



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

Union Savings Bank

CRA Public File Index

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January 2025

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 six different advertisements to be used in newspapers and for fliers at homebuyer education classes in early 2024. The Bank spent over \$82,000 in marketing and advertising specifically focused on LMI borrowers and/or areas in 2024.

As part of the Bank’s commitment to outreach, six 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. In 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 20 customers with the VLIP down payment assistance and originated 85 Home Possible loans since the programs launch.

Home Possible Originations			
Count	Loan Amount	DPA	CCA
85	\$15,212,170	\$16,949	\$19,731

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.

Overall, the Bank has originated 17.7% of its total volume in its assessment area 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	159	\$29,799,253
Mortgage Retention Program	144	\$288,000
FHA	456	\$101,129,461
VA	171	\$56,398,767
USDA	31	\$6,283,732
Totals	961	\$193,879,213

Union Savings Bank has participated with a number of third-party organizations such as FHLB Welcome Home, ADDI Grants, Communities First, OHFA, Neighborworks, and IHEDA that provide down payment assistance for qualified borrowers. In 2024, the Bank provided 108 borrowers with down payment assistance from a variety of programs, including Welcome Home, Hero Credit, VLIP, OHFA, PHFA and others. 82 of these customers were inside the Bank’s assessment area.

Region	Communities First		Cnty Corp ARPA		PHLC		Hero Credit		KFIT		NHS Grant		OHFA		VLIP		Welcome Home		Total	Total
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
17140 Cincinnati OH											2	15,000	13	121,945	4	10,000	15	300,000	34	446,945
18140 Columbus OH													7	89,475	1	2,500	2	40,000	10	131,975
19430 Dayton OH	2	8,908	1	10,000									8	72,524	9	22,500	7	140,000	27	253,932
23060 Ft Wayne IN															1	1,548			1	1,548
26900 Indianapolis IN							1	1,900							5	8,444			6	10,344
38300 Pittsburgh PA					1	5,665			4	30,705									5	36,370
99999 Chillicothe OH																	1	20,000	1	20,000
99999 WCH OH													1	3,250					1	3,250
Grand Total	2	8,908	1	10,000	1	5,665	1	1,900	4	30,705	2	15,000	29	287,194	20	44,992	25	500,000	85	904,364

Note: A loan can receive multiple grants. 82 loans in the assessment area qualified for a total of 85 grants.

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. The Bank provided funding to 140 borrowers in 2023 to assist with their closing costs. In 2024, the Bank expanded the use of the Closing Cost Credit Program to the Home Possible program offered through the Retail Channel and provided 159 borrowers in LMI tracts with closing cost assistance, funded by the Bank, in the amount of \$457,735.

USB Closing Cost Assistance LMI		
Region	Count	Sum of Credit
17140 Cincinnati OH	52	\$150,550
17410 Cleveland OH	3	\$9,000
18140 Columbus OH	18	\$53,393
19430 Dayton OH	51	\$144,980
23060 Ft Wayne IN	1	\$3,000
26900 Indianapolis IN	26	\$73,992
38300 Pittsburgh PA	7	\$19,821
Non-AA	1	\$3,000
Grand Total	159	\$457,735

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 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. **In 2024, 31.8% of the Bank's volume in its assessment area has been in LMI areas and/or to LMI borrowers.** The Bank has six markets that have generated only 409 loans combined this in 2024 - 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.

12/30/2024

with conventional excludes

By Geography

Region	Purchase						Refinance						HELOC					
	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD
Cincinnati	964 338,184						419 87,797						466 50,009					
Low	4.5%	2.0%	19	3.7%	1.0%	3,545	4.1%	4.8%	20	5.3%	2.3%	1,994	1.7%	2.1%	10	0.9%	1.4%	701
Moderate	24.4%	14.3%	138	17.6%	10.3%	34,769	21.4%	18.4%	77	16.9%	9.8%	8,602	13.9%	8.4%	39	8.8%	5.8%	2,887
Dayton	888 233,123						250 45,984						192 20,184					
Low	5.3%	1.9%	17	2.9%	1.2%	2,855	5.2%	7.6%	19	4.4%	0.3%	156	3.2%	1.0%	2	2.0%	1.3%	264
Moderate	19.8%	11.1%	99	14.4%	7.3%	16,915	17.3%	14.8%	37	10.1%	9.1%	4,194	14.0%	6.8%	13	9.4%	4.2%	855
Columbus, OH	509 195,059						263 62,046						224 30,480					
Low	7.9%	3.7%	19	5.8%	2.4%	4,683	9.1%	8.4%	22	12.8%	2.2%	1,364	3.2%	3.6%	8	1.7%	1.9%	590
Moderate	17.2%	11.8%	60	11.9%	6.9%	13,424	19.5%	15.2%	40	11.6%	6.3%	3,878	12.2%	8.0%	18	6.8%	8.0%	2,446
Indianapolis	317 110,894						142 26,042						150 12,647					
Low	8.2%	3.2%	10	4.9%	1.5%	1,648	8.1%	12.7%	18	5.0%	3.5%	909	3.4%	2.0%	3	2.1%	1.1%	145
Moderate	19.0%	13.6%	43	18.2%	8.6%	9,551	22.6%	24.6%	35	19.8%	9.5%	2,482	12.8%	14.0%	21	7.9%	8.8%	1,108
Ft Wayne	123 36,310						41 6,786						39 2,455					
Low	3.1%	0.8%	1	1.2%	0.5%	194	2.8%	9.8%	4	0.6%	1.7%	118	1.1%	0.0%	0	0.2%	0.0%	0
Moderate	21.2%	6.5%	8	12.6%	4.4%	1,613	18.7%	24.4%	10	16.9%	9.0%	614	10.8%	17.9%	7	80.4%	11.2%	275
Bloomington	9 2,961						4 665						5 372					
Low	3.1%	0.0%	0	1.7%	0.0%	0	4.5%	0.0%	0	5.1%	0.0%	0	2.5%	0.0%	0	3.5%	0.0%	0
Moderate	12.9%	0.0%	0	10.5%	0.0%	0	13.3%	0.0%	0	33.5%	0.0%	0	10.4%	0.0%	0	13.6%	0.0%	0
Columbus, IN	28 9,685						14 2,707						11 1,193					
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	21.1%	14.3%	4	16.3%	7.1%	690	17.9%	7.1%	1	28.4%	7.8%	212	12.0%	9.1%	1	7.4%	2.1%	25
Pittsburgh	167 41,609						49 9,310						16 2,700					
Low	3.2%	4.2%	7	1.9%	3.1%	1,282	4.3%	4.1%	2	3.4%	1.7%	154	1.9%	0.0%	0	0.9%	0.0%	0
Moderate	15.7%	16.8%	28	10.4%	10.8%	4,497	16.8%	18.4%	9	12.4%	13.7%	1,273	11.0%	0.0%	0	5.8%	0.0%	0
Cleveland	78 19,731						16 3,268						4 409					
Low	9.4%	9.0%	7	5.9%	4.2%	835	7.7%	0.0%	0	6.1%	0.0%	0	4.0%	0.0%	0	1.7%	0.0%	0
Moderate	22.8%	16.7%	13	15.1%	15.5%	3,054	21.3%	0.0%	0	9.5%	0.0%	0	13.3%	25.0%	1	7.2%	64.1%	262
Chillicothe	7 1,453						2 546						3 365					
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	18.9%	28.6%	2	15.4%	41.2%	599	13.1%	50.0%	1	15.2%	27.5%	150	11.7%	0.0%	0	8.4%	0.0%	0
Washington Court House	9 1,543						11 2,563						5 311					
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	17.2%	0.0%	0	12.7%	0.0%	0	13.0%	9.1%	1	11.4%	5.0%	129	8.7%	0.0%	0	5.0%	0.0%	0

By Borrower Income Level

Region	Purchase						Refinance						HELOC					
	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD	23 Agg Units	YTD % 2024	Units YTD	23 Agg Vol	Vol % 2024	Volume YTD
Cincinnati	964			338,184			419			87,797			466			50,009		
Low	9.2%	3.1%	30	4.3%	1.3%	4,420	14.6%	9.8%	41	6.8%	3.6%	3,163	10.3%	6.9%	32	5.9%	1.9%	945
Moderate	21.7%	18.8%	181	14.4%	10.9%	36,981	22.4%	15.5%	65	14.3%	10.2%	8,916	18.3%	15.7%	73	12.1%	8.9%	4,439
Dayton	888			233,123			250			45,984			192			20,184		
Low	9.7%	6.0%	53	4.7%	2.8%	6,414	14.9%	4.8%	12	6.1%	1.9%	861	12.7%	4.2%	8	8.1%	1.5%	298
Moderate	20.5%	19.3%	171	14.6%	13.1%	30,502	21.6%	18.0%	45	11.4%	13.8%	6,364	21.2%	15.6%	30	15.9%	7.6%	1,527
Columbus, OH	509			195,059			263			62,046			224			30,480		
Low	6.1%	1.6%	8	2.6%	0.6%	1,238	12.0%	10.6%	28	3.7%	1.1%	694	8.2%	4.0%	9	4.5%	1.5%	469
Moderate	19.4%	10.0%	51	11.8%	5.5%	10,789	20.9%	16.0%	42	8.5%	9.5%	5,874	17.7%	10.7%	24	11.1%	4.7%	1,420
Indianapolis	317			110,894			142			26,042			150			12,647		
Low	8.2%	3.5%	11	3.4%	1.4%	1,542	14.8%	7.0%	10	6.2%	1.7%	441	10.2%	3.3%	5	5.4%	0.8%	103
Moderate	22.0%	14.5%	46	13.0%	8.1%	9,053	22.8%	10.6%	15	12.9%	7.3%	1,907	17.2%	22.0%	33	10.5%	13.0%	1,640
Ft Wayne	123			36,310			41			6,786			39			2,455		
Low	10.6%	2.4%	3	4.2%	1.2%	445	14.6%	7.3%	3	2.1%	4.8%	328	9.6%	10.3%	4	1.0%	5.9%	145
Moderate	24.3%	17.1%	21	14.1%	11.2%	4,053	25.2%	19.5%	8	5.2%	19.1%	1,298	22.2%	28.2%	11	2.9%	18.0%	443
Bloomington	9			2,961			4			665			5			372		
Low	4.7%	11.1%	1	2.2%	2.7%	80	13.0%	0.0%	0	2.5%	0.0%	0	7.9%	0.0%	0	3.5%	0.0%	0
Moderate	18.7%	11.1%	1	11.0%	6.8%	200	19.6%	50.0%	2	5.5%	28.1%	187	16.6%	60.0%	3	9.2%	34.4%	128
Columbus, IN	28			9,685			14			2,707			11			1,193		
Low	10.8%	0.0%	0	5.5%	0.0%	0	19.1%	0.0%	0	10.0%	0.0%	0	14.8%	0.0%	0	8.2%	0.0%	0
Moderate	25.1%	17.9%	5	18.6%	7.7%	743	22.6%	7.1%	1	15.6%	5.0%	136	19.4%	9.1%	1	14.0%	6.3%	75
Pittsburgh	167			41,609			49			9,310			16			2,700		
Low	9.0%	7.2%	12	4.2%	3.6%	1,516	14.5%	4.1%	2	7.6%	2.1%	191	12.7%	0.0%	0	6.4%	0.0%	0
Moderate	20.0%	16.8%	28	13.4%	10.2%	4,247	23.9%	22.4%	11	15.8%	19.0%	1,768	20.0%	6.3%	1	12.6%	2.8%	75
Cleveland	78			19,731			16			3,268			4			409		
Low	10.0%	9.0%	7	5.2%	5.0%	996	13.5%	0.0%	0	4.0%	0.0%	0	11.8%	0.0%	0	6.3%	0.0%	0
Moderate	23.2%	19.2%	15	16.7%	13.3%	2,617	23.5%	12.5%	2	9.7%	7.6%	248	22.7%	25.0%	1	15.3%	2.9%	12
Chillicothe	7			1,453			2			546			3			365		
Low	6.6%	14.3%	1	3.5%	6.3%	92	7.7%	0.0%	0	4.2%	0.0%	0	9.2%	33.3%	1	5.4%	27.4%	100
Moderate	28.6%	28.6%	2	21.4%	16.2%	236	20.1%	0.0%	0	15.4%	0.0%	0	15.5%	33.3%	1	11.8%	17.8%	65
Washington Court House	9			1,543			11			2,563			5			311		
Low	5.7%	0.0%	0	3.5%	0.0%	0	13.6%	18.2%	2	9.1%	3.6%	91	5.8%	0.0%	0	4.4%	0.0%	0
Moderate	26.3%	55.6%	5	21.2%	54.3%	838	26.5%	0.0%	0	23.5%	0.0%	0	26.0%	40.0%	2	21.9%	33.8%	105

In 2023 the Bank originated over \$23 Million dollars in Community Development Loans; \$13MM of that will be included in our future evaluation. In 2024, the Bank originated \$11 million dollars of Community Development loans for a total of \$24MM in our next evaluation. In the previous three evaluations, the bank averaged between \$9.1MM and \$11.9MM per year of each evaluation period. Regional Managers continue to discuss opportunities with developers and owners of apartment buildings to discuss financing opportunities.

	Jul-Dec 2023		2024		Total	
Cincinnati	3	\$3,738,400.00	11	\$4,631,500.00	14	\$8,369,900.00
Cleveland	1	\$191,250.00	1	\$812,000.00	2	\$1,003,250.00
Columbus	8	\$6,579,750.00	3	\$4,302,000.00	11	\$10,881,750.00
Dayton	2	\$956,250.00	1	\$135,000.00	3	\$1,091,250.00
Ft Wayne	2	\$121,000.00			2	\$121,000.00
Indianapolis	1	\$183,750.00	1	\$500,000.00	2	\$683,750.00
Pittsburgh	3	\$1,264,000.00	1	\$192,000.00	4	\$1,456,000.00
Non MSA Fayette County			1	\$450,000.00	1	\$450,000.00
Total	20	\$13,034,400.00	19	\$11,022,500.00	39	\$24,056,900.00

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. The Bank contributed \$150,611 in 2024, 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.

In 2024, Bank employees participated in 212 qualifying CRA service events (596 hours) for organizations and/or borrowers that are in LMI areas or are LMI. Of the 212 services, 72 were in Ohio, 136 were in Indiana, and 4 were in Pennsylvania. Total services for the current performance evaluation period are 327 events, an annualized rate of 218. Bank employees provided 130 instances of financial expertise or technical assistance during the evaluation period ending in June 2023. In the evaluation prior to that, services were annualized at 104. The Bank has 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.

The Bank continued its financial education efforts to students across our region utilizing our partnership with Everfi. For the 2023-2024 school year the Bank was able to provide financial education to 168 students across 8 different schools totaling 183 hours of financial education. Eighty-two percent of the student population the Bank was able to reach were Black or African American. Part of the Bank's mission is rooted in financial education and in order to contribute to closing the gap, the Bank prioritizes financial education at the most fundamental level and starting with the youth.

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, delivering 1,200 Thanksgiving dinners to families in need, and providing coats and gifts during the Holiday season.

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 in 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 participated in the Ohio Homebuyer Plus Savings Plan in conjunction with the State of Ohio. 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. 398 accounts were opened in 2024.

The Bank is deeply committed to investing in the communities it serves. In 2024, the Bank invested in qualified donations, grants, down payment assistance programs and investments in the amount of \$2,637,314. In addition, the Bank continues to have its investment of over \$7.96 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 \$1,190,207 in eliminating balances of customers with the Special Home Improvement loans YTD 2024.
- Year to date 2024, the Bank has provided 159 borrowers in LMI tracts with closing cost assistance, funded by the Bank, in the amount of \$457,735.

The Bank invested \$1,890,028 in the second half of 2023. In addition to the more than \$12 million 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 / MIDDLETOWN 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 (Middle)</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 (Upper)</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.	

<i>Census Tract 9262.00 (Middle)</i>	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
GROVE CITY 4090 Hoover Road Grove City, OH 43123-3605 <i>Census Tract 0097.56 (Middle)</i>	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 <i>Census Tract 0313.00 (Moderate)</i>	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 <i>Census Tract 0093.83 (Middle)</i>	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 <i>Census Tract 0063.23 (Upper)</i>	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 <i>Census Tract 0070.20 (Middle)</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.	

DAYTON REGION

CENTERVILLE (Region Office) 5651 Far Hills Avenue Dayton, OH 45429-2205 <i>Census Tract 0401.01 (Upper)</i>	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 <i>Census Tract 1251.03 (Upper)</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.	
FAIRBORN 2794 Colonel Glenn Hwy Beavercreek, OH 45324-6250 <i>Census Tract 2001.03 (Middle)</i>	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 nd 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 ND 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		FREE
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.

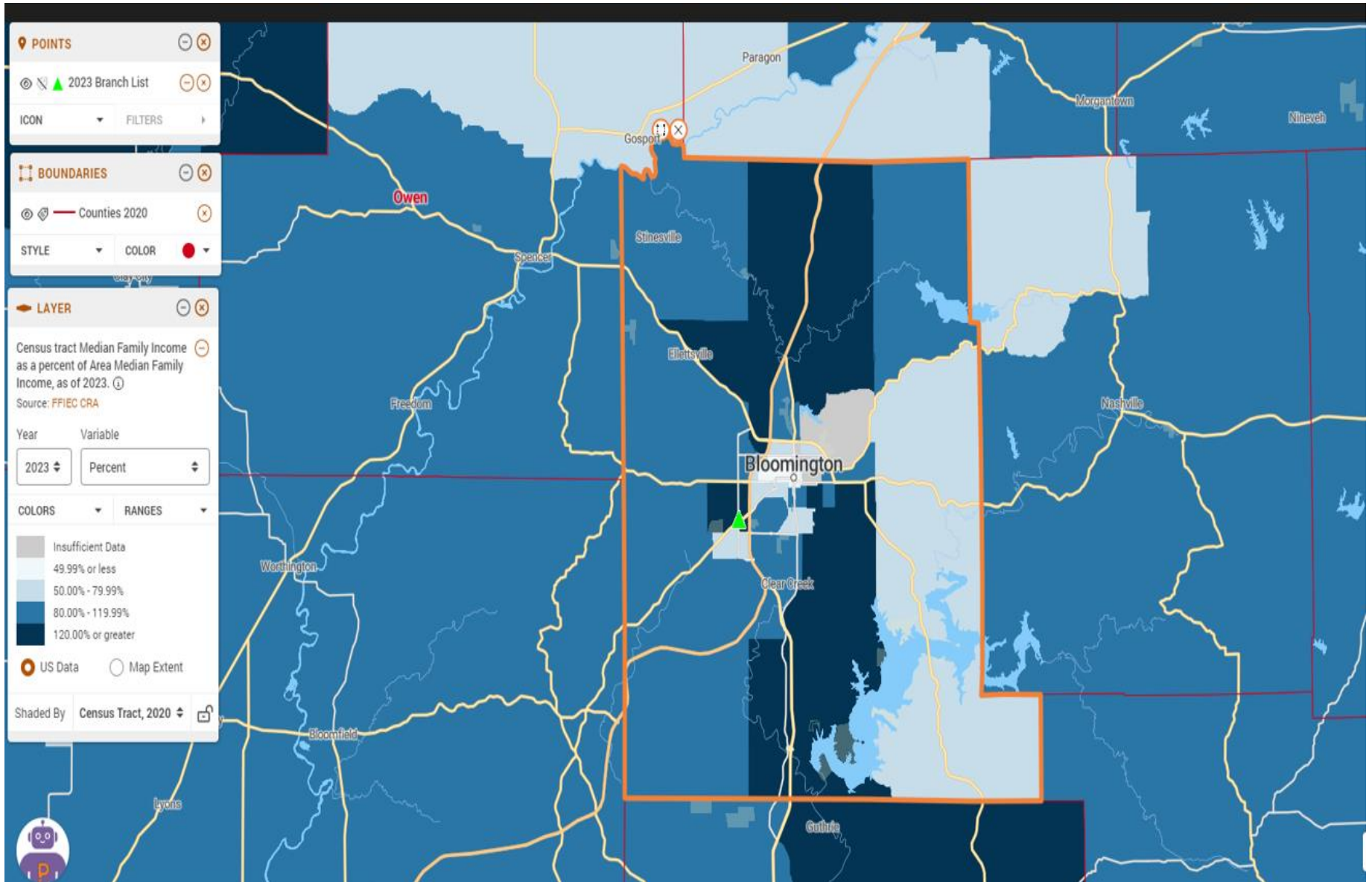
At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the **Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606**. You 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. 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.

