Upper	179.454
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	306	<10%	Mid	106.6843
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	307	10% - <20%	Mid	104.1028
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	308	<10%	Upper	126.6854
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	309.01	10% - <20%	Upper	159.4846
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	309.02	10% - <20%	Upper	193.2862
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	310.01	<10%	Mid	107.5573
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	310.02	<10%	Upper	123.0533
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	311	<10%	Mid	119.2493
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	312	10% - <20%	Upper	136.2983
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	313	10% - <20%	Upper	133.3733
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	314	10% - <20%	Mod	76.8184
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	315	10% - <20%	Mid	86.5913
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	316.01	10% - <20%	Upper	169.5293
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	316.02	10% - <20%	Upper	145.4253
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	316.03	<10%	Mid	92.4073
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	317	50% - <80%	N/A	0
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	319.04	20% - <50%	Upper	122.2461
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	319.05	20% - <50%	Mid	101.626
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	319.06	20% - <50%	Mid	118.4151
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	319.07	20% - <50%	Upper	178.5445
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	319.08	20% - <50%	Upper	194.6311
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.03	10% - <20%	Mid	109.5387
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.04	20% - <50%	Upper	161.7249
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.06	20% - <50%	Upper	147.2596
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.08	20% - <50%	Upper	204.7029
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.09	50% - <80%	Upper	153.4498

39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.1	10% - <20%	Upper	125.0147
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	320.11	20% - <50%	Mid	99.2763
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	321	20% - <50%	Upper	148.2692
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	322.02	<10%	Upper	138.5033
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	322.03	10% - <20%	Upper	132.8462
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	322.04	10% - <20%	Upper	184.9888
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	322.05	10% - <20%	Upper	120.6071
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	322.06	10% - <20%	Upper	147.802
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	323	<10%	Mid	87.742
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	324	<10%	Mid	117.3808
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	325.01	<10%	Mid	83.098
39	17140 Cincinnati, OH-KY-IN MSA	165 Warren	325.02	10% - <20%	Mod	52.212
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1011.01	50% - <80%	Low	36.8848
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1011.02	20% - <50%	Upper	135.1509
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1012.01	20% - <50%	Mod	52.9492
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1013	20% - <50%	Mod	60.4434
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1014	50% - <80%	Low	36.4536
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1015.01	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1016.03	50% - <80%	Low	47.4024
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1017	50% - <80%	Mod	55.9062
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1018	50% - <80%	Low	33.335
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1019.01	50% - <80%	Mod	51.6856
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1021.01	50% - <80%	Mod	57.3991
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1021.02	50% - <80%	Mod	62.9536
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1022	50% - <80%	Mod	60.4655
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1023	50% - <80%	Low	36.9525
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1024.01	50% - <80%	Low	35.939
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1024.02	50% - <80%	Low	36.5852
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1027	50% - <80%	Low	42.1749
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1028	50% - <80%	Low	38.7671
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1029	50% - <80%	Mod	60.7039
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1033	50% - <80%	Low	19.2494
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1035	20% - <50%	Mid	101.9331
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1036.02	20% - <50%	Upper	199.544
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1038	50% - <80%	Low	34.7614
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1044	20% - <50%	Mod	70.2511
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1048	50% - <80%	Low	41.6707
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1051	50% - <80%	Low	38.8674
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1053	50% - <80%	Mod	63.4538
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1054	50% - <80%	Low	35.8817
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1055	50% - <80%	Low	46.9257
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1056.02	50% - <80%	Low	31.9373
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1057	20% - <50%	Mod	53.2644
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1059	20% - <50%	Mid	86.6646
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1061	20% - <50%	Mod	75.5334
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1062	20% - <50%	Mod	59.0274
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1065	20% - <50%	Mod	57.8954
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1066	20% - <50%	Mod	51.313

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1068	20% - <50%	Mod	66.1894
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1069	20% - <50%	Mid	89.8288
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1070	20% - <50%	Mid	93.4072
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1071.01	20% - <50%	Upper	185.4479
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1077.01	20% - <50%	Upper	121.9823
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1078.02	50% - <80%	Low	28.5634
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1082.01	50% - <80%	Mod	58.1546
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1083.01	50% - <80%	Low	43.1506
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1084	50% - <80%	Low	28.5347
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1087.01	80% - 100%	Low	20.6562
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1093.01	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1097.01	50% - <80%	Low	7.5176
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1098.01	80% - 100%	Low	16.618
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1109.01	50% - <80%	Low	30.5577
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1112.02	50% - <80%	Low	46.9882
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1114.01	80% - 100%	Low	32.3632
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1117	80% - 100%	Low	41.7255
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1121	80% - 100%	Low	37.5635
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1122	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1123.01	80% - 100%	Low	36.5083
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1145.01	80% - 100%	Low	32.431
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1146	50% - <80%	Low	37.1557
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1148	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1154	50% - <80%	Low	40.7081
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1157	50% - <80%	Low	47.2214
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1158	50% - <80%	Low	33.3324
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1159	50% - <80%	Mod	52.0204
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1163	80% - 100%	Low	31.949
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1164	80% - 100%	Mod	70.5116
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1165	80% - 100%	Low	40.1375
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1166	80% - 100%	Low	45.0785
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1167	80% - 100%	Low	35.3672
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1168	80% - 100%	Low	47.3699
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1169	80% - 100%	Low	41.5014
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1171.01	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1171.02	80% - 100%	Mod	50.9431
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1172.01	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1172.03	80% - 100%	Low	47.8323
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1173	80% - 100%	Low	40.88
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1174	80% - 100%	Low	43.4658
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1175	80% - 100%	Low	36.1409
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1176	50% - <80%	Mod	53.6383
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1177	50% - <80%	Mod	65.1004
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1178	80% - 100%	Low	46.712
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1179	80% - 100%	Low	44.62
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1181.01	80% - 100%	Mid	85.6993
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1182	80% - 100%	Low	48.0355
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1183.01	80% - 100%	Mod	63.3314



39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1186.02	80% - 100%	Mod	66.1373
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1188	20% - <50%	Mod	54.9175
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1189	80% - 100%	Mod	73.6002
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1194.01	80% - 100%	Mid	89.2869
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1194.02	80% - 100%	Low	40.7081
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1195.01	50% - <80%	Upper	150.9248
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1195.02	80% - 100%	Low	38.7541
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1196	80% - 100%	Mod	58.2653
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1197.01	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1197.02	80% - 100%	Mod	73.5703
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1198	80% - 100%	Mod	64.5598
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1199	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1202	80% - 100%	Mod	58.3161
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1204	80% - 100%	Mod	50.1706
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1205	80% - 100%	Mod	53.5484
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1206	80% - 100%	Low	49.8475
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1207.01	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1207.02	80% - 100%	Mod	68.4547
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1208.01	80% - 100%	Mod	54.3782
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1208.02	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1211	80% - 100%	Mod	53.6539
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1212	80% - 100%	Mod	52.772
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1213	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1214.01	80% - 100%	Mod	53.7347
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1214.03	80% - 100%	Mod	51.5423
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1215	80% - 100%	Low	38.7332
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1217	80% - 100%	Mod	76.7696
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1218	80% - 100%	Mod	67.8803
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1219	80% - 100%	Mod	50.478
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1221	80% - 100%	Mod	76.737
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1222	80% - 100%	Low	48.4159
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1223	80% - 100%	Mod	69.5737
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1231	10% - <20%	Upper	138.9508
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1232	10% - <20%	Mid	92.8145
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1234	10% - <20%	Upper	123.496
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1235.01	20% - <50%	Low	46.1623
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1235.02	50% - <80%	Mod	66.6753
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1236.01	10% - <20%	Mid	116.9267
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1236.02	20% - <50%	Mid	86.1032
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1236.03	20% - <50%	Mid	106.013
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1237	20% - <50%	Mid	118.3245
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1238	50% - <80%	Low	21.2476
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1239	20% - <50%	Mod	68.6957
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1241	50% - <80%	Mod	78.8669
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1242.01	20% - <50%	Low	47.0533
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1242.02	20% - <50%	Mod	60.8993
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1243	50% - <80%	Mod	76.0584
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1245	20% - <50%	Mid	82.8817

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1246	20% - <50%	Low	43.3199
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1261	80% - 100%	Mod	56.706
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1275.01	80% - 100%	Mod	77.9472
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1301.03	<10%	Upper	174.9863
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1301.04	<10%	Upper	182.8009
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1301.05	<10%	Mid	117.7383
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1301.06	<10%	Upper	163.2402
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1311.03	20% - <50%	Upper	186.3976
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1311.04	20% - <50%	Upper	134.7354
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1311.05	20% - <50%	Upper	148.3951
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1321	50% - <80%	Mid	95.2244
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1322	50% - <80%	Mid	95.963
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1323.01	50% - <80%	Mod	56.9327
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1323.02	50% - <80%	Mod	52.4893
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1331.03	80% - 100%	Mid	97.4663
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1331.04	80% - 100%	Mod	53.5797
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1341	20% - <50%	Mid	102.9101
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1342.03	20% - <50%	Upper	148.0264
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1342.04	10% - <20%	Mid	86.6399
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1342.05	10% - <20%	Mid	116.3093
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1342.06	10% - <20%	Mid	111.0205
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1343	10% - <20%	Mid	99.1975
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1351.03	<10%	Upper	162.2892
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1351.04	<10%	Upper	160.9332
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1351.05	10% - <20%	Upper	155.0165
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1351.06	<10%	Upper	165.8559
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1361.01	10% - <20%	Upper	142.0342
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1361.03	10% - <20%	Mid	114.113
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1361.04	20% - <50%	Upper	128.011
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1361.05	10% - <20%	Upper	163.9723
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1371.01	20% - <50%	Mod	68.7596
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1371.02	20% - <50%	Mod	51.528
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1371.03	20% - <50%	Mid	98.821
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.05	20% - <50%	Mod	77.2164
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.06	20% - <50%	Mod	69.0305
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.07	10% - <20%	Mid	86.4757
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.08	10% - <20%	Mid	98.5384
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.09	10% - <20%	Mid	81.5087
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1381.1	10% - <20%	Mid	89.9656
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1401	80% - 100%	Mod	69.3445
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1403.01	80% - 100%	Mod	62.3023
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1403.02	50% - <80%	Mid	95.029
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1404	50% - <80%	Mid	89.2243
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1405	50% - <80%	Mod	67.354
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1406	50% - <80%	Mid	110.7261
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1407.01	50% - <80%	Mid	85.3919
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1407.02	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1408	20% - <50%	Mid	81.4162

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1409	50% - <80%	Mid	90.8318
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1410	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1411	20% - <50%	Mid	107.2662
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1412	20% - <50%	Upper	173.3006
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1413	20% - <50%	Upper	169.3028
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1414	10% - <20%	Upper	213.3105
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1415	20% - <50%	Upper	197.0273
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1416.01	20% - <50%	Upper	136.4835
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1416.02	50% - <80%	Mid	108.1937
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1417	20% - <50%	Upper	139.9148
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1501	80% - 100%	Low	39.6985
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1503	80% - 100%	Low	35.1574
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1504	80% - 100%	Mod	56.6657
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1512	80% - 100%	Low	38.5365
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1513	80% - 100%	Mod	64.0973
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1515	80% - 100%	Low	38.2656
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1516	80% - 100%	Low	30.6841
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1517	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1518	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1521.01	20% - <50%	Upper	128.4461
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1521.02	50% - <80%	Mid	84.5608
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1522.01	50% - <80%	Mod	53.6383
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1522.02	50% - <80%	Mod	62.7035
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1523.01	50% - <80%	Mod	73.9871
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1523.02	50% - <80%	Mid	89.3768
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1523.03	50% - <80%	Mod	68.7596
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1524	50% - <80%	Mod	51.3469
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1525.01	50% - <80%	Mod	66.6401
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1525.02	50% - <80%	Mod	65.0639
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1526.05	50% - <80%	Mod	71.0496
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1527.01	80% - 100%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1527.02	80% - 100%	Mod	57.5502
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1527.03	50% - <80%	Mid	116.3861
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1531.03	10% - <20%	Mid	101.1593
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1531.04	10% - <20%	Mid	101.7481
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1531.05	10% - <20%	Mod	74.3597
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1531.06	10% - <20%	Upper	126.1717
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1531.07	10% - <20%	Upper	149.7459
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1541	50% - <80%	Low	44.1315
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1542	50% - <80%	Mod	65.0808
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1544	50% - <80%	Mid	83.2165
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1545.01	50% - <80%	Mod	68.9328
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1545.02	50% - <80%	Mid	84.8683
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1546.01	50% - <80%	Mid	80.5356
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1546.03	50% - <80%	Mod	57.0265
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1546.04	50% - <80%	Mod	65.654
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1551.01	10% - <20%	Upper	182.7215
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1551.02	10% - <20%	Upper	160.2271

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1561.01	<10%	Upper	182.9651
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1561.02	<10%	Upper	145.7898
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1601	<10%	Upper	193.2274
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1602	10% - <20%	Upper	137.8396
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1603	10% - <20%	Mid	101.1893
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1604	10% - <20%	Mid	105.9375
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1605	10% - <20%	Upper	128.7562
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1606.02	20% - <50%	Mid	81.5517
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1606.03	20% - <50%	Mod	64.8125
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1606.04	10% - <20%	Mid	106.908
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1609	10% - <20%	Upper	124.8378
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1610	10% - <20%	Upper	134.6416
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1611	10% - <20%	Upper	128.4566
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1612	10% - <20%	Upper	120.6393
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1613	10% - <20%	Mid	93.2665
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1614	10% - <20%	Mid	92.6113
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1615	10% - <20%	Mid	107.6726
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1616	20% - <50%	Mid	86.4314
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1619	10% - <20%	Upper	138.6577
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1701.01	20% - <50%	Mid	87.8279
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1701.02	20% - <50%	Mid	115.628
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1702.01	10% - <20%	Upper	133.9746
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1702.02	20% - <50%	Upper	130.7375
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1711.02	80% - 100%	Low	48.6712
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1711.03	80% - 100%	Mod	55.1103
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1711.04	80% - 100%	Mod	63.5046
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1712.03	50% - <80%	Mod	53.6604
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1712.04	50% - <80%	Mod	51.6817
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1712.05	50% - <80%	Mod	71.4313
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1712.06	50% - <80%	Mod	72.5816
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1721.01	20% - <50%	Mid	86.9799
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1721.02	20% - <50%	Mid	106.3843
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1721.04	50% - <80%	Mid	112.1368
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1721.05	20% - <50%	Mod	70.8907
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1722.01	20% - <50%	Mid	99.5453
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1722.02	20% - <50%	Mid	86.464
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1731.03	10% - <20%	Mid	100.1967
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1731.04	10% - <20%	Mid	109.5628
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1731.05	10% - <20%	Mid	105.8411
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1731.06	20% - <50%	Upper	126.0141
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1731.07	<10%	Mid	98.9213
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1741.03	10% - <20%	Upper	121.3102
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1741.04	10% - <20%	Mid	107.3144
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1741.05	<10%	Upper	128.6376
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1741.06	10% - <20%	Upper	134.2469
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1741.07	10% - <20%	Mid	110.2323
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1742.03	<10%	Upper	133.6242
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1742.04	10% - <20%	Mid	119.0487



39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1742.05	20% - <50%	Mid	88.1158
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1742.06	20% - <50%	Mod	68.2137
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1742.07	10% - <20%	Mid	118.0535
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.05	<10%	Upper	135.1014
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.06	<10%	Upper	139.7806
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.07	10% - <20%	Upper	150.4676
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.08	10% - <20%	Mid	108.5011
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.09	<10%	Upper	132.3828
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1751.1	10% - <20%	Mod	73.6823
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1752.01	10% - <20%	Upper	133.1579
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1752.02	10% - <20%	Mid	114.3579
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1761	<10%	Upper	132.1939
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1762	10% - <20%	Mid	111.1859
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1771.01	20% - <50%	Mid	86.3012
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1771.03	20% - <50%	Mid	95.5839
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1771.04	10% - <20%	Mid	84.4553
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1772.01	10% - <20%	Mid	85.6746
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1772.02	10% - <20%	Mid	80.7649
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1773.02	10% - <20%	Mid	97.0989
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1773.03	20% - <50%	Mid	81.3862
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1773.04	20% - <50%	Mod	71.6463
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1774.03	10% - <20%	Mid	90.8735
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1774.04	10% - <20%	Mid	94.762
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1774.05	10% - <20%	Mid	98.7689
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1774.06	10% - <20%	Mid	90.7446
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1775.01	10% - <20%	Mid	90.811
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1775.03	10% - <20%	Mid	106.5393
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1775.04	10% - <20%	Mid	81.4162
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1775.05	<10%	Mid	112.5276
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.04	10% - <20%	Mid	89.9786
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.05	<10%	Mid	105.2979
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.06	10% - <20%	Mid	98.6947
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.07	10% - <20%	Mid	105.3917
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.08	20% - <50%	Mod	62.783
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1776.09	10% - <20%	Mid	118.3792
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1781.01	10% - <20%	Mid	83.7428
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1781.02	20% - <50%	Mid	106.112
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1782.01	10% - <20%	Mid	90.7797
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1782.04	20% - <50%	Low	47.6942
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1782.05	10% - <20%	Mid	99.9791
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1782.06	10% - <20%	Mid	92.9669
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1791.01	20% - <50%	Upper	219.5529
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1791.02	10% - <20%	Upper	295.7885
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1801.02	50% - <80%	Mid	111.126
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1801.03	50% - <80%	Mid	99.7355
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1801.04	80% - 100%	Low	46.8384
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1811	<10%	Upper	198.7937
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1812.01	10% - <20%	Upper	173.3814

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1812.03	<10%	Upper	138.9886
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1812.04	10% - <20%	Upper	135.8153
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1821.03	10% - <20%	Upper	133.2595
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1821.04	<10%	Upper	126.6029
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1821.05	10% - <20%	Upper	132.9794
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1821.06	<10%	Mid	105.5884
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1831	20% - <50%	Mid	98.4394
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1832	20% - <50%	Upper	325.6663
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1833	20% - <50%	Upper	280.8053
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1834.01	20% - <50%	Upper	176.6732
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1834.02	80% - 100%	Mid	113.8251
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1835.01	20% - <50%	Upper	126.1469
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1835.02	20% - <50%	Upper	183.5799
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1836.03	80% - 100%	Mod	78.9737
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1836.04	50% - <80%	Mid	109.796
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1836.05	50% - <80%	Mid	119.3184
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1836.06	50% - <80%	Upper	128.7249
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1841.03	20% - <50%	Upper	205.8346
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1841.04	20% - <50%	Upper	159.2501
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1841.05	20% - <50%	Upper	161.4998
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1841.06	20% - <50%	Mid	108.8268
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1841.08	20% - <50%	Upper	198.4029
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1851.01	80% - 100%	Mod	75.7171
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1851.02	50% - <80%	Mid	86.8314
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1851.03	50% - <80%	Mid	109.172
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1851.04	20% - <50%	Mid	110.1451
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1852.01	50% - <80%	Mod	79.7879
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1852.02	50% - <80%	Mid	86.3859
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1852.03	20% - <50%	Upper	123.9077
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1861.03	10% - <20%	Upper	156.3192
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1861.04	10% - <20%	Upper	127.2594
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1861.05	10% - <20%	Upper	157.2961
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1861.06	20% - <50%	Mod	67.9089
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1861.07	10% - <20%	Upper	153.6643
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1862.01	10% - <20%	Mid	117.4856
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1862.02	10% - <20%	Upper	166.6076
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1862.03	10% - <20%	Upper	141.3255
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1862.05	10% - <20%	Upper	146.4893
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1862.06	10% - <20%	Upper	184.9164
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1871.03	50% - <80%	Mid	93.0711
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1871.04	20% - <50%	Upper	168.8025
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1871.05	20% - <50%	Upper	186.0367
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1871.06	10% - <20%	Mid	115.0835
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1881.03	80% - 100%	Mod	60.9944
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1881.06	80% - 100%	Low	49.914
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1881.07	80% - 100%	Mod	51.455
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.05	10% - <20%	Upper	152.6287
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.07	10% - <20%	Upper	129.5729

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.08	10% - <20%	Upper	204.0838
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.09	10% - <20%	Upper	134.6559
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.1	20% - <50%	Upper	134.5778
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.11	10% - <20%	Upper	188.207
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1891.12	10% - <20%	Upper	206.2762
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1905.02	<10%	Mod	77.3754
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1905.03	<10%	Mid	112.8754
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1905.05	10% - <20%	Upper	204.9878
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1905.06	10% - <20%	Mid	104.5684
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1923	10% - <20%	Mid	116.5411
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1928	20% - <50%	Upper	219.4174
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1929	<10%	Upper	132.7632
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1941	10% - <20%	Upper	136.6633
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1943	10% - <20%	Upper	157.2493
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1945	10% - <20%	Upper	282.9221
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1956	80% - 100%	Mid	95.7129
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1957	50% - <80%	Upper	125.493
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1958	20% - <50%	Upper	274.8912
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1959	<10%	Upper	163.5919
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1960	50% - <80%	Mid	95.0173
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1961	20% - <50%	Mod	71.4131
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1962	80% - 100%	Low	31.084
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1963	10% - <20%	Upper	234.1531
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1964	80% - 100%	Low	48.8731
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1968	50% - <80%	Upper	173.5416
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1970	80% - 100%	Mod	68.6345
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1971	20% - <50%	Upper	154.5606
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1972	80% - 100%	Low	40.5596
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1973	20% - <50%	Low	45.834
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1974	20% - <50%	Mod	57.4512
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1975	20% - <50%	Low	49.8827
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1976	50% - <80%	Low	44.0051
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1977	50% - <80%	Mod	60.3261
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1978	20% - <50%	Upper	140.7602
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1979	50% - <80%	Low	42.5995
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1980	80% - 100%	Low	36.1279
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1981	50% - <80%	Low	44.8948
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1982	80% - 100%	Mod	53.6187
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1983	80% - 100%	Mod	50.0182
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1984	80% - 100%	Low	20.6497
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1985	80% - 100%	Mod	62.0717
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1986	80% - 100%	Low	31.678
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1987	80% - 100%	Mod	67.4738
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1988	80% - 100%	Low	38.8466
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1989	50% - <80%	Low	19.0422
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1990	80% - 100%	Low	46.8957
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1991	80% - 100%	Mod	51.2922
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1992	80% - 100%	Mod	54.2779

39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	1993	80% - 100%	Low	42.5618
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9801	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9802	N/A	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9805	50% - <80%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9809	N/A	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9810	10% - <20%	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9811	N/A	N/A	0
39	17460 Cleveland-Elyria, OH MSA	035 Cuyahoga	9900	N/A	N/A	0
39	18140 Columbus, OH MSA	041 Delaware	101	10% - <20%	Upper	132.064
39	18140 Columbus, OH MSA	041 Delaware	102	10% - <20%	Mid	86.3381
39	18140 Columbus, OH MSA	041 Delaware	104.2	10% - <20%	Mid	118.923
39	18140 Columbus, OH MSA	041 Delaware	104.21	<10%	Mid	95.2775
39	18140 Columbus, OH MSA	041 Delaware	104.22	10% - <20%	Mid	115.3993
39	18140 Columbus, OH MSA	041 Delaware	105.2	10% - <20%	Mid	111.6937
39	18140 Columbus, OH MSA	041 Delaware	105.3	20% - <50%	Mod	55.7309
39	18140 Columbus, OH MSA	041 Delaware	111.01	<10%	Mod	68.2689
39	18140 Columbus, OH MSA	041 Delaware	111.02	<10%	Upper	139.7987
39	18140 Columbus, OH MSA	041 Delaware	112	10% - <20%	Upper	125.9097
39	18140 Columbus, OH MSA	041 Delaware	114.11	10% - <20%	Upper	174.4493
39	18140 Columbus, OH MSA	041 Delaware	114.12	10% - <20%	Upper	233.0154
39	18140 Columbus, OH MSA	041 Delaware	114.21	10% - <20%	Upper	195.727
39	18140 Columbus, OH MSA	041 Delaware	114.23	10% - <20%	Upper	204.6962
39	18140 Columbus, OH MSA	041 Delaware	114.3	10% - <20%	Upper	204.4881
39	18140 Columbus, OH MSA	041 Delaware	114.31	<10%	Mid	103.3143
39	18140 Columbus, OH MSA	041 Delaware	114.32	10% - <20%	Upper	160.9004
39	18140 Columbus, OH MSA	041 Delaware	115.2	20% - <50%	Upper	141.7895
39	18140 Columbus, OH MSA	041 Delaware	115.3	20% - <50%	Upper	158.1486
39	18140 Columbus, OH MSA	041 Delaware	115.4	20% - <50%	Upper	203.1752
39	18140 Columbus, OH MSA	041 Delaware	115.61	20% - <50%	Mid	112.1408
39	18140 Columbus, OH MSA	041 Delaware	115.62	20% - <50%	Upper	189.7191
39	18140 Columbus, OH MSA	041 Delaware	115.63	20% - <50%	Upper	197.9509
39	18140 Columbus, OH MSA	041 Delaware	115.64	10% - <20%	Upper	194.382
39	18140 Columbus, OH MSA	041 Delaware	115.65	10% - <20%	Upper	189.5835
39	18140 Columbus, OH MSA	041 Delaware	116.04	10% - <20%	Upper	124.5314
39	18140 Columbus, OH MSA	041 Delaware	117.1	10% - <20%	Upper	162.1265
39	18140 Columbus, OH MSA	041 Delaware	117.4	10% - <20%	Upper	197.8748
39	18140 Columbus, OH MSA	041 Delaware	117.6	10% - <20%	Upper	133.7289
39	18140 Columbus, OH MSA	041 Delaware	117.62	10% - <20%	Upper	159.3295
39	18140 Columbus, OH MSA	041 Delaware	117.63	10% - <20%	Upper	232.7074
39	18140 Columbus, OH MSA	041 Delaware	117.64	10% - <20%	Upper	160.2012
39	18140 Columbus, OH MSA	041 Delaware	117.65	10% - <20%	Upper	154.9424
39	18140 Columbus, OH MSA	041 Delaware	117.66	10% - <20%	Upper	157.6277
39	18140 Columbus, OH MSA	041 Delaware	119	20% - <50%	Upper	217.5304
39	18140 Columbus, OH MSA	041 Delaware	120	<10%	Upper	136.5331
39	18140 Columbus, OH MSA	041 Delaware	121	20% - <50%	Upper	183.8347
39	18140 Columbus, OH MSA	041 Delaware	122	10% - <20%	Mid	104.9781
39	18140 Columbus, OH MSA	041 Delaware	123	<10%	Mid	116.761
39	18140 Columbus, OH MSA	041 Delaware	124	20% - <50%	Upper	133.9299

39	18140 Columbus, OH MSA	045 Fairfield	301	<10%	Mid	88.2634
39	18140 Columbus, OH MSA	045 Fairfield	302	<10%	Mid	83.2461
39	18140 Columbus, OH MSA	045 Fairfield	303	<10%	Mod	65.1056
39	18140 Columbus, OH MSA	045 Fairfield	304	<10%	Upper	132.0283
39	18140 Columbus, OH MSA	045 Fairfield	306.01	20% - <50%	Upper	139.5359
39	18140 Columbus, OH MSA	045 Fairfield	306.02	20% - <50%	Upper	155.0482
39	18140 Columbus, OH MSA	045 Fairfield	307	10% - <20%	Mid	118.6649
39	18140 Columbus, OH MSA	045 Fairfield	308	<10%	Upper	149.3863
39	18140 Columbus, OH MSA	045 Fairfield	309.01	<10%	Mid	113.4561
39	18140 Columbus, OH MSA	045 Fairfield	309.02	<10%	Mid	94.2417
39	18140 Columbus, OH MSA	045 Fairfield	310	<10%	Mid	119.2607
39	18140 Columbus, OH MSA	045 Fairfield	311	<10%	Mid	88.116
39	18140 Columbus, OH MSA	045 Fairfield	312	<10%	Mid	86.3488
39	18140 Columbus, OH MSA	045 Fairfield	313	10% - <20%	Mod	78.972
39	18140 Columbus, OH MSA	045 Fairfield	314.01	<10%	Mid	119.1977
39	18140 Columbus, OH MSA	045 Fairfield	314.02	<10%	Mod	76.5067
39	18140 Columbus, OH MSA	045 Fairfield	315	10% - <20%	Mod	57.7894
39	18140 Columbus, OH MSA	045 Fairfield	316	<10%	Mod	53.2882
39	18140 Columbus, OH MSA	045 Fairfield	317	10% - <20%	Mod	56.0805
39	18140 Columbus, OH MSA	045 Fairfield	320	10% - <20%	Mod	62.2157
39	18140 Columbus, OH MSA	045 Fairfield	321	<10%	Mod	73.982
39	18140 Columbus, OH MSA	045 Fairfield	322	10% - <20%	Mod	65.6098
39	18140 Columbus, OH MSA	045 Fairfield	323	<10%	Mod	51.9753
39	18140 Columbus, OH MSA	045 Fairfield	325.01	<10%	Mid	98.9118
39	18140 Columbus, OH MSA	045 Fairfield	325.02	20% - <50%	Mod	77.0454
39	18140 Columbus, OH MSA	045 Fairfield	326.01	<10%	Mid	94.1299
39	18140 Columbus, OH MSA	045 Fairfield	326.02	<10%	Mid	90.6788
39	18140 Columbus, OH MSA	045 Fairfield	327.01	20% - <50%	Upper	122.8463
39	18140 Columbus, OH MSA	045 Fairfield	327.03	50% - <80%	Mid	91.1093
39	18140 Columbus, OH MSA	045 Fairfield	327.04	50% - <80%	Low	41.2103
39	18140 Columbus, OH MSA	045 Fairfield	328	20% - <50%	Upper	134.8361
39	18140 Columbus, OH MSA	045 Fairfield	329.01	10% - <20%	Upper	153.3155
39	18140 Columbus, OH MSA	045 Fairfield	329.02	20% - <50%	Upper	163.1481
39	18140 Columbus, OH MSA	045 Fairfield	330	20% - <50%	Upper	139.0483
39	18140 Columbus, OH MSA	045 Fairfield	331.01	20% - <50%	Mid	94.256
39	18140 Columbus, OH MSA	045 Fairfield	331.02	20% - <50%	Mid	102.3772
39	18140 Columbus, OH MSA	049 Franklin	1.1	<10%	Mid	113.5429
39	18140 Columbus, OH MSA	049 Franklin	1.2	<10%	Upper	184.9633
39	18140 Columbus, OH MSA	049 Franklin	2.1	10% - <20%	Upper	141.3198
39	18140 Columbus, OH MSA	049 Franklin	2.2	10% - <20%	Upper	142.1249
39	18140 Columbus, OH MSA	049 Franklin	3.1	20% - <50%	Mod	73.869
39	18140 Columbus, OH MSA	049 Franklin	3.2	20% - <50%	Mod	55.0019
39	18140 Columbus, OH MSA	049 Franklin	3.3	20% - <50%	Low	36.4201
39	18140 Columbus, OH MSA	049 Franklin	4.1	10% - <20%	Mid	109.7909
39	18140 Columbus, OH MSA	049 Franklin	4.2	10% - <20%	Upper	152.2524
39	18140 Columbus, OH MSA	049 Franklin	5	20% - <50%	Mid	104.0576
39	18140 Columbus, OH MSA	049 Franklin	6	10% - <20%	Mid	88.8949
39	18140 Columbus, OH MSA	049 Franklin	7.1	50% - <80%	Low	47.7261



39	18140 Columbus, OH MSA	049 Franklin	7.2	50% - <80%	Low	33.1224
39	18140 Columbus, OH MSA	049 Franklin	7.3	80% - 100%	Low	21.4204
39	18140 Columbus, OH MSA	049 Franklin	8.1	20% - <50%	Mod	56.3707
39	18140 Columbus, OH MSA	049 Franklin	8.2	50% - <80%	Mod	67.7433
39	18140 Columbus, OH MSA	049 Franklin	9.1	50% - <80%	Low	43.5198
39	18140 Columbus, OH MSA	049 Franklin	9.2	80% - 100%	Low	37.6878
39	18140 Columbus, OH MSA	049 Franklin	10	20% - <50%	Mod	60.8636
39	18140 Columbus, OH MSA	049 Franklin	11.1	20% - <50%	Mid	93.6518
39	18140 Columbus, OH MSA	049 Franklin	11.21	10% - <20%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	11.22	20% - <50%	Mod	66.6087
39	18140 Columbus, OH MSA	049 Franklin	12	20% - <50%	Low	41.1271
39	18140 Columbus, OH MSA	049 Franklin	13.01	20% - <50%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	13.02	10% - <20%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	14	80% - 100%	Low	35.7482
39	18140 Columbus, OH MSA	049 Franklin	15	80% - 100%	Low	36.2203
39	18140 Columbus, OH MSA	049 Franklin	16	20% - <50%	Low	40.1365
39	18140 Columbus, OH MSA	049 Franklin	17	20% - <50%	Low	38.4585
39	18140 Columbus, OH MSA	049 Franklin	18.1	20% - <50%	Low	13.2492
39	18140 Columbus, OH MSA	049 Franklin	18.2	20% - <50%	Upper	158.0689
39	18140 Columbus, OH MSA	049 Franklin	19.01	20% - <50%	Upper	159.8028
39	18140 Columbus, OH MSA	049 Franklin	19.02	10% - <20%	Mid	111.1407
39	18140 Columbus, OH MSA	049 Franklin	20	10% - <20%	Upper	204.2134
39	18140 Columbus, OH MSA	049 Franklin	21	10% - <20%	Upper	165.2185
39	18140 Columbus, OH MSA	049 Franklin	22	20% - <50%	Mid	102.5711
39	18140 Columbus, OH MSA	049 Franklin	23	50% - <80%	Low	42.3211
39	18140 Columbus, OH MSA	049 Franklin	25.1	80% - 100%	Low	47.8165
39	18140 Columbus, OH MSA	049 Franklin	25.2	50% - <80%	Mod	75.1272
39	18140 Columbus, OH MSA	049 Franklin	26	50% - <80%	Low	31.1066
39	18140 Columbus, OH MSA	049 Franklin	27.1	50% - <80%	Low	42.8836
39	18140 Columbus, OH MSA	049 Franklin	27.3	80% - 100%	Low	38.2789
39	18140 Columbus, OH MSA	049 Franklin	27.4	20% - <50%	Upper	136.0182
39	18140 Columbus, OH MSA	049 Franklin	27.5	80% - 100%	Low	27.7839
39	18140 Columbus, OH MSA	049 Franklin	27.6	20% - <50%	Mod	68.2986
39	18140 Columbus, OH MSA	049 Franklin	27.7	80% - 100%	Low	42.6136
39	18140 Columbus, OH MSA	049 Franklin	27.8	20% - <50%	Mid	108.0011
39	18140 Columbus, OH MSA	049 Franklin	28	50% - <80%	Low	40.5289
39	18140 Columbus, OH MSA	049 Franklin	29	80% - 100%	Low	16.5921
39	18140 Columbus, OH MSA	049 Franklin	30	20% - <50%	Upper	155.3432
39	18140 Columbus, OH MSA	049 Franklin	32	10% - <20%	Upper	120.8258
39	18140 Columbus, OH MSA	049 Franklin	36	50% - <80%	Mid	106.2303
39	18140 Columbus, OH MSA	049 Franklin	37	50% - <80%	Mid	86.4855
39	18140 Columbus, OH MSA	049 Franklin	38	20% - <50%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	40.01	20% - <50%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	40.02	20% - <50%	Upper	138.713
39	18140 Columbus, OH MSA	049 Franklin	42	20% - <50%	Low	19.0966
39	18140 Columbus, OH MSA	049 Franklin	43.01	10% - <20%	Upper	145.3239
39	18140 Columbus, OH MSA	049 Franklin	43.02	20% - <50%	Low	34.3984
39	18140 Columbus, OH MSA	049 Franklin	45	20% - <50%	Mod	54.9876