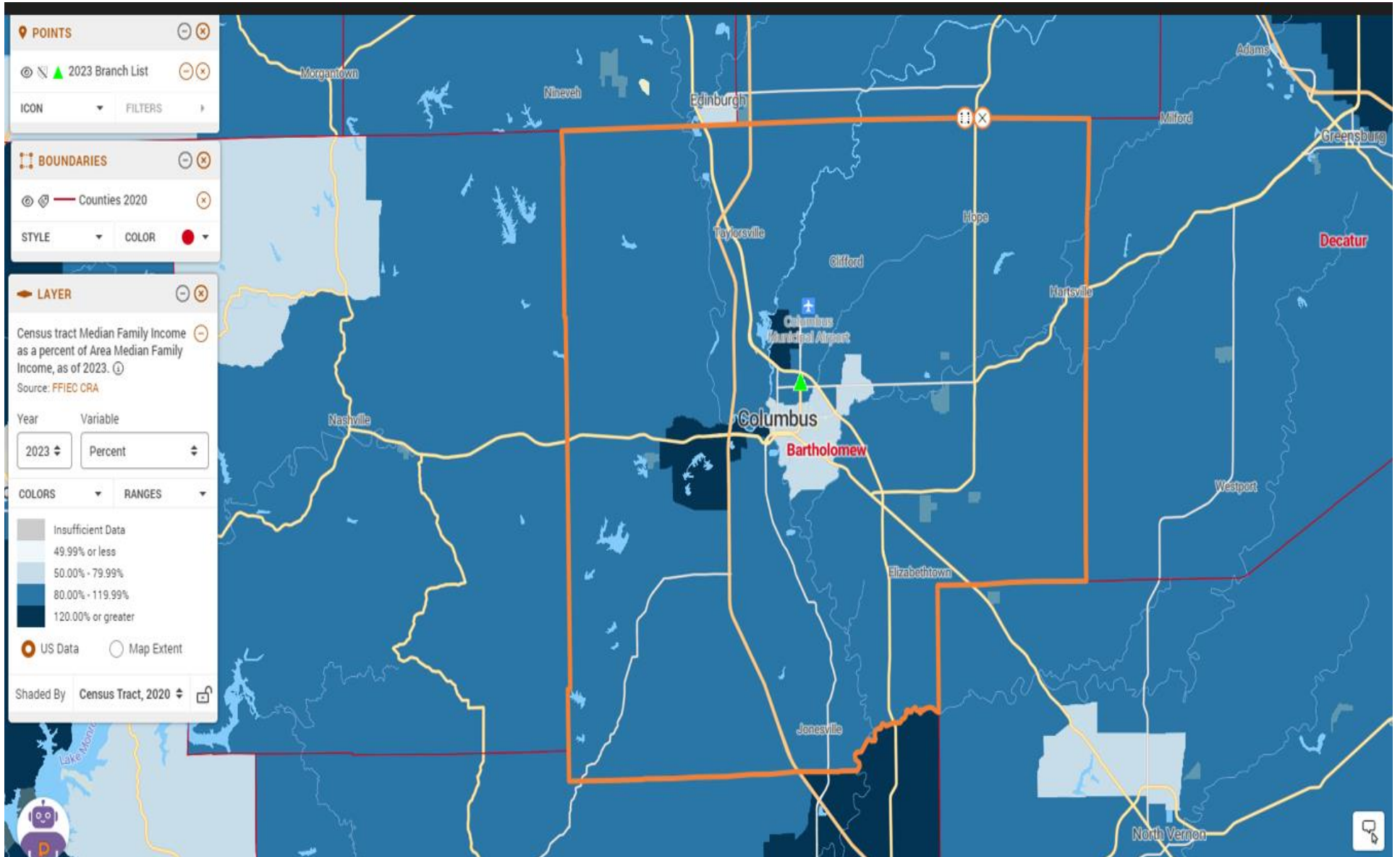
UNION SAVINGS BANK
HOME MORTGAGE DISCLOSURE ACT
(HMDA) NOTICE

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). HMDA data for many other financial institutions are also available at this Web site.

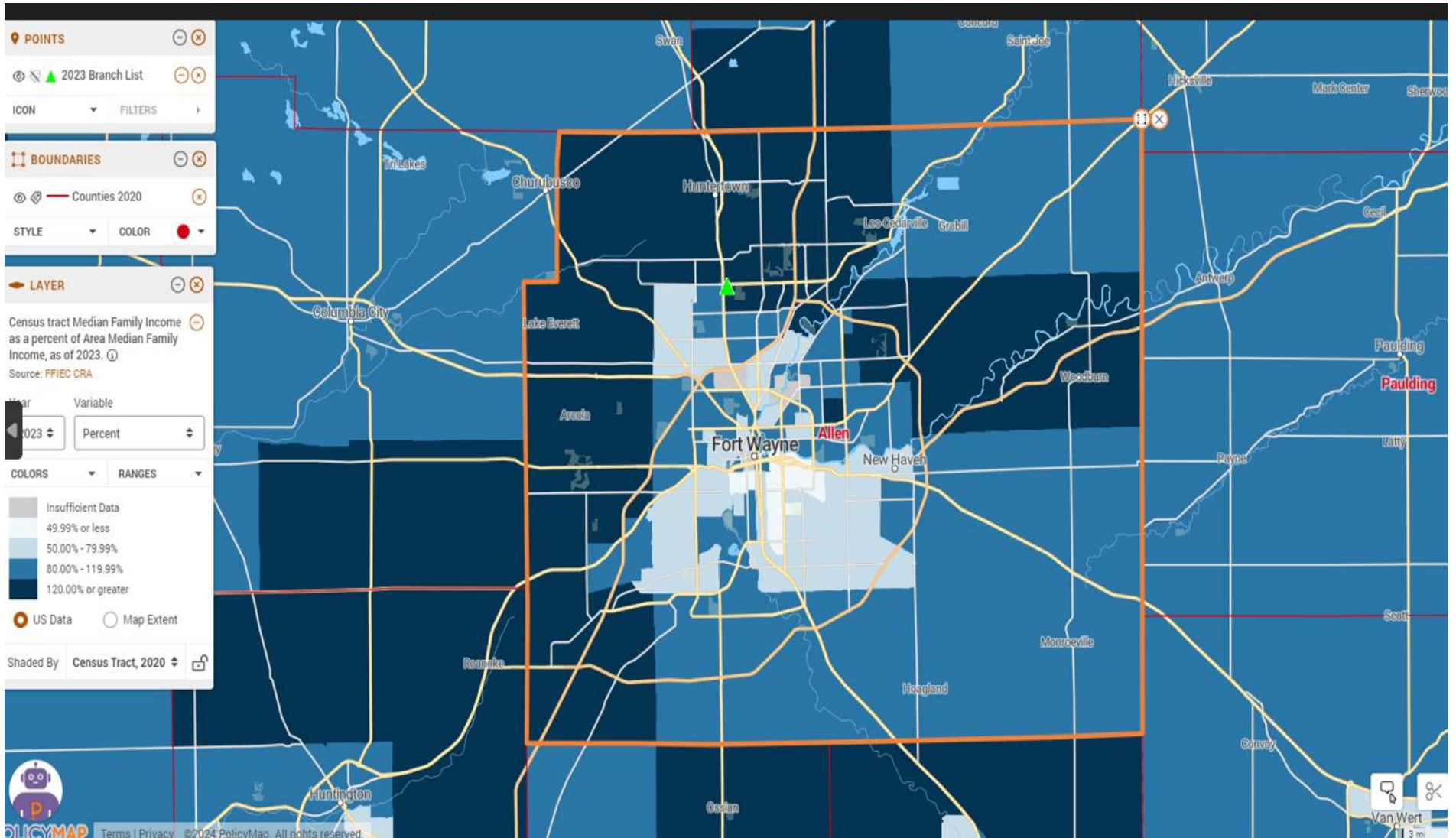
2024 Monroe County Bloomington IN MSA 14020



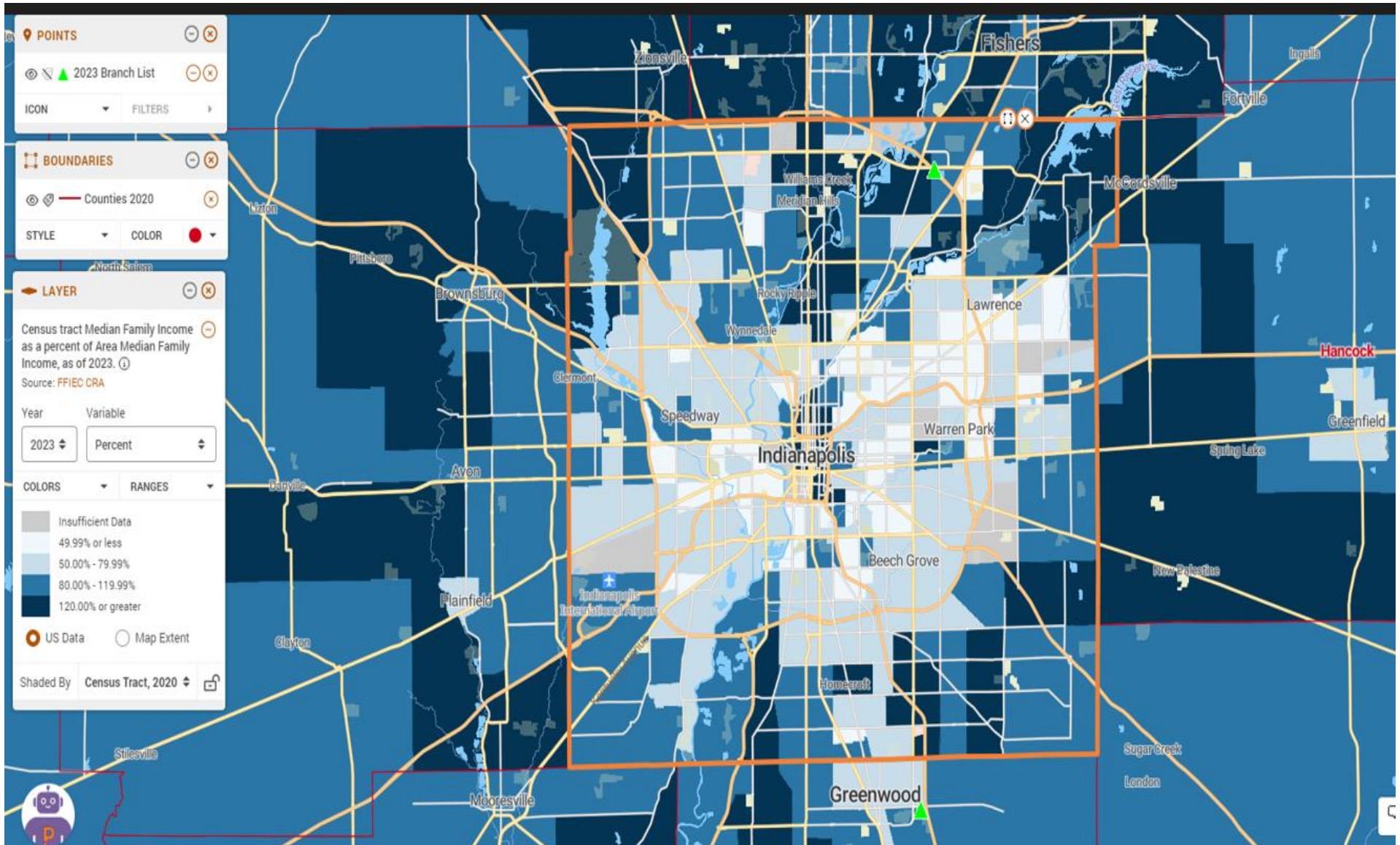
2024 Bartholomew County Columbus IN MSA 18082



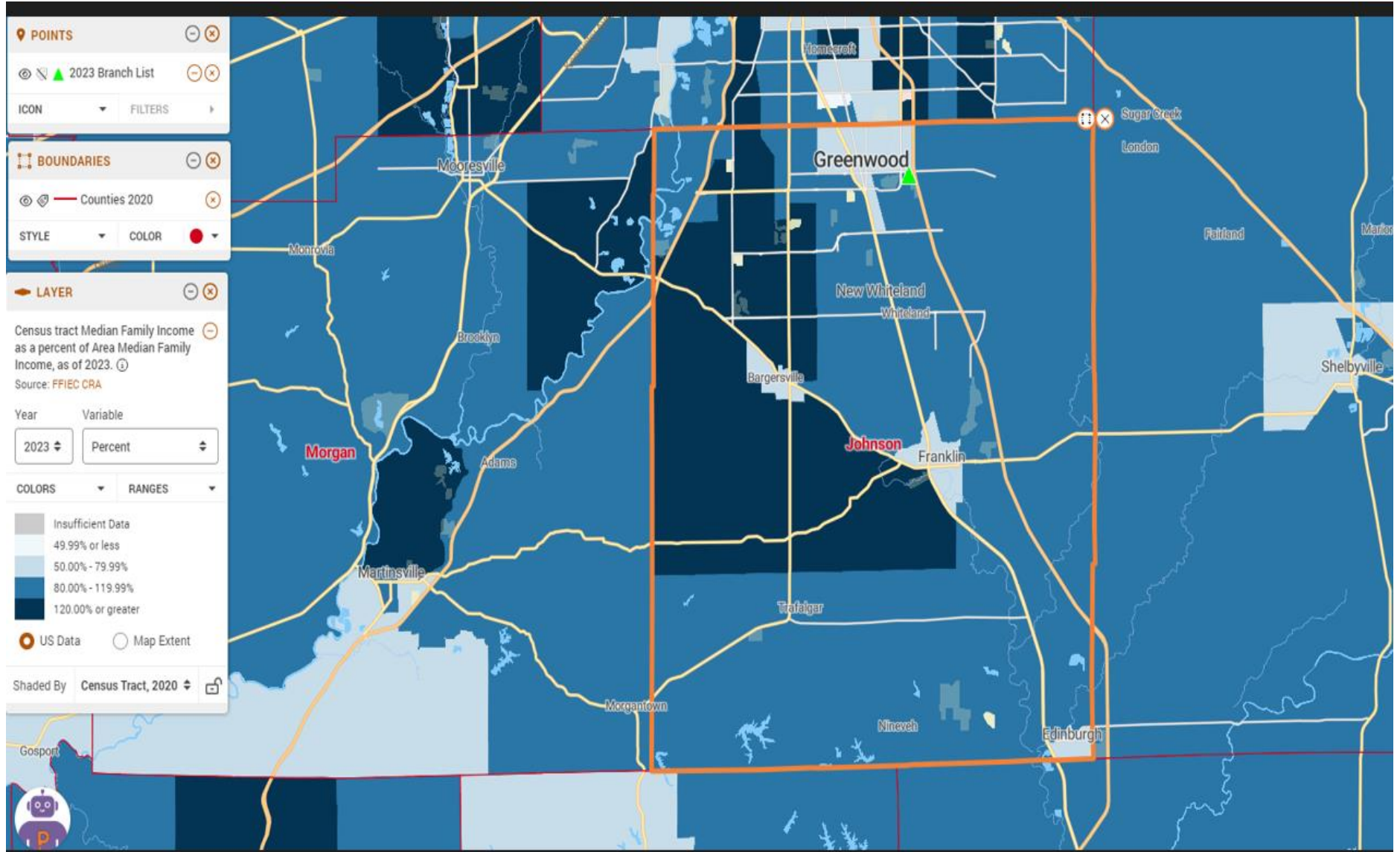
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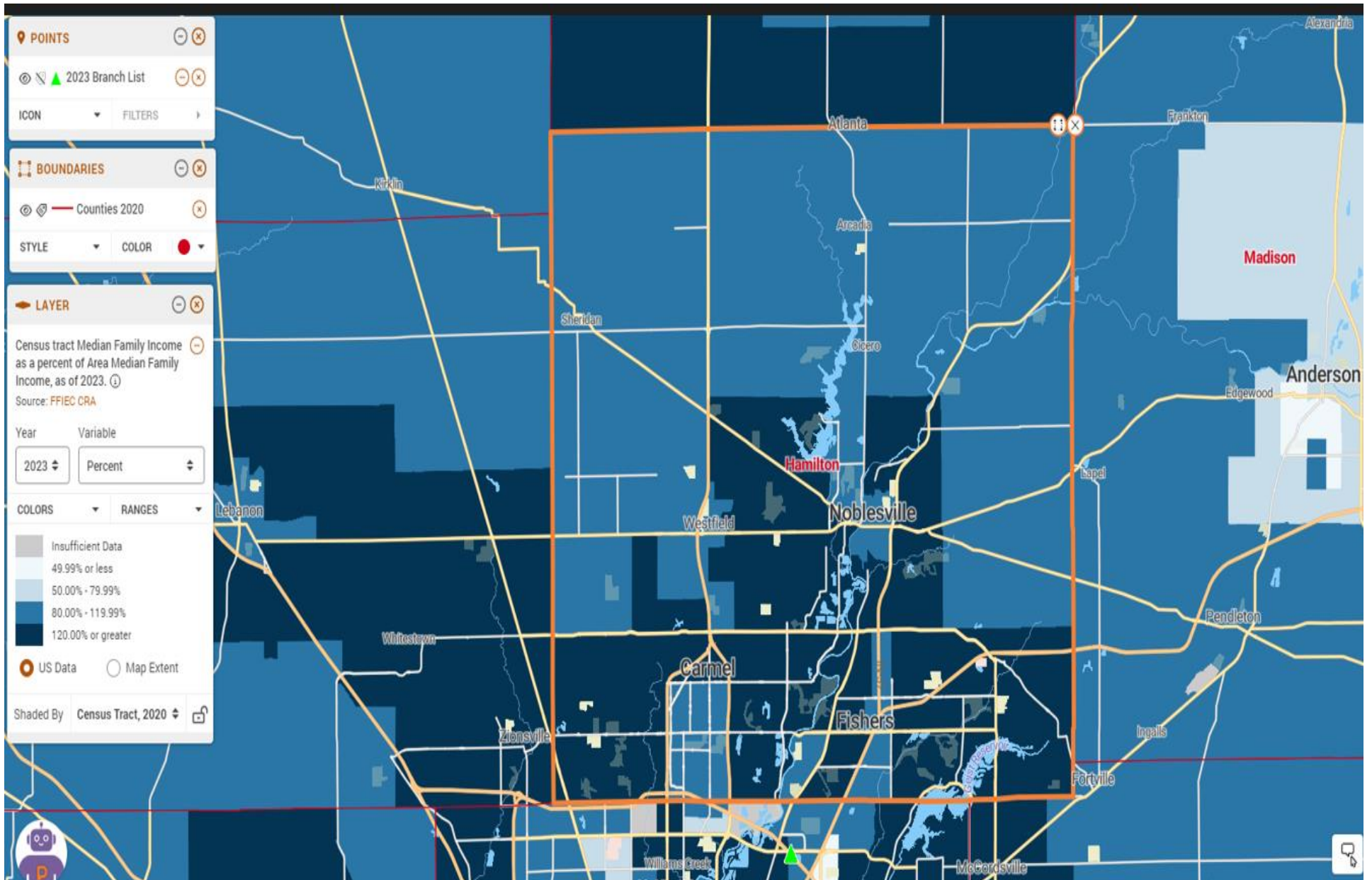
2024 Marion County Indianapolis IN MSA 26900



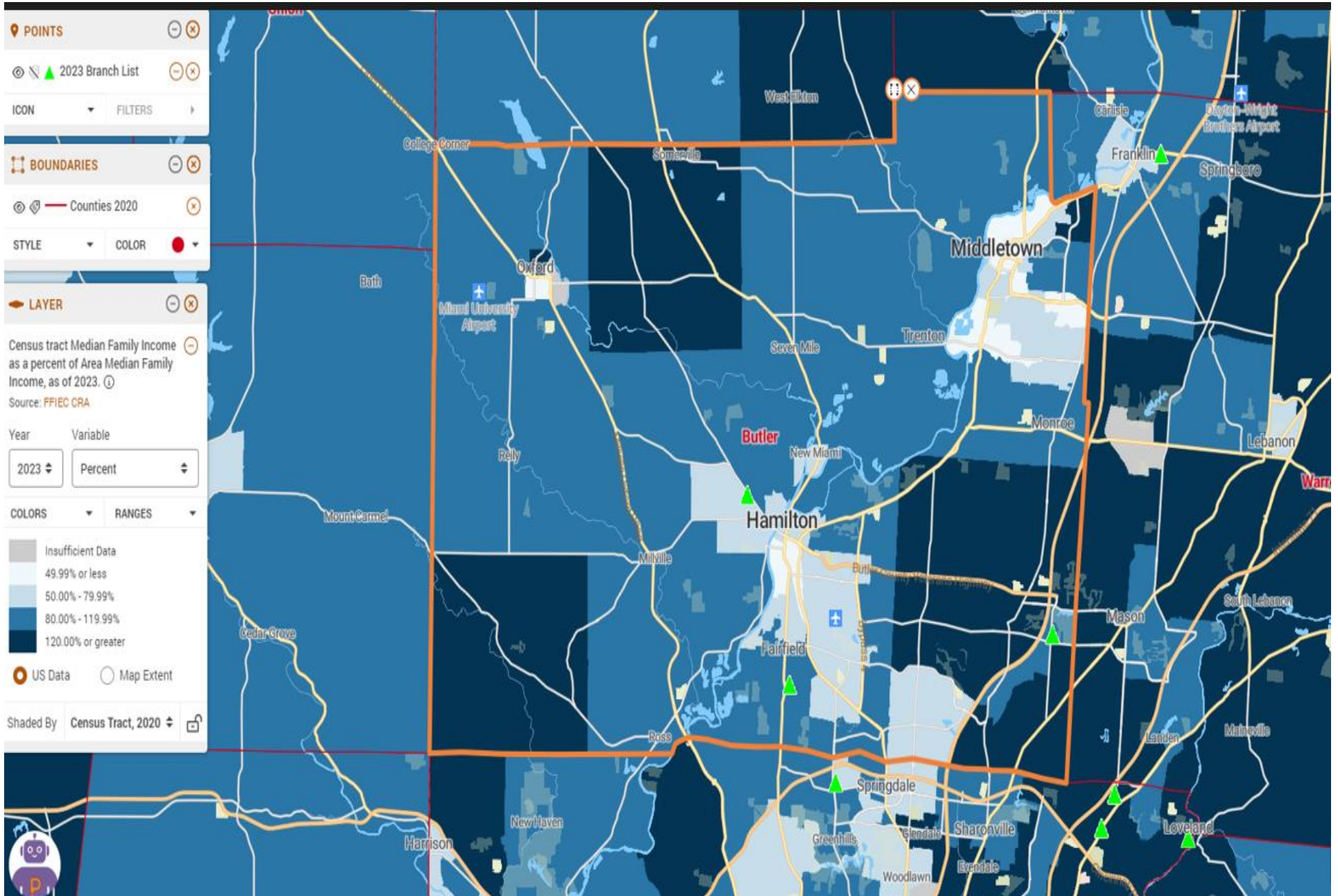
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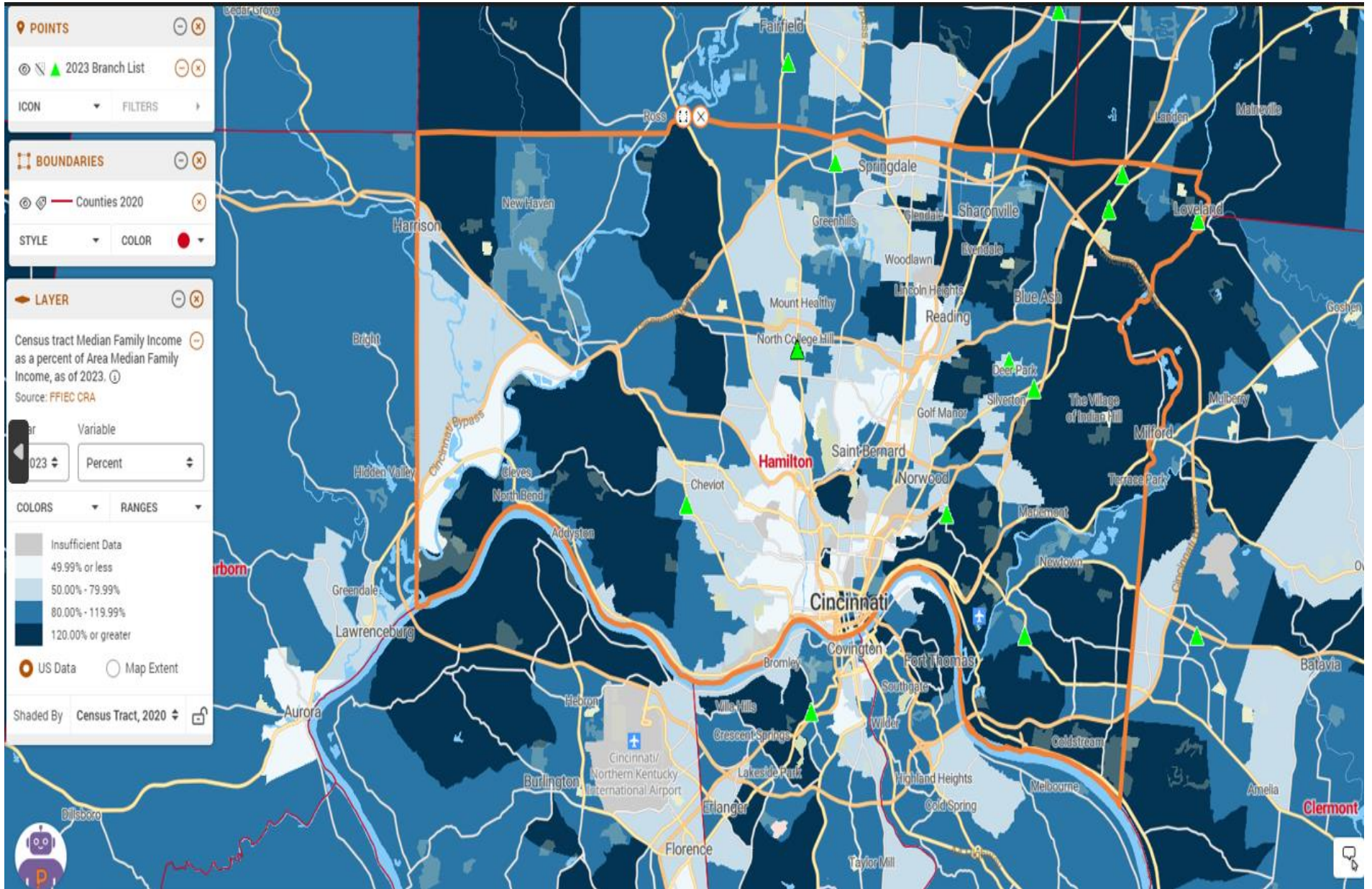
2024 Hamilton County Indianapolis IN MSA 26900



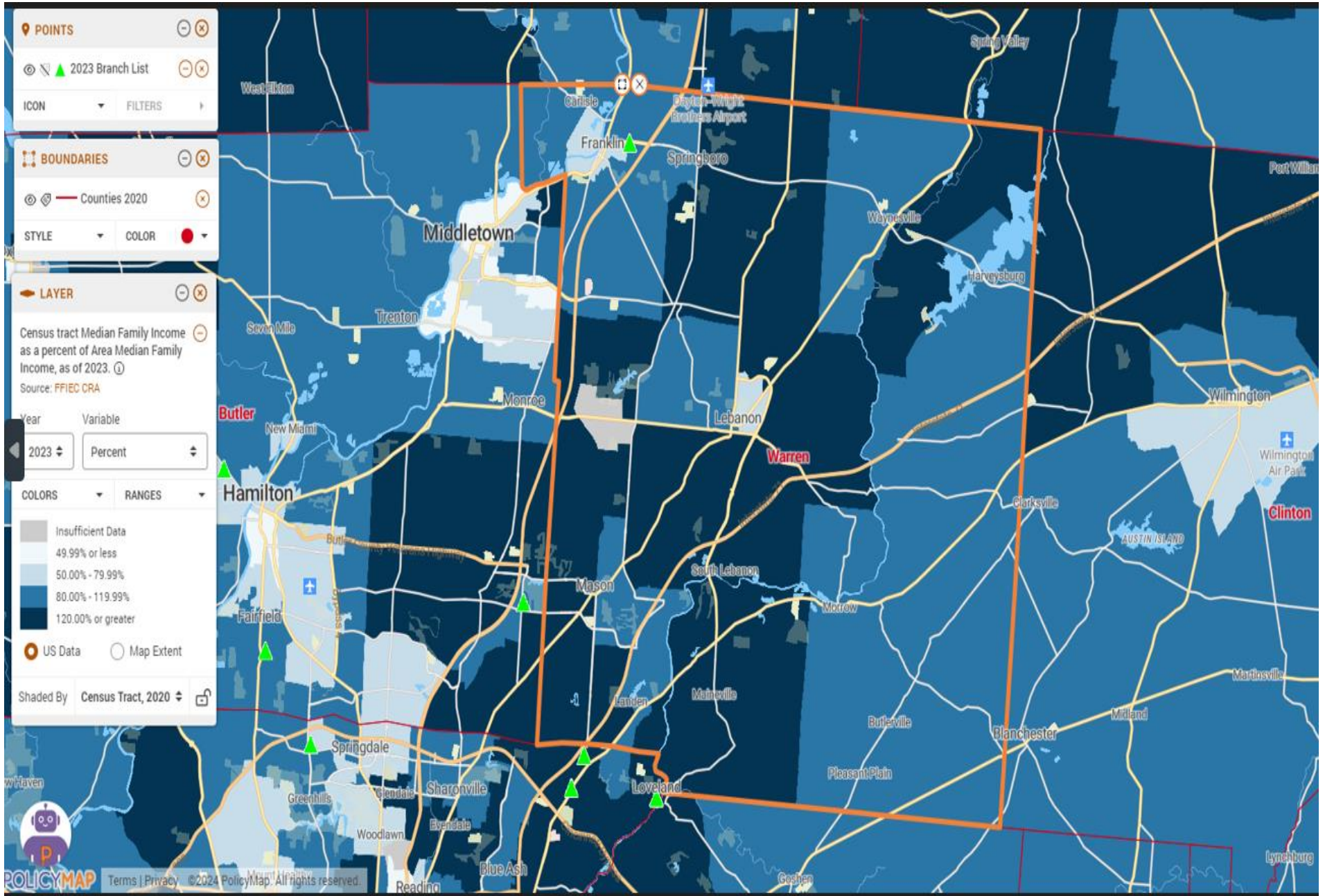
2024 Butler County Cincinnati OH MSA 17140



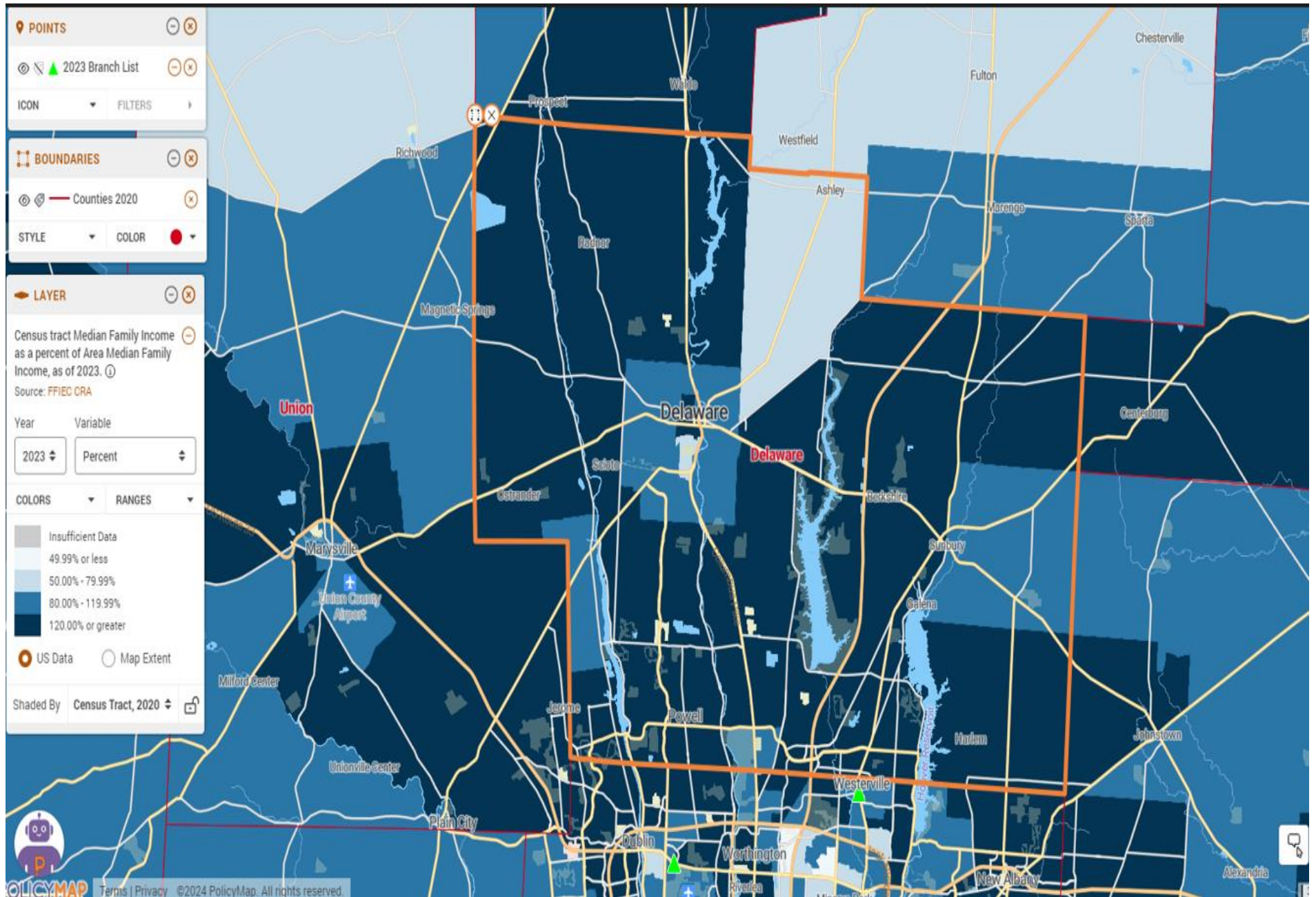
2024 Hamilton County Cincinnati MSA OH 17140



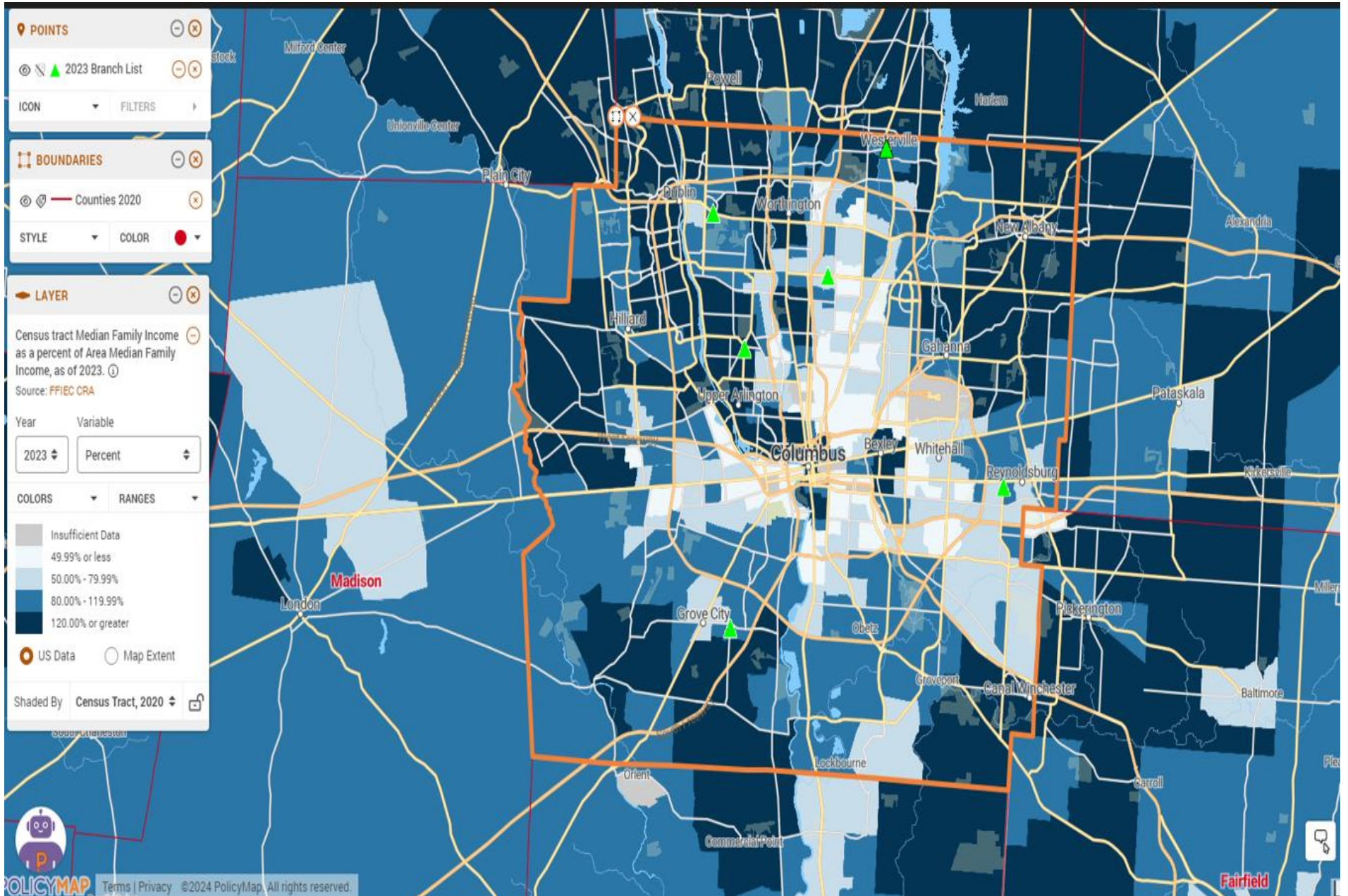
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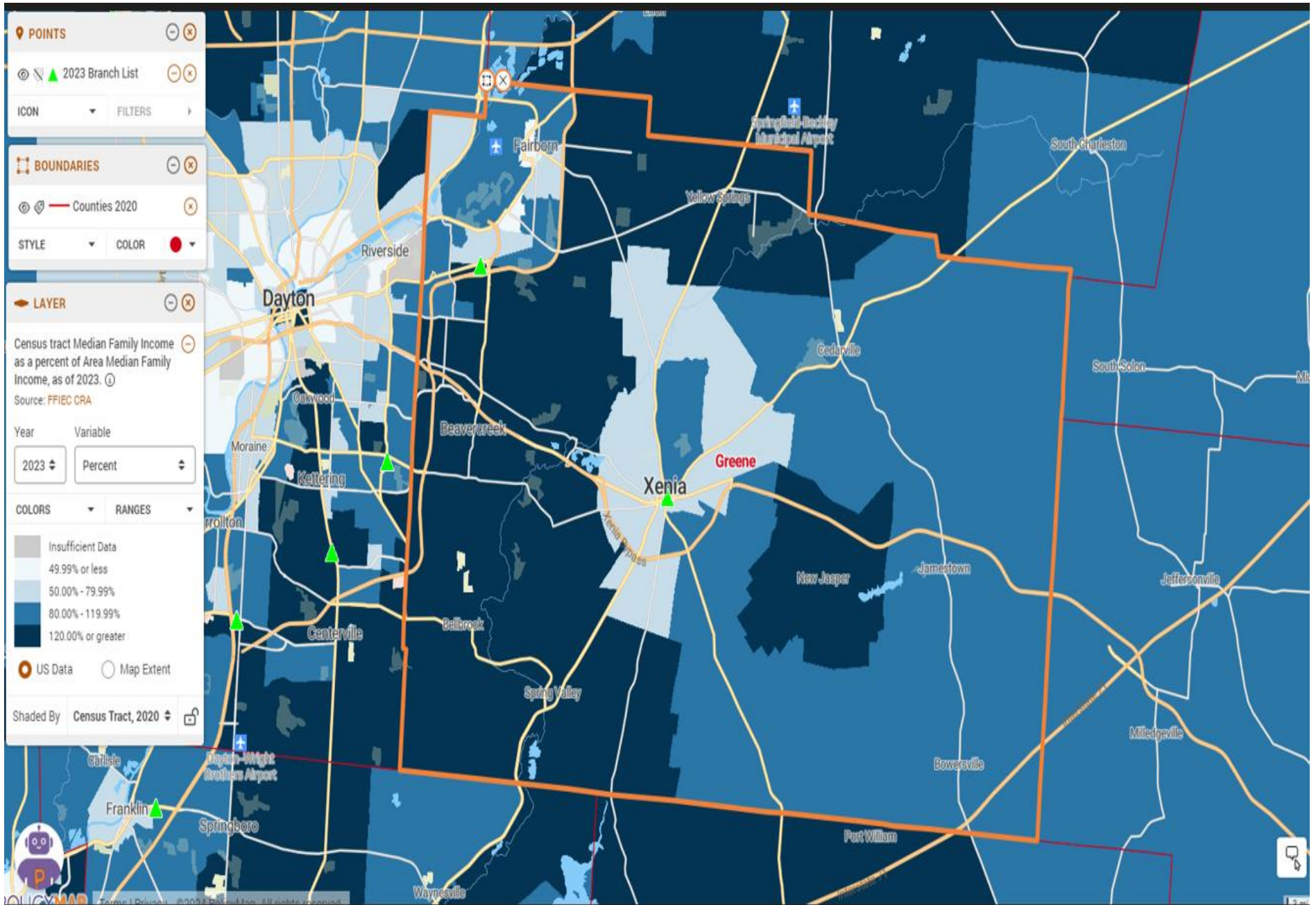
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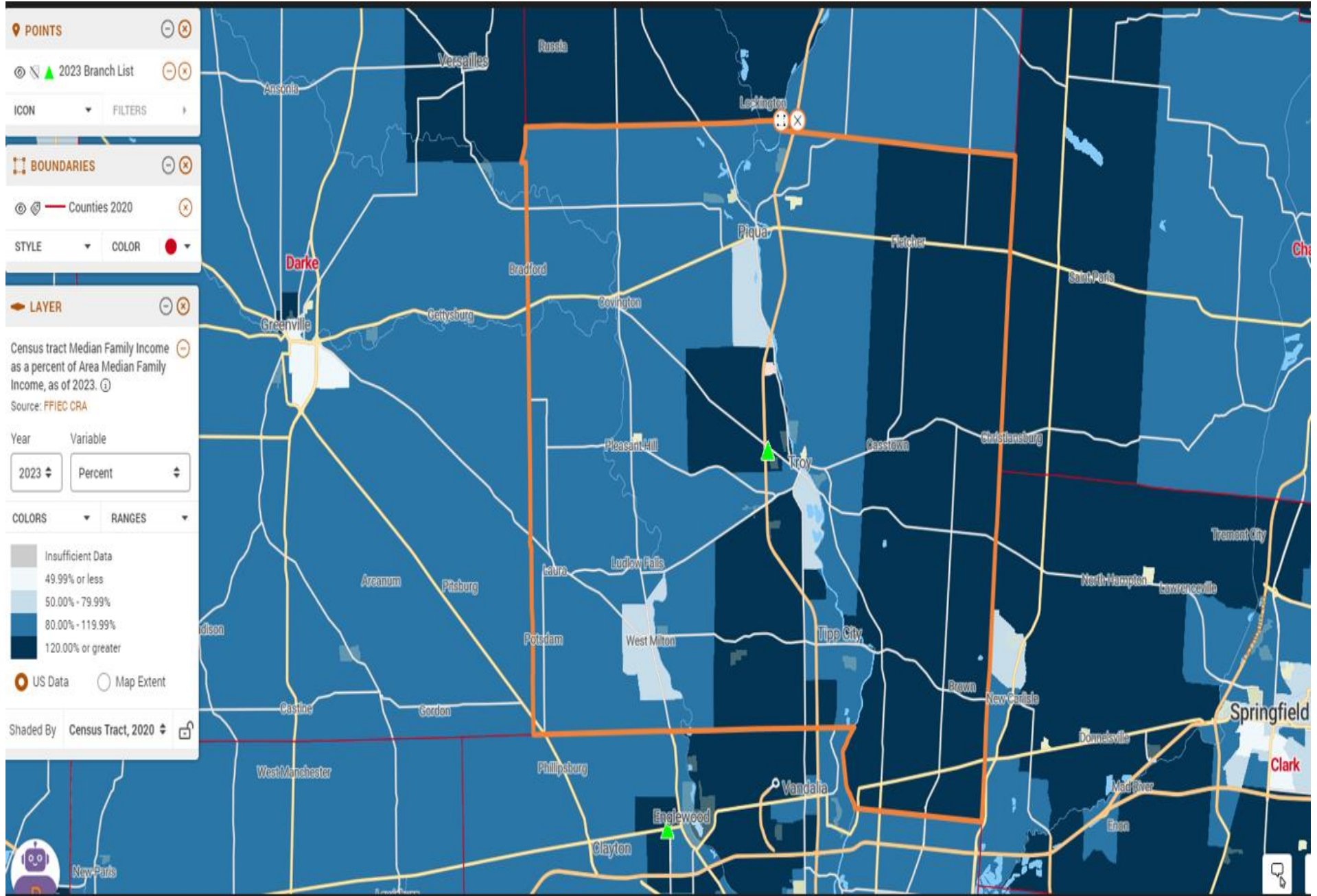
2024 Franklin County Columbus OH MSA 18140