39	18140 Columbus, OH MSA	049 Franklin	46.1	20% - <50%	Mid	94.91
39	18140 Columbus, OH MSA	049 Franklin	46.2	20% - <50%	Low	42.4971
39	18140 Columbus, OH MSA	049 Franklin	47	50% - <80%	Low	49.0557
39	18140 Columbus, OH MSA	049 Franklin	48.1	20% - <50%	Mod	70.8579
39	18140 Columbus, OH MSA	049 Franklin	48.2	20% - <50%	Mod	57.4338
39	18140 Columbus, OH MSA	049 Franklin	49	20% - <50%	Low	48.58
39	18140 Columbus, OH MSA	049 Franklin	50.01	20% - <50%	Low	35.6769
39	18140 Columbus, OH MSA	049 Franklin	50.02	20% - <50%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	51	50% - <80%	Low	20.5463
39	18140 Columbus, OH MSA	049 Franklin	52	10% - <20%	Mid	103.1217
39	18140 Columbus, OH MSA	049 Franklin	53	50% - <80%	Low	47.1232
39	18140 Columbus, OH MSA	049 Franklin	54.1	80% - 100%	Low	32.6717
39	18140 Columbus, OH MSA	049 Franklin	54.2	80% - 100%	N/A	0
39	18140 Columbus, OH MSA	049 Franklin	55	80% - 100%	Low	43.5341
39	18140 Columbus, OH MSA	049 Franklin	56.1	50% - <80%	Low	45.042
39	18140 Columbus, OH MSA	049 Franklin	56.2	50% - <80%	Low	46.9745
39	18140 Columbus, OH MSA	049 Franklin	57	10% - <20%	Upper	151.0144
39	18140 Columbus, OH MSA	049 Franklin	58.1	10% - <20%	Upper	126.0536
39	18140 Columbus, OH MSA	049 Franklin	58.2	10% - <20%	Mid	106.2672
39	18140 Columbus, OH MSA	049 Franklin	59	50% - <80%	Low	49.6503
39	18140 Columbus, OH MSA	049 Franklin	60	20% - <50%	Low	48.0651
39	18140 Columbus, OH MSA	049 Franklin	61	20% - <50%	Low	40.0306
39	18140 Columbus, OH MSA	049 Franklin	62.36	10% - <20%	Upper	232.4243
39	18140 Columbus, OH MSA	049 Franklin	62.37	20% - <50%	Upper	121.7034
39	18140 Columbus, OH MSA	049 Franklin	62.38	20% - <50%	Upper	152.3023
39	18140 Columbus, OH MSA	049 Franklin	62.39	20% - <50%	Upper	130.072
39	18140 Columbus, OH MSA	049 Franklin	62.4	20% - <50%	Mid	98.5693
39	18140 Columbus, OH MSA	049 Franklin	62.41	20% - <50%	Mid	109.2367
39	18140 Columbus, OH MSA	049 Franklin	63.01	20% - <50%	Mid	95.576
39	18140 Columbus, OH MSA	049 Franklin	63.02	20% - <50%	Mod	65.1305
39	18140 Columbus, OH MSA	049 Franklin	63.1	10% - <20%	Upper	222.4229
39	18140 Columbus, OH MSA	049 Franklin	63.21	10% - <20%	Upper	179.2336
39	18140 Columbus, OH MSA	049 Franklin	63.23	10% - <20%	Upper	165.3898
39	18140 Columbus, OH MSA	049 Franklin	63.3	10% - <20%	Upper	137.381
39	18140 Columbus, OH MSA	049 Franklin	63.4	10% - <20%	Upper	172.3706
39	18140 Columbus, OH MSA	049 Franklin	63.51	20% - <50%	Mid	97.7618
39	18140 Columbus, OH MSA	049 Franklin	63.52	20% - <50%	Mod	76.0417
39	18140 Columbus, OH MSA	049 Franklin	63.53	20% - <50%	Mid	91.8739
39	18140 Columbus, OH MSA	049 Franklin	63.72	20% - <50%	Mid	81.1649
39	18140 Columbus, OH MSA	049 Franklin	63.84	20% - <50%	Upper	128.1728
39	18140 Columbus, OH MSA	049 Franklin	63.86	20% - <50%	Mid	116.2591
39	18140 Columbus, OH MSA	049 Franklin	63.87	20% - <50%	Upper	129.4239
39	18140 Columbus, OH MSA	049 Franklin	63.91	10% - <20%	Upper	233.7586
39	18140 Columbus, OH MSA	049 Franklin	63.92	10% - <20%	Upper	195.8091
39	18140 Columbus, OH MSA	049 Franklin	63.93	20% - <50%	Upper	141.5933
39	18140 Columbus, OH MSA	049 Franklin	63.94	20% - <50%	Upper	124.5504
39	18140 Columbus, OH MSA	049 Franklin	63.95	20% - <50%	Mid	94.7673
39	18140 Columbus, OH MSA	049 Franklin	63.96	20% - <50%	Mid	95.733

39	18140 Columbus, OH MSA	049 Franklin	63.97	20% - <50%	Mid	96.2123
39	18140 Columbus, OH MSA	049 Franklin	63.98	20% - <50%	Upper	210.0596
39	18140 Columbus, OH MSA	049 Franklin	64.1	10% - <20%	Upper	209.0714
39	18140 Columbus, OH MSA	049 Franklin	64.3	10% - <20%	Upper	157.6372
39	18140 Columbus, OH MSA	049 Franklin	65	<10%	Upper	235.5627
39	18140 Columbus, OH MSA	049 Franklin	66	10% - <20%	Upper	256.2256
39	18140 Columbus, OH MSA	049 Franklin	67.1	10% - <20%	Upper	135.2749
39	18140 Columbus, OH MSA	049 Franklin	67.21	<10%	Upper	197.0019
39	18140 Columbus, OH MSA	049 Franklin	67.22	10% - <20%	Mid	99.4672
39	18140 Columbus, OH MSA	049 Franklin	68.1	10% - <20%	Upper	130.9509
39	18140 Columbus, OH MSA	049 Franklin	68.21	20% - <50%	Mod	60.8386
39	18140 Columbus, OH MSA	049 Franklin	68.22	10% - <20%	Mid	114.4634
39	18140 Columbus, OH MSA	049 Franklin	69.1	<10%	Upper	198.2054
39	18140 Columbus, OH MSA	049 Franklin	69.21	20% - <50%	Mod	65.272
39	18140 Columbus, OH MSA	049 Franklin	69.23	50% - <80%	Mid	81.8166
39	18140 Columbus, OH MSA	049 Franklin	69.24	50% - <80%	Mod	65.1103
39	18140 Columbus, OH MSA	049 Franklin	69.31	50% - <80%	Mod	56.0377
39	18140 Columbus, OH MSA	049 Franklin	69.32	50% - <80%	Mod	68.5769
39	18140 Columbus, OH MSA	049 Franklin	69.33	80% - 100%	Low	35.571
39	18140 Columbus, OH MSA	049 Franklin	69.43	50% - <80%	Mod	54.5595
39	18140 Columbus, OH MSA	049 Franklin	69.44	20% - <50%	Mid	89.065
39	18140 Columbus, OH MSA	049 Franklin	69.45	50% - <80%	Low	46.8521
39	18140 Columbus, OH MSA	049 Franklin	69.5	<10%	Upper	145.1229
39	18140 Columbus, OH MSA	049 Franklin	69.91	10% - <20%	Upper	155.7404
39	18140 Columbus, OH MSA	049 Franklin	69.92	50% - <80%	Mod	51.7315
39	18140 Columbus, OH MSA	049 Franklin	70.1	20% - <50%	Mid	103.4832
39	18140 Columbus, OH MSA	049 Franklin	70.2	10% - <20%	Mid	109.3461
39	18140 Columbus, OH MSA	049 Franklin	70.41	20% - <50%	Mid	104.8687
39	18140 Columbus, OH MSA	049 Franklin	70.43	20% - <50%	Mid	104.4929
39	18140 Columbus, OH MSA	049 Franklin	70.44	20% - <50%	Upper	121.921
39	18140 Columbus, OH MSA	049 Franklin	70.47	20% - <50%	Mid	102.2095
39	18140 Columbus, OH MSA	049 Franklin	70.48	20% - <50%	Upper	128.4796
39	18140 Columbus, OH MSA	049 Franklin	71.01	20% - <50%	Mod	76.5031
39	18140 Columbus, OH MSA	049 Franklin	71.02	10% - <20%	Upper	162.3299
39	18140 Columbus, OH MSA	049 Franklin	71.03	20% - <50%	Mid	102.5033
39	18140 Columbus, OH MSA	049 Franklin	71.12	50% - <80%	Mid	80.2516
39	18140 Columbus, OH MSA	049 Franklin	71.13	50% - <80%	Mod	69.2905
39	18140 Columbus, OH MSA	049 Franklin	71.14	50% - <80%	Mid	92.9228
39	18140 Columbus, OH MSA	049 Franklin	71.15	50% - <80%	Mod	64.0269
39	18140 Columbus, OH MSA	049 Franklin	71.2	20% - <50%	Mid	101.2082
39	18140 Columbus, OH MSA	049 Franklin	71.93	10% - <20%	Upper	138.9092
39	18140 Columbus, OH MSA	049 Franklin	71.98	20% - <50%	Upper	129.23
39	18140 Columbus, OH MSA	049 Franklin	71.99	20% - <50%	Mid	84.4365
39	18140 Columbus, OH MSA	049 Franklin	72.02	50% - <80%	Mid	119.0312
39	18140 Columbus, OH MSA	049 Franklin	72.05	20% - <50%	Upper	120.6438
39	18140 Columbus, OH MSA	049 Franklin	72.09	20% - <50%	Upper	127.1192
39	18140 Columbus, OH MSA	049 Franklin	72.11	10% - <20%	Upper	296.0065
39	18140 Columbus, OH MSA	049 Franklin	72.12	20% - <50%	Upper	257.6669

39	18140 Columbus, OH MSA	049 Franklin	72.13	20% - <50%	Upper	194.2405
39	18140 Columbus, OH MSA	049 Franklin	72.14	20% - <50%	Mid	105.1196
39	18140 Columbus, OH MSA	049 Franklin	72.15	20% - <50%	Mid	115.8167
39	18140 Columbus, OH MSA	049 Franklin	73.01	50% - <80%	Mid	113.7439
39	18140 Columbus, OH MSA	049 Franklin	73.02	20% - <50%	Mid	95.0206
39	18140 Columbus, OH MSA	049 Franklin	73.03	20% - <50%	Upper	127.4581
39	18140 Columbus, OH MSA	049 Franklin	73.05	20% - <50%	Upper	130.87
39	18140 Columbus, OH MSA	049 Franklin	73.06	10% - <20%	Upper	193.2499
39	18140 Columbus, OH MSA	049 Franklin	73.94	10% - <20%	Upper	198.134
39	18140 Columbus, OH MSA	049 Franklin	73.97	50% - <80%	Mid	99.5516
39	18140 Columbus, OH MSA	049 Franklin	73.98	50% - <80%	Mid	111.0182
39	18140 Columbus, OH MSA	049 Franklin	74.24	20% - <50%	Mid	84.4995
39	18140 Columbus, OH MSA	049 Franklin	74.25	20% - <50%	Mid	102.3463
39	18140 Columbus, OH MSA	049 Franklin	74.26	20% - <50%	Mid	109.5887
39	18140 Columbus, OH MSA	049 Franklin	74.27	20% - <50%	Upper	120.4095
39	18140 Columbus, OH MSA	049 Franklin	74.92	20% - <50%	Upper	157.5135
39	18140 Columbus, OH MSA	049 Franklin	74.94	20% - <50%	Upper	120.8852
39	18140 Columbus, OH MSA	049 Franklin	75.11	80% - 100%	Mod	59.7195
39	18140 Columbus, OH MSA	049 Franklin	75.12	80% - 100%	Mod	60.923
39	18140 Columbus, OH MSA	049 Franklin	75.2	80% - 100%	Low	37.758
39	18140 Columbus, OH MSA	049 Franklin	75.31	80% - 100%	Mod	51.6042
39	18140 Columbus, OH MSA	049 Franklin	75.32	80% - 100%	Low	46.1623
39	18140 Columbus, OH MSA	049 Franklin	75.33	80% - 100%	Low	44.1799
39	18140 Columbus, OH MSA	049 Franklin	75.34	80% - 100%	Mod	52.332
39	18140 Columbus, OH MSA	049 Franklin	75.5	50% - <80%	Mod	78.3714
39	18140 Columbus, OH MSA	049 Franklin	75.52	80% - 100%	Mod	60.1833
39	18140 Columbus, OH MSA	049 Franklin	75.53	80% - 100%	Mod	51.2177
39	18140 Columbus, OH MSA	049 Franklin	77.1	50% - <80%	Low	40.6324
39	18140 Columbus, OH MSA	049 Franklin	77.21	80% - 100%	Low	44.2465
39	18140 Columbus, OH MSA	049 Franklin	77.22	50% - <80%	Mod	53.3215
39	18140 Columbus, OH MSA	049 Franklin	77.3	50% - <80%	Mod	64.0697
39	18140 Columbus, OH MSA	049 Franklin	77.4	20% - <50%	Mid	99.598
39	18140 Columbus, OH MSA	049 Franklin	78.11	10% - <20%	Mid	117.3484
39	18140 Columbus, OH MSA	049 Franklin	78.12	20% - <50%	Mod	79.7771
39	18140 Columbus, OH MSA	049 Franklin	78.2	20% - <50%	Low	48.2803
39	18140 Columbus, OH MSA	049 Franklin	78.3	20% - <50%	Mid	119.5771
39	18140 Columbus, OH MSA	049 Franklin	79.22	10% - <20%	Upper	139.4039
39	18140 Columbus, OH MSA	049 Franklin	79.31	10% - <20%	Mid	115.5658
39	18140 Columbus, OH MSA	049 Franklin	79.41	20% - <50%	Upper	136.6259
39	18140 Columbus, OH MSA	049 Franklin	79.55	10% - <20%	Mid	114.5645
39	18140 Columbus, OH MSA	049 Franklin	79.56	20% - <50%	Upper	124.0997
39	18140 Columbus, OH MSA	049 Franklin	79.57	10% - <20%	Mid	99.5171
39	18140 Columbus, OH MSA	049 Franklin	79.58	10% - <20%	Upper	165.7989
39	18140 Columbus, OH MSA	049 Franklin	79.59	20% - <50%	Mid	101.5043
39	18140 Columbus, OH MSA	049 Franklin	79.6	20% - <50%	Mid	100.0332
39	18140 Columbus, OH MSA	049 Franklin	79.61	20% - <50%	Upper	156.2494
39	18140 Columbus, OH MSA	049 Franklin	79.62	20% - <50%	Mid	105.6155
39	18140 Columbus, OH MSA	049 Franklin	79.63	10% - <20%	Upper	147.8094

39	18140 Columbus, OH MSA	049 Franklin	79.64	20% - <50%	Upper	132.7074
39	18140 Columbus, OH MSA	049 Franklin	79.65	20% - <50%	Mid	100.1284
39	18140 Columbus, OH MSA	049 Franklin	79.66	20% - <50%	Mod	71.3894
39	18140 Columbus, OH MSA	049 Franklin	80.01	10% - <20%	Upper	181.7298
39	18140 Columbus, OH MSA	049 Franklin	80.02	10% - <20%	Upper	134.5316
39	18140 Columbus, OH MSA	049 Franklin	81.1	20% - <50%	Mid	84.8289
39	18140 Columbus, OH MSA	049 Franklin	81.2	20% - <50%	Low	49.1152
39	18140 Columbus, OH MSA	049 Franklin	81.32	20% - <50%	Mid	80.3705
39	18140 Columbus, OH MSA	049 Franklin	81.63	50% - <80%	Low	41.0629
39	18140 Columbus, OH MSA	049 Franklin	81.64	20% - <50%	Mod	67.723
39	18140 Columbus, OH MSA	049 Franklin	81.65	20% - <50%	Mod	61.7388
39	18140 Columbus, OH MSA	049 Franklin	81.66	20% - <50%	Upper	150.8193
39	18140 Columbus, OH MSA	049 Franklin	81.67	20% - <50%	Mid	107.4231
39	18140 Columbus, OH MSA	049 Franklin	81.68	20% - <50%	Mid	84.6993
39	18140 Columbus, OH MSA	049 Franklin	81.69	20% - <50%	Mod	50.2949
39	18140 Columbus, OH MSA	049 Franklin	81.7	20% - <50%	Mid	99.4196
39	18140 Columbus, OH MSA	049 Franklin	81.71	20% - <50%	Low	44.3892
39	18140 Columbus, OH MSA	049 Franklin	81.72	20% - <50%	Mid	98.2518
39	18140 Columbus, OH MSA	049 Franklin	82.1	20% - <50%	Mod	56.3397
39	18140 Columbus, OH MSA	049 Franklin	82.3	80% - 100%	Low	37.3763
39	18140 Columbus, OH MSA	049 Franklin	82.41	20% - <50%	Low	38.2444
39	18140 Columbus, OH MSA	049 Franklin	82.42	20% - <50%	Mid	80.9889
39	18140 Columbus, OH MSA	049 Franklin	83.11	20% - <50%	Mod	67.415
39	18140 Columbus, OH MSA	049 Franklin	83.12	50% - <80%	Mod	54.5369
39	18140 Columbus, OH MSA	049 Franklin	83.21	20% - <50%	Mod	60.3023
39	18140 Columbus, OH MSA	049 Franklin	83.22	20% - <50%	Mod	65.4373
39	18140 Columbus, OH MSA	049 Franklin	83.3	20% - <50%	Mod	55.5798
39	18140 Columbus, OH MSA	049 Franklin	83.4	20% - <50%	Mid	80.9306
39	18140 Columbus, OH MSA	049 Franklin	83.5	50% - <80%	Mid	86.3202
39	18140 Columbus, OH MSA	049 Franklin	83.6	20% - <50%	Mid	90.8512
39	18140 Columbus, OH MSA	049 Franklin	83.8	20% - <50%	Mid	97.0495
39	18140 Columbus, OH MSA	049 Franklin	83.81	10% - <20%	Mid	95.2585
39	18140 Columbus, OH MSA	049 Franklin	83.82	20% - <50%	Mid	104.5059
39	18140 Columbus, OH MSA	049 Franklin	84	<10%	Upper	239.3326
39	18140 Columbus, OH MSA	049 Franklin	85	10% - <20%	Upper	165.6811
39	18140 Columbus, OH MSA	049 Franklin	87.1	80% - 100%	Mod	51.6946
39	18140 Columbus, OH MSA	049 Franklin	87.2	50% - <80%	Mod	64.4051
39	18140 Columbus, OH MSA	049 Franklin	87.3	50% - <80%	Low	35.728
39	18140 Columbus, OH MSA	049 Franklin	88.11	20% - <50%	Mod	51.0001
39	18140 Columbus, OH MSA	049 Franklin	88.12	50% - <80%	Mid	82.2554
39	18140 Columbus, OH MSA	049 Franklin	88.13	80% - 100%	Mod	52.7839
39	18140 Columbus, OH MSA	049 Franklin	88.21	10% - <20%	Low	45.8698
39	18140 Columbus, OH MSA	049 Franklin	88.22	20% - <50%	Mod	78.8923
39	18140 Columbus, OH MSA	049 Franklin	88.25	20% - <50%	Mid	88.7308
39	18140 Columbus, OH MSA	049 Franklin	89	10% - <20%	Upper	121.7212
39	18140 Columbus, OH MSA	049 Franklin	90	10% - <20%	Upper	225.2925
39	18140 Columbus, OH MSA	049 Franklin	91	10% - <20%	Upper	212.9174
39	18140 Columbus, OH MSA	049 Franklin	92.2	50% - <80%	Low	42.6136



39	18140 Columbus, OH MSA	049 Franklin	92.3	50% - <80%	Mod	54.6308
39	18140 Columbus, OH MSA	049 Franklin	92.4	20% - <50%	Mod	74.0295
39	18140 Columbus, OH MSA	049 Franklin	92.5	50% - <80%	Mod	60.948
39	18140 Columbus, OH MSA	049 Franklin	92.51	80% - 100%	Mod	57.1544
39	18140 Columbus, OH MSA	049 Franklin	92.52	50% - <80%	Mod	69.093
39	18140 Columbus, OH MSA	049 Franklin	93.11	50% - <80%	Low	49.8965
39	18140 Columbus, OH MSA	049 Franklin	93.12	50% - <80%	Mod	60.1631
39	18140 Columbus, OH MSA	049 Franklin	93.21	50% - <80%	Low	44.2988
39	18140 Columbus, OH MSA	049 Franklin	93.22	50% - <80%	Mod	57.8869
39	18140 Columbus, OH MSA	049 Franklin	93.23	80% - 100%	Mod	52.401
39	18140 Columbus, OH MSA	049 Franklin	93.25	80% - 100%	Low	42.2497
39	18140 Columbus, OH MSA	049 Franklin	93.26	80% - 100%	Low	34.2795
39	18140 Columbus, OH MSA	049 Franklin	93.32	80% - 100%	Mid	98.9189
39	18140 Columbus, OH MSA	049 Franklin	93.34	80% - 100%	Mod	50.6564
39	18140 Columbus, OH MSA	049 Franklin	93.36	50% - <80%	Mod	59.1309
39	18140 Columbus, OH MSA	049 Franklin	93.37	80% - 100%	Mod	52.7304
39	18140 Columbus, OH MSA	049 Franklin	93.4	50% - <80%	Mod	51.1
39	18140 Columbus, OH MSA	049 Franklin	93.5	50% - <80%	Mid	87.5642
39	18140 Columbus, OH MSA	049 Franklin	93.61	50% - <80%	Mid	107.705
39	18140 Columbus, OH MSA	049 Franklin	93.72	50% - <80%	Mod	63.0137
39	18140 Columbus, OH MSA	049 Franklin	93.73	50% - <80%	Mod	71.0148
39	18140 Columbus, OH MSA	049 Franklin	93.81	50% - <80%	Mid	98.0009
39	18140 Columbus, OH MSA	049 Franklin	93.82	20% - <50%	Mod	72.0614
39	18140 Columbus, OH MSA	049 Franklin	93.83	20% - <50%	Mid	84.4781
39	18140 Columbus, OH MSA	049 Franklin	93.84	20% - <50%	Mod	67.5875
39	18140 Columbus, OH MSA	049 Franklin	93.85	20% - <50%	Mid	109.0892
39	18140 Columbus, OH MSA	049 Franklin	93.86	50% - <80%	Mod	51.4627
39	18140 Columbus, OH MSA	049 Franklin	93.9	50% - <80%	Mid	117.1487
39	18140 Columbus, OH MSA	049 Franklin	93.91	50% - <80%	Mid	81.8951
39	18140 Columbus, OH MSA	049 Franklin	93.92	50% - <80%	Mod	72.694
39	18140 Columbus, OH MSA	049 Franklin	93.93	80% - 100%	Mod	74.9881
39	18140 Columbus, OH MSA	049 Franklin	93.94	20% - <50%	Mid	82.6943
39	18140 Columbus, OH MSA	049 Franklin	93.95	20% - <50%	Mid	87.8068
39	18140 Columbus, OH MSA	049 Franklin	93.96	80% - 100%	Mod	55.3705
39	18140 Columbus, OH MSA	049 Franklin	93.97	50% - <80%	Mod	53.193
39	18140 Columbus, OH MSA	049 Franklin	94.01	50% - <80%	Mid	85.6721
39	18140 Columbus, OH MSA	049 Franklin	94.03	50% - <80%	Mod	68.1048
39	18140 Columbus, OH MSA	049 Franklin	94.04	10% - <20%	Upper	138.5631
39	18140 Columbus, OH MSA	049 Franklin	94.05	10% - <20%	Upper	136.9898
39	18140 Columbus, OH MSA	049 Franklin	94.1	20% - <50%	Mod	79.2693
39	18140 Columbus, OH MSA	049 Franklin	94.2	20% - <50%	Mod	68.9753
39	18140 Columbus, OH MSA	049 Franklin	94.4	20% - <50%	Mid	94.6615
39	18140 Columbus, OH MSA	049 Franklin	94.95	20% - <50%	Mid	84.2177
39	18140 Columbus, OH MSA	049 Franklin	94.97	10% - <20%	Upper	126.0857
39	18140 Columbus, OH MSA	049 Franklin	94.98	50% - <80%	Mid	88.135
39	18140 Columbus, OH MSA	049 Franklin	95.2	20% - <50%	Mid	86.9945
39	18140 Columbus, OH MSA	049 Franklin	95.9	10% - <20%	Mid	81.5467
39	18140 Columbus, OH MSA	049 Franklin	96	20% - <50%	Mod	62.2038

39	18140 Columbus, OH MSA	049 Franklin	97.11	10% - <20%	Mod	68.7648
39	18140 Columbus, OH MSA	049 Franklin	97.12	10% - <20%	Mid	86.6425
39	18140 Columbus, OH MSA	049 Franklin	97.51	10% - <20%	Upper	145.3834
39	18140 Columbus, OH MSA	049 Franklin	97.52	20% - <50%	Mid	116.2651
39	18140 Columbus, OH MSA	049 Franklin	97.53	<10%	Upper	149.7514
39	18140 Columbus, OH MSA	049 Franklin	97.54	10% - <20%	Mid	111.6925
39	18140 Columbus, OH MSA	049 Franklin	97.55	10% - <20%	Upper	135.376
39	18140 Columbus, OH MSA	049 Franklin	97.56	20% - <50%	Mid	81.5383
39	18140 Columbus, OH MSA	049 Franklin	97.57	10% - <20%	Mid	107.8263
39	18140 Columbus, OH MSA	049 Franklin	98.01	10% - <20%	Upper	132.7597
39	18140 Columbus, OH MSA	049 Franklin	98.02	<10%	Mid	85.2487
39	18140 Columbus, OH MSA	049 Franklin	99	50% - <80%	Low	36.1193
39	18140 Columbus, OH MSA	049 Franklin	100	20% - <50%	Mid	98.454
39	18140 Columbus, OH MSA	049 Franklin	101	50% - <80%	Mid	115.3553
39	18140 Columbus, OH MSA	049 Franklin	102.01	50% - <80%	Mod	57.8144
39	18140 Columbus, OH MSA	049 Franklin	102.02	50% - <80%	Mod	77.5925
39	18140 Columbus, OH MSA	049 Franklin	102.03	50% - <80%	Mid	80.8438
39	18140 Columbus, OH MSA	049 Franklin	102.04	50% - <80%	Mod	74.6575
39	18140 Columbus, OH MSA	049 Franklin	103	20% - <50%	Mod	50.5422
39	18140 Columbus, OH MSA	049 Franklin	104.01	20% - <50%	Upper	260.0252
39	18140 Columbus, OH MSA	049 Franklin	104.02	20% - <50%	Upper	192.1617
39	18140 Columbus, OH MSA	049 Franklin	105.01	20% - <50%	Upper	147.3396
39	18140 Columbus, OH MSA	049 Franklin	105.02	20% - <50%	Upper	209.0833
39	18140 Columbus, OH MSA	049 Franklin	106.01	20% - <50%	Upper	152.4295
39	18140 Columbus, OH MSA	049 Franklin	106.02	20% - <50%	Upper	164.7405
39	18140 Columbus, OH MSA	049 Franklin	107	20% - <50%	Mod	67.0428
39	18140 Columbus, OH MSA	049 Franklin	109	20% - <50%	Mid	111.4665
39	18140 Columbus, OH MSA	049 Franklin	9800	50% - <80%	N/A	0
39	19430 Dayton-Kettering, OH MSA	057 Greene	2001.01	20% - <50%	Mod	74.376
39	19430 Dayton-Kettering, OH MSA	057 Greene	2001.03	20% - <50%	Mid	118.3121
39	19430 Dayton-Kettering, OH MSA	057 Greene	2001.04	20% - <50%	Mod	52.3886
39	19430 Dayton-Kettering, OH MSA	057 Greene	2003	20% - <50%	Mid	91.0868
39	19430 Dayton-Kettering, OH MSA	057 Greene	2004	20% - <50%	Low	47.144
39	19430 Dayton-Kettering, OH MSA	057 Greene	2005	10% - <20%	Mod	60.4685
39	19430 Dayton-Kettering, OH MSA	057 Greene	2006	10% - <20%	Mid	107.6712
39	19430 Dayton-Kettering, OH MSA	057 Greene	2007	20% - <50%	Low	47.6326
39	19430 Dayton-Kettering, OH MSA	057 Greene	2009.01	20% - <50%	Upper	120.3061
39	19430 Dayton-Kettering, OH MSA	057 Greene	2009.02	10% - <20%	Upper	149.6266
39	19430 Dayton-Kettering, OH MSA	057 Greene	2101.01	20% - <50%	Upper	143.8628
39	19430 Dayton-Kettering, OH MSA	057 Greene	2101.02	20% - <50%	Mid	117.4801
39	19430 Dayton-Kettering, OH MSA	057 Greene	2102.01	10% - <20%	Upper	159.8083
39	19430 Dayton-Kettering, OH MSA	057 Greene	2102.02	10% - <20%	Upper	143.0429
39	19430 Dayton-Kettering, OH MSA	057 Greene	2103	10% - <20%	Upper	135.5953
39	19430 Dayton-Kettering, OH MSA	057 Greene	2104.01	10% - <20%	Upper	127.0615
39	19430 Dayton-Kettering, OH MSA	057 Greene	2104.02	10% - <20%	Upper	130.7168
39	19430 Dayton-Kettering, OH MSA	057 Greene	2105	10% - <20%	Upper	203.5647
39	19430 Dayton-Kettering, OH MSA	057 Greene	2106.02	10% - <20%	Upper	146.2935
39	19430 Dayton-Kettering, OH MSA	057 Greene	2106.03	20% - <50%	Upper	215.1347

39	19430 Dayton-Kettering, OH MSA	057 Greene	2106.04	20% - <50%	Upper	127.6858
39	19430 Dayton-Kettering, OH MSA	057 Greene	2106.05	10% - <20%	Upper	170.3613
39	19430 Dayton-Kettering, OH MSA	057 Greene	2201.01	10% - <20%	Upper	201.3311
39	19430 Dayton-Kettering, OH MSA	057 Greene	2201.02	10% - <20%	Upper	221.0422
39	19430 Dayton-Kettering, OH MSA	057 Greene	2202.01	10% - <20%	Upper	159.8722
39	19430 Dayton-Kettering, OH MSA	057 Greene	2202.02	10% - <20%	Upper	150.4013
39	19430 Dayton-Kettering, OH MSA	057 Greene	2301	<10%	Upper	137.4376
39	19430 Dayton-Kettering, OH MSA	057 Greene	2401	10% - <20%	Mod	78.7234
39	19430 Dayton-Kettering, OH MSA	057 Greene	2402	10% - <20%	Mod	63.0336
39	19430 Dayton-Kettering, OH MSA	057 Greene	2403.02	10% - <20%	Mod	73.3564
39	19430 Dayton-Kettering, OH MSA	057 Greene	2403.03	20% - <50%	Mod	75.377
39	19430 Dayton-Kettering, OH MSA	057 Greene	2403.04	10% - <20%	Upper	130.991
39	19430 Dayton-Kettering, OH MSA	057 Greene	2405	10% - <20%	Mid	93.5108
39	19430 Dayton-Kettering, OH MSA	057 Greene	2406	50% - <80%	Mod	77.4202
39	19430 Dayton-Kettering, OH MSA	057 Greene	2407	10% - <20%	Mid	82.0392
39	19430 Dayton-Kettering, OH MSA	057 Greene	2550	20% - <50%	Upper	121.7916
39	19430 Dayton-Kettering, OH MSA	057 Greene	2601	<10%	Mid	116.2968
39	19430 Dayton-Kettering, OH MSA	057 Greene	2701	<10%	Mid	91.6752
39	19430 Dayton-Kettering, OH MSA	057 Greene	2801.01	<10%	Upper	133.5653
39	19430 Dayton-Kettering, OH MSA	057 Greene	2801.02	<10%	Mid	115.759
39	19430 Dayton-Kettering, OH MSA	057 Greene	2802	10% - <20%	Upper	145.2246
39	19430 Dayton-Kettering, OH MSA	057 Greene	2803	20% - <50%	Mid	82.6276
39	19430 Dayton-Kettering, OH MSA	109 Miami	3001	10% - <20%	Mid	92.0093
39	19430 Dayton-Kettering, OH MSA	109 Miami	3150.01	<10%	Mid	119.1946
39	19430 Dayton-Kettering, OH MSA	109 Miami	3150.02	10% - <20%	Mid	80.8559
39	19430 Dayton-Kettering, OH MSA	109 Miami	3151	10% - <20%	Mid	101.9061
39	19430 Dayton-Kettering, OH MSA	109 Miami	3153	10% - <20%	Mod	58.8552
39	19430 Dayton-Kettering, OH MSA	109 Miami	3201	<10%	Mid	90.6821
39	19430 Dayton-Kettering, OH MSA	109 Miami	3250	<10%	Mid	90.9976
39	19430 Dayton-Kettering, OH MSA	109 Miami	3301	<10%	Mid	97.5041
39	19430 Dayton-Kettering, OH MSA	109 Miami	3401	<10%	Mid	107.1041
39	19430 Dayton-Kettering, OH MSA	109 Miami	3450	<10%	Mod	78.7327
39	19430 Dayton-Kettering, OH MSA	109 Miami	3501.01	<10%	Upper	135.57
39	19430 Dayton-Kettering, OH MSA	109 Miami	3501.02	<10%	Upper	145.2019
39	19430 Dayton-Kettering, OH MSA	109 Miami	3550.01	<10%	Mid	86.6888
39	19430 Dayton-Kettering, OH MSA	109 Miami	3550.02	<10%	Mid	106.7447
39	19430 Dayton-Kettering, OH MSA	109 Miami	3650.01	20% - <50%	Upper	132.5564
39	19430 Dayton-Kettering, OH MSA	109 Miami	3650.02	10% - <20%	Upper	121.7717
39	19430 Dayton-Kettering, OH MSA	109 Miami	3651.01	<10%	Mid	117.3044
39	19430 Dayton-Kettering, OH MSA	109 Miami	3651.02	10% - <20%	Mid	104.1743
39	19430 Dayton-Kettering, OH MSA	109 Miami	3652	10% - <20%	Mod	77.146
39	19430 Dayton-Kettering, OH MSA	109 Miami	3653.01	10% - <20%	Mid	101.5866
39	19430 Dayton-Kettering, OH MSA	109 Miami	3653.02	10% - <20%	Upper	151.393
39	19430 Dayton-Kettering, OH MSA	109 Miami	3801	10% - <20%	Upper	129.6226
39	19430 Dayton-Kettering, OH MSA	109 Miami	3901	<10%	Upper	121.8808
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1	80% - 100%	Low	45.0209
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	2	80% - 100%	Low	48.0971
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	3	80% - 100%	Low	46.9391

39	19430 Dayton-Kettering, OH MSA	113 Montgomery	4	80% - 100%	Mod	58.4878
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	5	80% - 100%	Mod	56.0732
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	6	80% - 100%	Mid	80.3567
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	7	80% - 100%	Low	44.5164
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	8.01	80% - 100%	Low	47.1054
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	8.02	80% - 100%	Mod	53.5866
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	9	50% - <80%	Low	47.8455
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	10	80% - 100%	Mod	53.1061
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	11	50% - <80%	Low	40.3434
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	12	50% - <80%	Low	47.7537
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	15.01	20% - <50%	Upper	164.1703
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	16	20% - <50%	Mod	57.3856
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	17	20% - <50%	Low	38.3214
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	18.01	50% - <80%	Low	30.155
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	18.02	20% - <50%	Low	42.4292
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	19	20% - <50%	Low	38.4772
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	20	20% - <50%	Mod	57.9207
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	22	20% - <50%	Low	29.3936
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	23	20% - <50%	Low	43.0123
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	24	20% - <50%	Mod	65.1088
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	25	20% - <50%	Mod	50.798
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	26	20% - <50%	Mod	64.8918
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	27	10% - <20%	Mod	65.8156
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	28	10% - <20%	Mid	100.0079
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	29	10% - <20%	Mid	90.798
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	30	20% - <50%	Mod	67.7444
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	31	10% - <20%	Mod	74.2695
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	32.01	20% - <50%	Mid	108.2036
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	33	20% - <50%	Mod	55.6179
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	34.02	10% - <20%	N/A	0
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	34.03	10% - <20%	Upper	153.4948
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	34.04	20% - <50%	Mod	53.5773
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	35	80% - 100%	Low	49.9394
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	38	80% - 100%	Low	41.7091
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	39	80% - 100%	Low	32.2795
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	41	80% - 100%	N/A	0
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	42	80% - 100%	Mod	50.5823
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	43	80% - 100%	Low	36.1717
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	44	80% - 100%	Low	49.6572
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	46	50% - <80%	Mod	54.3534
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	101	10% - <20%	Upper	262.3081
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	102	10% - <20%	Upper	186.5903
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	201	10% - <20%	Mid	103.9693
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	202	10% - <20%	Mid	100.9038
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	203	10% - <20%	Upper	157.7504
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	204	20% - <50%	Upper	123.5487
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	205	10% - <20%	Mod	55.7404
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	206.01	10% - <20%	Mid	119.385