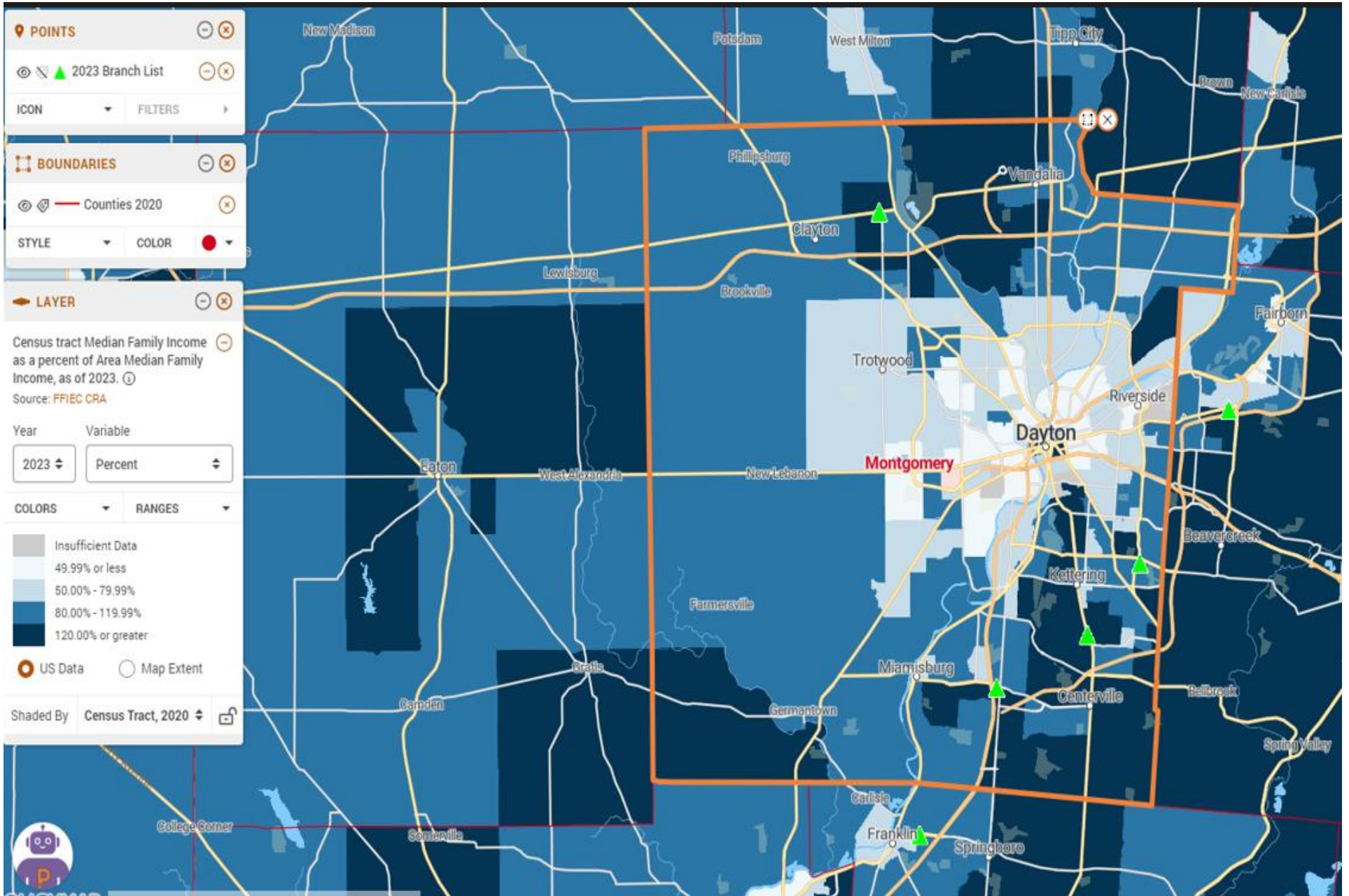
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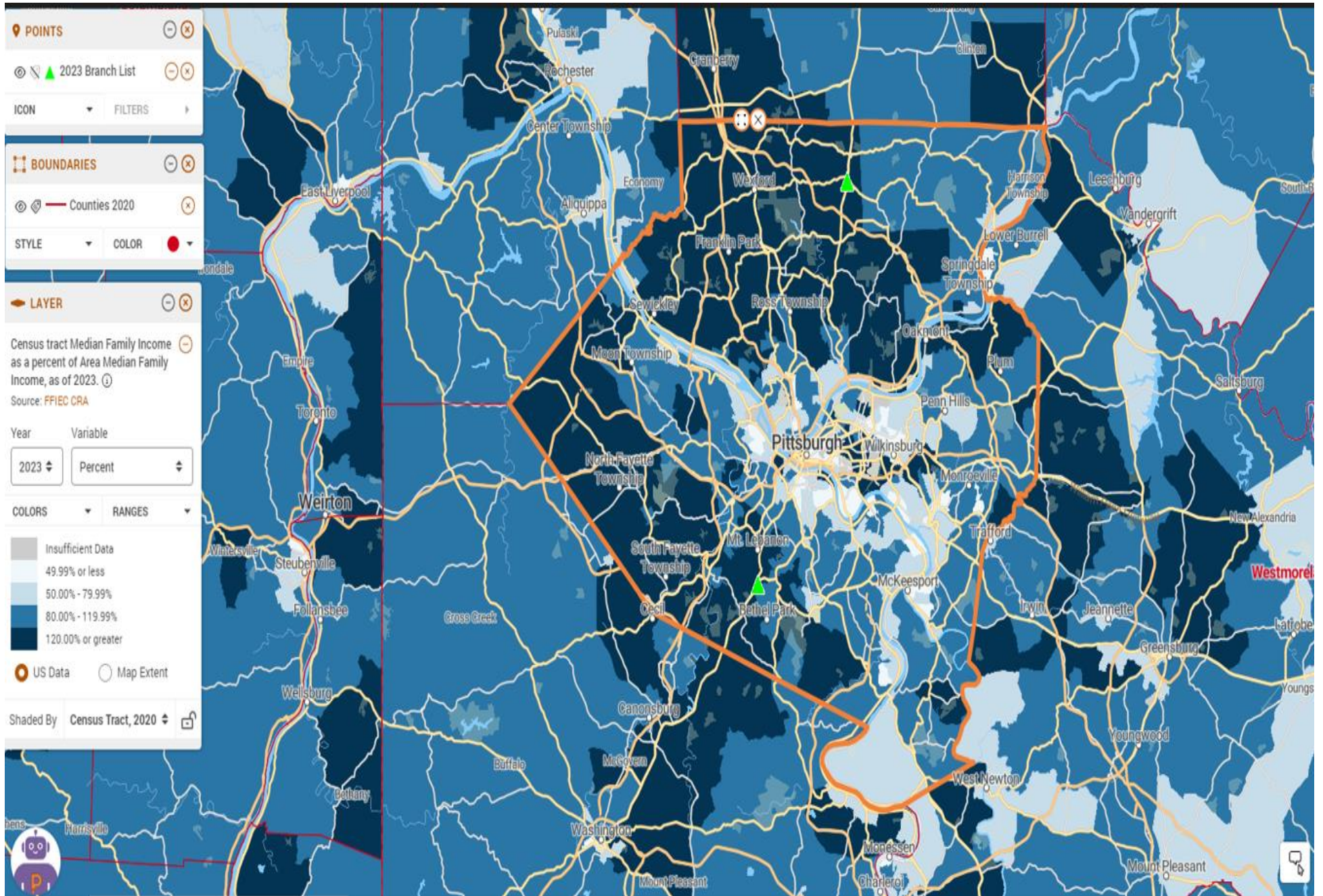
2024 Miami County Dayton OH MSA 19430



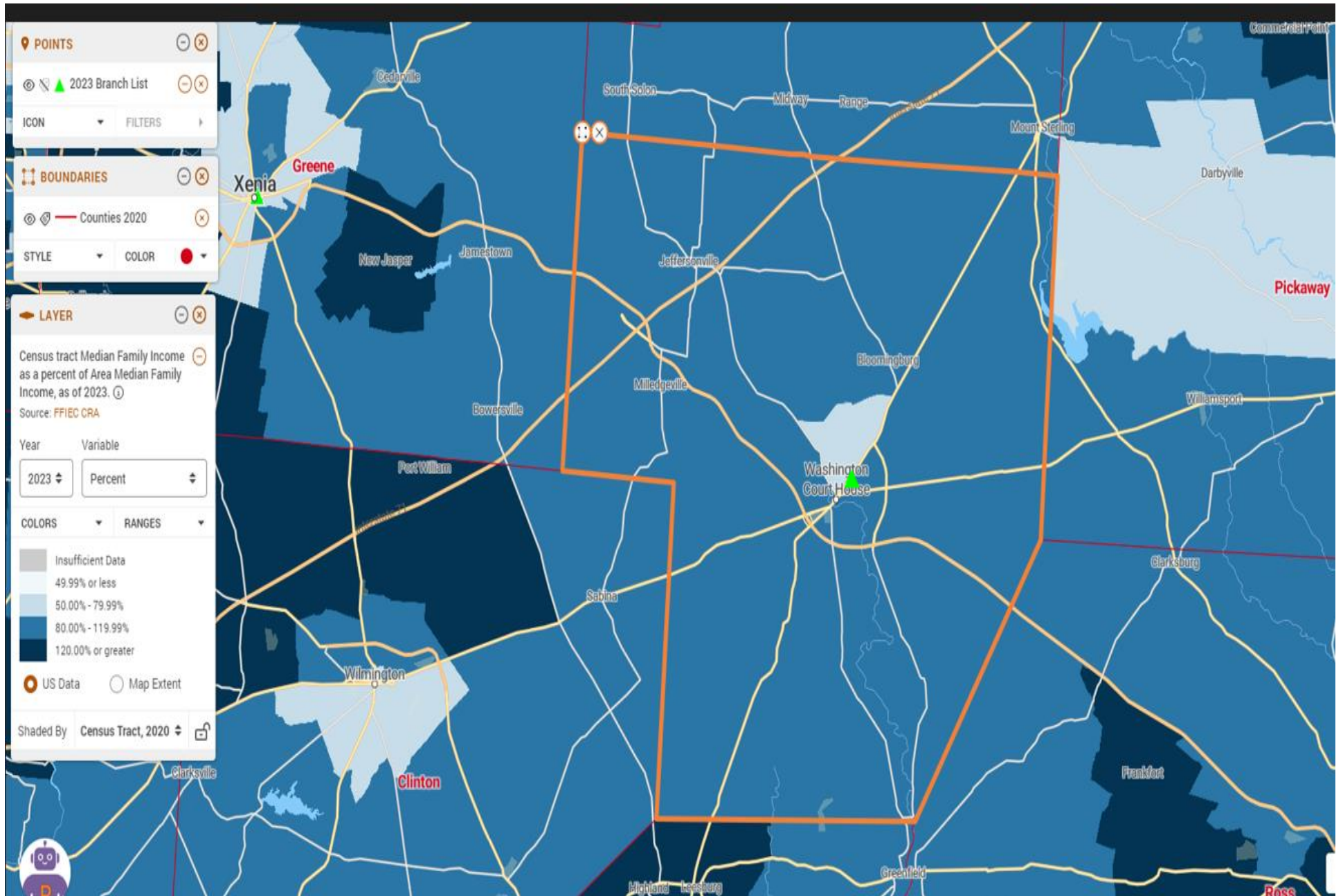
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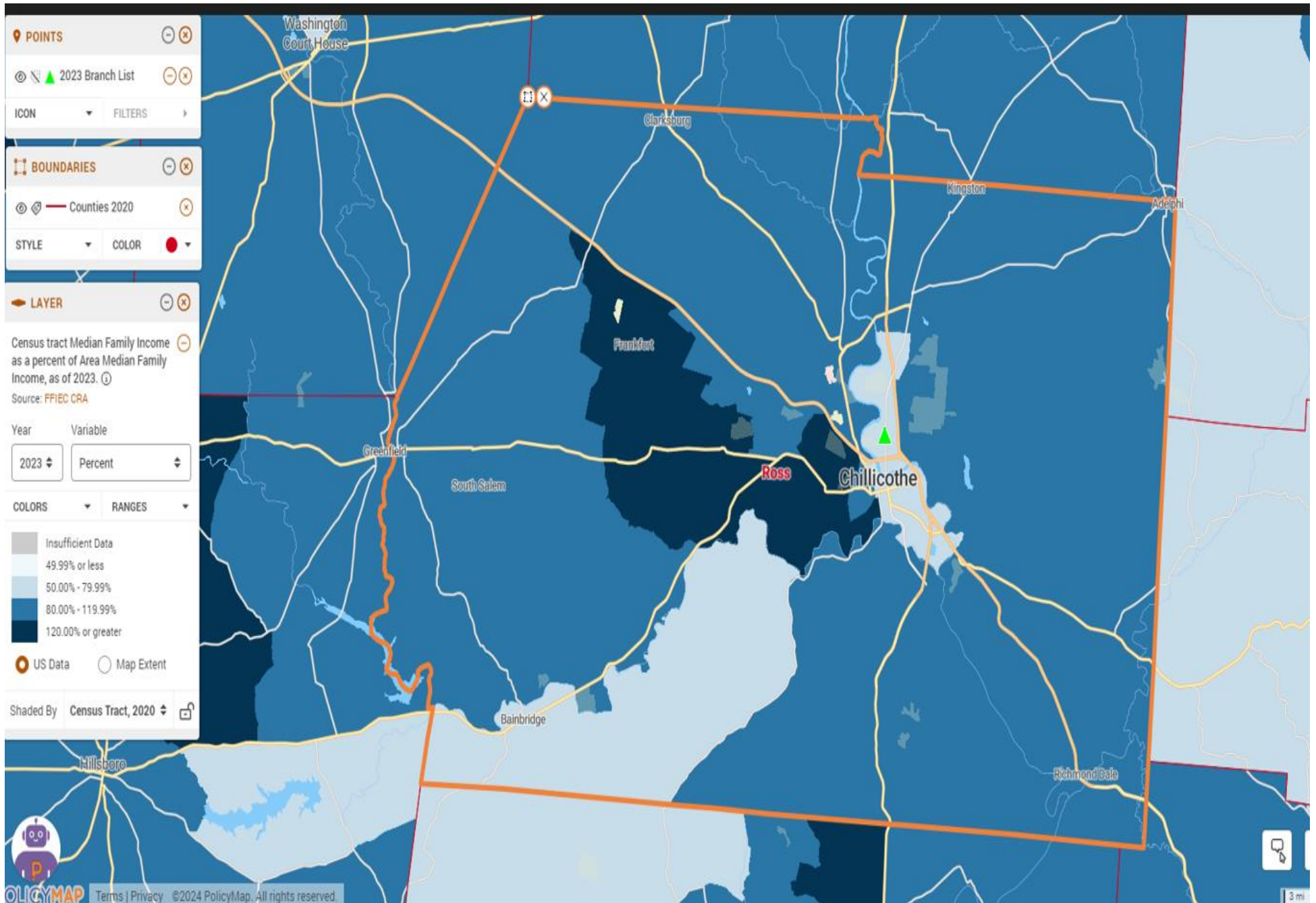
2024 Allegheny County Pittsburgh PA MSA 38300



2024 Fayette County Washington Court OH MSA 99999



2024 Ross County Chillicothe OH MSA 99999



2024 Census Tracts

Count of Census Tracts						
Row Labels	Low	Mod	Mid	Upper	NA	Grand Total
18 IN	60	120	164	125	14	483
14020 Bloomington, IN MSA	2	6	12	10	3	33
105 Monroe	2	6	12	10	3	33
18020 Columbus, IN MSA	0	4	10	2	0	16
005 Bartholomew	0	4	10	2	0	16
23060 Fort Wayne	8	24	39	22	3	96
003 Allen	8	24	39	22	3	96
26900 Indianapolis-Carmel-Anderson, IN MSA	50	86	103	91	8	338
057 Hamilton	0	0	19	38	0	57
081 Johnson	0	6	16	6	0	28
097 Marion	50	80	68	47	8	253
39 OH	201	343	470	418	49	1481
17140 Cincinnati, OH-KY-IN MSA	40	91	137	121	15	404
017 Butler	9	22	30	24	1	86
025 Clermont	1	8	24	14	1	48
061 Hamilton	30	59	67	58	12	226
165 Warren	0	2	16	25	1	44
17460 Cleveland-Elyria, OH MSA	77	105	114	109	23	428
035 Cuyahoga	77	105	114	109	23	428
18140 Columbus, OH MSA	58	92	122	124	8	404
041 Delaware	0	2	9	29	0	40
045 Fairfield	1	11	15	9	0	36
049 Franklin	57	79	98	86	8	328
19430 Dayton-Kettering, OH MSA	26	50	81	61	3	221
057 Greene	2	8	10	22	0	42
109 Miami	0	3	13	7	0	23
113 Montgomery	24	39	58	32	3	156
99999 Chillicothe, OH MSA	0	4	10	3	0	17
141 Ross	0	4	10	3	0	17
99999 Washington Court House, OH MSA	0	1	6	0	0	7
047 Fayette	0	1	6	0	0	7
42 PA	35	81	137	120	21	394
38300 Pittsburgh	35	81	137	120	21	394
003 Allegheny	35	81	137	120	21	394
Grand Total	296	544	771	663	84	2358

Assessment Area Census Tracts

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	14020-Bloomington	105-Monroe	0001.00	20% - <50%	Low	16.8834
18-IN	14020-Bloomington	105-Monroe	0002.01	20% - <50%	Moderate	69.6318
18-IN	14020-Bloomington	105-Monroe	0002.02	20% - <50%	N/A	0
18-IN	14020-Bloomington	105-Monroe	0003.01	10% - <20%	Middle	118.9519
18-IN	14020-Bloomington	105-Monroe	0003.02	10% - <20%	Upper	177.0721
18-IN	14020-Bloomington	105-Monroe	0004.01	20% - <50%	Moderate	75.0466
18-IN	14020-Bloomington	105-Monroe	0004.02	20% - <50%	Middle	94.1032
18-IN	14020-Bloomington	105-Monroe	0005.01	20% - <50%	Upper	123.4432
18-IN	14020-Bloomington	105-Monroe	0005.02	10% - <20%	Moderate	77.6292
18-IN	14020-Bloomington	105-Monroe	0006.01	20% - <50%	Low	38.3119
18-IN	14020-Bloomington	105-Monroe	0006.02	20% - <50%	Moderate	57.4826
18-IN	14020-Bloomington	105-Monroe	0007.00	<10%	Upper	129.0809
18-IN	14020-Bloomington	105-Monroe	0008.01	10% - <20%	Middle	105.4819
18-IN	14020-Bloomington	105-Monroe	0008.02	20% - <50%	N/A	0
18-IN	14020-Bloomington	105-Monroe	0009.01	20% - <50%	Middle	115.2136
18-IN	14020-Bloomington	105-Monroe	0009.03	20% - <50%	Middle	81.9755
18-IN	14020-Bloomington	105-Monroe	0009.04	20% - <50%	Upper	165.323
18-IN	14020-Bloomington	105-Monroe	0010.01	20% - <50%	Upper	190.6159
18-IN	14020-Bloomington	105-Monroe	0010.02	20% - <50%	Upper	149.159
18-IN	14020-Bloomington	105-Monroe	0011.01	20% - <50%	Moderate	63.127
18-IN	14020-Bloomington	105-Monroe	0011.02	20% - <50%	Middle	103.5678
18-IN	14020-Bloomington	105-Monroe	0011.03	10% - <20%	Middle	91.8522
18-IN	14020-Bloomington	105-Monroe	0012.00	<10%	Middle	108.6887
18-IN	14020-Bloomington	105-Monroe	0013.01	<10%	Middle	95.3247
18-IN	14020-Bloomington	105-Monroe	0013.03	<10%	Upper	126.9882
18-IN	14020-Bloomington	105-Monroe	0013.04	<10%	Middle	101.847
18-IN	14020-Bloomington	105-Monroe	0013.05	10% - <20%	Middle	116.717
18-IN	14020-Bloomington	105-Monroe	0014.01	<10%	Upper	124.7614
18-IN	14020-Bloomington	105-Monroe	0014.03	<10%	Moderate	66.4049
18-IN	14020-Bloomington	105-Monroe	0014.04	<10%	Middle	105.1208
18-IN	14020-Bloomington	105-Monroe	0015.01	10% - <20%	Upper	129.7561
18-IN	14020-Bloomington	105-Monroe	0015.02	<10%	Upper	125.2969
18-IN	14020-Bloomington	105-Monroe	0016.00	20% - <50%	N/A	0
18-IN	18020-Columbus IN	5-Bartholomew	0101.00	20% - <50%	Moderate	61.0412
18-IN	18020-Columbus IN	5-Bartholomew	0102.00	10% - <20%	Middle	98.2725
18-IN	18020-Columbus IN	5-Bartholomew	0103.00	10% - <20%	Upper	140.3603
18-IN	18020-Columbus IN	5-Bartholomew	0104.00	20% - <50%	Middle	115.6021
18-IN	18020-Columbus IN	5-Bartholomew	0105.00	10% - <20%	Middle	110.2368
18-IN	18020-Columbus IN	5-Bartholomew	0106.00	10% - <20%	Moderate	66.4633
18-IN	18020-Columbus IN	5-Bartholomew	0107.00	20% - <50%	Moderate	79.6802
18-IN	18020-Columbus IN	5-Bartholomew	0108.00	20% - <50%	Moderate	65.6817
18-IN	18020-Columbus IN	5-Bartholomew	0109.00	20% - <50%	Upper	180.6891
18-IN	18020-Columbus IN	5-Bartholomew	0110.00	10% - <20%	Middle	112.1688
18-IN	18020-Columbus IN	5-Bartholomew	0111.01	20% - <50%	Middle	82.5757

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	18020-Columbus IN	5-Bartholomew	0111.02	10% - <20%	Middle	86.0355
18-IN	18020-Columbus IN	5-Bartholomew	0112.00	<10%	Middle	89.811
18-IN	18020-Columbus IN	5-Bartholomew	0113.00	<10%	Middle	104.9523
18-IN	18020-Columbus IN	5-Bartholomew	0114.00	10% - <20%	Middle	96.3179
18-IN	18020-Columbus IN	5-Bartholomew	0115.00	20% - <50%	Middle	104.6531
18-IN	23060-Ft. Wayne	3-Allen	0001.00	20% - <50%	Moderate	79.9224
18-IN	23060-Ft. Wayne	3-Allen	0003.00	20% - <50%	Middle	109.7318
18-IN	23060-Ft. Wayne	3-Allen	0004.00	20% - <50%	Middle	98.3436
18-IN	23060-Ft. Wayne	3-Allen	0005.00	20% - <50%	Middle	81.7853
18-IN	23060-Ft. Wayne	3-Allen	0006.00	20% - <50%	Moderate	66.0307
18-IN	23060-Ft. Wayne	3-Allen	0007.01	20% - <50%	Moderate	55.4938
18-IN	23060-Ft. Wayne	3-Allen	0007.04	20% - <50%	Middle	104.0784
18-IN	23060-Ft. Wayne	3-Allen	0008.00	20% - <50%	Middle	98.4602
18-IN	23060-Ft. Wayne	3-Allen	0009.00	20% - <50%	Moderate	55.255
18-IN	23060-Ft. Wayne	3-Allen	0010.00	20% - <50%	Moderate	64.0989
18-IN	23060-Ft. Wayne	3-Allen	0011.00	10% - <20%	Middle	101.9443
18-IN	23060-Ft. Wayne	3-Allen	0012.00	20% - <50%	N/A	0
18-IN	23060-Ft. Wayne	3-Allen	0013.00	20% - <50%	Middle	99.7358
18-IN	23060-Ft. Wayne	3-Allen	0016.00	50% - <80%	Low	29.9793
18-IN	23060-Ft. Wayne	3-Allen	0017.00	80% - 100%	Low	26.9559
18-IN	23060-Ft. Wayne	3-Allen	0020.00	50% - <80%	Low	48.1546
18-IN	23060-Ft. Wayne	3-Allen	0021.00	20% - <50%	Low	49.1184
18-IN	23060-Ft. Wayne	3-Allen	0022.00	20% - <50%	Moderate	58.6057
18-IN	23060-Ft. Wayne	3-Allen	0023.00	80% - 100%	Low	34.9976
18-IN	23060-Ft. Wayne	3-Allen	0025.00	20% - <50%	Moderate	75.9086
18-IN	23060-Ft. Wayne	3-Allen	0026.00	50% - <80%	Middle	81.1924
18-IN	23060-Ft. Wayne	3-Allen	0028.00	80% - 100%	Low	44.6564
18-IN	23060-Ft. Wayne	3-Allen	0029.00	80% - 100%	Moderate	57.3834
18-IN	23060-Ft. Wayne	3-Allen	0030.00	80% - 100%	Low	42.5799
18-IN	23060-Ft. Wayne	3-Allen	0031.00	50% - <80%	Moderate	63.9739
18-IN	23060-Ft. Wayne	3-Allen	0032.00	20% - <50%	Middle	91.6295
18-IN	23060-Ft. Wayne	3-Allen	0033.01	20% - <50%	Middle	80.4043
18-IN	23060-Ft. Wayne	3-Allen	0033.04	20% - <50%	Moderate	74.1328
18-IN	23060-Ft. Wayne	3-Allen	0034.00	20% - <50%	Middle	85.1725
18-IN	23060-Ft. Wayne	3-Allen	0035.00	20% - <50%	Moderate	76.2036
18-IN	23060-Ft. Wayne	3-Allen	0036.00	50% - <80%	Moderate	68.9557
18-IN	23060-Ft. Wayne	3-Allen	0037.00	20% - <50%	Middle	92.3306
18-IN	23060-Ft. Wayne	3-Allen	0038.00	20% - <50%	Moderate	67.2038
18-IN	23060-Ft. Wayne	3-Allen	0039.01	20% - <50%	Middle	83.1242
18-IN	23060-Ft. Wayne	3-Allen	0039.02	20% - <50%	Middle	85.8314
18-IN	23060-Ft. Wayne	3-Allen	0040.00	80% - 100%	Moderate	72.2713
18-IN	23060-Ft. Wayne	3-Allen	0041.01	20% - <50%	Moderate	66.9846
18-IN	23060-Ft. Wayne	3-Allen	0041.03	20% - <50%	Middle	81.8949
18-IN	23060-Ft. Wayne	3-Allen	0043.00	50% - <80%	Low	44.9065
18-IN	23060-Ft. Wayne	3-Allen	0044.00	80% - 100%	Moderate	52.2457

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	23060-Ft. Wayne	3-Allen	0101.00	<10%	Middle	110.9976
18-IN	23060-Ft. Wayne	3-Allen	0102.01	<10%	Upper	151.6795
18-IN	23060-Ft. Wayne	3-Allen	0102.02	<10%	Middle	118.1626
18-IN	23060-Ft. Wayne	3-Allen	0103.04	10% - <20%	Upper	140.2141
18-IN	23060-Ft. Wayne	3-Allen	0103.05	10% - <20%	Upper	170.6795
18-IN	23060-Ft. Wayne	3-Allen	0103.06	10% - <20%	Upper	131.8197
18-IN	23060-Ft. Wayne	3-Allen	0103.07	10% - <20%	Upper	131.5767
18-IN	23060-Ft. Wayne	3-Allen	0103.08	10% - <20%	Upper	129.1068
18-IN	23060-Ft. Wayne	3-Allen	0104.00	<10%	Upper	129.156
18-IN	23060-Ft. Wayne	3-Allen	0105.00	10% - <20%	Upper	125.6157
18-IN	23060-Ft. Wayne	3-Allen	0106.01	20% - <50%	Middle	113.5053
18-IN	23060-Ft. Wayne	3-Allen	0106.02	20% - <50%	Middle	80.4422
18-IN	23060-Ft. Wayne	3-Allen	0106.03	10% - <20%	Middle	104.7415
18-IN	23060-Ft. Wayne	3-Allen	0106.04	20% - <50%	Moderate	52.8119
18-IN	23060-Ft. Wayne	3-Allen	0107.05	20% - <50%	Middle	113.8299
18-IN	23060-Ft. Wayne	3-Allen	0107.06	20% - <50%	Middle	114.2949
18-IN	23060-Ft. Wayne	3-Allen	0107.07	20% - <50%	Upper	138.1151
18-IN	23060-Ft. Wayne	3-Allen	0108.03	20% - <50%	Middle	101.8558
18-IN	23060-Ft. Wayne	3-Allen	0108.04	20% - <50%	Middle	97.4458
18-IN	23060-Ft. Wayne	3-Allen	0108.07	10% - <20%	Middle	89.9338
18-IN	23060-Ft. Wayne	3-Allen	0108.08	10% - <20%	Upper	137.4408
18-IN	23060-Ft. Wayne	3-Allen	0108.09	20% - <50%	Middle	104.49
18-IN	23060-Ft. Wayne	3-Allen	0108.11	20% - <50%	Middle	87.2602
18-IN	23060-Ft. Wayne	3-Allen	0108.12	10% - <20%	Middle	106.3712
18-IN	23060-Ft. Wayne	3-Allen	0108.13	20% - <50%	Upper	123.8075
18-IN	23060-Ft. Wayne	3-Allen	0108.15	10% - <20%	Upper	150.1187
18-IN	23060-Ft. Wayne	3-Allen	0108.16	10% - <20%	Upper	125.4035
18-IN	23060-Ft. Wayne	3-Allen	0108.17	20% - <50%	Upper	127.612
18-IN	23060-Ft. Wayne	3-Allen	0108.19	20% - <50%	Middle	81.0969
18-IN	23060-Ft. Wayne	3-Allen	0108.21	20% - <50%	Middle	89.0206
18-IN	23060-Ft. Wayne	3-Allen	0109.00	<10%	Upper	132.8622
18-IN	23060-Ft. Wayne	3-Allen	0110.00	<10%	Middle	110.4609
18-IN	23060-Ft. Wayne	3-Allen	0111.00	10% - <20%	Moderate	79.2804
18-IN	23060-Ft. Wayne	3-Allen	0112.01	10% - <20%	Moderate	62.9469
18-IN	23060-Ft. Wayne	3-Allen	0112.02	10% - <20%	Moderate	78.8575
18-IN	23060-Ft. Wayne	3-Allen	0112.04	10% - <20%	Middle	106.8615
18-IN	23060-Ft. Wayne	3-Allen	0112.05	10% - <20%	Middle	105.7193
18-IN	23060-Ft. Wayne	3-Allen	0113.02	80% - 100%	Moderate	58.5242
18-IN	23060-Ft. Wayne	3-Allen	0113.03	80% - 100%	Moderate	71.1459
18-IN	23060-Ft. Wayne	3-Allen	0113.04	50% - <80%	Moderate	79.0542
18-IN	23060-Ft. Wayne	3-Allen	0115.01	20% - <50%	Middle	82.6184
18-IN	23060-Ft. Wayne	3-Allen	0115.02	20% - <50%	Moderate	69.6216
18-IN	23060-Ft. Wayne	3-Allen	0116.03	10% - <20%	Upper	143.5465
18-IN	23060-Ft. Wayne	3-Allen	0116.04	10% - <20%	Upper	125.4667
18-IN	23060-Ft. Wayne	3-Allen	0116.05	10% - <20%	Middle	112.0878

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	23060-Ft. Wayne	3-Allen	0116.06	20% - <50%	Upper	167.09
18-IN	23060-Ft. Wayne	3-Allen	0116.07	10% - <20%	Upper	139.4695
18-IN	23060-Ft. Wayne	3-Allen	0116.08	20% - <50%	Upper	149.2715
18-IN	23060-Ft. Wayne	3-Allen	0116.09	10% - <20%	Upper	199.4408
18-IN	23060-Ft. Wayne	3-Allen	0117.01	10% - <20%	Upper	143.5901
18-IN	23060-Ft. Wayne	3-Allen	0117.02	20% - <50%	Middle	88.9391
18-IN	23060-Ft. Wayne	3-Allen	0118.01	10% - <20%	Middle	94.4604
18-IN	23060-Ft. Wayne	3-Allen	0118.02	<10%	Middle	95.2219
18-IN	23060-Ft. Wayne	3-Allen	0119.00	<10%	Middle	91.4117
18-IN	23060-Ft. Wayne	3-Allen	9800.01	20% - <50%	N/A	0
18-IN	23060-Ft. Wayne	3-Allen	9800.02	20% - <50%	N/A	0
18-IN	26900-Indianapolis	57-Hamilton	1101.01	20% - <50%	Middle	113.3195
18-IN	26900-Indianapolis	57-Hamilton	1101.02	<10%	Middle	100.3634
18-IN	26900-Indianapolis	57-Hamilton	1102.01	<10%	Middle	100.1045
18-IN	26900-Indianapolis	57-Hamilton	1102.02	<10%	Middle	87.9563
18-IN	26900-Indianapolis	57-Hamilton	1103.01	10% - <20%	Upper	131.5287
18-IN	26900-Indianapolis	57-Hamilton	1103.02	20% - <50%	Middle	117.3963
18-IN	26900-Indianapolis	57-Hamilton	1103.03	<10%	Middle	109.8925
18-IN	26900-Indianapolis	57-Hamilton	1104.01	20% - <50%	Middle	90.0103
18-IN	26900-Indianapolis	57-Hamilton	1104.04	10% - <20%	Upper	163.772
18-IN	26900-Indianapolis	57-Hamilton	1104.05	20% - <50%	Middle	114.1884
18-IN	26900-Indianapolis	57-Hamilton	1104.06	10% - <20%	Middle	113.3145
18-IN	26900-Indianapolis	57-Hamilton	1105.05	10% - <20%	Upper	131.027
18-IN	26900-Indianapolis	57-Hamilton	1105.09	10% - <20%	Middle	109.829
18-IN	26900-Indianapolis	57-Hamilton	1105.11	<10%	Upper	144.3765
18-IN	26900-Indianapolis	57-Hamilton	1105.12	<10%	Upper	144.8582
18-IN	26900-Indianapolis	57-Hamilton	1105.13	20% - <50%	Upper	137.9781
18-IN	26900-Indianapolis	57-Hamilton	1105.14	<10%	Upper	127.2665
18-IN	26900-Indianapolis	57-Hamilton	1105.15	10% - <20%	Upper	221.8341
18-IN	26900-Indianapolis	57-Hamilton	1105.16	10% - <20%	Upper	121.8415
18-IN	26900-Indianapolis	57-Hamilton	1105.17	10% - <20%	Upper	144.8657
18-IN	26900-Indianapolis	57-Hamilton	1105.18	10% - <20%	Upper	150.9553
18-IN	26900-Indianapolis	57-Hamilton	1106.00	10% - <20%	Middle	88.4269
18-IN	26900-Indianapolis	57-Hamilton	1107.00	10% - <20%	Middle	82.7916
18-IN	26900-Indianapolis	57-Hamilton	1108.05	10% - <20%	Upper	192.9468
18-IN	26900-Indianapolis	57-Hamilton	1108.07	20% - <50%	Upper	120.2706
18-IN	26900-Indianapolis	57-Hamilton	1108.10	10% - <20%	Upper	121.6996
18-IN	26900-Indianapolis	57-Hamilton	1108.11	20% - <50%	Middle	107.1104
18-IN	26900-Indianapolis	57-Hamilton	1108.12	20% - <50%	Upper	137.0171
18-IN	26900-Indianapolis	57-Hamilton	1108.13	20% - <50%	Upper	223.2469
18-IN	26900-Indianapolis	57-Hamilton	1108.14	20% - <50%	Upper	159.2682
18-IN	26900-Indianapolis	57-Hamilton	1108.15	20% - <50%	Upper	163.5865
18-IN	26900-Indianapolis	57-Hamilton	1108.16	20% - <50%	Upper	129.4051
18-IN	26900-Indianapolis	57-Hamilton	1108.17	20% - <50%	Upper	159.6753
18-IN	26900-Indianapolis	57-Hamilton	1108.18	20% - <50%	Upper	138.1922

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	57-Hamilton	1108.19	10% - <20%	Upper	202.0004
18-IN	26900-Indianapolis	57-Hamilton	1108.20	20% - <50%	Middle	89.2833
18-IN	26900-Indianapolis	57-Hamilton	1108.21	20% - <50%	Upper	143.1951
18-IN	26900-Indianapolis	57-Hamilton	1108.22	20% - <50%	Upper	220.4361
18-IN	26900-Indianapolis	57-Hamilton	1109.04	10% - <20%	Upper	228.0432
18-IN	26900-Indianapolis	57-Hamilton	1109.05	20% - <50%	Upper	121.6971
18-IN	26900-Indianapolis	57-Hamilton	1109.06	10% - <20%	Upper	169.6426
18-IN	26900-Indianapolis	57-Hamilton	1109.07	10% - <20%	Upper	232.8706
18-IN	26900-Indianapolis	57-Hamilton	1109.09	20% - <50%	Upper	256.7438
18-IN	26900-Indianapolis	57-Hamilton	1109.10	20% - <50%	Upper	224.0673
18-IN	26900-Indianapolis	57-Hamilton	1109.11	20% - <50%	Upper	180.9853
18-IN	26900-Indianapolis	57-Hamilton	1109.12	20% - <50%	Upper	192.9468
18-IN	26900-Indianapolis	57-Hamilton	1110.03	<10%	Upper	168.6592
18-IN	26900-Indianapolis	57-Hamilton	1110.04	10% - <20%	Upper	140.7491
18-IN	26900-Indianapolis	57-Hamilton	1110.06	20% - <50%	Middle	116.7614
18-IN	26900-Indianapolis	57-Hamilton	1110.07	20% - <50%	Middle	101.424
18-IN	26900-Indianapolis	57-Hamilton	1110.09	10% - <20%	Upper	291.1953
18-IN	26900-Indianapolis	57-Hamilton	1110.10	20% - <50%	Upper	264.0708
18-IN	26900-Indianapolis	57-Hamilton	1110.11	20% - <50%	Middle	82.3659
18-IN	26900-Indianapolis	57-Hamilton	1110.12	20% - <50%	Middle	114.3676
18-IN	26900-Indianapolis	57-Hamilton	1111.01	10% - <20%	Upper	169.477
18-IN	26900-Indianapolis	57-Hamilton	1111.03	20% - <50%	Upper	223.9478
18-IN	26900-Indianapolis	57-Hamilton	1111.04	10% - <20%	Middle	110.5348
18-IN	26900-Indianapolis	81-Johnson	6101.01	20% - <50%	Middle	100.9087
18-IN	26900-Indianapolis	81-Johnson	6101.02	20% - <50%	Middle	112.9535
18-IN	26900-Indianapolis	81-Johnson	6102.01	10% - <20%	Moderate	75.1584
18-IN	26900-Indianapolis	81-Johnson	6102.03	20% - <50%	Middle	113.6344
18-IN	26900-Indianapolis	81-Johnson	6102.04	20% - <50%	Middle	89.6269
18-IN	26900-Indianapolis	81-Johnson	6103.00	10% - <20%	Moderate	70.8525
18-IN	26900-Indianapolis	81-Johnson	6104.01	20% - <50%	Middle	80.1351
18-IN	26900-Indianapolis	81-Johnson	6104.03	10% - <20%	Middle	89.4899
18-IN	26900-Indianapolis	81-Johnson	6104.04	10% - <20%	Middle	115.7768
18-IN	26900-Indianapolis	81-Johnson	6105.01	<10%	Middle	106.3124
18-IN	26900-Indianapolis	81-Johnson	6105.02	<10%	Middle	89.1725
18-IN	26900-Indianapolis	81-Johnson	6106.03	10% - <20%	Upper	149.7192
18-IN	26900-Indianapolis	81-Johnson	6106.05	10% - <20%	Middle	115.0162
18-IN	26900-Indianapolis	81-Johnson	6106.06	10% - <20%	Middle	102.1846
18-IN	26900-Indianapolis	81-Johnson	6106.07	10% - <20%	Upper	144.3155
18-IN	26900-Indianapolis	81-Johnson	6106.08	<10%	Middle	107.6045
18-IN	26900-Indianapolis	81-Johnson	6107.03	<10%	Upper	163.2268
18-IN	26900-Indianapolis	81-Johnson	6107.04	10% - <20%	Upper	151.6313
18-IN	26900-Indianapolis	81-Johnson	6107.05	10% - <20%	Upper	154.8653
18-IN	26900-Indianapolis	81-Johnson	6107.06	<10%	Moderate	69.6065
18-IN	26900-Indianapolis	81-Johnson	6108.01	<10%	Upper	126.2631
18-IN	26900-Indianapolis	81-Johnson	6108.02	10% - <20%	Middle	103.5477