39	19430 Dayton-Kettering, OH MSA	113 Montgomery	206.02	<10%	Upper	136.0612
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	207	10% - <20%	Mid	112.8745
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	208	10% - <20%	Mid	105.5387
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	209	10% - <20%	Mod	76.4951
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	210	10% - <20%	Mid	80.9757
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	211	20% - <50%	Mod	75.7564
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	212	10% - <20%	Upper	122.5144
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	213.01	10% - <20%	Mid	92.9011
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	213.02	10% - <20%	Mid	89.1846
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	214	10% - <20%	Mid	106.0738
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	215.01	10% - <20%	Mid	96.9357
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	215.02	20% - <50%	Mid	92.0971
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	216.01	10% - <20%	Mid	89.6838
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	216.02	10% - <20%	Upper	129.0608
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	217	20% - <50%	Mid	99.6259
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	218	20% - <50%	Mod	71.0535
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	219	10% - <20%	Mid	118.9683
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	301	20% - <50%	Mod	62.7926
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	302	20% - <50%	Mid	83.6698
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	401.01	10% - <20%	Upper	151.4143
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	401.02	10% - <20%	Upper	208.1251
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	401.03	10% - <20%	Upper	153.6918
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	402.01	10% - <20%	Upper	125.347
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	402.03	10% - <20%	Upper	136.1557
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	402.04	10% - <20%	Mid	88.1863
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	403.02	20% - <50%	Upper	131.3397
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	403.03	10% - <20%	Upper	171.4848
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	403.05	20% - <50%	Upper	224.7494
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	403.06	10% - <20%	Upper	187.5966
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	404.01	10% - <20%	Upper	141.8715
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	404.03	20% - <50%	Mid	94.4452
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	404.05	20% - <50%	Mid	115.8509
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	404.06	20% - <50%	Upper	212.354
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	501.01	20% - <50%	Mid	104.8252
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	501.04	10% - <20%	Mid	95.0495
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	501.05	20% - <50%	Mid	98.7633
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	501.06	20% - <50%	Upper	146.9164
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	501.07	20% - <50%	Upper	137.8409
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	503.01	10% - <20%	Mid	93.3164
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	503.02	10% - <20%	Mid	100.8692
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	503.03	20% - <50%	Mod	66.2096
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	504.01	10% - <20%	Mid	104.8252
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	504.02	<10%	Mod	78.1497
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	505.02	10% - <20%	Mid	117.7371
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	505.03	10% - <20%	Upper	124.2728
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	505.04	20% - <50%	Mid	119.4835
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	506	10% - <20%	Mid	90.6702
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	601	50% - <80%	Mod	75.3504



39	19430 Dayton-Kettering, OH MSA	113 Montgomery	602	50% - <80%	Low	45.5906
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	603	50% - <80%	Mid	81.7757
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	701.01	50% - <80%	Mod	77.4855
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	701.02	50% - <80%	Mod	56.9051
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	702.01	20% - <50%	Low	48.8079
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	702.02	80% - 100%	Mod	51.7191
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	703	80% - 100%	Mod	50.3161
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	704	50% - <80%	Mod	69.6758
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	705	80% - 100%	Mod	65.0382
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	706	80% - 100%	Mid	106.6968
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	707	80% - 100%	Mid	99.6765
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	801	50% - <80%	Mod	69.9367
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	802	20% - <50%	Mid	111.7683
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	803	50% - <80%	Mod	79.9361
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	804	50% - <80%	Low	49.568
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	805	20% - <50%	Mod	60.4792
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	806	10% - <20%	Mod	57.4043
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	807	<10%	Mod	67.2
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	903.02	20% - <50%	Mod	79.397
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	903.03	20% - <50%	Upper	132.0479
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	903.04	20% - <50%	Upper	132.7188
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	906	20% - <50%	Low	48.981
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	907	20% - <50%	Mod	62.4878
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	908	10% - <20%	Mid	82.2801
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	909	10% - <20%	Mid	92.1051
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	910	10% - <20%	Mid	83.6113
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	911	20% - <50%	Mid	94.1763
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1001.01	20% - <50%	Mid	91.8003
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1001.02	20% - <50%	Mid	119.6459
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1002.01	20% - <50%	Mid	97.8995
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1002.02	20% - <50%	Mid	98.1058
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1002.03	20% - <50%	Mid	110.9257
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1003.01	20% - <50%	Mod	67.546
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1003.02	20% - <50%	Mid	81.2272
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1004	20% - <50%	Mid	113.1447
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1101	<10%	Upper	135.8402
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1102.01	10% - <20%	Upper	131.0429
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1102.02	20% - <50%	Mid	92.5723
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1150.02	10% - <20%	Mid	89.3963
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1150.11	10% - <20%	Mid	84.5697
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1150.12	10% - <20%	Upper	168.1863
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1201.01	20% - <50%	Mid	116.5071
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1201.02	20% - <50%	Upper	133.5281
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1201.03	20% - <50%	Mid	85.4229
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1250	10% - <20%	Mid	93.0222
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1251.02	20% - <50%	Mid	81.9833
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1251.03	20% - <50%	Upper	140.8492
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1251.04	20% - <50%	Upper	135.3078

39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1301.01	<10%	Mid	94.979
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1301.02	<10%	Mid	105.355
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1401	<10%	Mid	98.8885
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1501	<10%	Mid	95.196
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1601	<10%	Upper	128.6482
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1650	<10%	Mid	108.3607
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1651	80% - 100%	Low	25.2352
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	1652	50% - <80%	Mod	79.7484
39	19430 Dayton-Kettering, OH MSA	113 Montgomery	9800	N/A	N/A	0
39	99999 Chillicothe, OH MSA	141 Ross	9555	<10%	Mid	93.2832
39	99999 Chillicothe, OH MSA	141 Ross	9556.03	<10%	Mid	85.4162
39	99999 Chillicothe, OH MSA	141 Ross	9556.04	20% - <50%	Mid	116.1028
39	99999 Chillicothe, OH MSA	141 Ross	9557	<10%	Mid	102.7232
39	99999 Chillicothe, OH MSA	141 Ross	9558.01	<10%	Upper	127.2794
39	99999 Chillicothe, OH MSA	141 Ross	9558.02	10% - <20%	Mid	104.5708
39	99999 Chillicothe, OH MSA	141 Ross	9559	10% - <20%	Upper	130.3506
39	99999 Chillicothe, OH MSA	141 Ross	9560	10% - <20%	Upper	122.5766
39	99999 Chillicothe, OH MSA	141 Ross	9561	10% - <20%	Mid	109.5105
39	99999 Chillicothe, OH MSA	141 Ross	9562	10% - <20%	Mid	89.7081
39	99999 Chillicothe, OH MSA	141 Ross	9563	10% - <20%	Mod	66.5646
39	99999 Chillicothe, OH MSA	141 Ross	9564	10% - <20%	Mod	71.8343
39	99999 Chillicothe, OH MSA	141 Ross	9565	10% - <20%	Mod	62.1033
39	99999 Chillicothe, OH MSA	141 Ross	9566	<10%	Mid	105.1121
39	99999 Chillicothe, OH MSA	141 Ross	9567	<10%	Mid	98.9127
39	99999 Chillicothe, OH MSA	141 Ross	9568	<10%	Mid	82.6495
39	99999 Chillicothe, OH MSA	141 Ross	9569	<10%	Mod	68.5456
42	38300 Pittsburgh, PA MSA	003 Allegheny	103.01	50% - <80%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	103.02	20% - <50%	Low	29.6459
42	38300 Pittsburgh, PA MSA	003 Allegheny	201	20% - <50%	Upper	248.6762
42	38300 Pittsburgh, PA MSA	003 Allegheny	203	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	305	50% - <80%	Low	47.7759
42	38300 Pittsburgh, PA MSA	003 Allegheny	402	20% - <50%	Low	44.1785
42	38300 Pittsburgh, PA MSA	003 Allegheny	404	20% - <50%	Upper	130.5837
42	38300 Pittsburgh, PA MSA	003 Allegheny	405	20% - <50%	Low	48.1849
42	38300 Pittsburgh, PA MSA	003 Allegheny	406	20% - <50%	Low	44.4519
42	38300 Pittsburgh, PA MSA	003 Allegheny	409	20% - <50%	Mod	74.6194
42	38300 Pittsburgh, PA MSA	003 Allegheny	501	80% - 100%	Low	45.6789
42	38300 Pittsburgh, PA MSA	003 Allegheny	506	50% - <80%	Mod	74.3338
42	38300 Pittsburgh, PA MSA	003 Allegheny	509	80% - 100%	Low	25.7568
42	38300 Pittsburgh, PA MSA	003 Allegheny	510	50% - <80%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	511	80% - 100%	Low	20.9179
42	38300 Pittsburgh, PA MSA	003 Allegheny	603	20% - <50%	Mid	117.3483
42	38300 Pittsburgh, PA MSA	003 Allegheny	605	10% - <20%	Mid	111.6768
42	38300 Pittsburgh, PA MSA	003 Allegheny	703	20% - <50%	Upper	170.5234
42	38300 Pittsburgh, PA MSA	003 Allegheny	705	20% - <50%	Mid	92.6163
42	38300 Pittsburgh, PA MSA	003 Allegheny	706	20% - <50%	Mid	108.1508
42	38300 Pittsburgh, PA MSA	003 Allegheny	708	20% - <50%	Upper	139.5864
42	38300 Pittsburgh, PA MSA	003 Allegheny	709	20% - <50%	Upper	121.6149

42	38300 Pittsburgh, PA MSA	003 Allegheny	802	10% - <20%	Mod	62.663
42	38300 Pittsburgh, PA MSA	003 Allegheny	804	20% - <50%	Mid	89.0237
42	38300 Pittsburgh, PA MSA	003 Allegheny	806	10% - <20%	Upper	123.5872
42	38300 Pittsburgh, PA MSA	003 Allegheny	807	20% - <50%	Mod	75.1688
42	38300 Pittsburgh, PA MSA	003 Allegheny	809	20% - <50%	Mid	85.1346
42	38300 Pittsburgh, PA MSA	003 Allegheny	901	10% - <20%	Mid	107.9668
42	38300 Pittsburgh, PA MSA	003 Allegheny	902	10% - <20%	Upper	122.0118
42	38300 Pittsburgh, PA MSA	003 Allegheny	903	10% - <20%	Mid	101.3407
42	38300 Pittsburgh, PA MSA	003 Allegheny	1005	50% - <80%	Mid	104.3658
42	38300 Pittsburgh, PA MSA	003 Allegheny	1011	10% - <20%	Mod	68.2207
42	38300 Pittsburgh, PA MSA	003 Allegheny	1014	10% - <20%	Mid	93.0834
42	38300 Pittsburgh, PA MSA	003 Allegheny	1018	20% - <50%	Mid	90.2313
42	38300 Pittsburgh, PA MSA	003 Allegheny	1019	50% - <80%	Mod	53.2356
42	38300 Pittsburgh, PA MSA	003 Allegheny	1102	20% - <50%	Upper	123.6054
42	38300 Pittsburgh, PA MSA	003 Allegheny	1106	20% - <50%	Upper	154.5594
42	38300 Pittsburgh, PA MSA	003 Allegheny	1113	50% - <80%	Mod	74.3314
42	38300 Pittsburgh, PA MSA	003 Allegheny	1114	50% - <80%	Mod	58.2331
42	38300 Pittsburgh, PA MSA	003 Allegheny	1115	50% - <80%	Low	41.2925
42	38300 Pittsburgh, PA MSA	003 Allegheny	1203	80% - 100%	Mod	68.9286
42	38300 Pittsburgh, PA MSA	003 Allegheny	1209	80% - 100%	Low	29.4946
42	38300 Pittsburgh, PA MSA	003 Allegheny	1302	80% - 100%	Mod	54.73
42	38300 Pittsburgh, PA MSA	003 Allegheny	1306	80% - 100%	Low	41.2647
42	38300 Pittsburgh, PA MSA	003 Allegheny	1307	80% - 100%	Low	36.3011
42	38300 Pittsburgh, PA MSA	003 Allegheny	1308	80% - 100%	Low	37.7798
42	38300 Pittsburgh, PA MSA	003 Allegheny	1401	20% - <50%	Upper	235.7251
42	38300 Pittsburgh, PA MSA	003 Allegheny	1402	20% - <50%	Upper	210.0663
42	38300 Pittsburgh, PA MSA	003 Allegheny	1403	20% - <50%	Upper	205.2527
42	38300 Pittsburgh, PA MSA	003 Allegheny	1404	10% - <20%	Upper	247.4528
42	38300 Pittsburgh, PA MSA	003 Allegheny	1405	20% - <50%	Mid	107.1585
42	38300 Pittsburgh, PA MSA	003 Allegheny	1408	20% - <50%	Upper	138.8797
42	38300 Pittsburgh, PA MSA	003 Allegheny	1411	10% - <20%	Upper	148.9279
42	38300 Pittsburgh, PA MSA	003 Allegheny	1412	10% - <20%	Upper	153.4486
42	38300 Pittsburgh, PA MSA	003 Allegheny	1413	20% - <50%	Upper	122.0323
42	38300 Pittsburgh, PA MSA	003 Allegheny	1414	20% - <50%	Upper	171.6354
42	38300 Pittsburgh, PA MSA	003 Allegheny	1516	10% - <20%	Mid	93.8723
42	38300 Pittsburgh, PA MSA	003 Allegheny	1517	20% - <50%	Mid	98.9121
42	38300 Pittsburgh, PA MSA	003 Allegheny	1608	20% - <50%	Mod	72.791
42	38300 Pittsburgh, PA MSA	003 Allegheny	1609	20% - <50%	Upper	123.056
42	38300 Pittsburgh, PA MSA	003 Allegheny	1610	20% - <50%	Low	38.3473
42	38300 Pittsburgh, PA MSA	003 Allegheny	1702	10% - <20%	Mod	50.1306
42	38300 Pittsburgh, PA MSA	003 Allegheny	1706	20% - <50%	Mod	71.2373
42	38300 Pittsburgh, PA MSA	003 Allegheny	1803	20% - <50%	Low	49.1275
42	38300 Pittsburgh, PA MSA	003 Allegheny	1807	20% - <50%	Low	49.6115
42	38300 Pittsburgh, PA MSA	003 Allegheny	1903	<10%	Mod	79.0312
42	38300 Pittsburgh, PA MSA	003 Allegheny	1911	10% - <20%	Upper	128.5883
42	38300 Pittsburgh, PA MSA	003 Allegheny	1914	10% - <20%	Mid	106.7604
42	38300 Pittsburgh, PA MSA	003 Allegheny	1915	20% - <50%	Mod	72.7281
42	38300 Pittsburgh, PA MSA	003 Allegheny	1916	20% - <50%	Mod	76.6184

42	38300 Pittsburgh, PA MSA	003 Allegheny	1917	20% - <50%	Mid	107.9003
42	38300 Pittsburgh, PA MSA	003 Allegheny	1918	10% - <20%	Mid	81.6025
42	38300 Pittsburgh, PA MSA	003 Allegheny	1919	10% - <20%	Mid	81.617
42	38300 Pittsburgh, PA MSA	003 Allegheny	1920	20% - <50%	Mid	92.4542
42	38300 Pittsburgh, PA MSA	003 Allegheny	2022	50% - <80%	Mod	57.2529
42	38300 Pittsburgh, PA MSA	003 Allegheny	2023	20% - <50%	Mid	110.4523
42	38300 Pittsburgh, PA MSA	003 Allegheny	2413	20% - <50%	Mid	96.1339
42	38300 Pittsburgh, PA MSA	003 Allegheny	2509	50% - <80%	Low	37.4277
42	38300 Pittsburgh, PA MSA	003 Allegheny	2602	20% - <50%	Mid	85.1733
42	38300 Pittsburgh, PA MSA	003 Allegheny	2607	20% - <50%	Mid	92.9442
42	38300 Pittsburgh, PA MSA	003 Allegheny	2613	50% - <80%	Low	34.1581
42	38300 Pittsburgh, PA MSA	003 Allegheny	2614	50% - <80%	Mod	63.9928
42	38300 Pittsburgh, PA MSA	003 Allegheny	2615	50% - <80%	Mod	57.6087
42	38300 Pittsburgh, PA MSA	003 Allegheny	2620	20% - <50%	Mod	62.1463
42	38300 Pittsburgh, PA MSA	003 Allegheny	2701	20% - <50%	Mid	83.0643
42	38300 Pittsburgh, PA MSA	003 Allegheny	2703	20% - <50%	Mid	88.484
42	38300 Pittsburgh, PA MSA	003 Allegheny	2708	20% - <50%	Mid	97.1394
42	38300 Pittsburgh, PA MSA	003 Allegheny	2716	50% - <80%	Mod	63.7605
42	38300 Pittsburgh, PA MSA	003 Allegheny	2814	50% - <80%	Low	33.9246
42	38300 Pittsburgh, PA MSA	003 Allegheny	2815	20% - <50%	Mod	77.1399
42	38300 Pittsburgh, PA MSA	003 Allegheny	2901	20% - <50%	Mod	58.8006
42	38300 Pittsburgh, PA MSA	003 Allegheny	2902	20% - <50%	Mod	61.2581
42	38300 Pittsburgh, PA MSA	003 Allegheny	2904	20% - <50%	Mid	83.9645
42	38300 Pittsburgh, PA MSA	003 Allegheny	3001	50% - <80%	Mod	53.238
42	38300 Pittsburgh, PA MSA	003 Allegheny	3102	10% - <20%	Mid	88.6353
42	38300 Pittsburgh, PA MSA	003 Allegheny	3204	10% - <20%	Mod	60.6459
42	38300 Pittsburgh, PA MSA	003 Allegheny	3206	10% - <20%	Mid	105.5758
42	38300 Pittsburgh, PA MSA	003 Allegheny	3207	10% - <20%	Mid	96.2984
42	38300 Pittsburgh, PA MSA	003 Allegheny	4011	<10%	Mid	98.7972
42	38300 Pittsburgh, PA MSA	003 Allegheny	4012	20% - <50%	Mod	68.1033
42	38300 Pittsburgh, PA MSA	003 Allegheny	4013	<10%	Mid	87.0646
42	38300 Pittsburgh, PA MSA	003 Allegheny	4020	10% - <20%	Mod	62.3169
42	38300 Pittsburgh, PA MSA	003 Allegheny	4035	10% - <20%	Mod	56.6745
42	38300 Pittsburgh, PA MSA	003 Allegheny	4040	10% - <20%	Mid	90.4382
42	38300 Pittsburgh, PA MSA	003 Allegheny	4050	<10%	Mid	101.5089
42	38300 Pittsburgh, PA MSA	003 Allegheny	4060	<10%	Mid	96.9107
42	38300 Pittsburgh, PA MSA	003 Allegheny	4070.01	<10%	Mid	109.379
42	38300 Pittsburgh, PA MSA	003 Allegheny	4070.02	<10%	Mid	109.6403
42	38300 Pittsburgh, PA MSA	003 Allegheny	4080.01	<10%	Upper	135.926
42	38300 Pittsburgh, PA MSA	003 Allegheny	4080.02	<10%	Upper	151.9566
42	38300 Pittsburgh, PA MSA	003 Allegheny	4090.01	10% - <20%	Upper	190.7274
42	38300 Pittsburgh, PA MSA	003 Allegheny	4090.02	10% - <20%	Upper	236.744
42	38300 Pittsburgh, PA MSA	003 Allegheny	4100	<10%	Upper	174.2794
42	38300 Pittsburgh, PA MSA	003 Allegheny	4110.01	20% - <50%	Upper	273.897
42	38300 Pittsburgh, PA MSA	003 Allegheny	4110.02	20% - <50%	Upper	149.8632
42	38300 Pittsburgh, PA MSA	003 Allegheny	4120.02	10% - <20%	Upper	224.6944
42	38300 Pittsburgh, PA MSA	003 Allegheny	4120.03	20% - <50%	Upper	224.4827
42	38300 Pittsburgh, PA MSA	003 Allegheny	4120.04	20% - <50%	Upper	167.3713

42	38300 Pittsburgh, PA MSA	003 Allegheny	4131	10% - <20%	Upper	138.818
42	38300 Pittsburgh, PA MSA	003 Allegheny	4132.01	<10%	Upper	147.6246
42	38300 Pittsburgh, PA MSA	003 Allegheny	4132.02	<10%	Upper	141.0457
42	38300 Pittsburgh, PA MSA	003 Allegheny	4133	10% - <20%	Upper	131.8712
42	38300 Pittsburgh, PA MSA	003 Allegheny	4134	10% - <20%	Upper	148.5322
42	38300 Pittsburgh, PA MSA	003 Allegheny	4135	10% - <20%	Upper	127.3287
42	38300 Pittsburgh, PA MSA	003 Allegheny	4141.01	<10%	Upper	169.1173
42	38300 Pittsburgh, PA MSA	003 Allegheny	4141.02	<10%	Upper	152.051
42	38300 Pittsburgh, PA MSA	003 Allegheny	4142	<10%	Upper	139.6251
42	38300 Pittsburgh, PA MSA	003 Allegheny	4150.01	10% - <20%	Upper	145.403
42	38300 Pittsburgh, PA MSA	003 Allegheny	4150.02	10% - <20%	Upper	142.3634
42	38300 Pittsburgh, PA MSA	003 Allegheny	4160	<10%	Mid	81.375
42	38300 Pittsburgh, PA MSA	003 Allegheny	4171	<10%	Mod	78.9888
42	38300 Pittsburgh, PA MSA	003 Allegheny	4172	<10%	Mid	84.8152
42	38300 Pittsburgh, PA MSA	003 Allegheny	4180	<10%	Upper	122.624
42	38300 Pittsburgh, PA MSA	003 Allegheny	4190	<10%	Mid	112.8965
42	38300 Pittsburgh, PA MSA	003 Allegheny	4200	10% - <20%	Mod	54.8304
42	38300 Pittsburgh, PA MSA	003 Allegheny	4211	10% - <20%	Upper	182.5645
42	38300 Pittsburgh, PA MSA	003 Allegheny	4212	10% - <20%	Upper	132.5367
42	38300 Pittsburgh, PA MSA	003 Allegheny	4220	10% - <20%	Upper	283.9815
42	38300 Pittsburgh, PA MSA	003 Allegheny	4230	10% - <20%	Upper	194.0236
42	38300 Pittsburgh, PA MSA	003 Allegheny	4240	20% - <50%	Mod	69.7659
42	38300 Pittsburgh, PA MSA	003 Allegheny	4250	10% - <20%	Mod	78.3778
42	38300 Pittsburgh, PA MSA	003 Allegheny	4263	<10%	Upper	125.8609
42	38300 Pittsburgh, PA MSA	003 Allegheny	4264	<10%	Mid	101.0684
42	38300 Pittsburgh, PA MSA	003 Allegheny	4267	<10%	Mid	107.2021
42	38300 Pittsburgh, PA MSA	003 Allegheny	4268	<10%	Upper	136.0288
42	38300 Pittsburgh, PA MSA	003 Allegheny	4270	10% - <20%	Mod	73.6925
42	38300 Pittsburgh, PA MSA	003 Allegheny	4271	<10%	Upper	122.1243
42	38300 Pittsburgh, PA MSA	003 Allegheny	4272	<10%	Mod	77.3105
42	38300 Pittsburgh, PA MSA	003 Allegheny	4281	<10%	Mid	81.5517
42	38300 Pittsburgh, PA MSA	003 Allegheny	4282	<10%	Mid	93.2733
42	38300 Pittsburgh, PA MSA	003 Allegheny	4291	10% - <20%	Mid	112.0665
42	38300 Pittsburgh, PA MSA	003 Allegheny	4292.01	10% - <20%	Upper	139.8247
42	38300 Pittsburgh, PA MSA	003 Allegheny	4292.02	10% - <20%	Upper	143.3992
42	38300 Pittsburgh, PA MSA	003 Allegheny	4293	10% - <20%	Upper	125.9323
42	38300 Pittsburgh, PA MSA	003 Allegheny	4294	<10%	Upper	127.3565
42	38300 Pittsburgh, PA MSA	003 Allegheny	4295	10% - <20%	Mid	100.3194
42	38300 Pittsburgh, PA MSA	003 Allegheny	4296	10% - <20%	Upper	120.3855
42	38300 Pittsburgh, PA MSA	003 Allegheny	4297	10% - <20%	Mod	74.2273
42	38300 Pittsburgh, PA MSA	003 Allegheny	4301	10% - <20%	Mid	89.1725
42	38300 Pittsburgh, PA MSA	003 Allegheny	4302	10% - <20%	Mid	119.0593
42	38300 Pittsburgh, PA MSA	003 Allegheny	4311	20% - <50%	Mid	95.3595
42	38300 Pittsburgh, PA MSA	003 Allegheny	4314	10% - <20%	Mid	82.8876
42	38300 Pittsburgh, PA MSA	003 Allegheny	4315	20% - <50%	Upper	122.2997
42	38300 Pittsburgh, PA MSA	003 Allegheny	4323	10% - <20%	Mid	113.1385
42	38300 Pittsburgh, PA MSA	003 Allegheny	4324	20% - <50%	Mid	88.0302
42	38300 Pittsburgh, PA MSA	003 Allegheny	4340	10% - <20%	Upper	147.0196



42	38300 Pittsburgh, PA MSA	003 Allegheny	4350	10% - <20%	Mid	86.0264
42	38300 Pittsburgh, PA MSA	003 Allegheny	4370	10% - <20%	Upper	153.2332
42	38300 Pittsburgh, PA MSA	003 Allegheny	4390	<10%	Upper	165.1351
42	38300 Pittsburgh, PA MSA	003 Allegheny	4455	10% - <20%	Upper	150.0665
42	38300 Pittsburgh, PA MSA	003 Allegheny	4460	<10%	Upper	284.359
42	38300 Pittsburgh, PA MSA	003 Allegheny	4470	10% - <20%	Mid	115.5586
42	38300 Pittsburgh, PA MSA	003 Allegheny	4480	20% - <50%	Mod	74.2612
42	38300 Pittsburgh, PA MSA	003 Allegheny	4490	10% - <20%	Mid	105.2527
42	38300 Pittsburgh, PA MSA	003 Allegheny	4507	20% - <50%	Mod	71.6512
42	38300 Pittsburgh, PA MSA	003 Allegheny	4508	20% - <50%	Mod	77.4702
42	38300 Pittsburgh, PA MSA	003 Allegheny	4511.01	10% - <20%	Upper	138.5651
42	38300 Pittsburgh, PA MSA	003 Allegheny	4511.02	20% - <50%	Mid	108.3795
42	38300 Pittsburgh, PA MSA	003 Allegheny	4511.04	10% - <20%	Upper	160.6834
42	38300 Pittsburgh, PA MSA	003 Allegheny	4511.05	20% - <50%	Upper	134.4655
42	38300 Pittsburgh, PA MSA	003 Allegheny	4513	10% - <20%	Mid	102.4636
42	38300 Pittsburgh, PA MSA	003 Allegheny	4520	10% - <20%	Upper	130.3017
42	38300 Pittsburgh, PA MSA	003 Allegheny	4530.03	<10%	Upper	124.6109
42	38300 Pittsburgh, PA MSA	003 Allegheny	4530.04	10% - <20%	Upper	130.7361
42	38300 Pittsburgh, PA MSA	003 Allegheny	4550	<10%	Mid	100.6425
42	38300 Pittsburgh, PA MSA	003 Allegheny	4560.01	10% - <20%	Upper	153.8213
42	38300 Pittsburgh, PA MSA	003 Allegheny	4560.03	20% - <50%	Upper	177.6808
42	38300 Pittsburgh, PA MSA	003 Allegheny	4560.04	10% - <20%	Upper	129.1147
42	38300 Pittsburgh, PA MSA	003 Allegheny	4571	10% - <20%	Mid	82.4338
42	38300 Pittsburgh, PA MSA	003 Allegheny	4572	10% - <20%	Mid	82.6444
42	38300 Pittsburgh, PA MSA	003 Allegheny	4580.01	10% - <20%	Upper	150.5977
42	38300 Pittsburgh, PA MSA	003 Allegheny	4580.02	<10%	Upper	137.6019
42	38300 Pittsburgh, PA MSA	003 Allegheny	4591.01	10% - <20%	Mid	102.8532
42	38300 Pittsburgh, PA MSA	003 Allegheny	4591.02	10% - <20%	Upper	142.3828
42	38300 Pittsburgh, PA MSA	003 Allegheny	4592.01	10% - <20%	Mid	116.0886
42	38300 Pittsburgh, PA MSA	003 Allegheny	4592.02	<10%	Mid	109.2398
42	38300 Pittsburgh, PA MSA	003 Allegheny	4600.01	<10%	Mid	116.1757
42	38300 Pittsburgh, PA MSA	003 Allegheny	4600.02	10% - <20%	Mid	112.1669
42	38300 Pittsburgh, PA MSA	003 Allegheny	4610	20% - <50%	Mod	77.7159
42	38300 Pittsburgh, PA MSA	003 Allegheny	4621	20% - <50%	Mod	50.0774
42	38300 Pittsburgh, PA MSA	003 Allegheny	4626	20% - <50%	Mod	57.6377
42	38300 Pittsburgh, PA MSA	003 Allegheny	4639	20% - <50%	Mod	53.2949
42	38300 Pittsburgh, PA MSA	003 Allegheny	4643	10% - <20%	Mid	96.7486
42	38300 Pittsburgh, PA MSA	003 Allegheny	4644	50% - <80%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	4656	20% - <50%	Mid	84.7474
42	38300 Pittsburgh, PA MSA	003 Allegheny	4658	10% - <20%	Upper	139.4061
42	38300 Pittsburgh, PA MSA	003 Allegheny	4687	10% - <20%	Mid	85.3367
42	38300 Pittsburgh, PA MSA	003 Allegheny	4688	10% - <20%	Mid	99.286
42	38300 Pittsburgh, PA MSA	003 Allegheny	4689	20% - <50%	Mid	90.3898
42	38300 Pittsburgh, PA MSA	003 Allegheny	4690	10% - <20%	Mid	118.8862
42	38300 Pittsburgh, PA MSA	003 Allegheny	4703	10% - <20%	Mid	102.9295
42	38300 Pittsburgh, PA MSA	003 Allegheny	4704	<10%	Upper	131.5263
42	38300 Pittsburgh, PA MSA	003 Allegheny	4705.01	50% - <80%	Upper	120.3601
42	38300 Pittsburgh, PA MSA	003 Allegheny	4705.02	10% - <20%	Upper	128.8908

42	38300 Pittsburgh, PA MSA	003 Allegheny	4706	10% - <20%	Mid	83.7721
42	38300 Pittsburgh, PA MSA	003 Allegheny	4710	10% - <20%	Mid	83.5688
42	38300 Pittsburgh, PA MSA	003 Allegheny	4721	10% - <20%	Mid	100.2601
42	38300 Pittsburgh, PA MSA	003 Allegheny	4722	10% - <20%	Mid	99.3235
42	38300 Pittsburgh, PA MSA	003 Allegheny	4723	10% - <20%	Mid	83.9464
42	38300 Pittsburgh, PA MSA	003 Allegheny	4724	<10%	Mid	114.6511
42	38300 Pittsburgh, PA MSA	003 Allegheny	4731	10% - <20%	Upper	156.2304
42	38300 Pittsburgh, PA MSA	003 Allegheny	4732	10% - <20%	Upper	145.9342
42	38300 Pittsburgh, PA MSA	003 Allegheny	4733	10% - <20%	Upper	167.2309
42	38300 Pittsburgh, PA MSA	003 Allegheny	4734.01	10% - <20%	Upper	151.4568
42	38300 Pittsburgh, PA MSA	003 Allegheny	4734.02	10% - <20%	Upper	194.055
42	38300 Pittsburgh, PA MSA	003 Allegheny	4735	10% - <20%	Upper	209.4879
42	38300 Pittsburgh, PA MSA	003 Allegheny	4736.01	10% - <20%	Upper	186.26
42	38300 Pittsburgh, PA MSA	003 Allegheny	4736.02	10% - <20%	Upper	129.1244
42	38300 Pittsburgh, PA MSA	003 Allegheny	4741.01	20% - <50%	Upper	168.2292
42	38300 Pittsburgh, PA MSA	003 Allegheny	4741.02	10% - <20%	Upper	181.9922
42	38300 Pittsburgh, PA MSA	003 Allegheny	4742.01	10% - <20%	Upper	171.5229
42	38300 Pittsburgh, PA MSA	003 Allegheny	4742.02	10% - <20%	Upper	197.6549
42	38300 Pittsburgh, PA MSA	003 Allegheny	4742.03	10% - <20%	Upper	161.6042
42	38300 Pittsburgh, PA MSA	003 Allegheny	4751.01	10% - <20%	Mid	102.9391
42	38300 Pittsburgh, PA MSA	003 Allegheny	4751.02	<10%	Mid	118.5837
42	38300 Pittsburgh, PA MSA	003 Allegheny	4752	<10%	Upper	138.5264
42	38300 Pittsburgh, PA MSA	003 Allegheny	4753.01	10% - <20%	Mid	107.789
42	38300 Pittsburgh, PA MSA	003 Allegheny	4753.03	<10%	Upper	135.0487
42	38300 Pittsburgh, PA MSA	003 Allegheny	4753.04	<10%	Upper	147.6029
42	38300 Pittsburgh, PA MSA	003 Allegheny	4754.01	<10%	Upper	126.3812
42	38300 Pittsburgh, PA MSA	003 Allegheny	4754.02	<10%	Upper	150.2928
42	38300 Pittsburgh, PA MSA	003 Allegheny	4761	20% - <50%	Mid	91.2272
42	38300 Pittsburgh, PA MSA	003 Allegheny	4762	<10%	Mid	106.8149
42	38300 Pittsburgh, PA MSA	003 Allegheny	4771	<10%	Upper	129.4741
42	38300 Pittsburgh, PA MSA	003 Allegheny	4772	10% - <20%	Mid	113.1168
42	38300 Pittsburgh, PA MSA	003 Allegheny	4773	20% - <50%	Mid	82.6637
42	38300 Pittsburgh, PA MSA	003 Allegheny	4781	20% - <50%	Mid	99.9612
42	38300 Pittsburgh, PA MSA	003 Allegheny	4782	10% - <20%	Mid	87.637
42	38300 Pittsburgh, PA MSA	003 Allegheny	4790	10% - <20%	Mid	98.7185
42	38300 Pittsburgh, PA MSA	003 Allegheny	4801.01	20% - <50%	Mod	77.002
42	38300 Pittsburgh, PA MSA	003 Allegheny	4801.02	10% - <20%	Mid	116.183
42	38300 Pittsburgh, PA MSA	003 Allegheny	4802	20% - <50%	Mid	112.9195
42	38300 Pittsburgh, PA MSA	003 Allegheny	4803	10% - <20%	Mid	104.0294
42	38300 Pittsburgh, PA MSA	003 Allegheny	4804	10% - <20%	Mid	105.5516
42	38300 Pittsburgh, PA MSA	003 Allegheny	4810	50% - <80%	Mod	54.4517
42	38300 Pittsburgh, PA MSA	003 Allegheny	4825	20% - <50%	Mid	93.5262
42	38300 Pittsburgh, PA MSA	003 Allegheny	4838	50% - <80%	Low	37.2232
42	38300 Pittsburgh, PA MSA	003 Allegheny	4843	20% - <50%	Mid	91.5091
42	38300 Pittsburgh, PA MSA	003 Allegheny	4845	10% - <20%	Mod	74.1148
42	38300 Pittsburgh, PA MSA	003 Allegheny	4846	20% - <50%	Mid	93.5759
42	38300 Pittsburgh, PA MSA	003 Allegheny	4850	20% - <50%	Mod	67.3083
42	38300 Pittsburgh, PA MSA	003 Allegheny	4867	50% - <80%	Low	40.5084