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	81-Johnson	6109.00	<10%	Moderate	79.5513
18-IN	26900-Indianapolis	81-Johnson	6110.00	<10%	Moderate	78.9687
18-IN	26900-Indianapolis	81-Johnson	6111.00	<10%	Middle	116.2635
18-IN	26900-Indianapolis	81-Johnson	6112.00	10% - <20%	Middle	113.9793
18-IN	26900-Indianapolis	81-Johnson	6113.00	<10%	Moderate	69.7434
18-IN	26900-Indianapolis	81-Johnson	6114.00	<10%	Middle	118.7021
18-IN	26900-Indianapolis	97-Marion	3101.04	20% - <50%	Middle	109.1332
18-IN	26900-Indianapolis	97-Marion	3101.05	50% - <80%	Middle	113.434
18-IN	26900-Indianapolis	97-Marion	3101.06	50% - <80%	Moderate	56.8857
18-IN	26900-Indianapolis	97-Marion	3101.08	20% - <50%	Upper	203.4929
18-IN	26900-Indianapolis	97-Marion	3101.10	50% - <80%	Middle	84.5916
18-IN	26900-Indianapolis	97-Marion	3101.11	50% - <80%	Moderate	56.4898
18-IN	26900-Indianapolis	97-Marion	3101.12	20% - <50%	Upper	163.8865
18-IN	26900-Indianapolis	97-Marion	3101.13	20% - <50%	Upper	155.2462
18-IN	26900-Indianapolis	97-Marion	3102.01	50% - <80%	Middle	87.0401
18-IN	26900-Indianapolis	97-Marion	3102.03	50% - <80%	Middle	83.6903
18-IN	26900-Indianapolis	97-Marion	3102.04	80% - 100%	Middle	105.6054
18-IN	26900-Indianapolis	97-Marion	3103.05	80% - 100%	Middle	80.0754
18-IN	26900-Indianapolis	97-Marion	3103.06	80% - 100%	Moderate	54.2964
18-IN	26900-Indianapolis	97-Marion	3103.08	50% - <80%	Moderate	78.6824
18-IN	26900-Indianapolis	97-Marion	3103.09	80% - 100%	Moderate	66.5442
18-IN	26900-Indianapolis	97-Marion	3103.10	50% - <80%	Middle	94.2999
18-IN	26900-Indianapolis	97-Marion	3103.11	50% - <80%	Middle	86.531
18-IN	26900-Indianapolis	97-Marion	3103.12	80% - 100%	Moderate	58.9359
18-IN	26900-Indianapolis	97-Marion	3201.05	20% - <50%	Middle	106.1419
18-IN	26900-Indianapolis	97-Marion	3201.06	20% - <50%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3201.07	10% - <20%	Upper	152.3607
18-IN	26900-Indianapolis	97-Marion	3201.08	50% - <80%	Moderate	66.8417
18-IN	26900-Indianapolis	97-Marion	3201.09	20% - <50%	Upper	123.5482
18-IN	26900-Indianapolis	97-Marion	3202.02	10% - <20%	Upper	138.3005
18-IN	26900-Indianapolis	97-Marion	3202.03	20% - <50%	Middle	82.1156
18-IN	26900-Indianapolis	97-Marion	3202.05	20% - <50%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3202.06	50% - <80%	Moderate	68.1239
18-IN	26900-Indianapolis	97-Marion	3203.01	10% - <20%	Upper	159.7288
18-IN	26900-Indianapolis	97-Marion	3203.03	20% - <50%	Middle	83.5459
18-IN	26900-Indianapolis	97-Marion	3203.05	10% - <20%	Upper	159.3554
18-IN	26900-Indianapolis	97-Marion	3203.06	20% - <50%	Upper	131.4615
18-IN	26900-Indianapolis	97-Marion	3204.00	20% - <50%	Moderate	76.2451
18-IN	26900-Indianapolis	97-Marion	3205.00	20% - <50%	Middle	104.0307
18-IN	26900-Indianapolis	97-Marion	3206.00	10% - <20%	Middle	89.8808
18-IN	26900-Indianapolis	97-Marion	3207.00	10% - <20%	Upper	215.5091
18-IN	26900-Indianapolis	97-Marion	3208.00	<10%	Upper	204.3581
18-IN	26900-Indianapolis	97-Marion	3209.01	20% - <50%	Middle	107.6406
18-IN	26900-Indianapolis	97-Marion	3209.02	50% - <80%	Moderate	53.1276
18-IN	26900-Indianapolis	97-Marion	3209.03	80% - 100%	Low	38.7636

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	97-Marion	3210.01	50% - <80%	Middle	85.6534
18-IN	26900-Indianapolis	97-Marion	3210.02	50% - <80%	Middle	116.2112
18-IN	26900-Indianapolis	97-Marion	3211.00	20% - <50%	Middle	100.7829
18-IN	26900-Indianapolis	97-Marion	3212.00	10% - <20%	Upper	186.2646
18-IN	26900-Indianapolis	97-Marion	3213.00	10% - <20%	Upper	160.1595
18-IN	26900-Indianapolis	97-Marion	3214.00	20% - <50%	Middle	108.1958
18-IN	26900-Indianapolis	97-Marion	3216.00	50% - <80%	Middle	96.8755
18-IN	26900-Indianapolis	97-Marion	3217.00	10% - <20%	Upper	148.5591
18-IN	26900-Indianapolis	97-Marion	3218.00	10% - <20%	Upper	230.0038
18-IN	26900-Indianapolis	97-Marion	3219.00	10% - <20%	Upper	224.5864
18-IN	26900-Indianapolis	97-Marion	3220.00	50% - <80%	Moderate	79.636
18-IN	26900-Indianapolis	97-Marion	3221.00	20% - <50%	Upper	147.8221
18-IN	26900-Indianapolis	97-Marion	3222.00	20% - <50%	Upper	138.9727
18-IN	26900-Indianapolis	97-Marion	3223.00	10% - <20%	Upper	145.0736
18-IN	26900-Indianapolis	97-Marion	3224.00	20% - <50%	Middle	95.2709
18-IN	26900-Indianapolis	97-Marion	3225.00	50% - <80%	Low	47.1188
18-IN	26900-Indianapolis	97-Marion	3226.01	80% - 100%	Low	14.4772
18-IN	26900-Indianapolis	97-Marion	3226.02	50% - <80%	Middle	96.7846
18-IN	26900-Indianapolis	97-Marion	3227.00	80% - 100%	Middle	86.8783
18-IN	26900-Indianapolis	97-Marion	3301.03	20% - <50%	Middle	96.7846
18-IN	26900-Indianapolis	97-Marion	3301.05	20% - <50%	Middle	93.1024
18-IN	26900-Indianapolis	97-Marion	3301.06	50% - <80%	Low	45.7794
18-IN	26900-Indianapolis	97-Marion	3301.07	10% - <20%	Upper	124.8565
18-IN	26900-Indianapolis	97-Marion	3301.08	10% - <20%	Upper	184.5829
18-IN	26900-Indianapolis	97-Marion	3301.09	20% - <50%	Middle	112.2066
18-IN	26900-Indianapolis	97-Marion	3302.03	10% - <20%	Upper	228.1266
18-IN	26900-Indianapolis	97-Marion	3302.04	20% - <50%	Upper	156.5745
18-IN	26900-Indianapolis	97-Marion	3302.06	20% - <50%	Upper	141.079
18-IN	26900-Indianapolis	97-Marion	3302.08	20% - <50%	Upper	136.208
18-IN	26900-Indianapolis	97-Marion	3302.10	50% - <80%	Middle	102.0464
18-IN	26900-Indianapolis	97-Marion	3302.11	80% - 100%	Low	46.423
18-IN	26900-Indianapolis	97-Marion	3302.12	50% - <80%	Middle	102.7199
18-IN	26900-Indianapolis	97-Marion	3302.13	20% - <50%	Upper	138.257
18-IN	26900-Indianapolis	97-Marion	3304.01	20% - <50%	Upper	123.3615
18-IN	26900-Indianapolis	97-Marion	3305.00	50% - <80%	Moderate	75.5094
18-IN	26900-Indianapolis	97-Marion	3306.00	50% - <80%	Moderate	59.2209
18-IN	26900-Indianapolis	97-Marion	3307.01	50% - <80%	Low	46.3035
18-IN	26900-Indianapolis	97-Marion	3307.02	50% - <80%	Moderate	61.5263
18-IN	26900-Indianapolis	97-Marion	3308.03	80% - 100%	Low	43.3719
18-IN	26900-Indianapolis	97-Marion	3308.04	80% - 100%	Moderate	75.9389
18-IN	26900-Indianapolis	97-Marion	3308.05	50% - <80%	Low	41.6341
18-IN	26900-Indianapolis	97-Marion	3308.06	80% - 100%	Low	31.7428
18-IN	26900-Indianapolis	97-Marion	3309.00	80% - 100%	Low	43.1939
18-IN	26900-Indianapolis	97-Marion	3310.00	80% - 100%	Moderate	52.8525
18-IN	26900-Indianapolis	97-Marion	3401.01	20% - <50%	Middle	86.2945

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	97-Marion	3401.02	50% - <80%	Moderate	62.4326
18-IN	26900-Indianapolis	97-Marion	3401.08	80% - 100%	Moderate	52.4852
18-IN	26900-Indianapolis	97-Marion	3401.11	50% - <80%	Middle	99.8966
18-IN	26900-Indianapolis	97-Marion	3401.12	50% - <80%	Moderate	63.7471
18-IN	26900-Indianapolis	97-Marion	3401.13	20% - <50%	Moderate	69.0239
18-IN	26900-Indianapolis	97-Marion	3401.14	20% - <50%	Middle	104.0083
18-IN	26900-Indianapolis	97-Marion	3401.15	50% - <80%	Moderate	63.2591
18-IN	26900-Indianapolis	97-Marion	3402.01	50% - <80%	Moderate	62.4351
18-IN	26900-Indianapolis	97-Marion	3402.02	50% - <80%	Moderate	52.5462
18-IN	26900-Indianapolis	97-Marion	3403.01	80% - 100%	Low	47.0479
18-IN	26900-Indianapolis	97-Marion	3403.02	80% - 100%	Moderate	53.2881
18-IN	26900-Indianapolis	97-Marion	3404.00	80% - 100%	Moderate	54.8242
18-IN	26900-Indianapolis	97-Marion	3405.00	50% - <80%	Moderate	59.3118
18-IN	26900-Indianapolis	97-Marion	3406.00	50% - <80%	Moderate	61.377
18-IN	26900-Indianapolis	97-Marion	3407.00	50% - <80%	Moderate	51.3487
18-IN	26900-Indianapolis	97-Marion	3408.00	10% - <20%	Middle	82.8937
18-IN	26900-Indianapolis	97-Marion	3409.01	50% - <80%	Middle	97.2987
18-IN	26900-Indianapolis	97-Marion	3409.03	50% - <80%	Moderate	50.389
18-IN	26900-Indianapolis	97-Marion	3409.04	50% - <80%	Middle	88.9945
18-IN	26900-Indianapolis	97-Marion	3410.00	10% - <20%	Middle	108.2543
18-IN	26900-Indianapolis	97-Marion	3411.00	50% - <80%	Low	47.9143
18-IN	26900-Indianapolis	97-Marion	3412.00	80% - 100%	Low	33.2441
18-IN	26900-Indianapolis	97-Marion	3416.00	80% - 100%	Low	37.6906
18-IN	26900-Indianapolis	97-Marion	3417.01	50% - <80%	Low	39.3549
18-IN	26900-Indianapolis	97-Marion	3417.02	20% - <50%	Moderate	70.021
18-IN	26900-Indianapolis	97-Marion	3419.02	20% - <50%	Middle	82.5762
18-IN	26900-Indianapolis	97-Marion	3419.03	50% - <80%	Low	46.3595
18-IN	26900-Indianapolis	97-Marion	3419.04	50% - <80%	Low	49.0321
18-IN	26900-Indianapolis	97-Marion	3420.00	50% - <80%	Moderate	74.2198
18-IN	26900-Indianapolis	97-Marion	3421.01	50% - <80%	Moderate	75.5691
18-IN	26900-Indianapolis	97-Marion	3422.00	50% - <80%	Moderate	58.4865
18-IN	26900-Indianapolis	97-Marion	3423.00	20% - <50%	Moderate	58.1218
18-IN	26900-Indianapolis	97-Marion	3424.00	20% - <50%	Moderate	72.0961
18-IN	26900-Indianapolis	97-Marion	3425.00	20% - <50%	Low	46.8238
18-IN	26900-Indianapolis	97-Marion	3426.00	20% - <50%	Low	41.9304
18-IN	26900-Indianapolis	97-Marion	3501.00	80% - 100%	Moderate	54.3549
18-IN	26900-Indianapolis	97-Marion	3503.00	50% - <80%	Low	30.2652
18-IN	26900-Indianapolis	97-Marion	3504.00	50% - <80%	Moderate	72.5492
18-IN	26900-Indianapolis	97-Marion	3505.00	80% - 100%	Low	35.0105
18-IN	26900-Indianapolis	97-Marion	3506.00	80% - 100%	Moderate	50.4599
18-IN	26900-Indianapolis	97-Marion	3507.00	80% - 100%	Low	37.9669
18-IN	26900-Indianapolis	97-Marion	3508.00	80% - 100%	Low	34.8872
18-IN	26900-Indianapolis	97-Marion	3509.00	50% - <80%	Middle	82.4692
18-IN	26900-Indianapolis	97-Marion	3510.00	50% - <80%	Low	41.3902
18-IN	26900-Indianapolis	97-Marion	3512.00	80% - 100%	Low	42.0126

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	97-Marion	3515.00	50% - <80%	Moderate	51.752
18-IN	26900-Indianapolis	97-Marion	3516.00	20% - <50%	Upper	192.9468
18-IN	26900-Indianapolis	97-Marion	3517.00	50% - <80%	Middle	95.9394
18-IN	26900-Indianapolis	97-Marion	3519.00	80% - 100%	Moderate	58.235
18-IN	26900-Indianapolis	97-Marion	3521.00	80% - 100%	Low	39.5229
18-IN	26900-Indianapolis	97-Marion	3523.00	80% - 100%	Low	40.037
18-IN	26900-Indianapolis	97-Marion	3524.00	50% - <80%	Moderate	51.6948
18-IN	26900-Indianapolis	97-Marion	3525.00	20% - <50%	Low	48.8454
18-IN	26900-Indianapolis	97-Marion	3526.00	50% - <80%	Moderate	53.7126
18-IN	26900-Indianapolis	97-Marion	3527.00	50% - <80%	Moderate	61.0745
18-IN	26900-Indianapolis	97-Marion	3528.00	80% - 100%	Low	46.6159
18-IN	26900-Indianapolis	97-Marion	3533.00	20% - <50%	Upper	141.2868
18-IN	26900-Indianapolis	97-Marion	3535.00	50% - <80%	Middle	88.4543
18-IN	26900-Indianapolis	97-Marion	3536.00	50% - <80%	Moderate	51.6724
18-IN	26900-Indianapolis	97-Marion	3542.01	20% - <50%	Upper	169.8181
18-IN	26900-Indianapolis	97-Marion	3542.02	20% - <50%	Upper	167.2264
18-IN	26900-Indianapolis	97-Marion	3544.00	20% - <50%	Middle	112.9672
18-IN	26900-Indianapolis	97-Marion	3545.00	20% - <50%	Middle	109.1805
18-IN	26900-Indianapolis	97-Marion	3547.00	50% - <80%	Moderate	55.3944
18-IN	26900-Indianapolis	97-Marion	3548.00	50% - <80%	Low	48.6923
18-IN	26900-Indianapolis	97-Marion	3549.00	50% - <80%	Low	41.6242
18-IN	26900-Indianapolis	97-Marion	3550.00	50% - <80%	Low	38.613
18-IN	26900-Indianapolis	97-Marion	3551.00	50% - <80%	Low	27.8391
18-IN	26900-Indianapolis	97-Marion	3553.00	20% - <50%	Low	46.3346
18-IN	26900-Indianapolis	97-Marion	3554.00	20% - <50%	Moderate	64.0558
18-IN	26900-Indianapolis	97-Marion	3555.00	20% - <50%	Moderate	73.0359
18-IN	26900-Indianapolis	97-Marion	3556.00	20% - <50%	Low	40.2175
18-IN	26900-Indianapolis	97-Marion	3557.00	20% - <50%	Moderate	50.7201
18-IN	26900-Indianapolis	97-Marion	3559.00	20% - <50%	Upper	124.9399
18-IN	26900-Indianapolis	97-Marion	3562.00	20% - <50%	Upper	144.9802
18-IN	26900-Indianapolis	97-Marion	3564.00	50% - <80%	Low	49.1304
18-IN	26900-Indianapolis	97-Marion	3569.00	20% - <50%	Moderate	53.384
18-IN	26900-Indianapolis	97-Marion	3570.00	20% - <50%	Low	32.8993
18-IN	26900-Indianapolis	97-Marion	3571.00	20% - <50%	Middle	88.1094
18-IN	26900-Indianapolis	97-Marion	3572.00	20% - <50%	Low	42.2889
18-IN	26900-Indianapolis	97-Marion	3573.00	20% - <50%	Moderate	50.8296
18-IN	26900-Indianapolis	97-Marion	3574.00	20% - <50%	Low	44.8134
18-IN	26900-Indianapolis	97-Marion	3575.00	10% - <20%	Moderate	68.2459
18-IN	26900-Indianapolis	97-Marion	3576.01	20% - <50%	Low	37.7951
18-IN	26900-Indianapolis	97-Marion	3576.02	50% - <80%	Middle	84.4235
18-IN	26900-Indianapolis	97-Marion	3578.00	20% - <50%	Moderate	55.5151
18-IN	26900-Indianapolis	97-Marion	3579.00	20% - <50%	Middle	88.6933
18-IN	26900-Indianapolis	97-Marion	3580.00	20% - <50%	Low	45.1246
18-IN	26900-Indianapolis	97-Marion	3581.00	20% - <50%	Moderate	57.7558
18-IN	26900-Indianapolis	97-Marion	3601.01	50% - <80%	Moderate	51.9325

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
18-IN	26900-Indianapolis	97-Marion	3601.02	80% - 100%	Low	41.7275
18-IN	26900-Indianapolis	97-Marion	3602.01	50% - <80%	Low	48.8753
18-IN	26900-Indianapolis	97-Marion	3602.02	50% - <80%	Moderate	59.4911
18-IN	26900-Indianapolis	97-Marion	3603.01	50% - <80%	Moderate	51.6599
18-IN	26900-Indianapolis	97-Marion	3603.02	80% - 100%	Low	33.8441
18-IN	26900-Indianapolis	97-Marion	3604.01	80% - 100%	Low	46.4267
18-IN	26900-Indianapolis	97-Marion	3604.02	80% - 100%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3604.05	50% - <80%	Middle	82.2102
18-IN	26900-Indianapolis	97-Marion	3604.06	80% - 100%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3604.07	50% - <80%	Moderate	69.8094
18-IN	26900-Indianapolis	97-Marion	3605.01	50% - <80%	Middle	94.0024
18-IN	26900-Indianapolis	97-Marion	3605.02	50% - <80%	Moderate	66.9513
18-IN	26900-Indianapolis	97-Marion	3606.01	20% - <50%	Middle	82.4692
18-IN	26900-Indianapolis	97-Marion	3606.02	20% - <50%	Moderate	50.2209
18-IN	26900-Indianapolis	97-Marion	3607.00	20% - <50%	Middle	108.222
18-IN	26900-Indianapolis	97-Marion	3608.00	20% - <50%	Moderate	63.0898
18-IN	26900-Indianapolis	97-Marion	3609.00	20% - <50%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3610.00	10% - <20%	Upper	126.705
18-IN	26900-Indianapolis	97-Marion	3611.00	10% - <20%	Middle	97.5813
18-IN	26900-Indianapolis	97-Marion	3612.00	20% - <50%	Moderate	75.9774
18-IN	26900-Indianapolis	97-Marion	3613.00	20% - <50%	Moderate	58.8985
18-IN	26900-Indianapolis	97-Marion	3614.01	50% - <80%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3614.02	20% - <50%	Moderate	69.9239
18-IN	26900-Indianapolis	97-Marion	3616.01	20% - <50%	Middle	110.2834
18-IN	26900-Indianapolis	97-Marion	3616.02	20% - <50%	Middle	112.6212
18-IN	26900-Indianapolis	97-Marion	3702.01	20% - <50%	Moderate	64.143
18-IN	26900-Indianapolis	97-Marion	3702.03	20% - <50%	Low	37.5038
18-IN	26900-Indianapolis	97-Marion	3702.04	20% - <50%	Moderate	63.2479
18-IN	26900-Indianapolis	97-Marion	3703.03	20% - <50%	Middle	95.6954
18-IN	26900-Indianapolis	97-Marion	3703.04	20% - <50%	Middle	111.9664
18-IN	26900-Indianapolis	97-Marion	3703.05	20% - <50%	Moderate	71.4637
18-IN	26900-Indianapolis	97-Marion	3703.06	20% - <50%	Middle	92.7564
18-IN	26900-Indianapolis	97-Marion	3801.01	20% - <50%	Upper	150.0753
18-IN	26900-Indianapolis	97-Marion	3801.02	20% - <50%	Upper	128.5163
18-IN	26900-Indianapolis	97-Marion	3801.03	20% - <50%	Middle	97.1356
18-IN	26900-Indianapolis	97-Marion	3802.00	20% - <50%	Moderate	75.9675
18-IN	26900-Indianapolis	97-Marion	3803.01	20% - <50%	Low	44.1387
18-IN	26900-Indianapolis	97-Marion	3803.02	20% - <50%	Low	45.2802
18-IN	26900-Indianapolis	97-Marion	3804.02	20% - <50%	Moderate	78.604
18-IN	26900-Indianapolis	97-Marion	3804.03	10% - <20%	Middle	80.1351
18-IN	26900-Indianapolis	97-Marion	3804.04	20% - <50%	Moderate	75.772
18-IN	26900-Indianapolis	97-Marion	3805.01	20% - <50%	Moderate	61.5824
18-IN	26900-Indianapolis	97-Marion	3805.02	20% - <50%	Moderate	63.8678
18-IN	26900-Indianapolis	97-Marion	3806.00	20% - <50%	Middle	80.2683
18-IN	26900-Indianapolis	97-Marion	3807.00	20% - <50%	Moderate	69.9724