42	38300 Pittsburgh, PA MSA	003 Allegheny	4868	50% - <80%	Mod	50.2044
42	38300 Pittsburgh, PA MSA	003 Allegheny	4869	50% - <80%	Mod	55.9642
42	38300 Pittsburgh, PA MSA	003 Allegheny	4870	10% - <20%	Mod	64.691
42	38300 Pittsburgh, PA MSA	003 Allegheny	4881	20% - <50%	Mod	75.0356
42	38300 Pittsburgh, PA MSA	003 Allegheny	4882	20% - <50%	Mod	57.3969
42	38300 Pittsburgh, PA MSA	003 Allegheny	4883	<10%	Mid	113.7678
42	38300 Pittsburgh, PA MSA	003 Allegheny	4884	20% - <50%	Mod	79.7729
42	38300 Pittsburgh, PA MSA	003 Allegheny	4885	10% - <20%	Mid	87.3502
42	38300 Pittsburgh, PA MSA	003 Allegheny	4886	10% - <20%	Mid	98.6616
42	38300 Pittsburgh, PA MSA	003 Allegheny	4890.01	10% - <20%	Mid	117.7476
42	38300 Pittsburgh, PA MSA	003 Allegheny	4890.02	10% - <20%	Mid	115.2283
42	38300 Pittsburgh, PA MSA	003 Allegheny	4900.02	10% - <20%	Mid	87.7495
42	38300 Pittsburgh, PA MSA	003 Allegheny	4900.03	<10%	Upper	121.4406
42	38300 Pittsburgh, PA MSA	003 Allegheny	4900.04	<10%	Upper	140.2349
42	38300 Pittsburgh, PA MSA	003 Allegheny	4911.01	10% - <20%	Upper	172.7547
42	38300 Pittsburgh, PA MSA	003 Allegheny	4912	10% - <20%	Mid	113.7436
42	38300 Pittsburgh, PA MSA	003 Allegheny	4927	20% - <50%	Mod	72.6749
42	38300 Pittsburgh, PA MSA	003 Allegheny	4928	50% - <80%	Mod	57.1404
42	38300 Pittsburgh, PA MSA	003 Allegheny	4929	20% - <50%	Low	44.5124
42	38300 Pittsburgh, PA MSA	003 Allegheny	4940	10% - <20%	Mod	67.1825
42	38300 Pittsburgh, PA MSA	003 Allegheny	4950	<10%	Mod	75.3297
42	38300 Pittsburgh, PA MSA	003 Allegheny	4961.01	<10%	Upper	122.0965
42	38300 Pittsburgh, PA MSA	003 Allegheny	4961.02	<10%	Mid	92.77
42	38300 Pittsburgh, PA MSA	003 Allegheny	4962	<10%	Mid	89.9966
42	38300 Pittsburgh, PA MSA	003 Allegheny	4970	<10%	Mid	104.1976
42	38300 Pittsburgh, PA MSA	003 Allegheny	4980	<10%	Mid	95.7951
42	38300 Pittsburgh, PA MSA	003 Allegheny	4993	10% - <20%	Mod	62.7707
42	38300 Pittsburgh, PA MSA	003 Allegheny	4994	20% - <50%	Mod	61.7204
42	38300 Pittsburgh, PA MSA	003 Allegheny	5003	10% - <20%	Mid	86.2152
42	38300 Pittsburgh, PA MSA	003 Allegheny	5010	20% - <50%	Mod	63.2245
42	38300 Pittsburgh, PA MSA	003 Allegheny	5030.02	10% - <20%	Mid	86.8722
42	38300 Pittsburgh, PA MSA	003 Allegheny	5041	20% - <50%	Mod	56.084
42	38300 Pittsburgh, PA MSA	003 Allegheny	5070	20% - <50%	Mid	94.1906
42	38300 Pittsburgh, PA MSA	003 Allegheny	5080	20% - <50%	Mod	57.7793
42	38300 Pittsburgh, PA MSA	003 Allegheny	5094	20% - <50%	Low	46.6034
42	38300 Pittsburgh, PA MSA	003 Allegheny	5100	50% - <80%	Low	39.3262
42	38300 Pittsburgh, PA MSA	003 Allegheny	5120	20% - <50%	Mod	61.3913
42	38300 Pittsburgh, PA MSA	003 Allegheny	5130	50% - <80%	Mod	58.2331
42	38300 Pittsburgh, PA MSA	003 Allegheny	5138	80% - 100%	Low	39.9022
42	38300 Pittsburgh, PA MSA	003 Allegheny	5140	80% - 100%	Low	48.5612
42	38300 Pittsburgh, PA MSA	003 Allegheny	5151	50% - <80%	Mod	73.5098
42	38300 Pittsburgh, PA MSA	003 Allegheny	5152	20% - <50%	Mid	91.8479
42	38300 Pittsburgh, PA MSA	003 Allegheny	5153	50% - <80%	Mod	79.9871
42	38300 Pittsburgh, PA MSA	003 Allegheny	5154.01	20% - <50%	Upper	130.8354
42	38300 Pittsburgh, PA MSA	003 Allegheny	5161	10% - <20%	Upper	135.2532
42	38300 Pittsburgh, PA MSA	003 Allegheny	5162	20% - <50%	Upper	134.509
42	38300 Pittsburgh, PA MSA	003 Allegheny	5170	20% - <50%	Mod	66.0015
42	38300 Pittsburgh, PA MSA	003 Allegheny	5180.01	10% - <20%	Upper	133.5579

42	38300 Pittsburgh, PA MSA	003 Allegheny	5190	20% - <50%	Upper	124.738
42	38300 Pittsburgh, PA MSA	003 Allegheny	5200.01	20% - <50%	Mid	83.0267
42	38300 Pittsburgh, PA MSA	003 Allegheny	5200.02	20% - <50%	Mod	79.6035
42	38300 Pittsburgh, PA MSA	003 Allegheny	5211	20% - <50%	Mid	105.9122
42	38300 Pittsburgh, PA MSA	003 Allegheny	5212	20% - <50%	Mid	89.1241
42	38300 Pittsburgh, PA MSA	003 Allegheny	5213.01	20% - <50%	Mid	92.5969
42	38300 Pittsburgh, PA MSA	003 Allegheny	5213.02	20% - <50%	Mid	87.5015
42	38300 Pittsburgh, PA MSA	003 Allegheny	5214.01	20% - <50%	Mid	119.8361
42	38300 Pittsburgh, PA MSA	003 Allegheny	5214.02	20% - <50%	Upper	136.6968
42	38300 Pittsburgh, PA MSA	003 Allegheny	5215	10% - <20%	Mid	116.7687
42	38300 Pittsburgh, PA MSA	003 Allegheny	5220	20% - <50%	Low	49.5365
42	38300 Pittsburgh, PA MSA	003 Allegheny	5231	80% - 100%	Mod	71.2277
42	38300 Pittsburgh, PA MSA	003 Allegheny	5232	50% - <80%	Mod	71.6947
42	38300 Pittsburgh, PA MSA	003 Allegheny	5233	50% - <80%	Mid	92.4033
42	38300 Pittsburgh, PA MSA	003 Allegheny	5234	50% - <80%	Mod	61.8753
42	38300 Pittsburgh, PA MSA	003 Allegheny	5235.01	50% - <80%	Mod	76.3086
42	38300 Pittsburgh, PA MSA	003 Allegheny	5235.02	20% - <50%	Mod	74.1148
42	38300 Pittsburgh, PA MSA	003 Allegheny	5236	20% - <50%	Mid	107.4937
42	38300 Pittsburgh, PA MSA	003 Allegheny	5237.01	20% - <50%	Mid	80.5014
42	38300 Pittsburgh, PA MSA	003 Allegheny	5237.02	20% - <50%	Mid	82.4689
42	38300 Pittsburgh, PA MSA	003 Allegheny	5238	20% - <50%	Mid	86.7658
42	38300 Pittsburgh, PA MSA	003 Allegheny	5240	10% - <20%	Mod	72.9604
42	38300 Pittsburgh, PA MSA	003 Allegheny	5251	<10%	Upper	149.3647
42	38300 Pittsburgh, PA MSA	003 Allegheny	5252	<10%	Upper	135.2072
42	38300 Pittsburgh, PA MSA	003 Allegheny	5253	<10%	Upper	147.3221
42	38300 Pittsburgh, PA MSA	003 Allegheny	5261.01	<10%	Upper	157.6619
42	38300 Pittsburgh, PA MSA	003 Allegheny	5261.02	<10%	Mid	99.7955
42	38300 Pittsburgh, PA MSA	003 Allegheny	5262.01	<10%	Mid	111.3658
42	38300 Pittsburgh, PA MSA	003 Allegheny	5262.02	10% - <20%	Mid	103.1848
42	38300 Pittsburgh, PA MSA	003 Allegheny	5263.01	<10%	Upper	123.2036
42	38300 Pittsburgh, PA MSA	003 Allegheny	5263.02	10% - <20%	Mid	108.4714
42	38300 Pittsburgh, PA MSA	003 Allegheny	5509	50% - <80%	Low	43.2588
42	38300 Pittsburgh, PA MSA	003 Allegheny	5512	50% - <80%	Low	40.9017
42	38300 Pittsburgh, PA MSA	003 Allegheny	5513	20% - <50%	Mid	112.7235
42	38300 Pittsburgh, PA MSA	003 Allegheny	5519	50% - <80%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	5520	50% - <80%	Mod	50.7211
42	38300 Pittsburgh, PA MSA	003 Allegheny	5521	50% - <80%	Low	24.9364
42	38300 Pittsburgh, PA MSA	003 Allegheny	5522	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	5523	50% - <80%	Mod	50.6074
42	38300 Pittsburgh, PA MSA	003 Allegheny	5524	20% - <50%	Low	43.2649
42	38300 Pittsburgh, PA MSA	003 Allegheny	5604	50% - <80%	Mod	69.1609
42	38300 Pittsburgh, PA MSA	003 Allegheny	5605	20% - <50%	Upper	126.1356
42	38300 Pittsburgh, PA MSA	003 Allegheny	5614	80% - 100%	Mod	60.7959
42	38300 Pittsburgh, PA MSA	003 Allegheny	5615	50% - <80%	Mod	58.6989
42	38300 Pittsburgh, PA MSA	003 Allegheny	5619	80% - 100%	Low	43.3508
42	38300 Pittsburgh, PA MSA	003 Allegheny	5620	20% - <50%	Mod	66.4311
42	38300 Pittsburgh, PA MSA	003 Allegheny	5623	50% - <80%	Low	44.9529
42	38300 Pittsburgh, PA MSA	003 Allegheny	5624	50% - <80%	Low	47.2822

42	38300 Pittsburgh, PA MSA	003 Allegheny	5625	50% - <80%	Low	46.6566
42	38300 Pittsburgh, PA MSA	003 Allegheny	5626	20% - <50%	Mod	54.7312
42	38300 Pittsburgh, PA MSA	003 Allegheny	5627	20% - <50%	Mid	104.177
42	38300 Pittsburgh, PA MSA	003 Allegheny	5628	20% - <50%	Mid	88.68
42	38300 Pittsburgh, PA MSA	003 Allegheny	5629.01	20% - <50%	Low	48.1425
42	38300 Pittsburgh, PA MSA	003 Allegheny	5630	50% - <80%	Mid	81.1246
42	38300 Pittsburgh, PA MSA	003 Allegheny	5631	20% - <50%	Mid	100.1524
42	38300 Pittsburgh, PA MSA	003 Allegheny	5632.01	10% - <20%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	5632.02	20% - <50%	Mid	118.2534
42	38300 Pittsburgh, PA MSA	003 Allegheny	5633	10% - <20%	Upper	266.713
42	38300 Pittsburgh, PA MSA	003 Allegheny	5638	<10%	Upper	137.7423
42	38300 Pittsburgh, PA MSA	003 Allegheny	5639	20% - <50%	Mid	89.8514
42	38300 Pittsburgh, PA MSA	003 Allegheny	5640	<10%	Upper	167.4572
42	38300 Pittsburgh, PA MSA	003 Allegheny	5641	<10%	Upper	221.5882
42	38300 Pittsburgh, PA MSA	003 Allegheny	5642	<10%	Mid	92.171
42	38300 Pittsburgh, PA MSA	003 Allegheny	5644	10% - <20%	Mid	82.0333
42	38300 Pittsburgh, PA MSA	003 Allegheny	5645	<10%	Mid	88.0073
42	38300 Pittsburgh, PA MSA	003 Allegheny	5647	50% - <80%	Low	43.1911
42	38300 Pittsburgh, PA MSA	003 Allegheny	5648	80% - 100%	Low	27.7304
42	38300 Pittsburgh, PA MSA	003 Allegheny	5651	20% - <50%	Mid	104.5545
42	38300 Pittsburgh, PA MSA	003 Allegheny	5652	50% - <80%	Mod	71.754
42	38300 Pittsburgh, PA MSA	003 Allegheny	5653	10% - <20%	Mod	78.0607
42	38300 Pittsburgh, PA MSA	003 Allegheny	9800	N/A	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9801	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9803	N/A	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9804	10% - <20%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9805	10% - <20%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9806	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9807	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9808	80% - 100%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9809	N/A	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9810	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9811	N/A	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9812	N/A	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9818	20% - <50%	N/A	0
42	38300 Pittsburgh, PA MSA	003 Allegheny	9822	20% - <50%	N/A	0
39	99999 Washington Court House	047 Fayette	9258	<10%	Mid	113.0676
39	99999 Washington Court House	047 Fayette	9259	<10%	Mid	85.2183
39	99999 Washington Court House	047 Fayette	9260	<10%	Mid	81.7152
39	99999 Washington Court House	047 Fayette	9261	10% - <20%	Mod	67.0445
39	99999 Washington Court House	047 Fayette	9262	10% - <20%	Mid	105.2231
39	99999 Washington Court House	047 Fayette	9263	<10%	Mid	98.4119
39	99999 Washington Court House	047 Fayette	9264	<10%	Mid	105.667



**Public Comments pertaining to Bank's CRA performance and Bank response  
for current year and previous two calendar years**

*(Do not include anything that would violate any law, including privacy laws)*

**As of September 30, 2024:**

None

**As of December 31, 2023:**

None

**As of December 31, 2022**

None

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	440	1	440	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	440	1	440	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	440	1	440	0	0
STATE TOTAL	0	0	0	0	1	440	1	440	0	0

2022 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: Union Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000032296

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - GREENE COUNTY (057) - MSA 19430	1	788	1	788	0	0
OH - MIAMI COUNTY (109) - MSA 19430	1	237	1	237	0	0
OH - MONTGOMERY COUNTY (113) - MSA 19430	5	1,426	5	1,426	0	0
OH - BUTLER COUNTY (017) - MSA 17140	3	552	3	552	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	5	1,394	4	639	0	0
OH - WARREN COUNTY (165) - MSA 17140	1	395	1	395	0	0
OH - DELAWARE COUNTY (041) - MSA 18140	2	319	2	319	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	3	1,397	3	1,397	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460	2	1,825	2	1,825	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	432	0	0	2	432	0	0
Middle Income	0	0	1	120	0	0	1	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	552	0	0	3	552	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,825	2	1,825	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,825	2	1,825	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OH										
MSA 18140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	169	0	0	1	169	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	319	0	0	2	319	0	0
FAYETTE COUNTY (047), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	315	1	315	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	1	315	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	110	2	1,287	3	1,397	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	2	1,287	3	1,397	0	0
GREENE COUNTY (057), OH										
MSA 19430										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	788	1	788	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	788	1	788	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	755	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	224	0	0	1	224	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	0	0	1	200	0	0
Median Family Income 100-110%	0	0	1	120	0	0	1	120	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	95	0	0	0	0	1	95	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	3	544	1	755	4	639	0	0
MARION COUNTY (101), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	536	1	536	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	536	1	536	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (109), OH										
MSA 19430										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	237	0	0	1	237	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	0	0	1	237	0	0
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	160	1	394	2	554	0	0
Median Family Income 90-100%	0	0	1	247	0	0	1	247	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	135	1	490	2	625	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	542	2	884	5	1,426	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKAWAY COUNTY (129), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	1	500	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	875	1	875	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	875	1	875	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	395	1	395	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	1	395	0	0
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	228	0	0	1	228	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	1	228	0	0
TOTAL INSIDE AA IN STATE	1	95	13	2,304	9	5,934	22	7,578	0	0

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	228	5	2,826	5	2,454	0	0
STATE TOTAL	1	95	14	2,532	14	8,760	27	10,032	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	600	1	600	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	95	13	2,304	9	5,934	22	7,578	0	0
TOTAL OUTSIDE AA	0	0	1	228	7	3,866	7	3,494	0	0
TOTAL INSIDE & OUTSIDE	1	95	14	2,532	16	9,800	29	11,072	0	0



2022 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: Union Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000032296  
 Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	7,185	0	0
Purchased	0	0	0	0
Total	11	7,185	0	0
Consortium/Third Party Loans (optional)				
Originated	19	328		
Purchased	0	0		
Total	19	328		

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	737	1	737	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	737	1	737	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	737	1	737	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	737	1	737	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (115), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	976	1	976	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	976	1	976	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	976	1	976	0	0
STATE TOTAL	0	0	0	0	1	976	1	976	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	668	1	668	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	508	1	508	0	0
Median Family Income ≥ 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,476	3	1,476	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	1	25	0	0
Median Family Income 60-70%	0	0	1	122	0	0	1	122	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	169	0	0	1	169	0	0
Median Family Income 110-120%	0	0	1	240	0	0	1	240	0	0
Median Family Income ≥ 120%	0	0	1	105	1	840	2	945	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	4	636	1	840	6	1,501	0	0
MIAMI COUNTY (109), OH										
MSA 19430										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	256	1	256	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	256	1	256	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	514	1	514	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	86	0	0	0	0	1	86	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	1	514	2	600	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	284	1	284	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	284	1	284	0	0
TOTAL INSIDE AA IN STATE	3	211	4	636	7	3,370	14	4,217	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	211	4	636	7	3,370	14	4,217	0	0



Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	211	4	636	8	4,107	15	4,954	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	976	1	976	0	0
TOTAL INSIDE & OUTSIDE	3	211	4	636	9	5,083	16	5,930	0	0

2021 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: Union Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000032296

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - BUTLER COUNTY (017) - MSA 17140	1	100	1	100	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	6	1,501	6	1,501	0	0
OH - WARREN COUNTY (165) - MSA 17140	1	284	1	284	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	3	1,476	3	1,476	0	0
OH - MIAMI COUNTY (109) - MSA 19430	1	256	1	256	0	0
OH - MONTGOMERY COUNTY (113) - MSA 19430	2	600	2	600	0	0
IN - ALLEN COUNTY (003) - MSA 23060	1	737	1	737	0	0

2021 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: Union Savings Bank

PAGE: 1 OF 1

Respondent ID: 0000032296  
 Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	17,980	0	0
Purchased	0	0	0	0
Total	23	17,980	0	0
Consortium/Third Party Loans (optional)				
Originated	13	216		
Purchased	0	0		
Total	13	216		

# **PUBLIC DISCLOSURE**

June 13, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Union Savings Bank  
Certificate Number: 32296

8805 Governors Hill Drive  
Cincinnati, Ohio 45249

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Chicago Regional Office  
300 South Riverside Plaza, Suite 1700  
Chicago, Illinois 60606

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

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION.....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	17
STATE OF OHIO.....	18
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF OHIO .....	18
SCOPE OF EVALUATION – STATE OF OHIO .....	18
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OHIO .....	18
CINCINNATI, OH MSA AA – Full-Scope Review .....	23
DAYTON, OH MSA AA – Full-Scope Review.....	35
COLUMBUS, OH MSA AA – Full-Scope Review .....	47
STATE OF INDIANA.....	58
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF INDIANA .....	58
SCOPE OF EVALUATION – STATE OF INDIANA .....	59
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF INDIANA.....	59
INDIANAPOLIS, IN MSA AA – Full-Scope Review .....	63
FORT WAYNE, IN MSA AA – Full-Scope Review .....	74
BLOOMINGTON, IN MSA AA – Full-Scope Review .....	84
COLUMBUS, IN MSA AA – Full-Scope Review .....	92
STATE OF PENNSYLVANIA .....	100
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF PENNSYLVANIA .....	100
SCOPE OF EVALUATION – STATE OF PENNSYLVANIA.....	103
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF PENNSYLVANIA ...	103
APPENDICES .....	110
LARGE BANK PERFORMANCE CRITERIA.....	110
SCOPE OF EVALUATION.....	112
SUMMARY OF RATINGS FOR RATED AREAS .....	112
GLOSSARY .....	113

## INSTITUTION RATING

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

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated Low Satisfactory.**

- Lending levels reflect excellent responsiveness to AA credit needs.
- A high percentage of loans are made in the bank's AAs.
- The geographic distribution of loans reflects poor penetration among the AAs.
- The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank has made a low level of community development loans.
- The bank makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs.

**The Investment Test is rated High Satisfactory.**

- The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibits good responsiveness to credit and community development needs.
- The bank occasionally uses innovative and/or complex investments to support community development initiatives.



**The Service Test is rated Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the bank's AAs.
- The bank's record of opening branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences portions of the AAs, particularly low- and moderate-income geographies and/or individuals.
- The bank provides an adequate level of community development services.

## **DESCRIPTION OF INSTITUTION**

Union Savings Bank (USB) is an independent state-chartered savings bank and privately held stock institution headquartered in Cincinnati, Ohio. The bank is affiliated with Guardian Savings Bank, West Chester, Ohio, by common ownership. USB received an overall "Satisfactory" rating at its previous FDIC Performance Evaluation as of March 2, 2022, based on the Interagency Large Institution CRA Examination Procedures.

USB has 38 full-service branch offices, with 31 offices in Ohio, five offices in Indiana, and two in Pennsylvania. The bank has not closed any branches since the prior evaluation; however, opened two branches in Ohio in late-2022 and early-2023. USB maintains one loan production office (LPO) in Fort Wright, Kentucky. In addition, USB has an agreement with MoneyPass and Alliance One network, which provides its customers with access to over 45,000 ATMs nationwide. No acquisition or merger activities occurred during the evaluation period.

USB offers a range of banking products and services. The bank focuses its lending efforts on owner-occupied single-family residential loans; however, offers a variety of loan products, including home equity lines of credit, multifamily residential, construction, land development, and commercial mortgage loans. Deposit products include business and personal checking accounts, savings, certificates of deposit, and Christmas Club accounts. Additionally, USB offers debit cards, mobile banking, and online banking services to customers.

According to the Consolidated Report of Condition and Income (Call Report) dated March 31, 2023, USB reported total assets of \$3.4 billion, total loans of \$3.0 billion, total equity capital of \$382 million, and total deposits of \$2.8 billion. The bank's total loans have increased significantly (37.2 percent) since the previous evaluation. As shown in the following table, loans secured by 1-4 family residential properties comprise the vast majority of loans at 82.8 percent.

<b>Loan Portfolio Distribution as of 03/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	160,596	5.4
Secured by Farmland	157	0.0
Secured by 1-4 Family Residential Properties	2,478,348	82.8
Secured by Multifamily (5 or more) Residential Properties	97,231	3.2
Secured by Nonfarm Nonresidential Properties	220,432	7.4
<b>Total Real Estate Loans</b>	<b>2,956,764</b>	<b>98.8</b>
Commercial and Industrial Loans	30,503	1.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	6,049	0.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>2,993,316</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA needs.

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its performance is evaluated. In accordance with the CRA, USB delineates 10 separate AAs within three rated areas. The AAs do not arbitrarily exclude any low- or moderate-income census tracts, do not reflect illegal discrimination, and otherwise meet the requirements of the CRA regulation. Additionally, the release of the 2020 U.S. Census Data caused some tracts to split into one or more separate tracts; therefore, increasing the total number of census tracts within some of the AAs.

The addition of two new Ohio branches expanded the bank's AA to now include the Cleveland Metropolitan Statistical Area (MSA) and Ohio non-MSA AAs; however, examiners will not evaluate these AAs as part of the current evaluation, as their limited branch operations would not provide meaningful conclusions to the overall rating.

The following table outlines the AAs and rated areas. The table lists rated areas and the AAs within each in the order of weight that each area carried in arriving at overall performance conclusions.

Refer to the Scope of Evaluation section for more information on the weighting of the AAs in arriving at overall conclusions.

Description of Rated Area		
Rated Area	AA Full Name	Abbreviated AA Name
Ohio	Cincinnati, OH-KY-IN MSA	Cincinnati, OH MSA
	Dayton-Kettering, OH MSA	Dayton, OH MSA
	Columbus, OH MSA	Columbus, OH MSA
	*Cleveland-Elyria, OH MSA	Cleveland, OH MSA
	*Ohio Nonmetropolitan Statistical Area	OH non-MSA
Indiana	Indianapolis-Carmel-Anderson, IN MSA	Indianapolis, IN MSA
	Fort Wayne, IN MSA	Fort Wayne, IN MSA
	Bloomington, IN MSA	Bloomington, IN MSA
	Columbus, IN MSA	Columbus, IN MSA
Pennsylvania	Pittsburgh, PA MSA	Pittsburg, PA MSA
Source: Bank Data. *New AAs that will not be analyzed or presented at the current evaluation.		

The Cincinnati, OH MSA is a multistate MSA, but is not rated separately since USB's branches are only in Ohio. All AAs consist of entire counties within a portion or all of the MSA (with the exception of Ross County). The following table provides additional information on each AA, including counties, number of census tracts based on the 2020 U.S. Census Data, and number of USB branches. Refer to the separate AA sections of this evaluation for more information on each AA.

Description of Assessment Areas			
AA	Counties in AA	# of Census Tracts	# of Branches
Cincinnati, OH MSA	Butler, Clermont, Hamilton, and Warren	404	14
Dayton, OH MSA	Greene, Miami, and Montgomery	221	8
Columbus, OH MSA	Delaware, Fairfield, and Franklin	404	7
*Cleveland, OH MSA	Cuyahoga	428	1
*OH non-MSA	Ross	17	1
Indianapolis, IN MSA	Hamilton, Johnson, and Marion	338	2
Bloomington, IN MSA	Monroe	33	1
Columbus, IN MSA	Bartholomew	16	1
Fort Wayne, IN MSA	Allen	96	1
Pittsburg, PA MSA	Allegheny	394	2
Source: Bank Data. 2020 U.S. Census Data. *New AAs that will not be analyzed or presented at the current evaluation.			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation, dated March 2, 2022, to the current evaluation, dated June 13, 2023. Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate USB's CRA performance. These procedures include the following three tests: Lending Test, Investment Test, and Service Test. Of these, the Lending Test is given more weight in overall conclusions. Information on the criteria used for each of the tests can be found in the Appendix. This evaluation does not include any affiliate lending activity.

As shown in the following table, USB conducts a majority of its business in the State of Ohio, including the most substantial portion of its home mortgage loans, deposits, and branch offices. Therefore, it received greater weight in overall conclusions when assigning overall ratings. The State of Indiana received secondary weight, and the State of Pennsylvania received the least weight when assigning overall conclusions. Examiners conducted full-scope reviews on all AAs due to the higher percentage of branches, deposits, and loans as shown in the following two tables. The Fort Wayne, IN MSA AA and Columbus, IN MSA AA received a limited-scope review at the previous evaluation. In an effort to ensure that an institution's CRA performance in the infrequently reviewed AAs is periodically evaluated, examiners selected the Fort Wayne, IN MSA AA, and Columbus, IN MSA AA for full-scope review procedures. See below for further detail regarding weighting of each AA within each rated area.

The AAs are ranked in weight based upon the number of offices, as well as the concentration of deposit and loan volume. The Cincinnati, OH MSA AA and Indianapolis, IN MSA AA receive the greatest weight within their respective states. The following table details the concentration of loans, deposits, and branches within each AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	2022 Home Mortgage Loans		Deposits as of 06/30/2022		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Cincinnati, OH MSA	737,955	37.8	1,333,746	47.4	14	38.9
Dayton, OH MSA	366,685	18.8	567,277	20.2	8	22.2
Columbus, OH MSA	462,345	23.7	460,705	16.4	7	19.4
<b>Subtotal OH State</b>	<b>1,566,985</b>	<b>80.2</b>	<b>2,361,728</b>	<b>84.0</b>	<b>29</b>	<b>80.5</b>
Indianapolis, IN MSA	247,700	12.7	103,969	3.7	2	5.6
Fort Wayne, IN MSA	52,780	2.7	65,934	2.3	1	2.8
Bloomington, IN MSA	7,815	0.4	48,045	1.7	1	2.8
Columbus, IN MSA	21,480	1.1	33,999	1.2	1	2.8
<b>Subtotal IN State</b>	<b>329,775</b>	<b>16.9</b>	<b>251,947</b>	<b>9.0</b>	<b>5</b>	<b>14.0</b>
Pittsburg, PA MSA	57,860	3.0	198,021	7.0	2	5.6
<b>Totals</b>	<b>1,954,620</b>	<b>100.0</b>	<b>2,811,696</b>	<b>100</b>	<b>36</b>	<b>100.0</b>
<i>Source: Bank Data; FDIC Summary of Deposits (06/30/2022); due to rounding, totals may not equal 100.0%</i>						

## **Activities Reviewed**

Based on Call Report data and the origination volume of lending by both number and dollar amount during the evaluation period, examiners determined that home mortgage loans represent the bank's primary lending product. Home mortgage loans include home purchase, refinance, home improvement, multifamily, and home equity lines of credit (HELOCs). No other loan types, such as small business, small farm, or consumer loans represent a significant portion of the loan portfolio composition. Therefore, they would not provide material support for conclusions. Refer to the Glossary for definitions of these loan products.

Examiners analyzed and presented 2022 home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) data collection requirements. In 2022, USB originated or purchased 11,357 home mortgage loans totaling \$2.6 billion. Examiners used 2020 U.S. Census and 2022 aggregate lending data as standards of comparison for the lending performance. Home mortgage aggregate lending data consists of all reporters subject to HMDA data collection requirements in the applicable AA. Examiners focused on the comparison to aggregate lending data as it better reflects the demand and opportunities for originating home mortgage loans in the AAs.

For the Lending Test, examiners reviewed and presented the number and dollar volume of home mortgage loans. However, examiners emphasized performance by number of loans, as it is a better indicator of the number of individuals served.

The following table shows the bank's originations and purchases in 2022 by loan purpose. Multifamily loans are not a significant loan product and are included in home purchase, home mortgage refinance, and home improvement loans; therefore, these loans are not reviewed separately. Home mortgage loans with other purposes (not home purchase, home mortgage refinance, HELOCs, or home improvement) do not represent a significant product type and are not reviewed or presented in this evaluation.

<b>Originated and Purchased Home Mortgage Loans by Number and Dollar</b>						
<b>Loan Category</b>	<b>Home Purchase</b>	<b>Home Mortgage Refinance</b>	<b>HELOCs</b>	<b>Home Improvement</b>	<b>Other and N/A Loans</b>	<b>Total Home Mortgages</b>
2022 #	5,170	3,816	1,350	775	246	<b>11,357</b>
2022 \$ (000s)	1,588,550	805,960	151,480	40,955	47,590	<b>2,634,535</b>

*Source: 2022 HMDA Loans. Includes loans inside and outside the AAs.*

Examiners discussed home purchase loans, home mortgage refinance loans, HELOCs, and home improvement loans in the evaluation separately. In developing conclusions, examiners applied greater weight to performance in the home purchase and refinance products due to the greater number and dollar volume of loans, followed by HELOCs and home improvement loans receiving equal weight. While weighted comparatively less, bank management identified home improvement loans as a credit need in a credit needs assessment completed in 2017. Examiners confirmed through community contacts and bank management that home improvement loans continue to be a credit need throughout the bank's AAs. Thus, the bank increased home improvement lending efforts to help meet that credit need, and created a home improvement loan product to meet this

need. This product has been offered in all AAs at various times. The bank periodically decides where and when the product is offered, establishing dollar amount allocations for the product for each AA. When that dollar amount is reached, the bank no longer offers the product until additional funds are reallocated. During the evaluation period, the bank emphasized the availability of this product in the three Ohio AAs and the Indianapolis, IN MSA AA.

The geographic distribution of loans, borrower profile, and community development lending carried more weight when drawing conclusions, as the AAs contains a significant number of low- and moderate-income census tracts and families.

The evaluation includes community development loans, investments, and services originated or renewed March 3, 2022, through June 13, 2023. Examiners evaluated the quantitative levels of community development loans, investments, and services based on the USB's financial capacity, as well as the qualitative impact to the AAs.

The evaluation includes a review of the bank's delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or closings during the evaluation period. Additionally, the evaluation includes a review of retail banking products and services targeted toward low- or moderate-income individuals and/or tailored to meet specific needs within the AAs.

Examiners relied upon records provided by the bank, 2020 U.S. Census Data, community contact information, and loan data reported under the HMDA and CRA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test rating is Low Satisfactory. Performance in the States of Ohio and Pennsylvania support this rating and is consistent with the overall rating. Performance in the State of Indiana is Needs to Improve.

#### **Lending Activity**

The bank's lending levels reflect excellent responsiveness to the credit needs in the AAs. Examiners reviewed the number and dollar volume of loans originated over the review period in absolute terms, as well as market share and market ranking figures, to determine the bank's level of lending. Examiners review deposit market share data to gain perspective on a bank's presence in a community.

The bank's home mortgage lending levels compare exceptionally well with the deposit market share, as shown in the following table. Lending levels are excellent in the State of Ohio, as the home mortgage loan market share significantly exceeds the deposit market share in all Ohio AAs. Lending levels are good in the State of Indiana, as the loan market share exceeds the deposit market share in three AAs and matches deposit market share in the fourth AA. Lending levels are adequate in the State of Pennsylvania.

Assessment Area	Banking Offices	Deposit Market Share by \$ as of 06/30/23		Home Mortgage Market Share By # for 2022		Home Mortgage Market Share By \$ for 2022	
		Rank	%	Rank	%	Rank	%
Ohio							
Cincinnati, OH MSA	14	7 of 46	0.8	2 of 576	5.9	1 of 576	5.4
Dayton, OH MSA	8	8 of 27	2.8	2 of 470	7.2	1 of 470	7.2
Columbus, OH MSA	7	13 of 43	0.6	5 of 601	3.2	5 of 601	2.8
Indiana							
Indianapolis, IN MSA	2	25 of 37	0.1	9 of 621	2.2	15 of 621	1.6
Fort Wayne, IN MSA	1	16 of 20	0.8	12 of 316	2.1	10 of 316	1.3
Bloomington, IN MSA	1	9 of 13	1.3	21 of 235	1.0	26 of 235	0.7
Columbus, IN MSA	1	8 of 9	1.8	9 of 203	3.2	8 of 203	3.4
Pennsylvania							
Pittsburgh, PA MSA	2	19 of 33	0.1	36 of 559	0.6	33 of 559	0.7
Source: Consolidated Report of Condition, 2022 HMDA data.							

### **Assessment Area Concentration**

USB made a high percentage of home mortgage loans, by number and dollar volume, within the AAs. The following table illustrates lending activity inside and outside the AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total  #	Dollar Amount of Loans \$(000s)				Total  \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	9,050	79.7	2,307	20.3	11,357	1,954,620	74.2	679,915	25.8	2,634,535
Source: Bank Data. Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

The geographic distribution of loans reflects poor penetration among the AAs. Although performance was adequate in the smallest rated area (Pennsylvania), this conclusion is supported by consistent performance in the more heavily weighted states of Ohio and Indiana. Examiners included a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

Examiners compared bank performance to 2022 aggregate lending data for performance context to provide insight to the potential demand for home mortgage loans. Demographic data, which helps identify the level of lending opportunity, was also considered.

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by



relatively consistent performance in the Cincinnati, OH MSA AA, Dayton, OH MSA AA, State of Indiana, and State of Pennsylvania. The bank's performance in the Columbus, OH MSA AA is poor. Examiners included a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

Examiners compared bank performance to 2022 aggregate lending data for performance context to provide insight to the potential demand for home mortgage loans. Demographic data, which helps identify the level of lending opportunity, was also considered.

### **Innovative or Flexible Lending Practices**

USB makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. The bank originated 978 innovative and flexible loans totaling \$122.8 million from March 3, 2022, to June 13, 2023. In addition, the bank either provided or assisted borrowers in obtaining 39 down payment assistance grants totaling \$207,000 during this same period. This conclusion is supported by the excellent performance in the State of Ohio, and good performance in the States of Indiana and Pennsylvania. The bank's level of activity in innovative and flexible lending programs was compared with five similarly-situated banks of equal or larger asset sizes. Only one similarly-situated bank had more activity than USB. This comparison further supports the excellent performance in using innovative and flexible lending practices.

The bank's innovative and flexible loan product offerings include both bank-developed and government-sponsored loan programs that help to meet the credit needs of low- and moderate-income borrowers. Below are brief descriptions of each of these loan programs that the bank offers.

- **Specialty Home Improvement Loan Program** – USB created this program as a direct response to observations from a 2017 Credit Needs Assessment, which outlined the importance of a product that protects or improves the value of, and equity in, a borrower's home. The program creates an important wealth-building opportunity for families who otherwise may not have savings and helps to build a positive credit history. This innovative and impactful program is available to residents in majority-minority census tracts and low- and moderate-income census tracts. Loan amounts generally range from \$2,500 to \$5,000, and may vary from this range on a case-by-case basis. The borrower must be the homeowner and live in the home as a primary residence, which can include no more than four units. The home improvement loan is to be forgiven over three years, with the homeowner paying only a \$5 monthly interest payment to the bank for the first 12 months. The monthly interest payment is lower in the second and third year, as the bank forgives a third of the loan at the end of each year. The full balance of the loan is forgiven after 36 monthly interest payments are paid as agreed. The funds must be used for home improvement, and receipt of work performed is required. Along with this loan product, the bank created an educational program to advise homeowners how to hire a reputable contractor and how to budget for home repairs. The loans are secured by the homes and reported on the bank's HMDA loan application register. As mentioned previously, this home improvement loan product has been offered in all AAs at various times based on limited allocations that the bank established periodically in each market.

- CRA Refinancing Program – USB created this program in June 2021 to refinance existing loans to low- and moderate-income borrowers or borrowers residing in low- and moderate-income census tracts. Through the program, most borrowers’ closing costs are limited to a small recording fee and allow the customer to obtain lower interest rates and lower monthly payments without the significant expenses associated with most refinance programs. Since the previous evaluation, the bank added home purchases to the program due to a decline in demand for refinances.
- Government-Guaranteed Mortgage Loans – The bank continues to offer home mortgage loans guaranteed by the Federal Housing Administration (FHA), United States Department of Veterans Affairs (VA), and United States Department of Agriculture (USDA) Rural Housing Service (RHS). These programs are particularly helpful in supporting low- and moderate-income families achieve homeownership by offering flexible underwriting standards, competitive rates, and low down payments. The bank offers a loan subsidy of \$3,000 to \$5,000 off closing costs for FHA loans to borrowers residing in low- and moderate-income census tracts and/or majority African American census tracts.

The following table details these innovative and flexible loan originations by type and year. Refer to the separate AA sections of the evaluation for activity in each AA.

<b>Innovative and Flexible Lending Programs</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Specialty Home Improvement Program	416	834	0	0	416	834
CRA Refinancing Program	41	6,137	58	9,088	99	15,225
FHA	276	55,284	55	11,416	331	66,700
VA	110	33,781	17	5,345	127	39,126
USDA/RHS	5	886	0	0	5	886
<b>Totals</b>	<b>848</b>	<b>96,922</b>	<b>130</b>	<b>25,849</b>	<b>978</b>	<b>122,771</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

In addition to these specific loan products, the bank has historically offered low closing costs. USB’s typical closing costs are \$250 plus recording fees for home mortgage refinance loans and \$500 plus recording fees for home purchase loans in most of its AAs, and \$100 higher in other AAs. Lower closing costs increase the possibility that low- and moderate-income individuals will be able to afford to purchase or refinance their home.

Additionally, the bank originates home mortgage loans that involve third-party grants to assist borrowers with down payments and other costs. These grants, typically ranging from \$3,000 to \$10,000, provide funds to low- and moderate-income borrowers to use for down payments, closing costs, accessibility modifications, and general home repairs. Many of these loans are FHA loans or other types of flexible loans reflected in the Innovative and Flexible Lending Programs table. Since the previous evaluation, the bank originated 39 loans that included these grant components. The following two tables show the various grant and down payment assistance programs by loan amount and by grant amount. The bank provides the funds for the Indianapolis Neighborhood Housing Partnership grants. The funds for all other grants come from the organization.

<b>Loans Originated with Down Payment Assistance Programs</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Federal Home Loan Bank (FHLB) Welcome Home	8	899	15	2,145	23	3,044
Ohio Housing Finance Agency (OHFA)	1	174	1	229	2	403
Community First Ohio	4	582	3	488	7	1,070
City of Cincinnati American Dream Down Payment Initiative (ADDI)	0	0	1	140	1	140
City of Fort Wayne Down Payment Assistance	1	122	0	0	1	122
City of Middleton, OH/Neighborhood Housing Services (NHS)	3	334	0	0	3	334
Indiana Housing and Community Development Authority (IHCDA)	1	120	0	0	1	120
Neighbor Works Arriving Home	1	123	0	0	1	123
<b>Totals</b>	<b>19</b>	<b>2,354</b>	<b>20</b>	<b>3,002</b>	<b>39</b>	<b>5,356</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Grants and Down Payment Assistance Programs</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
FHLB Welcome Home	8	40	15	75	23	115
OHFA	1	9	1	6	2	15
Community First Ohio	4	21	3	15	7	36
City of Cincinnati ADDI	0	0	1	10	1	10
City of Fort Wayne Down Payment Assistance	1	6	0	0	1	6
City of Middleton OH/NHS	3	15	0	0	3	15
IHCDA	1	7	0	0	1	7
Neighbor Works Arriving Home	1	3	0	0	1	3
<b>Totals</b>	<b>19</b>	<b>101</b>	<b>20</b>	<b>106</b>	<b>39</b>	<b>207</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

### **Community Development Loans**

The bank made a low level of community development loans. During the evaluation period, the bank originated 17 community development loans totaling \$12.9 million within its AAs. This level of lending represented 0.4 percent of the bank's total net loans and 0.4 percent of total assets. The State of Ohio had 13 community development loans totaling \$11.6 million. This low level conclusion is supported by the poor performance in the States of Ohio and Pennsylvania. The performance in the State of Indiana is very poor, as the bank did not make any community development loans in the four Indiana AAs during the evaluation period. To account for the short evaluation period, examiners annualized the previous evaluation's community development performance to accurately compare the bank's performance to the current evaluation.

Examiners compared the bank's community development lending performance to the performance of seven similarly-situated banks. This group of banks includes institutions throughout USB's market area that have a similar asset size as USB. Among these seven banks, USB ranked below the

similarly-situated banks in terms of community development lending as a percentage of both total net loans and totals assets. As a percentage of total net loans, the similarly-situated banks ranged from 0.9 percent to 2.6 percent annualized. As a percentage of total assets, the similarly-situated banks ranged from 0.7 percent to 1.8 percent. USB is below both ranges. This comparison further supports the conclusion of poor performance in making community development loans. However, examiners note that USB had more community development loans by number volume than four of the seven similarly-situated banks.

All of the bank's community development loans support affordable housing. Of all community development loans totaling \$12.9 million, \$271,593 consist of loans made through the Habitat for Humanity of Greater Cincinnati Loan Pool. USB was the lead bank in the creation, development, and implementation of this loan pool partnership with the Habitat for Humanity of Greater Cincinnati. Habitat for Humanity sells loans to the loan pool funded by five community banks. The loan pool proceeds provide liquidity and free up working capital for Habitat for Humanity, which is then able to build more homes for low- and moderate-income families. This loan pool is innovative, complex, and responsive to AA credit needs for low- and moderate-income individuals. The following tables detail the bank's community development loans.

Community Development Loans by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Ohio	13	11,633	0	0	0	0	0	0	13	11,633
Indiana	0	0	0	0	0	0	0	0	0	0
Pennsylvania	4	1,242	0	0	0	0	0	0	4	1,242
<b>Total</b>	<b>17</b>	<b>12,875</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>12,875</b>
<i>Source: Bank Records; 03/03/2022 – 06/13/2023</i>										

Community Development Loans by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati, OH MSA	8	5,055	0	0	0	0	0	0	8	5,055
Columbus, OH MSA	2	2,830	0	0	0	0	0	0	2	2,830
Dayton, OH MSA	3	3,748	0	0	0	0	0	0	3	3,748
Pittsburgh, PA MSA	4	1,242	0	0	0	0	0	0	4	1,242
<b>Total</b>	<b>17</b>	<b>12,875</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>12,875</b>
<i>Source: Bank Records; 03/03/2022 - 06/13/2023</i>										

## INVESTMENT TEST

The Investment Test rating is High Satisfactory. A significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in the State of Ohio

and State of Indiana support this rating. The bank occasionally uses innovative and/or complex investments to support community development initiatives in all three states.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants. During the evaluation period, the bank made 2,789 community development investments and grants totaling \$11.3 million within its AAs. This level represented 0.3 percent of the bank's total assets and 3.0 percent of total equity capital (for the timeframe since the previous evaluation). This conclusion is supported by the good performance in the States of Ohio and Indiana. The performance in the State of Pennsylvania is adequate.

The bank's level of investment and grant activity is consistent with the higher range of similarly-situated banks. Specifically, the seven similarly-situated banks have total assets ranging from \$1.9 billion to \$8.2 billion and evaluated under the CRA during the current review period. These similarly-situated banks had total qualified community development investments to total asset ratios ranging from 0.1 percent to 0.4 percent. The bank's ratio of 0.3 percent is within range and is higher than four of the similarly-situated banks. As a percentage of total equity capital, the similarly-situated banks ranged from 1.1 percent to 8.1 percent. The bank's ratio of 3.0 percent matches the banks on the high end of this range, which was regarded as having good performance. This comparison further supports the conclusion of good performance in the level of investment and grant activity.

Qualified Investments and Donations by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
<b>Ohio</b>										
Cincinnati, OH MSA	12	1,946	115	671	0	0	1,032	886	1,159	3,503
Dayton, OH MSA	3	1,101	25	166	0	0	482	476	510	1,743
Columbus, OH MSA	4	1,200	31	694	0	0	319	281	354	2,175
<b>Subtotal Ohio</b>	<b>19</b>	<b>4,247</b>	<b>171</b>	<b>1,531</b>	<b>0</b>	<b>0</b>	<b>1,833</b>	<b>1,643</b>	<b>2,023</b>	<b>7,421</b>
<b>Indiana</b>										
Indianapolis, IN MSA	5	1,071	13	123	0	0	540	683	558	1,877
Fort Wayne, IN MSA	2	430	11	18	0	0	126	120	139	568
Bloomington, IN MSA	2	472	8	12	0	0	0	0	10	484
Columbus, IN MSA	3	351	1	9	0	0	0	0	4	360
<b>Subtotal Indiana</b>	<b>12</b>	<b>2,324</b>	<b>33</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>666</b>	<b>803</b>	<b>711</b>	<b>3,289</b>
<b>Pennsylvania</b>										
Pittsburgh, PA MSA	4	477	3	51	0	0	48	45	55	573
<b>Total</b>	<b>35</b>	<b>7,048</b>	<b>207</b>	<b>1,744</b>	<b>0</b>	<b>0</b>	<b>2,547</b>	<b>2,491</b>	<b>2,789</b>	<b>11,283</b>
Source: Bank Data; 03/03/2022 – 06/13/2023										

Qualified Investments and Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	1	29	0	0	0	0	0	0	1	29
2023	34	7,019	0	0	0	0	0	0	34	7,019
<b>Subtotal</b>	<b>35</b>	<b>7,048</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>7,048</b>
<b>Qualified Donations</b>	<b>0</b>	<b>0</b>	<b>207</b>	<b>1,744</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>207</b>	<b>1,744</b>
<b>Home Improvement Loan Forgiveness Grants</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,505</b>	<b>2,367</b>	<b>2,505</b>	<b>2,367</b>
<b>FHA Loan Subsidy</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>124</b>	<b>42</b>	<b>124</b>
<b>Total</b>	<b>35</b>	<b>7,048</b>	<b>207</b>	<b>1,744</b>	<b>0</b>	<b>0</b>	<b>2,547</b>	<b>2,491</b>	<b>2,789</b>	<b>11,283</b>
Source: Bank Data; 03/03/2022 – 06/13/2023										

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the States of Ohio and Indiana. Of the bank's qualifying investments and grants, \$7.0 million or 62.5 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments and grants to be responsive to the needs of low- and moderate-income families.

The 15.5 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals.

The 22.1 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy. Both programs target the low- and moderate-income census tracts and/or low- and moderate-income individuals. The Home Improvement Loan Forgiveness Grants are the portions of the loans that are forgiven during the evaluation period for loans made through the Specialty Home Improvement Loan Program. The Specialty Home Improvement Loan Program is described in the overall Innovative or Flexible Lending Practices section. For home improvement loans in this program, the bank forgave one-third of the loan each year over a three-year period until the loan was paid-in-full. For the FHA Loan Subsidy, the bank offers \$3,000 to \$5,000 off closing costs for FHA loans to borrowers residing in low- and moderate-income census tracts and/or majority African American census tracts. Both programs show the bank's responsiveness to the most disadvantaged areas of their AAs, where home improvement loans and incentives for FHA loans are in high demand.

## **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs in the Ohio AAs and the Indianapolis, IN MSA AA. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the State of Ohio and all Ohio AAs, as well as the State of Indiana and the Indianapolis, IN MSA AA, Fort Wayne MSA AA, and the Pittsburgh, PA MSA AA. The bank does not use innovative and/or complex investments in the other two Indiana AAs.

## **SERVICE TEST**

The Service Test rating is Low Satisfactory. Accessibility of delivery systems, reasonableness of business hours and services, and community development services are adequate. Changes in branches improved which further supports this rating. Performance in all three Ohio AAs, the Indianapolis, IN MSA AA, the Fort Wayne, IN MSA AA, and the Pittsburgh, PA MSA AA support this rating.



### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the AAs. As illustrated in the following table, the bank does not operate any branches in low-income census tracts. However, the bank operates nine branches in moderate-income census tracts and can reasonably serve low- and moderate-income individuals. In addition to the one proprietary ATM it maintains at its corporate office (upper-income tract), the bank is a member of the MoneyPass and Alliance One networks, allowing customers free access to approximately 45,000 ATMs. The bank also offers telephone, mobile, and online banking.

<b>Distribution of Bank Offices by Income Category of the Census Tract</b>								
<b>Census Tract Income Level</b>	<b>Bank Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Bank Offices</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	122	6.1	226	11.9	654,141	8.7	0	0.0
Moderate	370	18.6	445	23.3	1,594,370	21.2	9	25.0
Middle	674	34.0	636	33.4	2,600,412	34.5	12	33.3
Upper	771	38.8	538	28.2	2,553,332	33.9	15	41.7
N/A	48	2.4	61	3.2	124,929	1.7	0	0.0
<b>Total</b>	<b>1,985</b>	<b>100.0</b>	<b>1,906</b>	<b>100.0</b>	<b>7,527,184</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census Data, 2022 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

To the extent changes have been made, the bank's record of opening branches has improved the accessibility of its delivery systems, particularly in moderate-income geographies and/or to low- and moderate-income individuals. The bank opened two new branches, one of which is located in a moderate-income census tract (Chillicothe, OH) since the prior evaluation.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AAs, particularly low- or moderate-income geographies, or individuals. Of the 38 branches, 34 operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

USB developed a Second Chance checking product that provides assistance to individuals who have a low-to-moderate income and live in low- or moderate-income geographies. Second Chance checking provides the eligible consumer an opportunity to open a checking account with a minimal deposit, no minimum balance, no monthly service fee, and access to a debit card and checks. The product also allows for online banking and mobile banking. Also, the bank opened 10 Individual Development Accounts for low- and moderate-income seniors in the Cincinnati, OH MSA AA.

### **Community Development Services**

The bank provides an adequate level of community development services. During the evaluation

period, bank officials provided 130 instances of financial expertise or technical assistance to community development-related organizations in the AAs. This level of services represents an increase of the level of services from the previous evaluation period, during which the bank provided 104 (annualized) qualified community development services. USB's level of community development services was within range of the seven similarly-situated banks, which ranged from 10 to 632 community development services. This comparison further supports the adequate performance in community development services.

In addition to the 130 community development services shown in the following table, bank officials assisted individuals in obtaining 39 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section.

<b>Community Development Services by Rated Area</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Ohio	15	87	0	0	<b>102</b>
Indiana	5	18	0	0	<b>23</b>
Pennsylvania	5	0	0	0	<b>5</b>
<b>Total</b>	<b>25</b>	<b>105</b>	<b>0</b>	<b>0</b>	<b>130</b>
<i>Source: Bank Data; 03/03/2022 – 06/13/2023</i>					

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Cincinnati, OH MSA	10	71	0	0	<b>81</b>
Dayton, OH MSA	2	10	0	0	<b>12</b>
Columbus, OH MSA	3	6	0	0	<b>9</b>
Indianapolis, IN MSA	0	8	0	0	<b>8</b>
Fort Wayne, IN MSA	4	9	0	0	<b>13</b>
Bloomington, IN MSA	1	1	0	0	<b>2</b>
Pittsburgh, PA MSA	5	0	0	0	<b>5</b>
<b>Total</b>	<b>25</b>	<b>105</b>	<b>0</b>	<b>0</b>	<b>130</b>
<i>Source: Bank Data; 3/3/2022 – 6/13/2023</i>					

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

## STATE OF OHIO

### CRA RATING FOR STATE OF OHIO: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF OHIO

The State of Ohio contains the largest portion of USB's operations, including community development activities. As previously discussed, the bank opened two new branches in Cuyahoga and Ross counties in late-2022 and early-2023, respectively, resulting in two additional AAs. However, due to their limited time in operation, an analysis would not provide meaningful conclusions. Therefore, examiners did not evaluate the two new AAs.

Considering the AAs below, overall Ohio operations account for approximately 80.2 percent of all 2022 home mortgage loans, 84.0 percent of all deposits (as of June 30, 2022), and 80.6 percent of all branches. The following table displays the breakdown of branches, deposits, and loans by AA in the State of Ohio. Refer to the individual sections below for the details on specific Ohio AAs.

Ohio AAs	Home Mortgage Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Cincinnati, OH MSA	737,955	47.1	1,333,746	56.5	14	48.3
Dayton, OH MSA	366,685	23.4	567,277	24.0	8	27.6
Columbus, OH MSA	462,345	29.5	460,705	19.5	7	24.1
<b>Total</b>	<b>1,566,985</b>	<b>100.0</b>	<b>2,361,728</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>

### SCOPE OF EVALUATION – STATE OF OHIO

The rating for the State of Ohio is most heavily influenced by the performance in the Cincinnati, OH MSA AA, and then equally by performance in the Dayton, OH MSA AA and the Columbus, OH MSA AA. Refer to the overall Scope section for further details.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OHIO

#### LENDING TEST

The Lending Test rating is Low Satisfactory. Lending activity is excellent. The geographic distribution of loans and borrower profile is adequate. Performance in these factors in all three Ohio AAs is consistent with the State rating. Performance in community development loans is low for all three AAs and is consistent with the State rating. The State of Ohio, the Cincinnati, OH MSA AA, and the Dayton, OH MSA AA have excellent performance in innovative or flexible lending practices, and the Columbus, OH MSA AA has good performance.

### **Lending Activity**

The bank's lending levels reflect excellent responsiveness to the credit needs in the Ohio AAs. USB has excellent performance in all three Ohio AAs. Examiners provided more details in the individual AA sections.

### **Geographic Distribution**

The geographic distribution of loans reflects poor penetration throughout the AAs, particularly to low- and moderate-income geographies in the AAs. This conclusion is supported by the performance in all Ohio AAs. Examiners detailed a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by the bank's performance in the Cincinnati, OH MSA and Dayton, OH MSA AAs. The bank's performance in the Columbus, OH MSA AA is poor. Examiners included a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

### **Innovative or Flexible Lending Practices**

The bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. The bank originated 697 innovative and flexible loans totaling \$104.6 million (85.2 percent) in Ohio from March 3, 2022, to June 13, 2023. In addition, the bank either provided or assisted borrowers in obtaining 34 (87.2 percent) down payment assistance grants totaling \$181,000 in Ohio during this same period. This conclusion is supported by the excellent performance in the Cincinnati, OH MSA AA and Dayton, OH MSA AA, and good performance in the Columbus, OH MSA AA.

### **Community Development Loans**

The bank made a low level of community development loans in the Ohio AAs. The bank originated 13 community development loans totaling \$11.6 million in Ohio. The bank made 64.7 percent of total community development loans in Ohio. This conclusion is supported by a poor level of community development loans in the Cincinnati, OH MSA AA and Columbus MSA AA, and very poor levels in the Dayton, OH MSA AA. The following table details the bank's community development loans in Ohio by AA and purpose.

Community Development Loans by Assessment Area in the State of Ohio										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati, OH MSA	8	5,055	0	0	0	0	0	0	8	5,055
Dayton, OH MSA	2	2,830	0	0	0	0	0	0	2	2,830
Columbus, OH MSA	3	3,748	0	0	0	0	0	0	3	3,748
<b>Total</b>	<b>13</b>	<b>11,633</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>11,633</b>
<i>Source: Bank Records; 03/03/2022 – 06/13/2023</i>										

## INVESTMENT TEST

The Investment Test rating is High Satisfactory. A significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in all Ohio AAs support this rating. The bank occasionally uses innovative and/or complex investments to support community development initiatives in all Ohio AAs.

### Investment and Grant Activity

The bank has a significant level of qualified community development investments and grants in the State of Ohio and all Ohio AAs. The bank made 72.5 percent of community development investments and grants in Ohio, which is in the range between the 84.0 percent of deposits as of June 30, 2022, and the 78.9 percent of home mortgage loans in the AA.

Qualified Investments and Donations by Assessment Area in the State of Ohio										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cincinnati MSA	12	1,946	0	0	0	0	0	0	12	1,946
Dayton MSA	3	1,101	0	0	0	0	0	0	3	1,101
Columbus MSA	4	1,200	0	0	0	0	0	0	4	1,200
<b>Subtotal</b>	<b>19</b>	<b>4,247</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>4,247</b>
<b>Qualified Donations</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>1,531</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>1,531</b>
<b>Home Improvement Loan Forgiveness Grants</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,795</b>	<b>1,530</b>	<b>1,795</b>	<b>1,530</b>
<b>FHA Loan Subsidy</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>113</b>	<b>38</b>	<b>113</b>
<b>Total</b>	<b>19</b>	<b>4,247</b>	<b>171</b>	<b>1,531</b>	<b>0</b>	<b>0</b>	<b>1,833</b>	<b>1,643</b>	<b>2,023</b>	<b>7,421</b>
<i>Source: Bank Data; 03/03/2022 – 06/13/2023</i>										

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the State of Ohio and the Cincinnati, OH MSA AA. The Dayton, OH MSA and Columbus, OH MSA AAs exhibit adequate responsiveness to the credit and community development needs. Of the bank's qualifying investments and grants, \$4.2 million or 57.2 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families. The 20.6 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low- and moderate-income individuals. The 22.2 percent of qualifying investments consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

## **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the State of Ohio. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs in the Ohio AAs. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the State of Ohio and all Ohio AAs.

## **SERVICE TEST**

The Service Test rating is Low Satisfactory. Accessibility of delivery systems, reasonableness of business hours and services, and community development services are adequate and support this rating. The bank has an adequate level of community development services in the Cincinnati, OH MSA AA and limited levels in the Dayton, OH MSA and the Columbus, OH MSA AAs.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all the Ohio AAs. As illustrated in the following table, the bank does not operate any branches in low-income census tracts. However, the bank compares favorably to the population level in moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

Branch Distribution by Geography Income Level in the State of Ohio								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
Low	69	6.6	126	12.2	370,434	8.9	0	0.0
Moderate	212	20.1	237	23.0	886,385	21.2	9	31.0
Middle	349	33.1	339	32.9	1,448,486	34.6	9	31.0
Upper	414	39.3	301	29.3	1,414,257	33.8	11	37.9
NA	10	1.0	26	2.5	63,273	1.5	0	0.0
<b>Totals</b>	<b>1,054</b>	<b>100.0</b>	<b>1,029</b>	<b>100.0</b>	<b>4,182,835</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, 2022 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AAs, particularly low- or moderate-income geographies or individuals. Of the 29 branches, 28 operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions. The bank also offers Second Chance checking and Individual Development Accounts in this rated area.

### **Community Development Services**

The bank provided an adequate level of community development services in the State of Ohio. During the evaluation period, bank officials assisted individuals in obtaining 34 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided 102 qualified community development services as shown in the following table. This level equals 77.2 percent of total community development services, which is comparable to the 84.0 percent of deposits as of June 30, 2022, and the 78.9 percent of home mortgage loans.

Community Development Services by Assessment Area in the State of Ohio					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Cincinnati MSA	10	71	0	0	<b>81</b>
Dayton MSA	2	10	0	0	<b>12</b>
Columbus MSA	3	6	0	0	<b>9</b>
<b>Total</b>	<b>15</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>102</b>
<i>Source: Bank Data; 03/03/2022 - 06/13/2023</i>					



## **CINCINNATI, OH MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN CINCINNATI, OH MSA AA**

The Cincinnati, OH MSA AA is in southwest Ohio and consists of four of the five Ohio counties in the Cincinnati, OH-KY-IN MSA. Approximately 45.2 percent of all USB Ohio bank offices (14 of 31) are in this AA.

#### **Economic and Demographic Data**

The Cincinnati, OH MSA AA includes all 404 census tracts in Butler, Clermont, Hamilton, and Warren counties. Although the Cincinnati, OH MSA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census, the census tracts have the following income designations:

- 42 low-income;
- 95 moderate-income;
- 136 middle-income;
- 116 upper-income; and
- 15 census tracts with no income designation.

The vast majority of low- and moderate-income census tracts are located within Hamilton County. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Cincinnati, OH MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	404	10.4	23.5	33.7	28.7	3.7
Population by Geography	1,671,934	7.5	22.3	35.3	33.1	1.8
Housing Units by Geography	704,745	8.3	24.1	35.3	30.3	1.9
Owner-Occupied Units by Geography	422,744	3.6	18.4	39.0	38.3	0.7
Occupied Rental Units by Geography	226,054	14.9	33.5	29.9	18.1	3.5
Vacant Units by Geography	55,947	17.7	29.1	28.4	19.4	5.4
Businesses by Geography	203,740	5.8	19.9	31.8	41.2	1.3
Farms by Geography	4,562	3.1	16.6	41.1	38.4	0.8
Family Distribution by Income Level	413,523	21.3	17.3	20.6	40.8	0.0
Household Distribution by Income Level	648,798	25.0	15.5	17.3	42.1	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$84,990	Median Housing Value			\$188,690
			Median Gross Rent			\$887
			Families Below Poverty Level			8.1%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 704,745 housing units in the AA, with 60.0 percent owner-occupied, 32.1 percent occupied rental, and 7.9 percent vacant. The types of housing consists of 79.5 percent 1-4 family, 18.7 percent multifamily (five or more units), and 1.8 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The services industry represents the largest portion of businesses at 31.7 percent; followed by non-classifiable establishments at 31.0 percent; and finance, insurance, and real estate at 11.4 percent. In addition, 56.1 percent of total businesses have four or fewer employees, and 92.8 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Cincinnati, OH MSA AA is in the business cycle of recovery. Cincinnati is expected to finish the year as one of the top performers in the state of Ohio. The economic drivers of the area include the fact that Cincinnati is a financial center, medical center, and strong in manufacturing. The number of industries contributing to job growth is increasing. The record number of job openings continues to support wage growth. Home prices continue to be overvalued; however, demand is decreasing due to high interest rates and weak population growth.

Strengths of the area include a highly educated and skilled workforce, strong transportation network, comparatively low business costs, and low living costs. Weaknesses include population growth and exposure to tariffs and other changes in trade policy.

The top employers with 10,000 to 20,000 employees include Kroger Company, Cincinnati Children’s Hospital Medical Center, TriHealth Inc., St. Elizabeth Healthcare, University of Cincinnati, UC Health, and Proctor & Gamble Co. The largest employment sectors are professional and business services (16.5 percent), education and health services (14.9 percent), government (11.4 percent), leisure and hospitality services (10.7 percent), manufacturing (10.4 percent), and retail trade (9.1 percent).

Examiners rely on the Federal Financial Institutions Examination Council (FFIEC)-estimated median family income (MFI) levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or American Community Survey (ACS) data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

<b>Median Family Income Ranges in Cincinnati, OH-KY-IN MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2022 (\$97,400)	<\$48,700	\$48,700 to <\$77,920	\$77,920 to <\$116,880	≥\$116,880
<i>Source: FFIEC</i>				

Examiners considered unemployment data when evaluating the institution’s ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

<b>Area</b>	<b>2022 %</b>	<b>2023 (April) %</b>
Cincinnati, OH MSA AA	3.5	2.8
State of Ohio	4.0	3.2
National Average	3.5	3.4
<i>Source: U.S. Bureau of Labor Statistics</i>		

## **Competition**

USB operates in a highly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 46 financial institutions operate 447 branches within the AA. Of these institutions, USB operates 14 branches with nearly 0.8 percent of the deposit market share.

Aggregate home mortgage lending data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to local community

banks, large national banks, credit unions, and mortgage companies. In 2022, 576 financial institutions originated or purchased 58,461 home mortgage loans, with the top three institutions originating 18.2 percent of these loans by number. USB ranked second in market share with 5.9 percent by number of loans and 5.43 percent by dollar volume.

### **Community Contact**

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

Examiners reviewed a recent community contact interview with a representative of an affordable housing organization in the Cincinnati, OH MSA AA, who was familiar with the local economy and housing market. The community contact stated that the area is highly segregated by income disparities and the older population is growing, with an increase in young professionals as well. The contact noted that affordable housing for low- and moderate-income families and senior housing are needs within the area. The contact also shared that there was an affordable housing shortage prior to the COVID-19 pandemic and has since gotten worse, with the majority of low- and moderate-income individuals opting to rent due to a lack of affordable housing options.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and economic and demographic data, examiners determined the primary needs and opportunities in the AA are affordable housing and housing rehabilitation loans. Throughout the evaluation period, affordable housing loans, particularly those that benefit low- and moderate-income families, were in high demand. The significant number and percentage of families in the low- and moderate-income categories and 8.1 percent of families below the poverty level support this conclusion.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN CINCINNATI, OH MSA AA**

### **LENDING TEST**

The geographic distribution of loans is adequate and the borrower profile is good. The level of community development loans is low. The lending activity is excellent and the bank makes extensive use of innovative or flexible lending practices.

### **Lending Activity**

Lending levels reflect excellent responsiveness to credit needs in the Cincinnati, OH MSA AA. USB's Cincinnati, OH MSA AA home mortgage loans equaled 3,449 loans totaling \$738.0 million in 2022. As a percentage of all home mortgage loans, USB made 38.1 percent by number of loans in this AA in 2022. USB ranked second out of 576 lenders with 5.9 percent home mortgage loan market share in 2022 by number of loans and first with 5.4 percent market share by dollar volume. This loan market share significantly exceeds USB's deposit market share, as USB had 0.8 percent deposit market share as of June 30, 2023, and ranked seventh out of 46 financial institutions in this AA.

## **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor penetration throughout the Cincinnati, OH MSA AA. While performance in the home improvement product was strong, this conclusion is supported by poor performance in the remaining three home mortgage products, which are more heavily weighted under this criterion.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Cincinnati, OH MSA AA. As shown in the following table, the bank's performance in low-income census tracts slightly trails both aggregate lending and demographic data. Within the moderate-income tract segment, the bank's concentration of lending trailed the comparative data by a larger margin. More specifically, the bank's lending in moderate-income tracts lagged the corresponding percentage of owner-occupied housing units and aggregate market results by 6.1 and 9.3 percentage points by number volume, respectively.

<b>Geographic Distribution of Home Mortgage Purchase Loans – Cincinnati, OH MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.6	4.0	42	3.1	8,860	2.1
Moderate	18.4	21.6	164	12.3	31,200	7.4
Middle	39.0	38.0	507	37.9	137,045	32.7
Upper	38.3	35.7	619	46.3	240,735	57.4
Not Available	0.7	0.6	5	0.4	1,655	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,337</b>	<b>100.0</b>	<b>419,495</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Refinance Loans***

The geographic distribution of refinances reflects poor penetration in the Cincinnati, OH MSA AA. Similar to the performance demonstrated within the home purchase product, the bank's performance significantly trails aggregate lending and demographic data in both, the low- and moderate-income census tract segments.

Geographic Distribution of Home Mortgage Refinance Loans – Cincinnati, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.6	3.0	19	1.6	5,625	2.3
Moderate	18.4	19.1	141	11.6	17,465	7.1
Middle	39.0	40.6	425	35.0	69,425	28.4
Upper	38.3	36.5	624	51.4	151,840	62.0
Not Available	0.7	0.7	4	0.3	370	0.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,213</b>	<b>100.0</b>	<b>244,725</b>	<b>100.0</b>
Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### ***HELOCs***

The geographic distribution of HELOCs reflects poor penetration in the Cincinnati, OH MSA AA. As shown in the following table, the bank's performance is comparable to the aggregate lending performance, but trails the demographic data in low-income census tracts. USB's performance in moderate-income census tracts is significantly below both the aggregate lending and demographic data.

Geographic Distribution of HELOCs – Cincinnati, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.6	1.6	5	1.0	145	0.3
Moderate	18.4	13.0	45	8.6	2,815	5.6
Middle	39.0	33.8	159	30.4	12,685	25.3
Upper	38.3	51.2	312	59.7	34,310	68.4
Not Available	0.7	0.4	2	0.4	210	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>523</b>	<b>100.0</b>	<b>50,165</b>	<b>100.0</b>
Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### ***Home Improvement Loans***

The geographic distribution of home improvement loans reflects excellent penetration in the Cincinnati, OH MSA AA. As shown in the following table, bank performance significantly exceeded aggregate lending data within both low- and moderate-income census tracts. The bank's performance also significantly exceeded demographic data in low-income census tracts by 13.7 percentage points. Similarly, bank performance notably exceeded demographic data in moderate-income census tracts by 24.1 percentage points. In 2022, USB ranked first in the market with 23.2 percent overall market share for home improvement loans. The bank also ranked first as the leading home improvement loan lender within low-income census tracts and moderate-income census tracts.

Geographic Distribution of Home Mortgage Improvement Loans – Cincinnati, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.6	7.6	51	17.3	615	5.5
Moderate	18.4	24.6	125	42.5	1,615	14.3
Middle	39.0	34.8	66	22.4	3,520	31.3
Upper	38.3	31.0	37	12.6	5,035	44.7
Not Available	0.7	2.0	15	5.1	475	4.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>11,260</b>	<b>100.0</b>

Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by the adequate performance in the three most heavily weighted products (home purchase loans, home mortgage refinance loans, and HELOCs). Performance in home improvement loans is excellent.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails the aggregate lending data of 10.6 percent, and is significantly below demographic data. However, low-income families represent 21.3 percent of families in the AA, and 8.1 percent have incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. USB's performance to moderate-income borrowers slightly trails the aggregate lending data; however, it is consistent with the demographic data, demonstrating adequate performance.

Distribution of Home Purchase Loans by Borrower Income Level – Cincinnati, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.3	10.6	83	6.2	11,135	2.7
Moderate	17.3	21.7	230	17.2	45,030	10.7
Middle	20.6	19.9	316	23.6	84,140	20.1
Upper	40.8	28.5	649	48.5	260,385	62.1
Not Available	0.0	19.3	59	4.4	18,805	4.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,337</b>	<b>100.0</b>	<b>419,495</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### ***Home Refinance Loans***

The distribution of home mortgage refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers



trails both aggregate lending and demographic data. However, the bank significantly increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 100.0 percent and 47.0 percent, respectively. USB's performance to moderate-income borrowers is comparable to aggregate lending performance, and materially exceeds the demographic.

<b>Distribution of Home Mortgage Refinance Loans by Borrower Income Level – Cincinnati, OH MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.3	14.9	116	9.6	10,920	4.5
Moderate	17.3	24.1	269	22.2	36,215	14.8
Middle	20.6	22.3	308	25.4	55,740	22.8
Upper	40.8	27.1	502	41.4	135,010	55.2
Not Available	0.0	11.6	18	1.5	6,840	2.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,213</b>	<b>100.0</b>	<b>244,725</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***HELOCs***

The distribution of HELOCs to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers slightly trails the aggregate lending performance. USB's performance to moderate-income borrowers is comparable to the aggregate lending and demographic data. Additionally, the bank increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 167.9 percent and 13.7 percent, respectively.

<b>Distribution of HELOCs by Borrower Income Level – Cincinnati, OH MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.3	9.6	39	7.5	2,815	5.6
Moderate	17.3	17.7	87	16.6	5,805	11.6
Middle	20.6	23.3	112	21.4	9,530	19.0
Upper	40.8	45.2	268	51.2	29,980	59.8
Not Available	0.0	4.2	17	3.3	2,035	4.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>523</b>	<b>100.0</b>	<b>50,165</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Improvement Loans***

The distribution of home improvement loans to borrowers of different income levels, including low- or moderate-income borrowers, is excellent. The bank's performance to low-income borrowers significantly exceeds the aggregate lending performance by 24.6 percentage points and the demographic by 23.3 percentage points. Additionally, the bank's lending performance to moderate-income borrowers exceeds the aggregate lending data by 1.8 percentage points and the demographic data by 4.1 percentage points.

Distribution of Home Improvement Loans by Borrower Income Level – Cincinnati OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.3	20.0	131	44.6	1,325	11.8
Moderate	17.3	19.6	63	21.4	1,625	14.4
Middle	20.6	22.2	39	13.3	1,125	10.0
Upper	40.8	32.8	49	16.7	5,825	51.7
Not Available	0.0	5.4	12	4.1	1,360	12.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>11,260</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 358 innovative and flexible loans totaling \$44.5 million from March 3, 2022, to June 13, 2023, representing 36.2 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank either provided or assisted borrowers in obtaining 19 down payment assistance grants totaling \$102,000 during the same period.

Innovative and Flexible Lending Programs in Cincinnati, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Specialty Home Improvement Program	160	322	0	0	160	322
CRA Refinancing Program	20	3,134	19	3,039	39	6,173
FHA	114	24,811	18	3,705	132	28,516
VA	20	6,901	6	2,266	26	9,167
USDA/RHS	1	310	0	0	1	310
<b>Totals</b>	<b>315</b>	<b>35,478</b>	<b>43</b>	<b>9,010</b>	<b>358</b>	<b>44,488</b>
Source: Bank Data. 03/03/2022 – 06/13/2023						

Loans Originated with Down Payment Assistance Programs in the Cincinnati, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
ADDI	0	0	1	140	1	140
Communities First	3	420	1	166	4	586
NHS	3	334	0	0	3	334
OHFA	0	0	1	229	1	229
Welcome Home	4	379	6	896	10	1,275
<b>Totals</b>	<b>10</b>	<b>1,113</b>	<b>9</b>	<b>1,431</b>	<b>19</b>	<b>2,564</b>
Source: Bank Data. 03/03/2022 – 06/13/2023						

<b>Grants and Down Payment Assistance Programs in the Cincinnati, OH MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
ADDI	0	0	1	10	1	10
Communities First	3	16	1	5	4	21
NHS	3	15	0	0	3	15
OHFA	0	0	1	6	1	6
Welcome Home	4	20	6	30	10	50
<b>Totals</b>	<b>10</b>	<b>51</b>	<b>9</b>	<b>51</b>	<b>19</b>	<b>102</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

### **Community Development Loans**

The bank made a low level of community development loans. As shown in the following table, the bank originated \$5.1 million in community development loans in this AA during the evaluation period. The volume of community development loans significantly decreased (50.0 percent annually adjusted) since the previous evaluation. The bank made 47.1 percent of total community development loans in this AA, which is comparable to the 38.1 percent of total home mortgage loans made in this AA.