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18-IN	26900-Indianapolis	97-Marion	3808.00	20% - <50%	Moderate	70.5824
18-IN	26900-Indianapolis	97-Marion	3809.01	20% - <50%	Middle	80.5883
18-IN	26900-Indianapolis	97-Marion	3809.02	10% - <20%	Upper	132.949
18-IN	26900-Indianapolis	97-Marion	3810.02	20% - <50%	Upper	138.486
18-IN	26900-Indianapolis	97-Marion	3810.03	50% - <80%	Moderate	65.9056
18-IN	26900-Indianapolis	97-Marion	3810.04	50% - <80%	Moderate	74.287
18-IN	26900-Indianapolis	97-Marion	3811.01	20% - <50%	Middle	116.2772
18-IN	26900-Indianapolis	97-Marion	3811.02	20% - <50%	Middle	86.302
18-IN	26900-Indianapolis	97-Marion	3812.03	50% - <80%	Low	39.1831
18-IN	26900-Indianapolis	97-Marion	3812.04	20% - <50%	Middle	82.9422
18-IN	26900-Indianapolis	97-Marion	3812.05	20% - <50%	Moderate	66.6177
18-IN	26900-Indianapolis	97-Marion	3812.06	20% - <50%	Middle	94.2949
18-IN	26900-Indianapolis	97-Marion	3812.07	20% - <50%	Middle	93.1024
18-IN	26900-Indianapolis	97-Marion	3901.02	20% - <50%	Moderate	56.7948
18-IN	26900-Indianapolis	97-Marion	3901.03	20% - <50%	Moderate	70.8924
18-IN	26900-Indianapolis	97-Marion	3901.04	20% - <50%	Middle	101.8336
18-IN	26900-Indianapolis	97-Marion	3902.00	20% - <50%	Upper	125.6258
18-IN	26900-Indianapolis	97-Marion	3903.00	10% - <20%	Upper	120.5544
18-IN	26900-Indianapolis	97-Marion	3904.05	20% - <50%	Upper	123.9913
18-IN	26900-Indianapolis	97-Marion	3904.06	20% - <50%	Upper	125.9345
18-IN	26900-Indianapolis	97-Marion	3904.07	10% - <20%	Upper	164.2525
18-IN	26900-Indianapolis	97-Marion	3904.08	20% - <50%	Middle	108.5332
18-IN	26900-Indianapolis	97-Marion	3904.09	20% - <50%	Upper	120.8332
18-IN	26900-Indianapolis	97-Marion	3904.10	10% - <20%	Upper	134.4491
18-IN	26900-Indianapolis	97-Marion	3904.11	20% - <50%	Middle	85.3111
18-IN	26900-Indianapolis	97-Marion	3905.00	80% - 100%	Moderate	53.6081
18-IN	26900-Indianapolis	97-Marion	3906.01	20% - <50%	Low	36.1433
18-IN	26900-Indianapolis	97-Marion	3906.02	50% - <80%	Middle	95.4265
18-IN	26900-Indianapolis	97-Marion	3907.00	50% - <80%	Moderate	55.7716
18-IN	26900-Indianapolis	97-Marion	3908.01	80% - 100%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3908.02	20% - <50%	Middle	87.1372
18-IN	26900-Indianapolis	97-Marion	3909.00	20% - <50%	Upper	170.3845
18-IN	26900-Indianapolis	97-Marion	3910.01	20% - <50%	N/A	0
18-IN	26900-Indianapolis	97-Marion	3910.02	20% - <50%	Upper	165.8023
39-OH	17140-Cincinnati	165-Warren	0301.01	<10%	Middle	94.4976
39-OH	17140-Cincinnati	165-Warren	0301.02	<10%	Middle	88.9102
39-OH	17140-Cincinnati	165-Warren	0302.00	<10%	Middle	81.0406
39-OH	17140-Cincinnati	165-Warren	0305.01	10% - <20%	Middle	90.4964
39-OH	17140-Cincinnati	165-Warren	0305.03	10% - <20%	Middle	115.7033
39-OH	17140-Cincinnati	165-Warren	0305.04	10% - <20%	Upper	182.4377
39-OH	17140-Cincinnati	165-Warren	0306.00	<10%	Middle	108.4581
39-OH	17140-Cincinnati	165-Warren	0307.00	10% - <20%	Middle	105.8337
39-OH	17140-Cincinnati	165-Warren	0308.00	<10%	Upper	128.7918
39-OH	17140-Cincinnati	165-Warren	0309.01	10% - <20%	Upper	162.1363
39-OH	17140-Cincinnati	165-Warren	0309.02	10% - <20%	Upper	196.5

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39-OH	17140-Cincinnati	165-Warren	0310.01	<10%	Middle	109.3456
39-OH	17140-Cincinnati	165-Warren	0310.02	<10%	Upper	125.0992
39-OH	17140-Cincinnati	165-Warren	0311.00	<10%	Upper	121.232
39-OH	17140-Cincinnati	165-Warren	0312.00	10% - <20%	Upper	138.5645
39-OH	17140-Cincinnati	165-Warren	0313.00	10% - <20%	Upper	135.5909
39-OH	17140-Cincinnati	165-Warren	0314.00	10% - <20%	Moderate	78.0956
39-OH	17140-Cincinnati	165-Warren	0315.00	10% - <20%	Middle	88.0311
39-OH	17140-Cincinnati	165-Warren	0316.01	10% - <20%	Upper	172.348
39-OH	17140-Cincinnati	165-Warren	0316.02	10% - <20%	Upper	147.8433
39-OH	17140-Cincinnati	165-Warren	0316.03	<10%	Middle	93.9437
39-OH	17140-Cincinnati	165-Warren	0317.00	50% - <80%	N/A	0
39-OH	17140-Cincinnati	165-Warren	0319.04	20% - <50%	Upper	124.2787
39-OH	17140-Cincinnati	165-Warren	0319.05	20% - <50%	Middle	103.3157
39-OH	17140-Cincinnati	165-Warren	0319.06	20% - <50%	Upper	120.3839
39-OH	17140-Cincinnati	165-Warren	0319.07	20% - <50%	Upper	181.5131
39-OH	17140-Cincinnati	165-Warren	0319.08	20% - <50%	Upper	197.8672
39-OH	17140-Cincinnati	165-Warren	0320.03	10% - <20%	Middle	111.36
39-OH	17140-Cincinnati	165-Warren	0320.04	20% - <50%	Upper	164.4138
39-OH	17140-Cincinnati	165-Warren	0320.06	20% - <50%	Upper	149.7081
39-OH	17140-Cincinnati	165-Warren	0320.08	20% - <50%	Upper	208.1064
39-OH	17140-Cincinnati	165-Warren	0320.09	50% - <80%	Upper	156.0011
39-OH	17140-Cincinnati	165-Warren	0320.10	10% - <20%	Upper	127.0933
39-OH	17140-Cincinnati	165-Warren	0320.11	20% - <50%	Middle	100.927
39-OH	17140-Cincinnati	165-Warren	0321.00	20% - <50%	Upper	150.7344
39-OH	17140-Cincinnati	165-Warren	0322.02	<10%	Upper	140.8062
39-OH	17140-Cincinnati	165-Warren	0322.03	10% - <20%	Upper	135.055
39-OH	17140-Cincinnati	165-Warren	0322.04	10% - <20%	Upper	188.0645
39-OH	17140-Cincinnati	165-Warren	0322.05	10% - <20%	Upper	122.6124
39-OH	17140-Cincinnati	165-Warren	0322.06	10% - <20%	Upper	150.2595
39-OH	17140-Cincinnati	165-Warren	0323.00	<10%	Middle	89.2009
39-OH	17140-Cincinnati	165-Warren	0324.00	<10%	Middle	119.3325
39-OH	17140-Cincinnati	165-Warren	0325.01	<10%	Middle	84.4796
39-OH	17140-Cincinnati	165-Warren	0325.02	10% - <20%	Moderate	53.0801
39-OH	17140-Cincinnati	17-Butler	0001.00	20% - <50%	Moderate	76.0071
39-OH	17140-Cincinnati	17-Butler	0002.00	20% - <50%	Moderate	59.0418
39-OH	17140-Cincinnati	17-Butler	0003.00	50% - <80%	Low	35.6531
39-OH	17140-Cincinnati	17-Butler	0004.00	50% - <80%	Low	29.6483
39-OH	17140-Cincinnati	17-Butler	0005.00	20% - <50%	Moderate	53.3289
39-OH	17140-Cincinnati	17-Butler	0006.00	20% - <50%	Moderate	66.8277
39-OH	17140-Cincinnati	17-Butler	0010.01	10% - <20%	Middle	85.7583
39-OH	17140-Cincinnati	17-Butler	0010.02	10% - <20%	Middle	93.5382
39-OH	17140-Cincinnati	17-Butler	0011.00	10% - <20%	Moderate	57.3169
39-OH	17140-Cincinnati	17-Butler	0013.00	10% - <20%	Moderate	78.2571
39-OH	17140-Cincinnati	17-Butler	0101.02	10% - <20%	Middle	104.3086
39-OH	17140-Cincinnati	17-Butler	0101.03	20% - <50%	Middle	116.1806

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39-OH	17140-Cincinnati	17-Butler	0101.04	10% - <20%	Low	19.4377
39-OH	17140-Cincinnati	17-Butler	0101.05	10% - <20%	Upper	176.8253
39-OH	17140-Cincinnati	17-Butler	0101.06	20% - <50%	Low	35.5119
39-OH	17140-Cincinnati	17-Butler	0102.01	20% - <50%	N/A	0
39-OH	17140-Cincinnati	17-Butler	0102.02	10% - <20%	Middle	107.7918
39-OH	17140-Cincinnati	17-Butler	0102.03	<10%	Upper	124.3456
39-OH	17140-Cincinnati	17-Butler	0103.01	<10%	Middle	91.7416
39-OH	17140-Cincinnati	17-Butler	0103.02	<10%	Upper	124.1028
39-OH	17140-Cincinnati	17-Butler	0105.00	10% - <20%	Moderate	63.5203
39-OH	17140-Cincinnati	17-Butler	0106.00	<10%	Middle	87.4055
39-OH	17140-Cincinnati	17-Butler	0108.00	<10%	Middle	111.0047
39-OH	17140-Cincinnati	17-Butler	0109.01	20% - <50%	Middle	89.0478
39-OH	17140-Cincinnati	17-Butler	0109.03	20% - <50%	Upper	120.9724
39-OH	17140-Cincinnati	17-Butler	0109.04	20% - <50%	Middle	85.4473
39-OH	17140-Cincinnati	17-Butler	0109.06	50% - <80%	Moderate	65.0729
39-OH	17140-Cincinnati	17-Butler	0109.07	20% - <50%	Middle	88.0897
39-OH	17140-Cincinnati	17-Butler	0109.09	50% - <80%	Middle	89.6447
39-OH	17140-Cincinnati	17-Butler	0109.10	20% - <50%	Middle	100.055
39-OH	17140-Cincinnati	17-Butler	0109.11	10% - <20%	Middle	107.3755
39-OH	17140-Cincinnati	17-Butler	0109.12	20% - <50%	Middle	117.683
39-OH	17140-Cincinnati	17-Butler	0109.13	50% - <80%	Moderate	69.0897
39-OH	17140-Cincinnati	17-Butler	0110.03	20% - <50%	Middle	113.3779
39-OH	17140-Cincinnati	17-Butler	0110.04	20% - <50%	Moderate	66.2954
39-OH	17140-Cincinnati	17-Butler	0110.05	20% - <50%	Middle	115.0514
39-OH	17140-Cincinnati	17-Butler	0110.06	20% - <50%	Middle	112.3899
39-OH	17140-Cincinnati	17-Butler	0111.09	20% - <50%	Middle	100.5239
39-OH	17140-Cincinnati	17-Butler	0111.10	10% - <20%	Upper	146.2093
39-OH	17140-Cincinnati	17-Butler	0111.11	10% - <20%	Upper	143.0263
39-OH	17140-Cincinnati	17-Butler	0111.12	20% - <50%	Upper	197.6327
39-OH	17140-Cincinnati	17-Butler	0111.18	10% - <20%	Upper	211.3588
39-OH	17140-Cincinnati	17-Butler	0111.20	20% - <50%	Upper	148.159
39-OH	17140-Cincinnati	17-Butler	0111.22	20% - <50%	Upper	138.8014
39-OH	17140-Cincinnati	17-Butler	0111.23	50% - <80%	Moderate	54.1842
39-OH	17140-Cincinnati	17-Butler	0111.25	20% - <50%	Upper	146.671
39-OH	17140-Cincinnati	17-Butler	0111.26	20% - <50%	Upper	130.8133
39-OH	17140-Cincinnati	17-Butler	0111.27	20% - <50%	Upper	147.1471
39-OH	17140-Cincinnati	17-Butler	0111.28	20% - <50%	Upper	184.36
39-OH	17140-Cincinnati	17-Butler	0111.29	20% - <50%	Upper	145.9617
39-OH	17140-Cincinnati	17-Butler	0111.30	20% - <50%	Upper	126.3456
39-OH	17140-Cincinnati	17-Butler	0111.31	10% - <20%	Upper	148.2129
39-OH	17140-Cincinnati	17-Butler	0111.32	20% - <50%	Upper	164.3157
39-OH	17140-Cincinnati	17-Butler	0111.33	10% - <20%	Upper	189.3935
39-OH	17140-Cincinnati	17-Butler	0111.34	20% - <50%	Upper	147.5502
39-OH	17140-Cincinnati	17-Butler	0111.35	20% - <50%	Upper	147.9114
39-OH	17140-Cincinnati	17-Butler	0111.36	20% - <50%	Upper	158.6507

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39-OH	17140-Cincinnati	17-Butler	0111.37	20% - <50%	Upper	154.0071
39-OH	17140-Cincinnati	17-Butler	0112.00	10% - <20%	Middle	113.1267
39-OH	17140-Cincinnati	17-Butler	0113.00	20% - <50%	Middle	110.488
39-OH	17140-Cincinnati	17-Butler	0118.00	10% - <20%	Middle	113.0717
39-OH	17140-Cincinnati	17-Butler	0121.00	<10%	Middle	90.3803
39-OH	17140-Cincinnati	17-Butler	0122.00	20% - <50%	Low	41.0143
39-OH	17140-Cincinnati	17-Butler	0123.00	10% - <20%	Moderate	63.8911
39-OH	17140-Cincinnati	17-Butler	0124.00	<10%	Upper	124.3169
39-OH	17140-Cincinnati	17-Butler	0125.00	10% - <20%	Middle	108.4736
39-OH	17140-Cincinnati	17-Butler	0126.00	10% - <20%	Middle	98.7105
39-OH	17140-Cincinnati	17-Butler	0127.00	10% - <20%	Moderate	75.8002
39-OH	17140-Cincinnati	17-Butler	0130.00	50% - <80%	Moderate	55.2607
39-OH	17140-Cincinnati	17-Butler	0131.00	50% - <80%	Moderate	51.0167
39-OH	17140-Cincinnati	17-Butler	0132.00	20% - <50%	Moderate	50.7739
39-OH	17140-Cincinnati	17-Butler	0133.00	10% - <20%	Middle	109.3995
39-OH	17140-Cincinnati	17-Butler	0134.00	20% - <50%	Moderate	74.9748
39-OH	17140-Cincinnati	17-Butler	0135.00	20% - <50%	Moderate	56.7511
39-OH	17140-Cincinnati	17-Butler	0136.00	20% - <50%	Low	36.5358
39-OH	17140-Cincinnati	17-Butler	0139.00	10% - <20%	Low	43.86
39-OH	17140-Cincinnati	17-Butler	0140.00	20% - <50%	Low	32.8516
39-OH	17140-Cincinnati	17-Butler	0141.00	20% - <50%	Moderate	55.1471
39-OH	17140-Cincinnati	17-Butler	0143.00	<10%	Middle	102.1016
39-OH	17140-Cincinnati	17-Butler	0144.00	20% - <50%	Low	26.5406
39-OH	17140-Cincinnati	17-Butler	0146.00	20% - <50%	Moderate	63.5179
39-OH	17140-Cincinnati	17-Butler	0147.00	10% - <20%	Moderate	54.805
39-OH	17140-Cincinnati	17-Butler	0148.00	10% - <20%	Moderate	73.6423
39-OH	17140-Cincinnati	17-Butler	0149.00	<10%	Middle	119.4174
39-OH	17140-Cincinnati	17-Butler	0150.00	<10%	Middle	98.8265
39-OH	17140-Cincinnati	17-Butler	0151.00	10% - <20%	Middle	102.6004
39-OH	17140-Cincinnati	25-Clermont	0401.01	<10%	Middle	86.47
39-OH	17140-Cincinnati	25-Clermont	0401.02	<10%	Middle	86.3145
39-OH	17140-Cincinnati	25-Clermont	0402.02	<10%	Middle	96.4413
39-OH	17140-Cincinnati	25-Clermont	0402.03	<10%	Middle	93.177
39-OH	17140-Cincinnati	25-Clermont	0402.05	10% - <20%	Low	49.2177
39-OH	17140-Cincinnati	25-Clermont	0402.06	10% - <20%	Middle	81.8492
39-OH	17140-Cincinnati	25-Clermont	0403.01	<10%	Upper	202.3301
39-OH	17140-Cincinnati	25-Clermont	0403.02	<10%	Upper	163.165
39-OH	17140-Cincinnati	25-Clermont	0403.03	10% - <20%	Upper	173.9055
39-OH	17140-Cincinnati	25-Clermont	0404.01	<10%	Upper	124.4318
39-OH	17140-Cincinnati	25-Clermont	0404.03	10% - <20%	Middle	83.1937
39-OH	17140-Cincinnati	25-Clermont	0404.04	<10%	Upper	141.2404
39-OH	17140-Cincinnati	25-Clermont	0404.05	10% - <20%	Upper	163.5227
39-OH	17140-Cincinnati	25-Clermont	0405.00	<10%	Middle	92.7966
39-OH	17140-Cincinnati	25-Clermont	0406.00	<10%	Upper	146.0322
39-OH	17140-Cincinnati	25-Clermont	0407.02	10% - <20%	Middle	115.4569