<b>Community Development Lending in the Cincinnati, OH MSA AA</b>										
<b>Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$ (000s)</b>
2022	6	2,718	0	0	0	0	0	0	6	2,718
2023	2	2,337	0	0	0	0	0	0	2	2,337
<b>Total</b>	<b>8</b>	<b>5,055</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>5,055</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>										

Below are notable examples of community development loans:

- The bank made a \$1.9 million loan to finance the purchase of multifamily apartment buildings. Rents are below the HUD fair market rent for the MSA.
- The bank made a \$1.2 million loan to finance the purchase of multifamily apartment buildings. Rents are below the HUD fair market rent for the MSA.

### **INVESTMENT TEST**

The bank has a significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in the Cincinnati, OH MSA AA. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the Cincinnati, OH MSA AA with 1,159 investments totaling \$3.5 million. The bank made 41.6 percent of community development investments and grants in the Cincinnati, OH MSA AA, which is in the range between the 47.4 percent of deposits as of June 30, 2022, and the 38.1 percent of home mortgage loans in the AA. Refer to the Responsiveness to Credit and Community Development Needs section for descriptions of notable examples.

<b>Qualified Investments and Donations in the Cincinnati, OH MSA AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2023	12	1,946	0	0	0	0	0	0	12	1,946
Qualified Donations	0	0	115	671	0	0	0	0	115	671
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	1,012	827	1,012	827
FHA Loan Subsidy	0	0	0	0	0	0	20	59	20	59
<b>Total</b>	<b>12</b>	<b>1,946</b>	<b>115</b>	<b>671</b>	<b>0</b>	<b>0</b>	<b>1,032</b>	<b>886</b>	<b>1,159</b>	<b>3,503</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the Cincinnati, OH MSA AA. Of the bank's qualifying investments and grants, \$1.9 million or 55.6 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families. The 19.2 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals. The 25.3 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Cincinnati, OH MSA AA. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Cincinnati, OH MSA AA.

## SERVICE TEST

Accessibility of delivery systems and reasonableness of business hours and services are adequate. The bank provides a relatively high level of community development services in this AA.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all of the Cincinnati, OH MSA AA. As illustrated in the following table, the bank does not operate any branches in low-income census tracts. However, the bank operates five branches in moderate-income census tracts, which represents 35.7 percent of branches in this AA. The bank also offers telephone banking and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

Branch Distribution by Geography Income Level in the Cincinnati OH MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
Low	33	6.8	42	10.4	124,748	7.5	0	0.0
Moderate	108	20.1	95	23.5	373,607	22.3	5	35.7
Middle	183	37.7	136	33.7	589,743	35.3	5	35.7
Upper	158	32.5	116	28.7	552,938	33.1	4	28.6
NA	4	0.8	15	3.7	30,898	1.8	0	0.0
<b>Totals</b>	<b>486</b>	<b>100.0</b>	<b>404</b>	<b>100.0</b>	<b>1,671,934</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>								

### Changes in Branch Locations

The bank did not open or close any branches during the evaluation period.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. All 14 branches operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

USB opened 10 Individual Development Accounts during the evaluation period. Each of these accounts was related to the bank's investment with Working in Neighborhoods' (WIN) senior program, which provides homeowners with a three-to-one match. All program participants are low- to moderate-income and live in low- to moderate-income tracts. Each year, the bank invests \$15,000 to fund the accounts. The program lasts nine months and participants are required to make monthly deposits. At the end of the program, their savings of \$500 is matched with \$1,500 from the bank. The funds are used for critical home repairs.

## **Community Development Services**

The bank provided a relatively high level of community development services in the Cincinnati, OH MSA AA. During the evaluation period, bank officials assisted individuals in obtaining 19 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided 81 qualified community development services as shown in the following table. This level equals 63.0 percent of total community development services, which significantly exceeds the 47.4 percent of deposits as of June 30, 2022, and the 38.1 percent of home mortgage loans in 2022.

<b>Community Development Services in the Cincinnati, OH MSA AA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	4	22	0	0	<b>26</b>
2023	6	49	0	0	<b>55</b>
<b>Total</b>	<b>10</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>81</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>					

Below are notable examples of the bank's qualified services:

- On 14 occasions, at least four bank officials provided free federal and state income tax preparation for low-income individuals and families, totaling 59 community development services.
- In 2022, a bank official taught a financial education course on four different occasions to schools where a majority of students receive free or reduced-price lunches.
- In 2022 and 2023, a bank employee served on the finance committee for Habitat for Humanity.

## **DAYTON, OH MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN DAYTON, OH MSA AA**

#### **Economic and Demographic Data**

The Dayton, OH MSA AA includes all 221 census tracts in Greene, Miami, and Montgomery counties. Although the Dayton, OH MSA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- 26 low-income;
- 50 moderate-income;
- 81 middle-income;
- 61 upper-income; and
- three census tracts with no income designation.

The vast majority of low- and moderate-income census tracts are located within Montgomery County. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Dayton, OH MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	221	11.8	22.6	36.7	27.6	1.4
Population by Geography	814,049	8.2	20.4	38.2	32.4	0.7
Housing Units by Geography	370,121	10.5	23.3	37.2	28.4	0.6
Owner-Occupied Units by Geography	212,658	5.2	17.5	41.1	35.9	0.2
Occupied Rental Units by Geography	121,594	14.8	31.4	33.6	19.3	0.8
Vacant Units by Geography	35,869	27.4	29.9	26.2	14.6	1.8
Businesses by Geography	84,333	8.2	18.2	32.8	40.3	0.5
Farms by Geography	2,553	4.4	13.4	45.2	36.9	0.2
Family Distribution by Income Level	203,783	21.6	16.9	20.9	40.6	0.0
Household Distribution by Income Level	334,252	24.8	16.1	17.1	42.1	0.0
Median Family Income MSA - 19430 Dayton-Kettering, OH MSA		\$75,125	Median Housing Value			\$134,462
			Median Gross Rent			\$829
			Families Below Poverty Level			9.9%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 370,121 housing units in the AA, with 57.5 percent owner-occupied, 32.9 percent occupied rental, and 9.7 percent vacant. The types of housing include 84.3 percent 1-4 family, 14.3 percent multifamily (five or more units), and 1.4 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The services industry represents the largest portion of businesses at 33.9 percent; followed by non-classifiable establishments; and finance, insurance, and real estate at 10.0 percent. In addition, 68.1 percent of total businesses have four or fewer employees, and 91.8 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Dayton, OH MSA AA is in the business cycle of recovery. Dayton is expected to finish the year as one of the top performers in the state of Ohio. Over the long-term, job growth is expected to underperform that of the nation due to below average educational attainment. The economic drivers of the area include the fact that Dayton is strong in manufacturing and defense. Home prices continue to be overvalued; however, demand is decreasing due to high interest rates and weak population growth.

Strengths of the area include a quality healthcare system that serves Dayton and the surrounding region, high industrial diversity, and stability from the Air Force base and the universities. Weaknesses include below-average worker productivity, negative natural population growth, long-term factory employment decline, and high employment volatility.

Top employers with 10,000 to 30,000 employees include Wright-Patterson Air Force Base, Kettering Health Network, and Premiere Health Partners. The largest employment sectors are education and health services (18.7 percent), government (15.9 percent), professional and business services (13.7 percent), manufacturing (10.9 percent), and retail trade (10.2 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Dayton, OH-KY-IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$84,100)	<\$42,050	\$42,050 to <\$67,280	\$67,280 to <\$100,920	≥\$100,920
Source: FFIEC				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Dayton, OH MSA AA	3.9	3.2
State of Ohio	4.0	3.2
National Average	3.5	3.4
Source: U.S. Bureau of Labor Statistics		

## **Competition**

USB operates in a moderately competitive environment for financial services. According to the June 30, 2022, FDIC Deposit Market Share data, 27 financial institutions operate 166 branches within the AA. Of these institutions, USB operates eight branches with nearly 2.8 percent of the deposit market share.

Aggregate HMDA data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 470 financial institutions originated or



purchased 25,567 home mortgage loans, with the top three institutions originating 27.9 percent of these loans by number. USB ranked second with 7.2 percent of the market share.

### **Community Contact**

Examiners reviewed a recent community contact interview with a representative of an economic development organization in the Dayton, OH MSA AA. The contact was familiar with the local economy and housing market. The contact stated that there is a shortage of affordable housing inventory in the AA. Additionally, the contact notes that there is a need for financing multifamily properties and startup businesses. Several new housing developments are currently in the process of being built.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing, as the primary credit need of the Dayton, OH MSA AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN DAYTON, OH MSA AA**

### **LENDING TEST**

The geographic distribution of loans and borrower profile are adequate. The lending activity is excellent and the bank makes extensive use of innovative or flexible lending practices. The level of community development loans is low.

### **Lending Activity**

Lending levels reflect excellent responsiveness to credit needs in the Dayton, OH MSA AA. USB's Dayton, OH MSA AA home mortgage loans equaled 1,847 loans totaling \$366.7 million in 2022. As a percentage of all home mortgage loans, USB made 20.4 percent by number of loans in this AA in 2022. USB ranked second out of 470 lenders with 7.2 percent home mortgage loan market share in 2022 by number of loans, and first with 7.2 percent market share by dollar volume. This loan market share exceeds USB's deposit market share, as USB had 2.8 percent deposit market share as of June 30, 2023, and ranked eighth out of 27 financial institutions in this AA.

### **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor penetration throughout the Dayton, OH MSA AA. While the home improvement performance is strong, this conclusion is supported by poor results in the three most heavily weighted products (home purchase, home mortgage refinance, and HELOCs).

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Dayton, OH MSA AA. As shown in the following table, the bank's performance significantly trails aggregate lending and demographic data in both low- and moderate-income census tract segments.

<b>Geographic Distribution of Home Mortgage Purchase Loans – Dayton OH MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.2	4.3	19	1.8	4,475	1.8
Moderate	17.5	17.5	102	9.7	18,900	7.4
Middle	41.1	39.3	411	39.0	78,665	30.9
Upper	35.9	38.5	520	49.3	151,830	59.7
Not Available	0.2	0.1	2	0.2	510	0.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,054</b>	<b>100.0</b>	<b>254,380</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***Home Refinance Loans***

The geographic distribution of refinances reflects poor penetration in the Dayton, OH MSA AA. Similar to the results demonstrated in this AA within the home purchase product, the following table shows that bank performance significantly trails the aggregate lending and demographic data in both low- and moderate-income tract income segments.

<b>Geographic Distribution of Home Mortgage Refinance Loans – Dayton, OH MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.2	3.0	9	1.8	705	0.8
Moderate	17.5	16.1	45	8.8	4,875	5.6
Middle	41.1	44.5	185	36.3	27,095	31.2
Upper	35.9	36.2	270	53.0	54,060	62.3
Not Available	0.2	0.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>509</b>	<b>100.0</b>	<b>86,735</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

### ***HELOCs***

The geographic distribution of HELOCs reflects poor penetration in the Dayton, OH MSA AA. As shown in the following table, bank performance in both low- and moderate-income census tract income segments significantly trails demographic data, as well as the comparable aggregate lending results.

Geographic Distribution of HELOCs – Dayton OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	2.1	3	1.6	155	0.9
Moderate	17.5	12.4	12	6.5	560	3.3
Middle	41.1	41.2	68	37.0	4,720	27.7
Upper	35.9	44.0	101	54.9	11,585	68.1
Not Available	0.2	0.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>184</b>	<b>100.0</b>	<b>17,020</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Improvement Loans***

The geographic distribution of home improvement loans reflects excellent penetration in the Dayton, OH MSA AA. As shown in the following table, bank performance exceeded aggregate lending and demographic data in low-income census tracts by 8.8 and 8.0 percentage points, respectively. Similarly, bank performance notably exceeded aggregate lending and demographic data in moderate-income census tracts by 13.5 and 13.4 percentage points, respectively. In 2022, USB ranked first as the leading home improvement loan lender within low-income census tracts and second in moderate-income census tracts.

Geographic Distribution of Home Mortgage Improvement Loans – Dayton OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	4.4	9	13.2	45	1.4
Moderate	17.5	17.4	21	30.9	425	13.0
Middle	41.1	38.3	21	30.9	1,415	43.4
Upper	35.9	39.3	13	19.1	1,355	41.6
Not Available	0.2	0.6	4	5.9	20	0.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>3,260</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by the adequate performance in home purchase, home refinance, and HELOC products, which are the three most heavily weighted. HELOC performance is also adequate, and home improvement loan performance is good.

### Home Purchase Loans

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails demographic data; however, is comparable to aggregate lending data to low-income borrowers. Additionally, the bank increased its percentage of lending to low-income borrowers from 2021 to 2022 by 21.5 percent. Low-income families comprise 21.6 percent of families in the AA, and 9.9 percent have incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. USB's performance to moderate-income borrowers is slightly above demographic data and is comparable to aggregate lending data.

Distribution of Home Purchase Loans by Borrower Income Level – Dayton, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.6	9.8	83	7.9	8,975	3.5
Moderate	16.9	19.9	183	17.4	28,575	11.2
Middle	20.9	21.7	301	28.6	64,445	25.3
Upper	40.6	29.3	469	44.5	141,555	55.6
Not Available	0.0	19.3	18	1.7	10,830	4.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,054</b>	<b>100.0</b>	<b>254,380</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### Home Refinance Loans

The distribution of home mortgage refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails both aggregate lending and demographic data. However, USB's performance to moderate-income borrowers is comparable to aggregate lending data and exceeds demographic data. The bank increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 35.7 percent and 23.2 percent, respectively.

Distribution of Home Refinance Loans by Borrower Income Level – Dayton, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.6	13.2	39	7.7	3,365	3.9
Moderate	16.9	23.6	103	20.2	12,715	14.7
Middle	20.9	24.0	141	27.7	21,085	24.3
Upper	40.6	27.3	214	42.0	47,290	54.5
Not Available	0.0	11.8	12	2.4	2,280	2.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>509</b>	<b>100.0</b>	<b>86,735</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### ***HELOCs***

The distribution of HELOCs to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails the 2022 aggregate lending and demographic data. The bank increased the percentage of lending to low-income borrowers from 2021 to 2022 by 25.0 percent. USB's performance to moderate-income borrowers is comparable to demographic and trails aggregate lending data. The bank slightly increased the percentage of lending to moderate-income borrowers from 2021 to 2022 by 1.2 percent.

<b>Distribution of HELOCs by Borrower Income Level – Dayton, OH MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.6	12.0	12	6.5	530	3.1
Moderate	16.9	20.6	30	16.3	2,110	12.4
Middle	20.9	24.7	38	20.7	2,650	15.6
Upper	40.6	40.5	102	55.4	11,490	67.5
Not Available	0.0	2.2	2	1.1	240	1.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>184</b>	<b>100.0</b>	<b>17,020</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Improvement Loans***

The distribution of home improvement loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. The bank's performance to low-income borrowers substantially exceeds aggregate lending and demographic data, representing more than triple the market results and more than double the percentage of corresponding families. USB's performance to moderate-income borrowers trails the aggregate lending data, but is comparable to demographic data. Overall, the bank is lending 57.3 percent of home improvement loans in this AA to low- and moderate-income borrowers, which collectively is a very substantial commitment to these borrowers.

<b>Distribution of Home Improvement Loans by Borrower Income Level – Dayton, OH MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.6	12.4	30	44.1	620	19.0
Moderate	16.9	20.2	9	13.2	115	3.5
Middle	20.9	25.0	11	16.2	675	20.7
Upper	40.6	39.4	16	23.5	1,770	54.3
Not Available	0.0	3.0	2	2.9	80	2.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>3,260</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

## **Innovative or Flexible Lending Practices**

The bank makes extensive use of innovative and flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 246 innovative and flexible loans totaling \$48.8 million from March 3, 2022, to June 13, 2023, representing 39.7 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank either provided or assisted borrowers in obtaining 12 down payment assistance grants totaling \$64,000 during the same period.

<b>Innovative and Flexible Lending Programs in Dayton, OH MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Specialty Home Improvement Program	26	52	0	0	26	52
CRA Refinancing Program	16	2,222	19	2,943	35	5,165
FHA	87	15,540	16	3,298	103	18,838
VA	73	22,089	9	2,619	82	24,708
<b>Totals</b>	<b>202</b>	<b>39,903</b>	<b>44</b>	<b>8,860</b>	<b>246</b>	<b>48,763</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Loans Originated with Down Payment Assistance Programs in the Dayton, OH MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Communities First	0	0	2	322	2	322
OHFA	1	174	0	0	1	174
Welcome Home	3	340	6	778	9	1,118
<b>Totals</b>	<b>4</b>	<b>514</b>	<b>8</b>	<b>1,100</b>	<b>12</b>	<b>1,614</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Grants and Down Payment Assistance Programs in the Dayton, OH MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Communities First	0	0	2	10	2	10
OHFA	1	9	0	0	1	9
Welcome Home	3	15	6	30	9	45
<b>Totals</b>	<b>4</b>	<b>24</b>	<b>8</b>	<b>40</b>	<b>12</b>	<b>64</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

## **Community Development Loans**

The bank made a low level of community development loans. As shown in the following table, the bank originated \$2.8 million in community development loans in this AA during the evaluation period. The bank made 11.8 percent of total community development loans in this AA, which is less than the 20.4 percent of home mortgage loans made in this AA. Both community development loans were for affordable housing purposes and originated in 2022. In one instance, the bank made a \$2.7 million

dollar loan for the purchase of a multifamily apartment building. Majority of rents were below the fair market rent for this MSA.

Community Development Lending in the Dayton, OH MSA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$ (000s)	#	\$	#	\$	#	\$	#	\$ (000s)
2022	2	2,830	0	0	0	0	0	0	2	2,830
<b>Total</b>	<b>2</b>	<b>2,830</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2,830</b>
<i>Source: Bank Data. 03/03/ 2022 – 06/13/2023</i>										

## INVESTMENT TEST

The bank has an adequate level of investment, grant activity, and responsiveness to credit and community development needs in the Dayton, OH MSA AA. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants in the Dayton, OH MSA AA, with 510 investments totaling \$1.7 million. The bank made 18.3 percent of its community development investments and grants in the Dayton, OH MSA AA, which is comparable to the 20.2 percent of deposits as of June 30, 2022, and the 20.4 percent of home mortgage loans in the AA. Refer to the Responsiveness to Credit and Community Development Needs section for descriptions of notable examples.

Qualified Investments and Donations in the Dayton, OH MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	3	1,101	0	0	0	0	0	0	3	1,101
<b>Subtotal</b>	<b>3</b>	<b>1,101</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1,101</b>
Qualified Donations	0	0	25	166	0	0	0	0	25	166
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	466	428	466	428
FHA Loan Subsidy	0	0	0	0	0	0	16	48	16	48
<b>Total</b>	<b>3</b>	<b>1,101</b>	<b>25</b>	<b>166</b>	<b>0</b>	<b>0</b>	<b>482</b>	<b>476</b>	<b>510</b>	<b>1,743</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>										

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to the credit and community development needs in the Dayton, OH MSA AA. Of the bank's qualifying investments and grants, \$1.1 million or 63.2 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families. The 9.5 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals. The 27.3 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

## **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Dayton, OH MSA AA. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Dayton, OH MSA AA.

## **SERVICE TEST**

While community development services are limited, accessibility of delivery systems and reasonableness of business hours and services are adequate.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all of the Dayton, OH MSA AA. As illustrated in the following table, the bank does not operate any branches in low-income census tracts. However, the bank operates two branches within moderate-income census tracts, which represents 25.0 percent of total branches in this AA. Three branch locations are adjacent to one or more moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.



Branch Distribution by Geography Income Level in the Dayton, OH MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
Low	7	3.8	26	11.8	66,861	8.2	0	0.0
Moderate	35	19.1	50	22.6	166,386	20.4	2	25.0
Middle	72	39.3	81	36.7	311,168	38.2	1	12.5
Upper	68	37.2	61	27.6	263,872	32.4	5	62.5
NA	1	0.6	3	1.4	5,762	0.7	0	0.0
<b>Totals</b>	<b>183</b>	<b>100.0</b>	<b>221</b>	<b>100.0</b>	<b>814,049</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. All eight branches operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provided a limited level of community development services in the Dayton, OH MSA AA. During the evaluation period, bank officials assisted individuals in obtaining 12 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided 12 qualified community development services as shown in the following table. This level equals 7.1 percent of the bank's total community development services, which is significantly less than the 20.2 percent of deposits in this AA as of June 30, 2022, and the 20.4 percent of home mortgage loans.

Community Development Services in the Dayton, OH MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	1	3	0	0	4
2023	1	7	0	0	8
<b>Total</b>	<b>2</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>12</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>					

The following are notable examples of community development services:

- In 2023, a bank official provided financial education on four different occasions to schools where a majority of students receive free or reduced-price lunches.
- In 2023, a bank official provided financial expertise for first time homebuyers on three different occasions.
- The bank continues to partner with Central State University to provide a six-week internship at the bank for students interested in a career in banking. The vast majority of students at Central State University receive Pell Grants with 81 percent in 2022, which indicates that the majority are low- and moderate-income. In 2022, three students participated at the bank.

## **COLUMBUS, OH MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBUS, OH MSA AA**

The Columbus, OH MSA AA is in central Ohio and consists of three of the ten counties in the Columbus, OH MSA. Of the Ohio branches, seven of 31 are in this AA.

#### **Economic and Demographic Data**

The Columbus, OH MSA AA includes all 404 census tracts in Delaware, Fairfield, and Franklin counties. Although the Columbus, OH MSA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- 58 low-income;
- 92 moderate-income;
- 122 middle-income;
- 124 upper-income; and
- eight census tracts with no income designation.

The vast majority of low- and moderate-income census tracts are located within Franklin County. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Columbus, OH MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	404	14.4	22.8	30.2	30.7	2.0
Population by Geography	1,696,852	10.5	20.4	32.3	35.2	1.6
Housing Units by Geography	695,777	11.4	21.5	33.1	32.9	1.1
Owner-Occupied Units by Geography	379,090	5.2	16.3	35.2	43.0	0.3
Occupied Rental Units by Geography	268,739	17.7	28.2	31.4	20.8	1.9
Vacant Units by Geography	47,948	24.9	25.2	26.6	20.3	3.1
Businesses by Geography	248,022	8.9	16.2	29.5	43.8	1.5
Farms by Geography	4,627	6.4	15.8	33.0	44.3	0.6
Family Distribution by Income Level	397,637	22.0	16.7	19.9	41.4	0.0
Household Distribution by Income Level	647,829	23.6	16.4	17.9	42.1	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		\$84,088	Median Housing Value			\$203,347
			Median Gross Rent			\$1,017
			Families Below Poverty Level			9.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 695,777 housing units in the AA, with 54.5 percent owner-occupied, 38.6 percent occupied rental, and 6.9 percent vacant. The types of housing include 77.5 percent 1-4 family, 21.3 percent multifamily (five or more units), and 1.1 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The non-classifiable establishments industry represents the largest portion of businesses at 32.7 percent; followed by services at 32.0 percent; and finance, insurance, and real estate at 10.5 percent. In addition, 55.9 percent of total businesses have four or fewer employees, and 93.9 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Columbus, OH MSA AA is in the at risk cycle of recovery. Construction and high-tech manufacturing are expected to serve as the primary growth drivers in the near term. Over the long term, a relatively strong demographic profile should enable Columbus to outperform the state and the nation.

Strengths of the area include favorable migration patterns and age structure, a highly-educated workforce, low costs of living and doing business, and good prospects for high technology and other knowledge-based industries. Weaknesses include the fact that homebuilding is well below its peak pace.

Top employers with 10,000 to 35,000 employees include The Ohio State University, OhioHealth, JPMorgan Chase and Co., Nationwide, Nationwide Children’s Hospital Inc., and Kroger Company. The largest employment sectors are professional and business services (16.4 percent), government (16.1 percent), education and health services (14.5 percent), and retail trade (9.1 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the borrower profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Columbus, OH-KY-IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$95,600)	<\$47,800	\$47,800 to <\$76,480	\$76,480 to <\$114,720	≥\$114,720
<i>Source: FFIEC</i>				

Examiners considered unemployment data when evaluating the institution’s ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Columbus OH MSA AA	3.4	2.8
State of Ohio	4.0	3.2
National Average	3.5	3.4
<i>Source: U.S. Bureau of Labor Statistics</i>		

## **Competition**

USB operates in a highly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 43 financial institutions operate 379 branches within the AA. Of these institutions, USB operates seven branches with 0.6 percent of the deposit market share.

Aggregate HMDA data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 601 financial institutions originated or purchased 58,516 home mortgage loans, with the top three institutions originating 17.3 percent of these loans by number. USB ranked fifth in market share with nearly 3.2 percent by number of loans and 2.8 percent by dollar volume.

## **Community Contact**

Examiners reviewed a recent community contact interview with a representative of an emergency assistance organization in the Columbus, OH MSA AA, who was familiar with the local economy and housing market. The community contact stated that there is a low stock of affordable housing the area, which pushes people to live in the less expensive surrounding counties. Additionally, the contact stated that there is a need for small dollar lending, as many individuals are having to use payday lenders.

## **Credit and Community Development Needs and Opportunities**

Considering information from community contacts, bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing, and small dollar lending as the primary credit needs of the Columbus, OH MSA AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, OH MSA AA**

### **LENDING TEST**

The geographic distribution of loans is adequate. The borrower profile is poor. The lending activity is excellent. The bank uses innovative and flexible lending programs. The level of community development loans is low.

### **Lending Activity**

Lending levels reflect excellent responsiveness to credit needs in the Columbus, OH MSA AA. USB's home mortgage loans in the Columbus, OH MSA AA equaled 1,843 loans totaling \$462.3 million in 2022. As a percentage of all home mortgage loans, USB made 20.4 percent by number of loans in this AA in 2022. USB ranked fifth out of 601 lenders with 3.2 percent home mortgage loan market share in 2022 by number of loans, and fifth with 2.8 percent market share by dollar volume. This loan market share significantly exceeds USB's deposit market share, as USB had 0.6 percent deposit market share as of June 30, 2023, and ranked 13<sup>th</sup> out of 43 financial institutions in this AA.

### **Geographic Distribution**

Overall, the geographic distribution of home mortgage loans reflects poor penetration in the Columbus, OH MSA AA. While performance was stronger in the HELOC and home improvement products, this conclusion is supported by the bank's performance in its two most heavily weighted products, home purchase and refinance.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Columbus, OH MSA AA. As shown in the following table, bank performance trails aggregate lending and demographic data in both low- and moderate-income census tract segments. In addition, the percent of

lending in both low- and moderate-income census tracts decreased since the prior evaluation, including a 61.4 percent decrease in lending in moderate-income census tracts.

Geographic Distribution of Home Mortgage Purchase Loans – Columbus, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	7.6	29	3.9	5,995	2.4
Moderate	16.3	16.8	55	7.3	11,475	4.5
Middle	35.2	36.0	258	34.3	71,630	28.3
Upper	43.0	39.0	408	54.3	163,400	64.6
Not Available	0.3	0.7	2	0.3	450	0.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>752</b>	<b>100.0</b>	<b>252,950</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### Home Refinance Loans

The geographic distribution of refinances reflects poor penetration in the Columbus, OH MSA AA. Similar to the results within home purchase lending in the AA, the following table demonstrates that the bank's performance is significantly below aggregate lending and demographic data in both low- and moderate-income census tract segments.

Geographic Distribution of Home Mortgage Refinance Loans – Columbus, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	7.0	21	3.0	3,955	2.5
Moderate	16.3	17.2	75	10.8	15,175	9.5
Middle	35.2	36.6	212	30.6	38,930	24.4
Upper	43.0	38.6	379	54.8	100,585	63.0
Not Available	0.3	0.6	5	0.7	1,075	0.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>692</b>	<b>100.0</b>	<b>159,720</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### HELOCs

The geographic distribution of HELOCs reflects adequate penetration in the Columbus, OH MSA AA. As shown in the following table, bank performance is below demographic data in both low- and moderate-income census tract segments; however, bank performance is similar to aggregate lending data in low-income census tracts and slightly exceeds aggregate performance in moderate-income census tracts. Additionally, the percent of lending in low- and moderate-income census tracts has slightly increased since the prior evaluation, demonstrating improvements in performance.

Geographic Distribution of HELOCs – Columbus, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	2.8	6	2.6	250	0.8
Moderate	16.3	9.6	25	10.7	1,765	6.0
Middle	35.2	29.7	60	25.6	6,880	23.4
Upper	43.0	57.7	143	61.1	20,535	69.8
Not Available	0.3	0.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>	<b>29,430</b>	<b>100.0</b>

Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### ***Home Improvement Loans***

The geographic distribution of home improvement loans reflects excellent penetration in the Columbus, OH MSA AA. As shown in the following table, bank performance in both, the low- and moderate-income census tract segments, significantly exceeded demographic and aggregate lending data.

Geographic Distribution of Home Mortgage Improvement Loans – Columbus, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	7.1	21	17.1	355	3.4
Moderate	16.3	17.0	34	27.6	930	8.8
Middle	35.2	28.6	16	13.0	1,700	16.1
Upper	43.0	46.7	52	42.3	7,550	71.7
Not Available	0.3	0.6	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>	<b>10,535</b>	<b>100.0</b>

Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, poor penetration among retail customers of different income levels. This conclusion is supported by the poor home purchase and HELOC performance. The bank's home refinance performance is adequate, and home improvement loan performance is excellent.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low- and moderate-income borrowers is below aggregate lending and demographic data. Low-income families represent 22.0 percent of the AA, and 9.3 percent of families have incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. However, the bank's performance to moderate-income borrowers also significantly trails

the aggregate lending and demographic data. Additionally, the bank decreased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 33.3 percent and 28.2 percent.

Distribution of Home Purchase Loans by Borrower Income Level – Columbus, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	6.9	29	3.9	3,725	1.5
Moderate	16.7	19.3	92	12.2	19,320	7.6
Middle	19.9	19.9	151	20.1	41,015	16.2
Upper	41.4	33.2	459	61.0	180,805	71.5
Not Available	0.0	20.7	21	2.8	8,085	3.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>752</b>	<b>100.0</b>	<b>252,950</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### Home Refinance Loans

The distribution of home mortgage refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails the aggregate lending and demographic data. However, USB's performance to moderate-income borrowers is comparable to aggregate lending performance, and exceeds demographic data. The bank increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 78.7 percent and 11.7 percent, respectively.

Distribution of Home Refinance Loans by Borrower Income Level – Columbus, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	12.8	58	8.4	6,730	4.2
Moderate	16.7	21.9	126	18.2	17,630	11.0
Middle	19.9	21.8	188	27.2	39,090	24.5
Upper	41.4	29.0	294	42.5	84,480	52.9
Not Available	0.0	14.6	26	3.8	11,790	7.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>692</b>	<b>100.0</b>	<b>159,720</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### HELOCs

The distribution of HELOCs to borrowers of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low-income borrowers trails the aggregate lending performance. The bank increased its percentage of lending to low-income borrowers from 2021 to 2022 by 18.6 percent; however, decreased its percent of lending to moderate-income borrowers by 21.7 percent. USB's performance in lending to moderate-income borrowers trails both, the aggregate lending and demographic data.



Distribution of HELOCs by Borrower Income Level – Columbus, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	7.4	12	5.1	940	3.2
Moderate	16.7	15.7	22	9.4	1,830	6.2
Middle	19.9	22.6	57	24.4	5,205	17.7
Upper	41.4	51.4	139	59.4	20,095	68.3
Not Available	0.0	2.8	4	1.7	1,360	4.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>	<b>29,430</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### ***Home Improvement Loans***

The distribution of home improvement loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. The bank's performance to low-income borrowers substantially exceeds aggregate lending and demographic data – more than tripling the results of the market. USB's performance to moderate-income borrowers trails the 2022 aggregate lending and demographic data. However, overall, the bank's 41.5 percent concentration of home improvement loans in this AA to low- and moderate-income borrowers significantly exceeds aggregate performance of 27.2 percent of loans to borrowers in these two income segments.

Distribution of Home Improvement Loans by Borrower Income Level – Columbus, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	9.9	37	30.1	435	4.1
Moderate	16.7	17.3	14	11.4	540	5.1
Middle	19.9	21.4	20	16.3	1,810	17.2
Upper	41.4	45.9	48	39.0	7,110	67.5
Not Available	0.0	5.6	4	3.3	640	6.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>	<b>10,535</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 93 innovative and flexible loans totaling \$11.4 million from March 3, 2022, to June 13, 2023, representing 9.3 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank either provided or assisted borrowers in obtaining three down payment assistance grants totaling \$15,000 during the same period.

Innovative and Flexible Lending Programs in Columbus, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Specialty Home Improvement Program	45	90	0	0	45	90
CRA Refinancing Program	2	313	9	1,607	11	1,920
FHA	21	4,983	5	1,449	26	6,432
VA	10	2,709	0	0	10	2,709
USDA/RHS	1	217	0	0	1	217
<b>Totals</b>	<b>79</b>	<b>8,312</b>	<b>14</b>	<b>3,056</b>	<b>93</b>	<b>11,368</b>
Source: Bank Data. 03/03/2022 – 06/13/2023						

Loans Originated with Down Payment Assistance Programs in the Columbus, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Communities First	1	162	0	0	1	162
Welcome Home	1	181	1	136	2	317
<b>Totals</b>	<b>2</b>	<b>343</b>	<b>1</b>	<b>136</b>	<b>3</b>	<b>479</b>
Source: Bank Data. 03/03/2022 – 06/13/2023						

Grants and Down Payment Assistance Programs in the Columbus, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Communities First	1	5	0	0	1	5
Welcome Home	1	5	1	5	2	10
<b>Totals</b>	<b>2</b>	<b>10</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>15</b>
Source: Bank Data. 03/03/2022 – 06/13/2023						

### Community Development Loans

The bank made a low level of community development loans. As shown in the following table, the bank originated \$3.7 million in community development loans in this AA during the evaluation period. The bank made 17.6 percent of total community development loans in this AA, which slightly below the 20.4 percent of home mortgage loans made in this AA.

Community Development Lending in the Columbus, OH MSA AA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$	#	\$	#	\$	#	\$(000s)
2022	3	3,748	0	0	0	0	0	0	3	3,748
Source: Bank Data. 03/03/2022 – 06/13/2023										

Below are notable examples of community development loans:

- The bank made a \$1.8 million loan to finance the purchase of a multifamily apartment building. Rents are below the HUD fair market rent for the MSA.

- The bank made a \$1.7 million loan to finance the purchase of a multifamily apartment building. Rents are below the HUD fair market rent for the MSA.

## INVESTMENT TEST

The bank has an adequate level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Columbus, OH MSA AA. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants in the Columbus, OH MSA AA with 354 investments totaling \$2.2 million. The bank made 12.7 percent of community development investments and grants in the Columbus, OH MSA AA, which is comparable to the 16.4 percent of deposits as of June 30, 2022, and the 20.4 percent of home mortgage loans in the AA. Refer to the Responsiveness to Credit and Community Development Needs section for descriptions of notable examples.

Qualified Investments and Donations in the Columbus, OH MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	1	29	0	0	0	0	0	0	1	29
2023	3	1,171	0	0	0	0	0	0	3	1,171
<b>Subtotal</b>	<b>4</b>	<b>1,200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1,200</b>
Qualified Donations	0	0	31	694	0	0	0	0	31	694
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	317	275	317	275
FHA Loan Subsidy	0	0	00	0	0	0	2	6	2	6
<b>Total</b>	<b>4</b>	<b>1,200</b>	<b>31</b>	<b>694</b>	<b>0</b>	<b>0</b>	<b>319</b>	<b>281</b>	<b>354</b>	<b>2,175</b>
<i>Source: Bank Data. 3/3/2022 – 6/13/2023</i>										

### Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to the credit and community development needs in the Columbus, OH MSA AA. Of the bank's qualifying investments and grants, \$1.2 million or 55.2 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families. The 31.9 percent of qualifying investments are comprised of donations to various organizations that support and

provide services for low-and moderate-income individuals. The 12.9 percent of qualifying investments consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Columbus OH MSA AA. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Columbus, OH MSA AA.

### **SERVICE TEST**

While USB has provided a limited level of community development services in this AA accessibility of delivery systems and reasonableness of business hours and services in this AA are adequate.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Columbus, OH MSA AA. As illustrated in the following table, the bank does not operate any branches in low-income census tracts. However, the bank operates three branches in a moderate-income census tracts, which represents 42.9 percent of total branches in this AA. In addition to the three branches in moderate-income census tracts, an additional four branch locations are adjacent to one or more moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Columbus, OH MSA AA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	29	7.5	58	14.4	178,825	10.5	0	0.0
Moderate	69	17.9	92	22.8	346,392	20.4	3	28.6
Middle	94	24.4	122	30.2	547,575	32.3	2	42.9
Upper	188	48.8	124	30.7	597,447	35.2	2	28.6
NA	5	1.3	8	2.0	26,613	1.6	0	0.0
<b>Totals</b>	<b>385</b>	<b>100.0</b>	<b>404</b>	<b>100.0</b>	<b>1,696,852</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the Columbus OH MSA AA, particularly low- or moderate-income geographies or individuals. Of the seven branches, all operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provided a limited level of community development services in the Columbus, OH MSA AA. During the evaluation period, bank officials assisted individuals in obtaining three grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided nine qualified community development services as shown in the following table. This level equates to 7.1 percent of the bank's total qualified services, which is significantly less than the 16.4 percent of deposits in this AA as of June 30, 2022, and the 20.4 percent of home mortgage loans.

<b>Community Development Services Columbus, OH MSA AA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	3	0	0	0	3
2023	0	6	0	0	6
<b>Total</b>	<b>3</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>9</b>
<i>Source: Bank Data. 3/3/2022 – 6/13/2023</i>					

Below is a notable example of community development service:

- In 2023, a bank official provided financial education on four different occasions to low- and moderate-income individuals.

## **STATE OF INDIANA**

**CRA RATING FOR STATE OF INDIANA: NEEDS TO IMPROVE**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: Low Satisfactory**

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF INDIANA**

Considering the AAs shown in the following table, Indiana operations account for 16.9 percent of all home mortgage loans, 9.0 percent of all deposits, and 13.9 percent of all branches. USB did not open or close any branches in Indiana since the previous evaluation. Refer to the individual sections below for the details on specific Indiana AAs, as outlined within the following table.

Indiana AAs	Home Mortgage Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Indianapolis, IN MSA	247,700	75.1	103,969	41.3	2	40.0
Bloomington, IN MSA	7,815	2.4	48,045	19.1	1	20.0
Columbus, IN MSA	21,480	6.5	33,999	13.5	1	20.0
Fort Wayne, IN MSA	52,780	16.0	65,934	26.2	1	20.0
<b>Total</b>	<b>329,775</b>	<b>100.0</b>	<b>251,947</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>

## SCOPE OF EVALUATION – STATE OF INDIANA

The rating for the State of Indiana is most heavily influenced by the performance in the Indianapolis, IN MSA AA, followed by performance in the Fort Wayne, IN MSA AA, and then equally by performance in the Bloomington, IN MSA and the Columbus, IN MSA. Refer to the overall Scope section for further details.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF INDIANA

### LENDING TEST

The Lending Test rating is Needs to Improve. The geographic distribution of loans is poor and the level of community development loans is low which primarily support this rating. The borrower profile is adequate. The lending activity is good and the bank uses innovative or flexible lending practices. Performance among all Indiana AAs is relatively consistent.

#### Lending Activity

The bank's lending levels reflect good responsiveness to the credit needs in the Indiana AAs. USB has excellent performance in the Indianapolis, IN MSA AA, good performance in the Fort Wayne, IN MSA and Columbus, IN MSA AAs, and adequate performance in the Bloomington, IN MSA AA. Examiners provided more details in the individual AA sections.

#### Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the AAs, particularly to low- and moderate-income geographies in the AAs. This conclusion is supported by relatively consistent performance in all Indiana AAs, where bank performance in the most heavily weighted home purchase and refinance loans in low- and moderate-income census tracts is consistently below demographic and aggregate lending data. Examiners detailed a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by relatively consistent performance in the most heavily-weighted Indiana AAs, where bank performance to low- and moderate-income borrowers is similar to aggregate lending data. Examiners detailed a complete discussion of the performance for this criterion in the individual AA sections of this evaluation.

### **Innovative or Flexible Lending Practices**

The bank uses innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated 246 innovative and flexible loans totaling \$12.4 million (10.1 percent) from March 3, 2022, to June 13, 2023. In addition, the bank either provided or assisted borrowers in obtaining three down payment assistance grants totaling \$18,000 in Indiana during this same period. This conclusion is supported by the excellent performance in the Indianapolis, IN MSA AA and good performance in the Fort Wayne, IN MSA AA. The bank makes no use of innovative and/or flexible lending practices in the Bloomington, IN MSA and Columbus, IN MSA AAs.

### **Community Development Loans**

USB did not make any community development loans in the Indiana AAs.

## **INVESTMENT TEST**

The Investment Test rating is High Satisfactory. A significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in the State of Indiana support this rating. The bank occasionally uses innovative and/or complex investments to support community development initiatives in the State of Indiana, particularly in the Indianapolis, IN MSA AA. The bank does not use innovative and/or complex investments in the other three Indiana AAs.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the State of Indiana with 711 investments totaling \$3.3 million. The bank made 25.5 percent of community development investments and grants in Indiana, which significantly exceeds the 9.0 percent of deposits as of June 30, 2022, and the 18.5 percent of home mortgage loans in the AA.

Qualified Investments and Donations by Assessment Area in the State of Indiana										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	5	1,071	0	0	0	0	0	0	5	1,071
Fort Wayne MSA	2	430	0	0	0	0	0	0	2	430
Bloomington MSA	2	472	0	0	0	0	0	0	2	472
Columbus MSA	3	351	0	0	0	0	0	0	3	351
<b>Subtotal</b>	<b>12</b>	<b>2,324</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>2,324</b>
Qualified Donations	0	0	33	162	0	0	0	0	33	162
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	662	792	662	792
FHA Loan Subsidy	0	0	0	0	0	0	4	11	4	11
<b>Total</b>	<b>12</b>	<b>2,324</b>	<b>33</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>666</b>	<b>803</b>	<b>711</b>	<b>3,289</b>
Source: Bank Data; 03/03/2022 – 06/13/2023										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the State of Indiana and all Indiana AAs. Of the bank's qualifying investments and grants, \$2.3 million or 70.7 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments and grants to be responsive to the needs of low- and moderate-income families. The 4.9 percent of qualifying investments are comprised of donations to various organizations that support and provide services for low- and moderate-income individuals. The 24.4 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the State of Indiana. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs. The bank demonstrates adequate performance in the use of innovative and/or complex investments to support community development initiatives in the State of Indiana and the Indianapolis, IN MSA AA. The bank does not use innovative and/or complex investments in the other three Indiana AAs.



## SERVICE TEST

The Service Test rating is Low Satisfactory. Accessibility of delivery systems, reasonableness of business hours and services, and community development services are adequate and support this rating. The bank provided an adequate level of community development services in the Indianapolis, IN MSA AA, a relatively high level in the Fort Wayne, IN MSA AA, and few, if any, in the Bloomington, IN MSA and Columbus, IN MSA AAs.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all the Indiana AAs. The bank does not operate any branches in low- and moderate-income census tracts. However, most of the bank's five branches are in close proximity and able to serve the low- and moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

Branch Distribution by Geography Income Level in the State of Indiana								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
Low	24	4.8	62	12.8	193,117	9.2	0	0.0
Moderate	108	21.7	125	25.9	488,295	23.3	0	0.0
Middle	180	36.1	160	33.1	712,164	34.0	3	60.0
Upper	168	33.7	122	25.3	655,132	31.3	2	40.0
NA	18	3.6	14	2.9	45,063	2.2	0	0.0
<b>Totals</b>	<b>498</b>	<b>100.0</b>	<b>483</b>	<b>100.0</b>	<b>2,093,771</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								

### Changes in Branch Locations

The bank did not open or close any branches during the evaluation period.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences portions of the AAs, particularly low- or moderate-income geographies or individuals. Of the five branches, all operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### Community Development Services

The bank provided an adequate level of community development services in the State of Indiana. During the evaluation period, bank officials assisted individuals in obtaining three grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided 23 qualified community development services as shown in the following table. This level equals 18.1 percent of bank's total community development services, which is in the range between the 9.0 percent of deposits in Indiana as of June 30, 2022, and the 18.5 percent of home mortgage loans.

<b>Community Development Services by Assessment Area in the State of Indiana</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Indianapolis, IN MSA	0	8	0	0	<b>8</b>
Fort Wayne, IN MSA	4	9	0	0	<b>13</b>
Bloomington, IN MSA	1	1	0	0	<b>2</b>
<b>Total</b>	<b>5</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>23</b>
<i>Source: Bank Data; 11/5/2018 to 3/2/2022</i>					

## **INDIANAPOLIS, IN MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN INDIANAPOLIS, IN MSA AA**

The Indianapolis, IN MSA AA is in the center of Indiana and consists of three of the 11 counties within the Indianapolis-Carmel-Anderson, IN MSA. Of the five bank offices in Indiana, two are in this AA.

#### **Economic and Demographic Data**

The Indianapolis, IN MSA AA includes all 338 census tracts in Hamilton, Johnson, and Marion counties. Although the Indianapolis, IN MSA AA has not changed since the previous evaluation, the release of the 2020 U.S Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- 52 low-income;
- 89 moderate-income;
- 101 middle-income;
- 88 upper-income; and
- eight census tracts with no income designation.

The vast majority of low- and moderate-income census tracts are located within Marion County. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Indianapolis, IN MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	338	15.4	26.3	29.9	26.0	2.4
Population by Geography	1,486,435	10.8	24.2	31.8	31.5	1.7
Housing Units by Geography	615,974	12.5	25.1	31.7	29.0	1.8
Owner-Occupied Units by Geography	342,592	6.4	18.6	35.2	38.5	1.3
Occupied Rental Units by Geography	216,041	18.8	33.2	28.0	17.4	2.5
Vacant Units by Geography	57,341	24.8	32.7	24.6	15.4	2.5
Businesses by Geography	220,708	9.8	21.4	30.6	34.4	3.8
Farms by Geography	4,263	8.4	19.4	36.8	33.5	1.8
Family Distribution by Income Level	340,437	22.0	17.8	19.8	40.4	0.0
Household Distribution by Income Level	558,633	24.6	16.9	18.3	40.2	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$80,981	Median Housing Value			\$182,305
			Median Gross Rent			\$971
			Families Below Poverty Level			8.6%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 615,974 housing units in the AA, with 55.6 percent owner-occupied, 35.1 percent occupied rental, and 9.3 percent vacant. The types of housing include 78.5 percent 1-4 family, 19.9 percent multifamily (five or more units), and 1.6 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The non-classifiable establishments industry represents the largest portion of businesses at 33.0 percent; followed by services at 31.4 percent; finance, insurance, and real estate at 10.8 percent, and retail trade at 10.4 percent. In addition, 55.3 percent of total businesses have four or fewer employees, and 93.9 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Indianapolis, IN MSA AA is in the business cycle of recovery. Indianapolis is moving forward at a fast pace with job growth outpacing that of the state of Indiana and the nation. The manufacturing and logistics sectors will outperform their peers nationally. In the long-term, superb demographics will make Indianapolis a standout metro area statewide and nationally. The economic drivers of the area include logistics, manufacturing, and the fact that Indianapolis is the state capital. Home prices continue to be high; however, are slowly declining due to high interest rates.

Strengths of the area include a diversified industrial structure and well-developed distribution network, a strong and growing pharmaceutical industry, a high birth rate, strong migration trends, and low business and living costs. Weaknesses include above-average employment volatility.

Top employers with 10,000 to 25,000 employees include Indiana University Health, St. Vincent Hospitals and Health Services, Community Health Network, and Eli Lilly and Company. The largest employment sectors are professional and business services (16.7 percent), education and health services (15.1 percent), government (12.0 percent), and leisure and hospitality services (9.3 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a median family income that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Indianapolis, IN MSA AA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$91,900)	<\$45,950	\$45,950 to <\$73,520	\$73,520 to <\$110,280	≥\$110,280
Source: FFIEC				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Indianapolis, IN MSA AA	2.8	2.4
State of Indiana	3.0	2.6
National Average	3.5	3.4
Source: U.S. Bureau of Labor Statistics		

## **Competition**

USB operates in a moderately competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 37 financial institutions operate 330 branches within the AA. Of these institutions, USB operates two branches with nearly 0.1 percent of the deposit market share.

Aggregate HMDA data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 621 financial institutions originated or purchased 56,581 home mortgage loans, with the top three institutions originating 11.9 percent of

these loans by number. USB ranked ninth in market share with 2.2 percent by number of loans and 1.6 percent by dollar volume.

### **Community Contact**

Examiners reviewed a recent community contact interview with a representative of a housing accessibility organization in the Indianapolis, IN MSA AA, who was familiar with the local economy and housing market. The community contact stated that the affordable housing inventory continues to be low. The contact also stated that local banks are generally willing to be involved in efforts to serve low- and moderate-income families; however, banks often struggle to market their products and successfully reach these communities.

Additionally, the contact stated that the area has an opportunity for bank involvement in financial literacy programs as many individuals require more intensive support.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing and down payment assistance programs, as the primary credit and community development needs of the Indianapolis, IN MSA AA. Additionally, there is an opportunity for community development services.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANAPOLIS, IN MSA AA**

### **LENDING TEST**

The geographic distribution of loans is poor. USB did not make any community development loans in this AA. The borrower profile is adequate. Lending levels reflect good responsiveness and the bank makes extensive use of innovative or flexible lending practices.

### **Lending Activity**

Lending levels reflect good responsiveness to credit needs in the Indianapolis, IN MSA AA. USB's Indianapolis, IN MSA AA home mortgage loans equaled 1,240 loans totaling \$247.7 million in 2022. As a percentage of all home mortgage loans, USB made 13.7 percent by number of loans in this AA in 2022. USB ranked ninth out of 621 lenders with 2.2 percent home mortgage loan market share in 2022 by number of loans and 15<sup>th</sup> with 1.6 percent market share by dollar volume. This loan market share exceeds USB's deposit market share, as USB had 0.1 percent deposit market share as of June 30, 2023, and ranked 25<sup>th</sup> out of 37 financial institutions in this AA.

## **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor performance in the Indianapolis, IN MSA AA. This conclusion is supported by poor home purchase and refinance performance. The bank's HELOC performance is adequate, and home improvement loan performance is excellent.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Indianapolis, IN MSA AA. As shown in the following table, bank performance significantly trails aggregate lending and demographic data for low- and moderate-income census tracts. In addition, the bank's percent of lending in moderate-income census tracts is below the percent of lending from prior evaluations since 2018, demonstrating a decline in performance.

<b>Geographic Distribution of Home Mortgage Purchase Loans -- Indianapolis, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.4	7.1	13	2.8	2,325	1.6
Moderate	18.6	18.7	49	10.5	8,925	6.0
Middle	35.2	37.9	144	30.9	40,460	27.2
Upper	38.5	35.0	256	54.9	96,270	64.7
Not Available	1.3	1.3	4	0.9	830	0.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>466</b>	<b>100.0</b>	<b>148,810</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Refinance Loans***

The geographic distribution of refinances reflects poor penetration in the Indianapolis, IN MSA AA. Bank performance in both low- and moderate-income census tracts is below aggregate lending and demographic data. In addition, USB's performance remained consistent with the prior evaluation 2021 performance, with no increases in percent of lending in low- or moderate-income areas.

<b>Geographic Distribution of Home Mortgage Refinance Loans -- Indianapolis, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.4	6.1	11	2.8	1,945	2.5
Moderate	18.6	19.4	43	10.9	4,815	6.2
Middle	35.2	38.6	133	33.6	22,645	29.3
Upper	38.5	34.6	205	51.8	47,415	61.4
Not Available	1.3	1.4	4	1.0	410	0.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>396</b>	<b>100.0</b>	<b>77,230</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***HELOCs***

The geographic distribution of HELOCs reflects adequate performance in the Indianapolis, IN MSA AA. As shown in the following table, although the bank's performance significantly trails demographic data in both low- and moderate-income census tracts, the bank's performance is comparable to aggregate lending data in low- and moderate-income areas, which is a better indicator of demand and opportunity.

<b>Geographic Distribution of HELOCs -- Indianapolis, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.4	2.6	2	1.4	120	0.9
Moderate	18.6	10.7	14	9.9	1,130	8.1
Middle	35.2	32.6	40	28.2	4,070	29.1
Upper	38.5	53.5	85	59.9	8,555	61.2
Not Available	1.3	0.6	1	0.7	115	0.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>142</b>	<b>100.0</b>	<b>13,990</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Improvement Loans***

The geographic distribution of home improvement loans reflects excellent penetration in the Indianapolis, IN MSA AA. As shown in the following table, bank performance in both low- and moderate-income census tracts significantly exceeds both aggregate lending and demographic data.

<b>Geographic Distribution of Home Mortgage Improvement Loans -- Indianapolis, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.4	11.5	74	34.6	430	11.5
Moderate	18.6	24.9	106	49.5	580	15.5
Middle	35.2	28.6	18	8.4	680	18.2
Upper	38.5	34.2	14	6.5	2,030	54.4
Not Available	1.3	0.9	2	0.9	10	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>214</b>	<b>100.0</b>	<b>3,730</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is primarily supported by the adequate performance in home mortgage refinance loans and HELOCs, and excellent home improvement loan performance. Performance in home purchases is poor.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low- and moderate-income borrowers significantly trails both, the aggregate lending and demographic data.

<b>Distribution of Home Purchase Loans by Borrower Income Level – Indianapolis, IN MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.0	9.4	15	3.2	2,085	1.4
Moderate	17.8	21.9	66	14.2	13,010	8.7
Middle	19.8	20.1	118	25.3	31,620	21.2
Upper	40.4	29.3	265	56.9	101,815	68.4
Not Available	0.0	19.2	2	0.4	280	0.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>466</b>	<b>100.0</b>	<b>148,810</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Refinance Loans***

The distribution of home mortgage refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails both, the aggregate lending and demographic data. USB's performance to moderate-income borrowers exceeds demographic and is similar to aggregate lending data. The bank increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 19.1 percent and 32.9 percent, respectively.

<b>Distribution of Home Refinance Loans by Borrower Income Level – Indianapolis, IN MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.0	15.5	32	8.1	3,350	4.3
Moderate	17.8	24.8	91	23.0	12,445	16.1
Middle	19.8	21.1	96	24.2	16,270	21.1
Upper	40.4	25.0	174	43.9	44,600	57.7
Not Available	0.0	13.5	3	0.8	565	0.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>396</b>	<b>100.0</b>	<b>77,230</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***HELOCs***

The distribution of HELOCs to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails both, the aggregate lending and demographic data. However, USB's performance to moderate-income borrowers exceeds aggregate lending data, as well as is comparable to demographic data.



Distribution of HELOCs by Borrower Income Level – Indianapolis, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	8.6	2	1.4	50	0.4
Moderate	17.8	16.6	25	17.6	1,695	12.1
Middle	19.8	22.0	32	22.5	2,520	18.0
Upper	40.4	49.4	82	57.7	9,320	66.6
Not Available	0.0	3.4	1	0.7	405	2.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>142</b>	<b>100.0</b>	<b>13,990</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Improvement Loans***

The distribution of home improvement loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. The bank's performance to low-income borrowers substantially exceeds aggregate lending and demographic data. USB's performance to moderate-income borrowers is similar to aggregate lending performance and exceeds demographic data.

Distribution of Home Improvement Loans by Borrower Income Level – Indianapolis, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	23.1	135	63.1	975	26.1
Moderate	17.8	19.3	41	19.2	355	9.5
Middle	19.8	20.7	21	9.8	905	24.3
Upper	40.4	32.2	14	6.5	1,480	39.7
Not Available	0.0	4.6	3	1.4	15	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>214</b>	<b>100.0</b>	<b>3,730</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Innovative or Flexible Lending Practices**

The bank makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 204 innovative and flexible loans totaling \$5.4 million from March 3, 2022, to June 13, 2023, representing 4.4 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank either provided or assisted borrowers in obtaining two down payment assistance grants totaling \$12,000 during the same period.

<b>Innovative and Flexible Lending Programs in Indianapolis, IN MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Specialty Home Improvement Program	178	356	0	0	178	356
CRA Refinancing Program	3	468	3	518	6	986
FHA	14	2,441	4	1,037	18	3,478
VA	2	603	0	0	2	603
<b>Totals</b>	<b>197</b>	<b>3,868</b>	<b>7</b>	<b>1,555</b>	<b>204</b>	<b>5,423</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Loans Originated with Down Payment Assistance Programs in the Indianapolis, IN MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
IHCDA	1	120	0	0	1	120
Welcome Home	0	0	1	153	1	153
<b>Totals</b>	<b>1</b>	<b>120</b>	<b>1</b>	<b>153</b>	<b>2</b>	<b>273</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Grants and Down Payment Assistance Programs in the Indianapolis, IN MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
IHCDA	1	7	0	0	1	7
Welcome Home	0	0	1	5	1	5
<b>Totals</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>12</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

### **Community Development Loans**

USB did not make any community development loans in the Indianapolis, IN MSA AA.

### **INVESTMENT TEST**

The bank has a significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in the Indianapolis, IN MSA AA. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the Indianapolis, IN MSA AA with 558 investments totaling \$1.9 million. The bank made 20.0 percent of community development investments and grants in the Indianapolis, IN MSA AA, which significantly exceeds the 3.7 percent of deposits as of June 30, 2022, and the 13.7 percent of home mortgage loans in the AA. Refer to the Responsiveness to Credit and Community Development Needs section for descriptions of notable examples.

Qualified Investments and Donations in the Indianapolis, IN MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	5	1,071	0	0	0	0	0	0	5	1,071
<b>Subtotal</b>	<b>5</b>	<b>1,071</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1,071</b>
Qualified Donations	0	0	13	123	0	0	0	0	13	123
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	536	672	536	672
FHA Loan Subsidy	0	0	0	0	0	0	4	11	4	11
<b>Total</b>	<b>5</b>	<b>1,071</b>	<b>13</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>540</b>	<b>683</b>	<b>558</b>	<b>1,877</b>
<i>Source: Bank Data. 03/3/2022 – 06/13/2023</i>										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the Indianapolis, IN MSA AA. Of the bank's qualifying investments and grants, \$1.1 million or 57.1 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments and grants to be responsive to the needs of low- and moderate-income families. Overall, 6.6 percent of qualifying investments are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals. The 36.4 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants and the FHA Loan Subsidy.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Indianapolis, IN MSA AA. The Home Improvement Loan Forgiveness Grants and FHA Loan Subsidy are examples of innovative and impactful programs. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Indianapolis, IN MSA AA.

### **SERVICE TEST**

Accessibility of delivery systems, reasonableness of business hours and services, and community development services in this AA are adequate.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all the Indianapolis, IN MSA AA. The bank does not operate any branches in low- and moderate-income census tracts. However, the bank's two branches are in close proximity and able to serve the low- and moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Indianapolis, IN MSA AA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	18	5.3	52	15.4	159,797	10.8	0	0.0
Moderate	76	22.2	89	26.3	360,453	24.2	0	0.0
Middle	122	35.6	101	29.9	472,410	31.8	2	100.0
Upper	118	34.4	88	26.0	468,051	31.5	0	0.0
NA	9	2.6	8	2.4	25,724	1.7	0	0.0
<b>Totals</b>	<b>343</b>	<b>100.0</b>	<b>338</b>	<b>100.0</b>	<b>1,486,435</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. Both branches operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provided an adequate level of community development services in the Indianapolis, IN MSA AA. During the evaluation period, bank officials assisted individuals in obtaining two grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided eight qualified community development services as shown in the following table. The eight community development services equal 6.3 percent of the bank's total community development services, which is in the range of the 3.7 percent of deposits in this AA as of June 30, 2022, and the 13.7 percent of home mortgage loans.

<b>Community Development Services in the Indianapolis, IN MSA AA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	0	8	0	0	8
<b>Total</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>8</b>
<i>Source: Bank Data</i>					

The following are notable examples of community development services:

- On seven different occasions, a bank official provided financial expertise on budgeting to low- and moderate-income individuals.

## **FORT WAYNE, IN MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN FORT WAYNE, IN MSA AA**

The Fort Wayne, IN MSA AA is in the upper east end of Indiana and consists of all counties within the Fort Wayne, IN MSA. Of the five bank offices in Indiana, one is in this AA.

#### **Economic and Demographic Data**

The Fort Wayne, IN MSA AA includes all 96 census tracts in Allen County. Although the Fort Wayne, IN MSA AA has not changed since the previous evaluation, the release of the 2020 U. S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- eight low-income;
- 26 moderate-income;
- 37 middle-income;
- 22 upper-income; and
- three census tracts with no income designation.

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Fort Wayne, IN MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	96	8.3	27.1	38.5	22.9	3.1
Population by Geography	385,410	6.4	22.5	36.4	34.1	0.7
Housing Units by Geography	159,424	6.8	24.3	40.0	28.4	0.6
Owner-Occupied Units by Geography	100,935	3.5	19.6	40.1	36.6	0.2
Occupied Rental Units by Geography	46,108	11.8	32.7	40.9	13.3	1.3
Vacant Units by Geography	12,381	14.8	31.3	36.3	16.8	0.8
Businesses by Geography	43,412	4.7	19.7	38.6	32.4	4.5
Farms by Geography	1,208	2.0	14.8	43.6	38.2	1.4
Family Distribution by Income Level	93,168	19.7	18.9	21.9	39.4	0.0
Household Distribution by Income Level	147,043	22.9	16.9	19.4	40.8	0.0
Median Family Income MSA - 23060 Fort Wayne, IN MSA		\$71,896	Median Housing Value			\$133,673
			Median Gross Rent			\$784
			Families Below Poverty Level			9.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 159,424 housing units in the AA, with 63.3 percent owner-occupied, 28.9 percent occupied rental, and 7.8 percent vacant. The types of housing is 81.8 percent 1-4 family, 15.0 percent multifamily (five or more units), and 3.2 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The services industry represents the largest portion of businesses at 31.9 percent; followed by non-classifiable establishments at 28.3; and finance, insurance, and real estate at 11.8 percent. In addition, 57.2 percent of total businesses have four or fewer employees, and 92.1 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Fort Wayne, IN MSA AA is in the business cycle of recovery. Fort Wayne's economy is expected to slow, but still outpace the state and nation. Factories and logistics will provide solid support, while demographics is expected to push the area ahead of many of its peers. The economic drivers of the area include logistics and manufacturing. Home prices continue to be high; however, are slowly declining due to high interest rates.

Strengths of the area include low living and business costs, in-demand manufacturing industry, strong demographic trends, and strong healthcare industry serving a large area. Weaknesses include high

dependence on manufacturing, below-average educational attainment, low per capita income, and low quality of life.

Top employers with 4,000 to 10,000 employees include Parkview Health Systems, General Motors Truck Group, and Lutheran Health Network. The largest employment sectors are education and health services (18.3 percent), manufacturing (16.6 percent), retail trade (10.5 percent), and professional and business services (10.2 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Fort Wayne, IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$79,100)	<\$39,550	\$39,550 to <\$63,280	\$63,280 to <\$94,920	≥\$94,920
Source: FFIEC				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic, and have improved to pre-pandemic levels. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Fort Wayne, IN MSA AA	2.8	2.4
State of Indiana	3.0	2.6
National Average	3.5	3.4
Source: U.S. Bureau of Labor Statistics		

## **Competition**

USB operates in a moderately competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 20 financial institutions operate 84 branches within the AA. Of these institutions, USB operates one branch with nearly 0.8 percent of the deposit market share.

Aggregate HMDA data indicates a moderate level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 316 financial institutions originated or purchased 13,754 home mortgage loans, with the top three institutions originating 27.0 percent of these loans by number. USB ranked 12<sup>th</sup> in market share with 2.1 percent by number of loans and 1.3 percent by dollar volume.

## **Community Contacts**

Examiners reviewed a recent community contact interview with a representative of a housing accessibility organization in the Fort Wayne, IN MSA AA, who was familiar with the local economy and housing market. This community contact served as a knowledgeable representative of both the Indianapolis, IN MSA and Fort Wayne, IN MSA AAs. The community contact stated that the affordable housing inventory continues to be low. The contact also stated that local banks are generally willing to be involved in efforts to serve low- and moderate-income families; however, banks often struggle to market their products and successfully reach these communities.

Additionally, the contact stated that the area has an opportunity for bank involvement in financial literacy programs as many individuals require more intensive support.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing and down payment assistance programs, as the primary credit and community development needs of the Fort Wayne, IN MSA AA. Additionally, there is an opportunity for community development services.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT WAYNE, IN MSA AA**

## **LENDING TEST**

Lending levels reflect good responsiveness and the bank uses innovative and flexible lending programs. The borrower profile is adequate. The geographic distribution is poor and the bank did not make any community development loans in this AA.

## **Lending Activity**

Lending levels reflect good responsiveness to credit needs in the Fort Wayne, IN MSA AA. USB's Fort Wayne, IN MSA AA home mortgage loans equaled 290 loans totaling \$52.8 million in 2022. As a percentage of all home mortgage loans, USB made 3.2 percent by number of loans in this AA in 2022. USB ranked 12<sup>th</sup> out of 316 lenders with 2.1 percent home mortgage loan market share in 2022 by number of loans and fourth with 1.3 percent market share by dollar volume. This loan market share exceeds USB's deposit market share, as USB had only 0.8 percent deposit market share as of June 30, 2023, and ranked 16<sup>th</sup> out of 20 financial institutions in this AA.

## **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor performance in the Fort Wayne, IN MSA AA. This conclusion is supported by poor home purchase and HELOC performance. The bank's home refinance performance is adequate. Consistent with the prior evaluation, due to the low



number of home improvement in this AA, an analysis of this product is not warranted and would not result in meaningful conclusions.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Fort Wayne, IN MSA AA. The bank's performance in low-income census tracts is comparable with the aggregate lending data, and slightly trails the demographic data. However, USB's performance in moderate-income census tracts is significantly below the aggregate and demographic data. In addition, the percent of lending in moderate-income census tracts decreased since the prior evaluation by 38.4 percent, demonstrating a decline in performance.

<b>Geographic Distribution of Home Mortgage Purchase Loans – Fort Wayne, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.5	2.2	3	2.3	475	1.5
Moderate	19.6	17.0	13	10.1	1,695	5.5
Middle	40.1	36.2	47	36.4	8,275	26.6
Upper	36.6	44.4	65	50.4	20,045	64.5
Not Available	0.2	0.1	1	0.8	565	1.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>	<b>31,055</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Refinance Loans***

The geographic distribution of refinances reflects adequate penetration in the Fort Wayne, IN MSA AA. Bank performance trails demographic data in both, the low- and moderate-income census tract segments; however, it remains comparable to aggregate lending data. In addition, the percent of lending in moderate-income areas significantly increased since the prior evaluation 2021 performance; specifically, represents a 122.7 percent increase in lending.

<b>Geographic Distribution of Home Mortgage Refinance Loans – Fort Wayne, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.5	1.9	1	0.9	35	0.2
Moderate	19.6	15.7	16	14.7	1,630	9.0
Middle	40.1	42.2	37	33.9	4,855	26.8
Upper	36.6	40.0	55	50.5	11,565	63.9
Not Available	0.2	0.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>18,085</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***HELOCs***

The geographic distribution of HELOCs reflects poor penetration in the Fort Wayne, IN MSA AA. As shown in the following table, the bank only originated one HELOC in a low-income census tract. The bank's performance in moderate-income census tracts is significantly below the aggregate lending and demographic data.

<b>Geographic Distribution of HELOCs – Fort Wayne, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.5	1.6	1	2.9	35	1.8
Moderate	19.6	10.0	2	5.9	110	5.6
Middle	40.1	34.4	11	32.4	625	32.1
Upper	36.6	53.7	19	55.9	1,135	58.2
Not Available	0.2	0.2	1	2.9	45	2.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>1,950</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by the adequate performance in home purchase, home refinance loans, and HELOCs.

Consistent with the prior evaluation, due to the low number of home improvement loans in this AA, an analysis of this product is not warranted and would not result in meaningful conclusions.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers is below the aggregate lending and demographic data. Low-income families equal 19.7 percent and 9.3 percent with incomes below poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. The bank's performance to moderate-income individuals exceeds aggregate lending and demographic data.

Distribution of Home Purchase Loans by Borrower Income Level – Fort Wayne IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.7	10.9	5	3.9	555	1.8
Moderate	18.9	22.7	36	27.9	5,540	17.8
Middle	22.0	22.7	27	20.9	5,685	18.3
Upper	39.4	27.9	61	47.3	19,275	62.1
Not Available	0.0	15.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>	<b>31,055</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### Home Refinance Loans

The distribution of home mortgage refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails both, the comparable aggregate lending and demographic data. USB's performance to moderate-income borrowers is comparable to aggregate lending performance and exceeds demographic data. The bank increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 31.7 percent and 20.1 percent, respectively.

Distribution of Home Refinance Loans by Borrower Income Level – Fort Wayne, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.7	14.8	9	8.3	745	4.1
Moderate	18.9	28.2	28	25.7	3,370	18.6
Middle	22.0	22.5	31	28.4	5,105	28.2
Upper	39.4	23.8	39	35.8	8,635	47.7
Not Available	0.0	10.6	2	1.8	230	1.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>18,085</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### HELOCs

The distribution of HELOCs to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers is below aggregate lending and demographic data. USB's performance to moderate-income borrowers is similar to aggregate lending performance and exceeds demographic data.

Distribution of HELOCs by Borrower Income Level – Fort Wayne, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.7	10.6	2	5.9	50	2.6
Moderate	18.9	20.5	7	20.6	265	13.6
Middle	22.0	21.5	9	26.5	325	16.7
Upper	39.4	43.9	16	47.1	1,310	67.2
Not Available	0.0	3.5	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>1,950</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### **Innovative or Flexible Lending Practices**

The bank uses innovative and/or flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 41 innovative and flexible loans totaling \$6.8 million from March 3, 2022, to June 13, 2023, representing 5.6 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank assisted one borrower in obtaining a down payment assistance grant totaling \$6,000 during the same period.

Innovative and Flexible Lending Programs in Fort Wayne, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Specialty Home Improvement Program	6	12	0	0	6	12
CRA Refinancing Program	0	0	6	717	6	717
FHA	18	3,737	5	826	23	4,563
VA	3	975	2	460	5	1,435
USDA/RHS	1	91	0	0	1	91
<b>Totals</b>	<b>28</b>	<b>4,815</b>	<b>13</b>	<b>2,003</b>	<b>41</b>	<b>6,818</b>

*Source: Bank Data. 03/03/2022 – 06/13/2023*

Loans Originated with Down Payment Assistance Programs in the Fort Wayne, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
City of Fort Wayne DPA	1	122	0	0	1	122

*Source: Bank Data. 03/03/2022 – 06/13/2023*

Grants and Down Payment Assistance Programs in the Fort Wayne, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
City of Fort Wayne DPA	1	6	0	0	1	6
Source: Bank Data. 03/03/2022 – 06/13/2023						

### **Community Development Loans**

USB did not make any community development loans in the Fort Wayne IN MSA AA.

### **INVESTMENT TEST**

The bank has a significant level of investment and grant activity and a good level of responsiveness to credit and community development needs in the Fort Wayne, IN MSA AA. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the Fort Wayne, IN MSA AA with 139 investments totaling \$568,000. The bank made 5.0 percent of community development investments and grants in the Fort Wayne, IN MSA AA, which exceeds the 2.3 percent of deposits as of June 30, 2022, and the 3.2 percent of home mortgage loans in the AA. Refer to the Responsiveness to Credit and Community Development Needs section for descriptions of notable examples.

Qualified Investments and Donations in the Fort Wayne, IN MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	2	430	0	0	0	0	0	0	2	430
<b>Subtotal</b>	<b>2</b>	<b>430</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>430</b>
Qualified Donations	0	0	11	18	0	0	0	0	11	18
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	126	120	126	120
<b>Total</b>	<b>2</b>	<b>430</b>	<b>11</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>126</b>	<b>120</b>	<b>139</b>	<b>568</b>
Source: Bank Data. 03/03/2022 – 06/13/2023										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to the credit and community development needs in the Fort Wayne, IN MSA AA. Of the bank's qualifying investments and grants, \$430,000 or 75.7 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed

securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments and grants to be responsive to the needs of low- and moderate-income families. Overall, 3.2 percent of qualifying investments are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals. The 21.1 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Fort Wayne, IN MSA AA. The Home Improvement Loan Forgiveness Grant is an example of innovative and impactful program. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Fort Wayne, IN MSA AA.

### **SERVICE TEST**

Accessibility of delivery systems and reasonableness of business hours and services are adequate. The level of community development services in this AA is good.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all the Fort Wayne, IN MSA AA. The bank does not operate any branches in low- and moderate-income census tracts. However, the bank's sole branch is in close proximity and able to serve the low- and moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Fort Wayne, IN MSA AA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	1	1.0	8	8.3	24,493	6.4	0	0.0
Moderate	19	19.6	26	27.1	86,707	22.5	0	0.0
Middle	39	40.2	37	38.5	140,260	36.4	0	0.0
Upper	30	30.9	22	22.9	131,260	34.1	1	100.0
NA	8	8.3	3	3.1	2,690	0.7	0	0.0
<b>Totals</b>	<b>97</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>385,410</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. The branch operates on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provides a relatively high level of community development services in the Fort Wayne, IN MSA AA. During the evaluation period, bank officials assisted individuals in obtaining one grant as reflected in the Innovative or Flexible Lending Practices section and provided 13 qualified community development services as shown in the following table. The 13 community development services equal 10.2 percent of the bank's total community development services, which is significantly above the 2.3 percent of deposits in this AA as of June 30, 2022, and the 3.2 percent of home mortgage loans.

<b>Community Development Services in the Fort Wayne, IN MSA AA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	2	8	0	0	10
2023	2	1	0	0	3
<b>Total</b>	<b>4</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>13</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>					

Below are notable examples of community development service activities:

- In 2022 and 2023, two bank officials served on the Board for an organization that provides essentials to low- and moderate-income individuals.
- In 2023, a bank official provided financial education to new home buyers and provided information on the specific programs available to low- and moderate-income individuals.

## **BLOOMINGTON, IN MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN BLOOMINGTON, IN MSA AA**

The Bloomington, IN MSA AA is in south central Indiana and consists of one of the two counties in the Bloomington, IN MSA. The bank has one of the five Indiana bank offices in this AA.

## **Economic and Demographic Data**

The Bloomington, IN MSA AA includes all 33 census tracts in Monroe County. Although the Bloomington, IN MSA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- two low-income;
- six moderate-income;
- 12 middle-income;
- 10 upper-income; and
- three census tracts with no income designation.

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Bloomington, IN MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	6.1	18.2	36.4	30.3	9.1
Population by Geography	139,718	6.3	16.3	33.1	32.4	11.9
Housing Units by Geography	62,073	7.9	16.3	35.4	33.2	7.2
Owner-Occupied Units by Geography	31,146	2.2	14.1	38.7	43.1	1.9
Occupied Rental Units by Geography	25,253	13.1	20.3	32.4	21.8	12.3
Vacant Units by Geography	5,674	15.5	10.8	30.5	29.7	13.6
Businesses by Geography	13,955	13.3	14.6	31.0	35.6	5.5
Farms by Geography	411	2.7	13.4	47.2	35.8	1.0
Family Distribution by Income Level	29,601	19.1	17.0	20.1	43.8	0.0
Household Distribution by Income Level	56,399	26.9	13.0	17.5	42.6	0.0
Median Family Income MSA - 14020 Bloomington, IN MSA		\$74,499	Median Housing Value			\$204,309
			Median Gross Rent			\$958
			Families Below Poverty Level			10.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 62,073 housing units in the AA, with 50.2 percent owner-occupied, 40.7 percent occupied rental, and 9.1 percent vacant. The types of housing comprise 68.1 percent 1-4 family, 26.2 percent multifamily (five or more units), and 5.7 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.



The services industry represents the largest portion of businesses at 37.2 percent; followed by non-classifiable establishments at 26.8 percent; and finance, insurance, and real estate at 10.6 percent. In addition, 57.9 percent of total businesses have four or fewer employees, and 91.9 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Bloomington, IN MSA AA is in the business cycle of recovery. Bloomington's economy is declining both regionally and nationally. Long-term, Bloomington is expected to see an increase over the U.S. due to growth from Indiana University and strengthening demographics. The economic drivers of the area include a college town and high-tech enterprises. Home prices continue to be high; however, are slowly declining due to high interest rates.

Strengths of the area include the university providing a stable source of income and high-skilled labor, cost of doing business is low, high housing affordability, and a high quality of life. Weaknesses include low per capita income, low industrial diversity, and below-average concentration of prime-age workers.

Top employers with 4,000 to 10,000 employees include Indiana University and Cook Medical Inc. The largest employment sectors are government (28.7 percent), manufacturing (15.6 percent), education and health services (13.4 percent), and leisure and hospitality services (10.9 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Bloomington, IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$88,500)	<\$44,250	\$44,250 to <\$70,800	\$70,800 to <\$106,200	≥\$106,200
Source: FFIEC				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Bloomington, IN MSA AA	2.8	2.5
State of Indiana	3.0	2.6
National Average	3.5	3.4
Source: U.S. Bureau of Labor Statistics		

## **Competition**

USB operates in a slightly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 13 financial institutions operate 34 branches within the AA. Of these institutions, USB operates one branch with 1.3 percent of the deposit market share.

Aggregate HMDA data indicates a moderate level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to local community banks, large national banks, credit unions, and mortgage companies. In 2022, 235 financial institutions originated or purchased 3,938 home mortgage loans, with the top three institutions originating 31.8 percent of these loans by number. USB ranked 21<sup>st</sup> with 1.0 percent of the market share.

## **Credit and Community Development Needs and Opportunities**

Considering information from bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing, as the primary credit need of the Bloomington, IN MSA AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN BLOOMINGTON, IN MSA AA**

### **LENDING TEST**

The Lending Test rating is Needs to Improve. The lending activity represents adequate performance. The borrower profile and geographic distribution of loans is poor. The bank did not make any community development loans, and makes no use of innovative and flexible lending practices.

### **Lending Activity**

Lending levels reflect adequate responsiveness to credit needs in the Bloomington, IN MSA AA. USB's home mortgage loans equaled 41 loans totaling \$7.8 million in 2022. As a percentage of all home mortgage loans, USB made 0.5 percent by number of loans in this AA in 2022. USB ranked 21<sup>st</sup> out of 235 lenders with 1.0 percent home mortgage loan market share in 2022 by number of loans and 26<sup>th</sup> with 0.7 percent market share by dollar volume. This loan market share is in line with USB's deposit market share, as USB had 1.3 percent deposit market share as of June 30, 2023, and ranked ninth out of 13 financial institutions in this AA.

### **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor performance in the Bloomington, IN MSA AA. This conclusion is supported by poor home purchase and refinance performance. Consistent with the prior evaluation, due to the low number of home improvement and HELOC originations in this AA, an analysis of these products is not warranted and would not result in meaningful conclusions. Of the six HELOCs within this AA, none were within low- and moderate-income census tracts.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Bloomington, IN MSA AA. USB did not originate any loans in low-income census tracts for this product; however, opportunity remains limited in this income category, with only 2.2 percent of housing units being owner-occupied. Bank performance significantly trails both 2022 aggregate lending and demographic data in both low- and moderate-income census tracts.

<b>Geographic Distribution of Home Mortgage Purchase Loans – Bloomington, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.2	2.9	0	0.0	0	0.0
Moderate	14.1	12.4	1	5.6	145	3.9
Middle	38.7	37.5	11	61.1	2,155	57.8
Upper	43.1	45.8	6	33.3	1,430	38.3
Not Available	1.9	1.5	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>3,730</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Refinance Loans***

The geographic distribution of refinances reflects poor penetration in the Bloomington, IN MSA AA. USB did not originate any loans in low-income census tracts for this product; however, opportunity remains limited in this income category, with only 2.2 percent of housing units being owner-occupied.

As shown in the table below, bank performance trails both the 2022 aggregate lending and demographic data in moderate-income census tracts. In addition, the bank's percent of lending in moderate-income census tracts declined since the prior evaluation by 44.7 percent.

<b>Geographic Distribution of Home Mortgage Refinance Loans – Bloomington, IN MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.2	3.8	0	0.0	0	0.0
Moderate	14.1	9.6	1	6.3	115	3.6
Middle	38.7	44.7	7	43.8	1,165	36.8
Upper	43.1	40.2	8	50.0	1,890	59.6
Not Available	1.9	1.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>3,170</b>	<b>100.0</b>

*Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, poor penetration among retail customers of different income levels. This conclusion is supported by the poor performance in both home purchase and home mortgage refinance loans. Consistent with the

prior evaluation, due to the low number of home improvement and HELOC originations in this AA, an analysis of these products would not result in meaningful conclusions.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low-income borrowers is below demographic data at 19.1 percent and includes 10.3 percent with incomes below the poverty level. However, due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage. This limits the demand and opportunity for lending to low-income borrowers. Additionally, the bank's performance is below 2022 aggregate lending data. The bank's performance to moderate-income borrowers significantly trails demographic and 2022 aggregate lending data.

<b>Distribution of Home Purchase Loans by Borrower Income Level – Bloomington, IN MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.1	8.1	1	5.6	85	2.3
Moderate	17.0	16.5	1	5.6	95	2.5
Middle	20.1	23.5	5	27.8	1,235	33.1
Upper	43.8	31.9	11	61.1	2,315	62.1
Not Available	0.0	20.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>3,730</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Refinance Loans***

The distribution of home refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low-income borrowers trails demographic data at 19.1 percent, which includes 10.3 percent with incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. The bank's performance also trails 2022 aggregate lending data. USB's performance to moderate-income borrowers is also below both demographic and 2022 aggregate lending data.

Distribution of Home Refinance Loans by Borrower Income Level – Bloomington, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.1	16.4	2	12.5	300	9.5
Moderate	17.0	21.3	1	6.3	155	4.9
Middle	20.1	19.4	2	12.5	380	12.0
Upper	43.8	28.7	11	68.8	2,335	73.7
Not Available	0.0	14.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>3,170</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank makes no use of innovative and/or flexible lending practices in order to serve AA credit needs.

### **Community Development Loans**

USB did not make any community development loans in the Bloomington, IN MSA AA.

### **INVESTMENT TEST**

The bank has an adequate level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Bloomington, IN MSA AA. The bank does not use innovative and/or complex investments to support community development initiatives in this AA.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants in the Bloomington, IN MSA AA with 10 investments totaling \$484,000. The bank made 0.4 percent of the bank's total community development investments and grants in the Bloomington, IN MSA AA, which is comparable to the 1.7 percent of deposits as of June 30, 2022, and the 0.5 percent of home mortgage loans made in this AA.

Qualified Investments and Donations in the Bloomington, IN MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	2	472	0	0	0	0	0	0	2	472
<b>Subtotal</b>	<b>2</b>	<b>472</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>472</b>
Qualified Donations	0	0	8	12	0	0	0	0	8	12
<b>Total</b>	<b>2</b>	<b>472</b>	<b>8</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>484</b>
Source: Bank Data. 03/03/2022 – 06/13/2023										

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to the credit and community development needs in the Bloomington, IN MSA AA. Of the bank's qualifying investments and grants, \$472,000 or 97.5 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families.

The 2.5 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals.

## **Community Development Initiatives**

The bank does not use innovative and/or complex investments to support community development initiatives in the Bloomington, IN MSA AA.

## **SERVICE TEST**

Accessibility of delivery systems and reasonableness of business hours and services are adequate. The bank provides few, if any, community development services in this AA.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all the Bloomington, IN MSA AA. The bank does not operate any branches in low- and moderate-income census tracts. However, the bank's sole branch is in close proximity and able to serve the low- and moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Bloomington, IN MSA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	5	14.7	2	6.1	8,827	6.3	0	0.0
Moderate	5	14.7	6	18.2	22,708	16.3	0	0.0
Middle	9	26.5	12	36.4	46,219	33.1	0	0.0
Upper	14	41.2	10	30.3	45,315	32.4	1	100.0
NA	1	2.9	3	9.1	16,649	11.9	0	0.0
<b>Totals</b>	<b>34</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>139,718</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. 03/03/2022 – 06/13/2023</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. The branch operates on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provides few community development services. Since the previous evaluation, the bank provided two instances of financial expertise, one targeted towards low- and moderate-income individuals and one instance in which the bank provided affordable housing education.

## **COLUMBUS, IN MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBUS, IN MSA AA**

The Columbus, IN MSA AA is in the southern part of Indiana and consists of all counties in the Columbus, IN MSA. The bank has one bank office in this AA.

### **Economic and Demographic Data**

The Columbus, IN MSA AA includes all 16 census tracts in Bartholomew County. Although the Columbus, IN MSA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data split several census tracts within the AA into two or more tracts. Therefore, the total number of census tracts increased since the previous evaluation. Based on 2020 U.S. Census Data, the census tracts have the following income designations:

- zero low-income;
- four moderate-income;
- 10 middle-income;
- two upper-income; and
- zero census tracts with no income designation.

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Columbus, IN MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	25.0	62.5	12.5	0.0
Population by Geography	82,208	0.0	22.4	64.8	12.8	0.0
Housing Units by Geography	34,480	0.0	24.7	63.0	12.3	0.0
Owner-Occupied Units by Geography	22,529	0.0	15.0	72.5	12.5	0.0
Occupied Rental Units by Geography	9,243	0.0	45.7	40.1	14.2	0.0
Vacant Units by Geography	2,708	0.0	33.8	62.4	3.9	0.0
Businesses by Geography	7,269	0.0	25.2	62.3	12.5	0.0
Farms by Geography	371	0.0	7.5	87.1	5.4	0.0
Family Distribution by Income Level	20,849	21.9	17.6	21.7	38.8	0.0
Household Distribution by Income Level	31,772	24.2	16.4	19.4	40.0	0.0
Median Family Income MSA - 18020 Columbus, IN MSA		\$79,194	Median Housing Value			\$173,114
			Median Gross Rent			\$910
			Families Below Poverty Level			8.8%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 34,480 housing units in the AA, with 65.3 percent owner-occupied, 26.8 percent occupied rental, and 7.9 percent vacant. The types of housing comprise 81.6 percent 1-4 family, 12.2 percent multifamily (five or more units), and 6.2 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The services industry represents the largest portion of businesses at 32.2 percent, followed by non-classifiable establishments at 25.8 percent, and retail trade at 10.9 percent. In addition, 57.1 percent of total businesses have four or fewer employees, and 89.6 percent operate from a single location.

According to June 2023 economic information from Moody's Analytics, the Columbus, IN MSA AA is in the business cycle of at risk. Columbus' economy is expected to decelerate in the coming year. Home prices have started to decline for the first time since 2018. Manufacturing is the primary economic driver.

Strengths of the area include improving quality of workforce, low living and business costs, incomes are higher than the Indiana average, and stronger population growth. Weaknesses include low industrial diversity with no secondary growth driver and extremely high employment volatility.

Top employers with 1,000 to 8,000 employees include Cummins Inc., Columbus Regional Health, Faurecia Emissions Control Technologies, USA, LLC, Bartholomew consolidated School Corp., NTN



Driveshaft Inc., and Toyota Industrial Equipment. The largest employment sectors are manufacturing (37.2 percent), government (11.1 percent) and retail trade (9.9 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Columbus, IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$95,000)	<\$47,500	\$47,500 to <\$76,000	\$76,000 to <\$114,000	≥\$114,000
<i>Source: FFIEC</i>				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Columbus, IN MSA AA	2.4	2.2
State of Indiana	3.0	2.6
National Average	3.5	3.4
<i>Source: U.S. Bureau of Labor Statistics</i>		

## **Competition**

USB operates in a slightly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, nine financial institutions operate 21 branches within the AA. Of these institutions, USB operates one branch with 1.8 percent of the deposit market share.

Aggregate HMDA data indicates a moderate level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 203 financial institutions originated or purchased 3,130 home mortgage loans, with the top three institutions originating 28.2 percent of these loans by number. USB ranked ninth in market share with 3.2 percent by number of loans and 3.4 percent by dollar volume.

## **Credit and Community Development Needs and Opportunities**

Considering information from bank management and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing, as the primary credit need of the Columbus, IN MSA AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, IN MSA AA**

### **LENDING TEST**

The Lending Test rating is Needs to Improve. Lending levels reflect good responsiveness to AA needs. The geographic distribution of loans and borrower profile performance is poor, the bank did not make any community development loans, and makes little use of innovative and flexible lending practices.

#### **Lending Activity**

Lending levels reflect good responsiveness to credit needs in the Columbus, IN MSA AA. USB's home mortgage loans equaled 100 loans totaling \$21.5 million in 2022. As a percentage of all home mortgage loans, USB made 1.1 percent by number of loans in this AA in 2022. USB ranked ninth out of 203 lenders with 3.2 percent home mortgage loan market share in 2022 by number of loans and 8<sup>th</sup> with 3.4 percent market share by dollar volume. This loan market share exceeds USB's deposit market share, as USB had 1.8 percent deposit market share as of June 30, 2023, and ranked ninth out of nine financial institutions in this AA.

#### **Geographic Distribution**

The geographic distribution of home mortgage loans reflects poor performance throughout the Columbus, IN MSA AA. This conclusion is supported by the poor performance for home purchase and refinances. Consistent with the prior evaluation, due to the low number of home improvement and HELOC originations in this AA, an analysis of these products is not warranted and would not result in meaningful conclusions. As previously discussed, the AA does not contain any low-income census tracts; therefore, performance is solely based on performance in moderate-income census tracts.

#### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects poor penetration in the Columbus, IN MSA AA. In moderate-income census tracts, the bank's performance is significantly below the 2022 aggregate lending and demographic data. In addition, the percent of loans in moderate-income census tracts decreased since the prior evaluation.

Geographic Distribution of Home Mortgage Purchase Loans – Columbus, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	15.0	19.2	5	9.8	655	4.6
Middle	72.5	68.6	33	64.7	8,805	61.9
Upper	12.5	12.3	13	25.5	4,755	33.5
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>14,215</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Refinance Loans***

The geographic distribution of refinances reflects poor penetration in the Columbus, IN MSA AA. In moderate-income census tracts, the bank’s performance significantly trails both 2022 aggregate lending and demographic data. Additionally, the percent of loans in moderate-income census tracts has declined since the prior evaluation, demonstrating decreased performance.

Geographic Distribution of Home Mortgage Refinance Loans – Columbus, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	15.0	12.7	2	5.6	250	4.3
Middle	72.5	77.2	27	75.0	3,655	62.9
Upper	12.5	10.0	7	19.4	1,905	32.8
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>5,810</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, poor penetration among retail customers of different income levels. This conclusion is primarily supported by the poor performance in home purchase loans. The bank’s home mortgage refinance loan performance is adequate. Consistent with the prior evaluation, due to the low number of home improvement and HELOC originations in this AA, an analysis of these products would not result in meaningful conclusions.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank’s performance to low- and moderate-income borrowers is significantly below both 2022 aggregate lending and demographic data. The bank decreased its lending by percentage to low- and moderate-income borrowers from 2021 to 2022 by 62.9 percent and 62.7 percent, respectively.

Distribution of Home Purchase Loans by Borrower Income Level – Columbus, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.9	13.3	2	3.9	240	1.7
Moderate	17.6	23.7	3	5.9	475	3.3
Middle	21.7	23.3	22	43.1	5,500	38.7
Upper	38.8	21.3	24	47.1	8,000	56.3
Not Available	0.0	18.3	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>14,215</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### ***Home Refinance Loans***

The distribution of home refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers trails demographic data at 21.9 percent, which includes 8.8 percent with incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. The bank's performance is comparable to the 2022 aggregate lending performance. USB's performance to moderate-income borrowers exceeds the demographic, and slightly trails the 2022 aggregate lending data. The bank substantially increased its percentage of lending to low- and moderate-income borrowers from 2021 to 2022 by 215.1 percent and 128.9 percent, respectively.

Distribution of Home Refinance Loans by Borrower Income Level – Columbus, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.9	20.7	6	16.7	510	8.8
Moderate	17.6	25.3	8	22.2	1,150	19.8
Middle	21.7	22.5	9	25.0	1,405	24.2
Upper	38.8	20.7	13	36.1	2,745	47.2
Not Available	0.0	10.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>5,810</b>	<b>100.0</b>

Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Innovative or Flexible Lending Practices**

The bank makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. During the evaluation period, the bank funded one innovative and flexible loan totaling \$170,000 through the CRA Refinancing Program.

## **Community Development Loans**

USB did not make any community development loans in the Columbus, IN MSA AA.

## **INVESTMENT TEST**

The bank has an adequate level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Columbus, IN MSA AA. The bank does not use innovative and/or complex investments to support community development initiatives in this AA.

## **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants in the Columbus, IN MSA AA with four investments totaling \$360,000. The bank made 0.1 percent of the bank's total community development investments and grants in the Columbus, IN MSA AA, which is below the 1.2 percent of deposits as of June 30, 2022, and the 1.1 percent of home mortgage loans made in this AA.

<b>Qualified Investments and Donations in the Columbus, IN MSA AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2023	3	351	0	0	0	0	0	0	3	351
<b>Subtotal</b>	<b>3</b>	<b>351</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>351</b>
Qualified Donations	0	0	1	9	0	0	0	0	1	9
<b>Total</b>	<b>3</b>	<b>351</b>	<b>1</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>360</b>
<i>Source: Bank Data. 3/3/2022 – 6/13/2023</i>										

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to the credit and community development needs in the Columbus, IN MSA AA. Of the bank's qualifying investments and grants, \$351,000 or 97.5 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families.

The 2.5 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low-and moderate-income individuals.

### **Community Development Initiatives**

The bank does not use innovative and/or complex investments to support community development initiatives in the Columbus, IN MSA AA.

### **SERVICE TEST**

Accessibility of delivery systems and reasonableness of business hours and services are adequate. The level of community development services in this AA is poor.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all the Columbus, IN MSA AA. The bank does not operate any branches in low- and moderate-income census tracts. However, the bank's sole branch is in close proximity and able to serve the moderate-income census tracts. The bank also offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Columbus, IN MSA AA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	33.3	4	25.0	18,427	22.4	0	0.0
Middle	10	41.7	10	62.5	53,275	64.8	1	100.0
Upper	6	25.0	2	12.5	10,506	12.8	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>24</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>82,208</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. The branch operates on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provided no instances of community development services in this AA.

## STATE OF PENNSYLVANIA

### CRA RATING FOR STATE OF PENNSYLVANIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF PENNSYLVANIA

The Pittsburgh, PA MSA AA is in southwest Pennsylvania and consists of one of the seven counties in the Pittsburgh, PA MSA. USB has two bank offices in this AA.

#### Economic and Demographic Data

The Pittsburgh, PA MSA AA includes all 394 census tracts in Allegheny County. Although the Pittsburgh PA AA has not changed since the previous evaluation, the release of the 2020 U.S. Census Data combined some tracts into one. Therefore, the total number of tracts within the AA decreased.

The census tracts have the following income designations:

- 38 low-income;
- 83 moderate-income;
- 137 middle-income;
- 115 upper-income; and
- 21 census tracts with no income designation.

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Pittsburgh, PA MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	394	9.6	21.1	34.8	29.2	5.3
Population by Geography	1,250,578	7.2	17.6	35.2	38.7	1.3
Housing Units by Geography	602,416	8.0	20.5	36.5	34.0	1.0
Owner-Occupied Units by Geography	350,794	3.9	16.5	38.7	40.6	0.3
Occupied Rental Units by Geography	194,901	13.2	25.2	33.9	25.8	1.9
Vacant Units by Geography	56,721	16.0	29.1	31.5	21.8	1.6
Businesses by Geography	160,351	6.3	14.1	32.7	44.1	2.8
Farms by Geography	2,470	3.4	13.9	39.4	42.0	1.2
Family Distribution by Income Level	302,593	19.5	16.8	20.1	43.5	0.0
Household Distribution by Income Level	545,695	24.9	15.4	17.0	42.6	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$82,642	Median Housing Value			\$174,895
			Median Gross Rent			\$949
			Families Below Poverty Level			7.1%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 602,416 housing units in the AA, with 58.2 percent owner-occupied, 32.4 percent occupied rental, and 9.4 percent vacant. The types of housing comprise 81.3 percent 1-4 family, 18.0 percent multifamily (five or more units), and 0.7 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

The services industry represents the largest portion of businesses at 39.0 percent, followed by non-classifiable establishments at 22.4 percent; and finance, insurance, and real estate at 11.2 percent. In addition, 61.7 percent of total businesses have four or fewer employees, and 91.3 percent operate from a single location.

According to the May 2023 economic information from Moody's Analytics, the Pittsburgh PA MSA AA is in the business cycle of at risk. Pittsburgh's economy will underperform its regional peers in the near term. Healthcare is expected to increase, but not enough to deliver above-average growth. Long-term, unfavorable demographic trends will leave growth trailing that of the U.S. average. The economic drivers of the area include energy and resources and the fact that Pittsburgh is a financial center and medical center. Single-family house prices are rising substantially above that of the nation.



Strengths of the area include top education and research institutions, low cost of living relative to other large Northeast areas, low employment volatility. Weaknesses include unfavorable age structure, negative net migration, contracting population, aging infrastructure, and weak population trends.

Top employers with 10,000 to 45,000 employees include the University of Pittsburgh Medical Center, Highmark Inc., Highmark Health, University of Pittsburgh, and PNC Bank. The largest employment sectors are education and health services (21.0 percent), professional and business services (16.6 percent), retail trade (10.1 percent), and leisure and hospitality services (9.7 percent).

Examiners rely on the FFIEC-estimated MFI levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA.

Median Family Income Ranges in Pittsburgh, PA MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$94,800)	<\$47,400	\$47,400 to <\$75,840	\$75,840 to <\$113,760	≥\$113,760
<i>Source: FFIEC</i>				

Examiners considered unemployment data when evaluating the institution's ability to lend within the AA. According to 2022 and year-to-date 2023 U.S. Bureau of Labor Statistics data, unemployment rates decreased after the economic struggles brought about by the COVID-19 pandemic. See the following table for specific unemployment rates.

Area	2022 %	2023 (April) %
Pittsburgh, PA MSA AA	4.5	3.2
State of Pennsylvania	4.4	3.2
National Average	3.5	3.4
<i>Source: U.S. Bureau of Labor Statistics</i>		

## **Competition**

USB operates in a highly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 33 financial institutions operate 372 branches within the AA. Of these institutions, USB operates two branches with 0.1 percent of the deposit market share.

Aggregate HMDA data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 559 financial institutions originated or purchased 38,178 home mortgage loans, with the top three institutions originating 25.1 percent of these loans by number. USB ranked 36<sup>th</sup> in market share with 0.6 percent of the number of loans.

## **Community Contacts**

Examiners reviewed a recent community contact interview with a representative of a community development organization in the Pittsburgh, PA MSA AA, who was familiar with the local economy and housing market. The community contact states that post COVID-19, homeownership is slowly rising. However, with high interest rates this creates a problem for affordable housing opportunities. The population is aging in this area, and the rising cost of water and sewer treatments has caused families economic hardship.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners identified home mortgage loans, specifically relating to affordable housing and housing rehabilitation, as the primary credit needs of the Pittsburgh, PA MSA AA.

## **SCOPE OF EVALUATION – STATE OF PENNSYLVANIA**

The rating for the State of Pennsylvania is reflective of the performance in the Pittsburgh, PA MSA AA. Refer to the overall Scope section for further details.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF PENNSYLVANIA**

### **LENDING TEST**

The Lending Test rating is Low Satisfactory. The bank's lending activity, geographic distribution of loans, borrower profile, and level of community development lending support the adequate rating. The bank uses innovative and flexible lending practices.

### **Lending Activity**

Lending levels reflect adequate responsiveness to credit needs in the Pittsburgh, PA MSA AA. USB's Pittsburgh, PA MSA AA home mortgage loans equaled 240 loans totaling \$57.9 million in 2022. As a percentage of all home mortgage loans, USB made 2.7 percent by number of loans in this AA in 2022. USB ranked 36<sup>th</sup> out of 559 lenders with 0.6 percent home mortgage loan market share in 2022 by number of loans and 33<sup>rd</sup> with 0.7 percent market share by dollar volume. This loan market share is in line with USB's deposit market share, as USB had 0.1 percent deposit market share as of June 30, 2023, and ranked 19<sup>th</sup> out of 33 financial institutions in this AA.

### **Geographic Distribution**

The geographic distribution of home mortgage loans reflects adequate performance throughout the Pittsburgh, PA MSA AA. This conclusion is supported by the adequate performance for home purchase and refinances. Consistent with the prior evaluation, due to the low number of home improvement and

HELOC originations in this AA, an analysis of these products is not warranted and would not result in meaningful conclusions.

### ***Home Purchase Loans***

The geographic distribution of home purchase loans reflects adequate penetration in the Pittsburgh, PA MSA AA. As shown in the following table, although the bank's performance in low-income census tracts is slightly below demographic data, it is comparable to 2022 aggregate lending data. In addition, bank performance is similar to 2022 aggregate lending and demographic data in moderate-income census tracts.

<b>Geographic Distribution of Home Mortgage Purchase Loans - Pittsburgh, PA MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.9	2.8	1	0.8	365	1.1
Moderate	16.5	14.7	19	14.5	4,205	12.3
Middle	38.7	38.5	50	38.2	10,090	29.5
Upper	40.6	43.7	61	46.6	19,555	57.2
Not Available	0.3	0.3	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>34,215</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Refinance Loans***

The geographic distribution of refinances reflects adequate performance in the Pittsburgh, PA MSA AA. Bank performance is similar to 2022 aggregate lending and demographic data in low-income census tracts. Additionally, the percent of loans in low-income census tracts increased since the prior evaluation.

Bank performance trails both 2022 aggregate lending and demographic data in moderate-income census tracts. However, USB improved performance with an increase in the percent of loans in moderate-income census tracts since the prior evaluation.

<b>Geographic Distribution of Home Mortgage Refinance Loans -- Pittsburgh, PA MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.9	3.4	3	3.3	1,265	5.7
Moderate	16.5	15.7	8	8.7	1,510	6.7
Middle	38.7	39.9	30	32.6	5,930	26.5
Upper	40.6	40.9	51	55.4	13,675	61.1
Not Available	0.3	0.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>92</b>	<b>100.0</b>	<b>22,380</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

## **Borrower Profile**

The distribution of loans to borrowers reflects, given the product lines offered by the bank, adequate penetration among retail customers of different income levels. This conclusion is supported by the adequate performance in home purchase loans. USB's home mortgage refinance loan performance is poor. Consistent with the prior evaluation and due to the low number of home improvement and HELOC originations in this AA, an analysis of these products would not have resulted in meaningful conclusions.

### ***Home Purchase Loans***

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers is below demographic data; however, is comparable to 2022 aggregate lending data. Demographic data includes families below the poverty level (7.1 percent). The bank's lending performance to moderate-income borrowers exceeds both 2022 aggregate lending and demographic data.

<b>Distribution of Home Purchase Loans by Borrower Income Level – Pittsburgh, PA MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.5	9.9	12	9.2	1,460	4.3
Moderate	16.8	19.9	28	21.4	4,800	14.0
Middle	20.1	18.9	27	20.6	6,355	18.6
Upper	43.6	32.4	56	42.7	20,150	58.9
Not Available	0.0	18.8	8	6.1	1,450	4.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>34,215</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### ***Home Refinance Loans***

The distribution of home refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low- and moderate-income borrowers is below both demographic and 2022 aggregate lending data.

<b>Distribution of Home Refinance Loans by Borrower Income Level – Pittsburgh, PA MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.5	12.5	5	5.4	435	1.9
Moderate	16.8	22.1	13	14.1	1,895	8.5
Middle	20.1	22.9	26	28.3	4,510	20.2
Upper	43.6	28.7	39	42.4	12,655	56.5
Not Available	0.0	13.8	9	9.8	2,885	12.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>92</b>	<b>100.0</b>	<b>22,380</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%*

### **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices in order to serve AA credit needs. As shown in the following table, the bank funded 35 innovative and flexible loans totaling \$5.7 million from March 3, 2022, to June 13, 2023, representing 4.7 percent of total innovative and flexible loans. These loans provided credit to individuals that may not have otherwise qualified for traditional bank financing. In addition, the bank assisted two borrowers in obtaining down payment assistance grants totaling \$8,000 thousand during the same period.

<b>Innovative and Flexible Lending Programs in Pittsburgh, PA MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Specialty Home Improvement Program	1	2	0	0	1	2
CRA Refinancing Program	0	0	1	94	1	94
FHA	22	3,772	7	1,101	29	4,873
VA	2	504	0	0	2	504
USDA/RHS	2	268	0	0	2	268
<b>Totals</b>	<b>27</b>	<b>4,546</b>	<b>8</b>	<b>1,195</b>	<b>35</b>	<b>5,741</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Loans Originated with Down Payment Assistance Programs in the Pittsburgh, PA MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Neighbor Works	1	123	0	0	1	123
Welcome Home	0	0	1	182	1	182
<b>Totals</b>	<b>1</b>	<b>123</b>	<b>1</b>	<b>182</b>	<b>2</b>	<b>305</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

<b>Grants and Down Payment Assistance Programs in the Pittsburgh PA MSA AA</b>						
<b>Loan Program</b>	<b>2022</b>		<b>2023</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Neighbor Works	1	3	0	0	1	3
Welcome Home	0	0	1	5	1	5
<b>Totals</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>8</b>
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

### **Community Development Loans**

The bank made an adequate level of community development loans. The bank originated four community development loans totaling \$1.2 million. This level represents 23.5 percent of total community development loans. Which significantly exceeds the 2.7 percent of home mortgage loans in this AA. All four loans were to purchase or rehabilitate multifamily units to provide affordable housing to low- and moderate-income individuals.

Community Development Lending in the Pittsburgh, PA MSA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$	#	\$	#	\$	#	\$(000s)
2022	2	670	0	0	0	0	0	0	2	670
2023	2	572	0	0	0	0	0	0	2	572
<b>Total</b>	<b>4</b>	<b>1,242</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1,242</b>
Source: Bank Data. 03/03/2022 – 06/13/2023										

## INVESTMENT TEST

The Investment Test rating is Low Satisfactory. An adequate level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Pittsburgh, PA MSA AA support this rating. The bank occasionally uses innovative and/or complex investments to support community development initiatives in this AA.

### Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants in the Pittsburgh, PA MSA AA with 55 investments totaling \$573,000. The bank made 2.0 percent of community development investments and grants in the Pittsburgh, PA MSA AA, which is in the range between the 7.0 percent of deposits as of June 30, 2022, and the 2.7 percent of home mortgage loans in the AA.

Qualified Investments and Donations in the Pittsburgh, PA MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	4	477	0	0	0	0	0	0	4	477
<b>Subtotal</b>	<b>4</b>	<b>477</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>477</b>
Qualified Donations	0	0	3	51	0	0	0	0	3	51
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	48	45	48	45
<b>Total</b>	<b>4</b>	<b>477</b>	<b>3</b>	<b>51</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>45</b>	<b>55</b>	<b>573</b>
Source: Bank Data. 3/3/2022 – 6/13/2023										

### Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to the credit and community development needs in the Pittsburgh, PA MSA AA. Of the bank's qualifying investments and grants, \$477,000 or 83.2 percent consist of the CRA Qualified Investment Fund. This fund is comprised of mortgage-backed securities, which provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to

affordable housing is a critical need in all of the bank's AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families. The 8.9 percent of qualifying investments in the community service category are comprised of donations to various organizations that support and provide services for low- and moderate-income individuals. The 7.9 percent of qualifying investments in the revitalization or stabilization category consist of the Home Improvement Loan Forgiveness Grants.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives in the Pittsburgh, PA MSA AA. The Home Improvement Loan Forgiveness Grant is an example of an innovative and impactful program. The bank has adequate performance in the use of innovative and/or complex investments to support community development initiatives in the Pittsburgh, PA MSA AA.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory. While accessibility of delivery systems is limited, community development services and reasonableness of business hours and services are adequate and support this rating.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to limited portions of the Pittsburgh, PA MSA AA. The bank does not operate any branches in low- and moderate-income census tracts. The bank's two branches are in upper-income census tracts and not near any low- and moderate-income census tracts. The bank offers telephone, mobile, and online banking, and is part of ATM networks allowing customers free access to approximately 45,000 ATMs.

<b>Branch Distribution by Geography Income Level in the Pittsburgh, PA MSA AA</b>								
<b>Tract Income Level</b>	<b>Branch Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	29	6.7	38	9.6	90,590	7.2	0	0.0
Moderate	50	11.6	83	21.1	219,690	17.6	0	0.0
Middle	145	33.5	137	34.8	439,762	35.2	0	0.0
Upper	189	43.7	115	29.2	483,943	38.7	2	100.0
NA	20	4.6	21	5.3	16,593	1.3	0	0.0
<b>Totals</b>	<b>433</b>	<b>100.0</b>	<b>394</b>	<b>100.0</b>	<b>1,250,578</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>								

### **Changes in Branch Locations**

The bank did not open or close any branches during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly low- or moderate-income geographies or individuals. Both branches operate on Saturdays to ensure the bank serves customers adequately. Business hours are convenient and comparable to other financial institutions.

### **Community Development Services**

The bank provided an adequate level of community development services in the Pittsburgh, PA MSA AA. During the evaluation period, bank officials assisted individuals in obtaining 2 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided five qualified community development services. The bank partnered with NeighborWorks Western Pennsylvania to offer five homebuyer education courses for low- and moderate-income individuals. The five community development services equal 3.9 percent of total community development services, which exceeds the 2.7 percent of home mortgage loans.

<b>Community Development Services in the Pittsburgh, PA MSA AA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	5	0	0	0	5
<b>Total</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>
<i>Source: Bank Data. 3/3/2022 – 6/13/2023</i>					



## **APPENDICES**

### **LARGE BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

**SCOPE OF EVALUATION**  
**SUMMARY OF RATINGS FOR RATED AREAS**

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
Ohio	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Indiana	Needs to Improve	High Satisfactory	Low Satisfactory	Needs to Improve
Pennsylvania	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## GLOSSARY

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

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

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

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

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 45,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

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

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

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

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

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

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

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

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

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

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

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



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

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

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

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

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