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17140-Cincinnati	25-Clermont	0407.03	<10%	Upper	127.8409
39-OH	17140-Cincinnati	25-Clermont	0407.04	10% - <20%	Middle	98.3803
39-OH	17140-Cincinnati	25-Clermont	0408.00	<10%	Moderate	68.8863
39-OH	17140-Cincinnati	25-Clermont	0409.00	<10%	Moderate	79.3648
39-OH	17140-Cincinnati	25-Clermont	0410.01	<10%	Middle	113.9246
39-OH	17140-Cincinnati	25-Clermont	0410.02	<10%	Upper	176.9593
39-OH	17140-Cincinnati	25-Clermont	0411.01	10% - <20%	Middle	95.9581
39-OH	17140-Cincinnati	25-Clermont	0411.02	10% - <20%	Moderate	66.537
39-OH	17140-Cincinnati	25-Clermont	0411.04	10% - <20%	Middle	96.6375
39-OH	17140-Cincinnati	25-Clermont	0411.05	10% - <20%	Moderate	79.8815
39-OH	17140-Cincinnati	25-Clermont	0412.01	10% - <20%	Middle	82.3911
39-OH	17140-Cincinnati	25-Clermont	0412.02	<10%	Middle	103.9306
39-OH	17140-Cincinnati	25-Clermont	0413.03	10% - <20%	Middle	105.1531
39-OH	17140-Cincinnati	25-Clermont	0413.04	<10%	N/A	0
39-OH	17140-Cincinnati	25-Clermont	0413.05	10% - <20%	Upper	120.6937
39-OH	17140-Cincinnati	25-Clermont	0413.06	10% - <20%	Middle	95.8241
39-OH	17140-Cincinnati	25-Clermont	0413.07	10% - <20%	Middle	109.0442
39-OH	17140-Cincinnati	25-Clermont	0414.03	10% - <20%	Moderate	71.1363
39-OH	17140-Cincinnati	25-Clermont	0414.04	10% - <20%	Middle	81.0837
39-OH	17140-Cincinnati	25-Clermont	0414.05	10% - <20%	Moderate	72.6387
39-OH	17140-Cincinnati	25-Clermont	0414.06	<10%	Upper	154.3277
39-OH	17140-Cincinnati	25-Clermont	0415.03	10% - <20%	Middle	97.1387
39-OH	17140-Cincinnati	25-Clermont	0415.04	<10%	Middle	112.7571
39-OH	17140-Cincinnati	25-Clermont	0415.05	<10%	Upper	131.2057
39-OH	17140-Cincinnati	25-Clermont	0415.06	<10%	Upper	132.1686
39-OH	17140-Cincinnati	25-Clermont	0416.00	10% - <20%	Middle	82.5765
39-OH	17140-Cincinnati	25-Clermont	0417.01	<10%	Middle	82.0191
39-OH	17140-Cincinnati	25-Clermont	0417.02	<10%	Upper	138.0657
39-OH	17140-Cincinnati	25-Clermont	0418.00	<10%	Moderate	68.421
39-OH	17140-Cincinnati	25-Clermont	0419.00	<10%	Middle	104.9641
39-OH	17140-Cincinnati	25-Clermont	0420.01	<10%	Moderate	72.7105
39-OH	17140-Cincinnati	25-Clermont	0420.02	<10%	Middle	95.9928
39-OH	17140-Cincinnati	61-Hamilton	0002.00	80% - 100%	Low	30.0992
39-OH	17140-Cincinnati	61-Hamilton	0007.00	20% - <50%	Upper	121.7105
39-OH	17140-Cincinnati	61-Hamilton	0009.00	20% - <50%	Upper	125.6913
39-OH	17140-Cincinnati	61-Hamilton	0010.00	20% - <50%	Middle	103.3361
39-OH	17140-Cincinnati	61-Hamilton	0011.00	20% - <50%	Middle	108.0825
39-OH	17140-Cincinnati	61-Hamilton	0016.00	50% - <80%	Low	31.1937
39-OH	17140-Cincinnati	61-Hamilton	0017.00	50% - <80%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0018.00	20% - <50%	Middle	100.7775
39-OH	17140-Cincinnati	61-Hamilton	0019.00	20% - <50%	Middle	95.6937
39-OH	17140-Cincinnati	61-Hamilton	0020.00	20% - <50%	Upper	134.5693
39-OH	17140-Cincinnati	61-Hamilton	0022.00	50% - <80%	Moderate	53.3289
39-OH	17140-Cincinnati	61-Hamilton	0023.00	50% - <80%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0025.00	20% - <50%	Low	29.6686

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17140-Cincinnati	61-Hamilton	0026.00	20% - <50%	Low	34.0059
39-OH	17140-Cincinnati	61-Hamilton	0027.00	20% - <50%	Upper	130.4581
39-OH	17140-Cincinnati	61-Hamilton	0028.00	20% - <50%	Moderate	70.5047
39-OH	17140-Cincinnati	61-Hamilton	0029.01	20% - <50%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0029.02	50% - <80%	Moderate	52.8313
39-OH	17140-Cincinnati	61-Hamilton	0030.00	20% - <50%	Moderate	69.0155
39-OH	17140-Cincinnati	61-Hamilton	0032.00	20% - <50%	Moderate	64.2942
39-OH	17140-Cincinnati	61-Hamilton	0033.00	20% - <50%	Moderate	50.7822
39-OH	17140-Cincinnati	61-Hamilton	0036.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0037.00	50% - <80%	Low	31.4234
39-OH	17140-Cincinnati	61-Hamilton	0038.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0039.00	80% - 100%	Low	44.4581
39-OH	17140-Cincinnati	61-Hamilton	0040.00	50% - <80%	Moderate	76.555
39-OH	17140-Cincinnati	61-Hamilton	0041.00	20% - <50%	Upper	155.8014
39-OH	17140-Cincinnati	61-Hamilton	0042.00	20% - <50%	Upper	175.0227
39-OH	17140-Cincinnati	61-Hamilton	0046.02	10% - <20%	Upper	133.9282
39-OH	17140-Cincinnati	61-Hamilton	0046.03	10% - <20%	Middle	89.1028
39-OH	17140-Cincinnati	61-Hamilton	0046.04	20% - <50%	Middle	82.9401
39-OH	17140-Cincinnati	61-Hamilton	0046.05	20% - <50%	Middle	113.0753
39-OH	17140-Cincinnati	61-Hamilton	0047.03	10% - <20%	Upper	160.6531
39-OH	17140-Cincinnati	61-Hamilton	0048.00	<10%	Upper	230.8241
39-OH	17140-Cincinnati	61-Hamilton	0049.00	10% - <20%	Upper	195.4078
39-OH	17140-Cincinnati	61-Hamilton	0050.00	10% - <20%	Upper	149.3456
39-OH	17140-Cincinnati	61-Hamilton	0051.00	10% - <20%	Upper	196.8504
39-OH	17140-Cincinnati	61-Hamilton	0052.00	10% - <20%	Upper	172.0215
39-OH	17140-Cincinnati	61-Hamilton	0053.01	10% - <20%	Upper	147.0095
39-OH	17140-Cincinnati	61-Hamilton	0053.02	10% - <20%	Upper	148.8803
39-OH	17140-Cincinnati	61-Hamilton	0055.00	50% - <80%	Moderate	72.238
39-OH	17140-Cincinnati	61-Hamilton	0056.00	20% - <50%	Moderate	70.372
39-OH	17140-Cincinnati	61-Hamilton	0057.01	20% - <50%	Middle	96.5095
39-OH	17140-Cincinnati	61-Hamilton	0057.02	20% - <50%	Upper	125.9186
39-OH	17140-Cincinnati	61-Hamilton	0058.00	50% - <80%	Moderate	77.5933
39-OH	17140-Cincinnati	61-Hamilton	0059.00	20% - <50%	Middle	112.4401
39-OH	17140-Cincinnati	61-Hamilton	0060.00	50% - <80%	Moderate	68.7165
39-OH	17140-Cincinnati	61-Hamilton	0061.00	50% - <80%	Low	42.4031
39-OH	17140-Cincinnati	61-Hamilton	0063.00	80% - 100%	Moderate	57.7619
39-OH	17140-Cincinnati	61-Hamilton	0064.00	80% - 100%	Low	49.3421
39-OH	17140-Cincinnati	61-Hamilton	0065.01	20% - <50%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0065.02	50% - <80%	Middle	97.1244
39-OH	17140-Cincinnati	61-Hamilton	0066.00	50% - <80%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0068.00	80% - 100%	Moderate	54.0825
39-OH	17140-Cincinnati	61-Hamilton	0069.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0070.00	20% - <50%	Upper	140.4593
39-OH	17140-Cincinnati	61-Hamilton	0071.00	20% - <50%	Upper	169.0921
39-OH	17140-Cincinnati	61-Hamilton	0072.00	20% - <50%	Middle	80.5681

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39-OH	17140-Cincinnati	61-Hamilton	0073.00	50% - <80%	Low	49.0968
39-OH	17140-Cincinnati	61-Hamilton	0074.00	20% - <50%	Middle	107.4688
39-OH	17140-Cincinnati	61-Hamilton	0075.00	20% - <50%	Middle	102.671
39-OH	17140-Cincinnati	61-Hamilton	0077.00	80% - 100%	Low	14.122
39-OH	17140-Cincinnati	61-Hamilton	0080.00	80% - 100%	Low	26.6423
39-OH	17140-Cincinnati	61-Hamilton	0081.00	80% - 100%	Moderate	57.0131
39-OH	17140-Cincinnati	61-Hamilton	0082.01	50% - <80%	Moderate	73.3684
39-OH	17140-Cincinnati	61-Hamilton	0082.02	50% - <80%	Middle	81.7691
39-OH	17140-Cincinnati	61-Hamilton	0083.00	50% - <80%	Moderate	70.9581
39-OH	17140-Cincinnati	61-Hamilton	0084.00	50% - <80%	Low	43.0825
39-OH	17140-Cincinnati	61-Hamilton	0085.01	80% - 100%	Low	36.665
39-OH	17140-Cincinnati	61-Hamilton	0085.02	80% - 100%	Low	12.4377
39-OH	17140-Cincinnati	61-Hamilton	0086.01	80% - 100%	Low	23.5765
39-OH	17140-Cincinnati	61-Hamilton	0088.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0092.00	50% - <80%	Low	48.2105
39-OH	17140-Cincinnati	61-Hamilton	0093.00	50% - <80%	Low	25.5299
39-OH	17140-Cincinnati	61-Hamilton	0094.00	50% - <80%	Low	43.5107
39-OH	17140-Cincinnati	61-Hamilton	0095.00	50% - <80%	Moderate	56.8181
39-OH	17140-Cincinnati	61-Hamilton	0096.00	20% - <50%	Low	35.2619
39-OH	17140-Cincinnati	61-Hamilton	0097.00	50% - <80%	Moderate	51.3588
39-OH	17140-Cincinnati	61-Hamilton	0098.00	50% - <80%	Low	34.6614
39-OH	17140-Cincinnati	61-Hamilton	0099.01	20% - <50%	Moderate	74.8397
39-OH	17140-Cincinnati	61-Hamilton	0099.02	20% - <50%	Moderate	58.9868
39-OH	17140-Cincinnati	61-Hamilton	0100.02	80% - 100%	Low	49.2942
39-OH	17140-Cincinnati	61-Hamilton	0100.03	50% - <80%	Moderate	62.9521
39-OH	17140-Cincinnati	61-Hamilton	0100.04	80% - 100%	Moderate	58.9114
39-OH	17140-Cincinnati	61-Hamilton	0100.05	50% - <80%	Moderate	69.6901
39-OH	17140-Cincinnati	61-Hamilton	0101.00	50% - <80%	Moderate	62.4007
39-OH	17140-Cincinnati	61-Hamilton	0102.01	20% - <50%	Moderate	52.5813
39-OH	17140-Cincinnati	61-Hamilton	0102.02	20% - <50%	Moderate	79.9581
39-OH	17140-Cincinnati	61-Hamilton	0103.00	20% - <50%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0104.00	20% - <50%	Moderate	73.4688
39-OH	17140-Cincinnati	61-Hamilton	0105.00	10% - <20%	Moderate	64.2942
39-OH	17140-Cincinnati	61-Hamilton	0106.00	10% - <20%	Middle	97.1889
39-OH	17140-Cincinnati	61-Hamilton	0107.00	20% - <50%	Middle	95.3947
39-OH	17140-Cincinnati	61-Hamilton	0109.00	50% - <80%	Moderate	64.8253
39-OH	17140-Cincinnati	61-Hamilton	0110.00	80% - 100%	Low	44.8564
39-OH	17140-Cincinnati	61-Hamilton	0111.00	50% - <80%	Middle	95.1495
39-OH	17140-Cincinnati	61-Hamilton	0204.01	<10%	Middle	101.5227
39-OH	17140-Cincinnati	61-Hamilton	0204.03	<10%	Upper	148.7416
39-OH	17140-Cincinnati	61-Hamilton	0204.04	<10%	Upper	128.549
39-OH	17140-Cincinnati	61-Hamilton	0205.01	10% - <20%	Middle	118.3468
39-OH	17140-Cincinnati	61-Hamilton	0205.02	10% - <20%	Upper	133.5633
39-OH	17140-Cincinnati	61-Hamilton	0205.04	20% - <50%	Middle	115.5633
39-OH	17140-Cincinnati	61-Hamilton	0205.05	20% - <50%	Moderate	76.4425

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17140-Cincinnati	61-Hamilton	0206.01	<10%	Middle	118.9401
39-OH	17140-Cincinnati	61-Hamilton	0206.03	10% - <20%	Upper	126.8696
39-OH	17140-Cincinnati	61-Hamilton	0206.04	<10%	Middle	83.1339
39-OH	17140-Cincinnati	61-Hamilton	0207.01	20% - <50%	Middle	84.9174
39-OH	17140-Cincinnati	61-Hamilton	0207.05	20% - <50%	Middle	83.7464
39-OH	17140-Cincinnati	61-Hamilton	0207.07	<10%	Upper	155.744
39-OH	17140-Cincinnati	61-Hamilton	0207.41	50% - <80%	Moderate	53.2069
39-OH	17140-Cincinnati	61-Hamilton	0207.42	20% - <50%	Moderate	66.0968
39-OH	17140-Cincinnati	61-Hamilton	0207.62	20% - <50%	Moderate	53.4198
39-OH	17140-Cincinnati	61-Hamilton	0207.63	20% - <50%	Middle	98.5813
39-OH	17140-Cincinnati	61-Hamilton	0207.64	20% - <50%	Middle	103.3002
39-OH	17140-Cincinnati	61-Hamilton	0208.02	10% - <20%	Middle	115.2906
39-OH	17140-Cincinnati	61-Hamilton	0208.11	20% - <50%	Middle	80.4234
39-OH	17140-Cincinnati	61-Hamilton	0208.12	10% - <20%	Upper	124.9796
39-OH	17140-Cincinnati	61-Hamilton	0209.01	20% - <50%	Moderate	77.3397
39-OH	17140-Cincinnati	61-Hamilton	0209.02	20% - <50%	Moderate	64.3935
39-OH	17140-Cincinnati	61-Hamilton	0210.01	10% - <20%	Moderate	75.2153
39-OH	17140-Cincinnati	61-Hamilton	0210.02	<10%	Middle	100.5538
39-OH	17140-Cincinnati	61-Hamilton	0210.03	10% - <20%	Middle	81.738
39-OH	17140-Cincinnati	61-Hamilton	0211.01	<10%	Upper	133.1674
39-OH	17140-Cincinnati	61-Hamilton	0211.02	<10%	Upper	127.3456
39-OH	17140-Cincinnati	61-Hamilton	0212.01	<10%	Upper	162.7296
39-OH	17140-Cincinnati	61-Hamilton	0212.02	10% - <20%	Middle	97.738
39-OH	17140-Cincinnati	61-Hamilton	0213.02	<10%	Upper	138.9306
39-OH	17140-Cincinnati	61-Hamilton	0213.03	<10%	Middle	116.8301
39-OH	17140-Cincinnati	61-Hamilton	0213.04	10% - <20%	Middle	102.2882
39-OH	17140-Cincinnati	61-Hamilton	0214.01	10% - <20%	Middle	100.1794
39-OH	17140-Cincinnati	61-Hamilton	0214.21	10% - <20%	Middle	109.8301
39-OH	17140-Cincinnati	61-Hamilton	0214.22	20% - <50%	Moderate	77.7511
39-OH	17140-Cincinnati	61-Hamilton	0215.01	50% - <80%	Middle	89.4832
39-OH	17140-Cincinnati	61-Hamilton	0215.04	50% - <80%	Moderate	76.6016
39-OH	17140-Cincinnati	61-Hamilton	0215.05	50% - <80%	Middle	85.0287
39-OH	17140-Cincinnati	61-Hamilton	0215.06	80% - 100%	Moderate	79.4856
39-OH	17140-Cincinnati	61-Hamilton	0215.08	20% - <50%	Middle	94.7452
39-OH	17140-Cincinnati	61-Hamilton	0215.09	50% - <80%	Moderate	79.0705
39-OH	17140-Cincinnati	61-Hamilton	0215.71	50% - <80%	Middle	99.1614
39-OH	17140-Cincinnati	61-Hamilton	0215.72	80% - 100%	Middle	84.226
39-OH	17140-Cincinnati	61-Hamilton	0216.02	80% - 100%	Middle	100.9461
39-OH	17140-Cincinnati	61-Hamilton	0216.03	50% - <80%	Moderate	71.4904
39-OH	17140-Cincinnati	61-Hamilton	0216.04	50% - <80%	Moderate	61.5526
39-OH	17140-Cincinnati	61-Hamilton	0217.01	20% - <50%	Moderate	78.4844
39-OH	17140-Cincinnati	61-Hamilton	0217.02	50% - <80%	Moderate	53.3767
39-OH	17140-Cincinnati	61-Hamilton	0218.01	50% - <80%	Moderate	71.9569
39-OH	17140-Cincinnati	61-Hamilton	0218.02	50% - <80%	Moderate	62.6351
39-OH	17140-Cincinnati	61-Hamilton	0219.00	50% - <80%	Moderate	63.0203

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39-OH	17140-Cincinnati	61-Hamilton	0220.00	20% - <50%	Middle	92.3349
39-OH	17140-Cincinnati	61-Hamilton	0221.01	20% - <50%	Middle	112.9772
39-OH	17140-Cincinnati	61-Hamilton	0221.02	50% - <80%	Middle	97.9964
39-OH	17140-Cincinnati	61-Hamilton	0222.00	20% - <50%	Moderate	77.7511
39-OH	17140-Cincinnati	61-Hamilton	0223.01	50% - <80%	Moderate	57.7978
39-OH	17140-Cincinnati	61-Hamilton	0223.02	20% - <50%	Upper	127.5203
39-OH	17140-Cincinnati	61-Hamilton	0224.00	20% - <50%	Upper	168.7834
39-OH	17140-Cincinnati	61-Hamilton	0225.00	50% - <80%	Moderate	78.6483
39-OH	17140-Cincinnati	61-Hamilton	0226.01	10% - <20%	Upper	180.6662
39-OH	17140-Cincinnati	61-Hamilton	0226.02	20% - <50%	Middle	118.549
39-OH	17140-Cincinnati	61-Hamilton	0227.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0230.01	20% - <50%	Middle	84.1507
39-OH	17140-Cincinnati	61-Hamilton	0230.02	10% - <20%	Middle	96.6746
39-OH	17140-Cincinnati	61-Hamilton	0231.00	10% - <20%	Upper	204.3456
39-OH	17140-Cincinnati	61-Hamilton	0232.01	20% - <50%	Moderate	72.5179
39-OH	17140-Cincinnati	61-Hamilton	0232.10	20% - <50%	Middle	92.6794
39-OH	17140-Cincinnati	61-Hamilton	0232.22	20% - <50%	Moderate	62.1148
39-OH	17140-Cincinnati	61-Hamilton	0233.00	10% - <20%	Upper	175.2464
39-OH	17140-Cincinnati	61-Hamilton	0234.00	50% - <80%	Moderate	63.921
39-OH	17140-Cincinnati	61-Hamilton	0235.01	20% - <50%	Upper	181.8636
39-OH	17140-Cincinnati	61-Hamilton	0235.21	20% - <50%	Middle	112.659
39-OH	17140-Cincinnati	61-Hamilton	0235.22	20% - <50%	Middle	110.0251
39-OH	17140-Cincinnati	61-Hamilton	0236.00	10% - <20%	Middle	104.3062
39-OH	17140-Cincinnati	61-Hamilton	0237.01	10% - <20%	Middle	80.8863
39-OH	17140-Cincinnati	61-Hamilton	0237.02	10% - <20%	Middle	103.1698
39-OH	17140-Cincinnati	61-Hamilton	0238.00	50% - <80%	Middle	100.7511
39-OH	17140-Cincinnati	61-Hamilton	0239.01	20% - <50%	Upper	145.5693
39-OH	17140-Cincinnati	61-Hamilton	0239.02	10% - <20%	Upper	168.4784
39-OH	17140-Cincinnati	61-Hamilton	0240.01	20% - <50%	Middle	119.4031
39-OH	17140-Cincinnati	61-Hamilton	0240.02	10% - <20%	Upper	183.0143
39-OH	17140-Cincinnati	61-Hamilton	0241.00	10% - <20%	Upper	173.3145
39-OH	17140-Cincinnati	61-Hamilton	0242.00	20% - <50%	Upper	167.1387
39-OH	17140-Cincinnati	61-Hamilton	0243.01	20% - <50%	Upper	148.8181
39-OH	17140-Cincinnati	61-Hamilton	0243.03	10% - <20%	Upper	125.5526
39-OH	17140-Cincinnati	61-Hamilton	0243.22	10% - <20%	Upper	179.3133
39-OH	17140-Cincinnati	61-Hamilton	0243.23	20% - <50%	Upper	172.6973
39-OH	17140-Cincinnati	61-Hamilton	0243.24	10% - <20%	Middle	113.5514
39-OH	17140-Cincinnati	61-Hamilton	0244.01	10% - <20%	Upper	181.5944
39-OH	17140-Cincinnati	61-Hamilton	0244.02	10% - <20%	Upper	299.0442
39-OH	17140-Cincinnati	61-Hamilton	0247.00	10% - <20%	Middle	91.7069
39-OH	17140-Cincinnati	61-Hamilton	0248.00	<10%	Upper	174.9401
39-OH	17140-Cincinnati	61-Hamilton	0249.01	10% - <20%	Middle	92.2045
39-OH	17140-Cincinnati	61-Hamilton	0249.03	<10%	Upper	245.5598
39-OH	17140-Cincinnati	61-Hamilton	0249.04	10% - <20%	Upper	152.2272
39-OH	17140-Cincinnati	61-Hamilton	0250.01	<10%	Upper	150.787

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17140-Cincinnati	61-Hamilton	0250.02	10% - <20%	Upper	132.9677
39-OH	17140-Cincinnati	61-Hamilton	0251.01	10% - <20%	Upper	159.5478
39-OH	17140-Cincinnati	61-Hamilton	0251.02	10% - <20%	Upper	124.7918
39-OH	17140-Cincinnati	61-Hamilton	0251.03	10% - <20%	Middle	119.9784
39-OH	17140-Cincinnati	61-Hamilton	0252.00	20% - <50%	Moderate	56.5334
39-OH	17140-Cincinnati	61-Hamilton	0253.00	20% - <50%	Middle	91.4437
39-OH	17140-Cincinnati	61-Hamilton	0254.01	10% - <20%	Middle	107.927
39-OH	17140-Cincinnati	61-Hamilton	0254.02	10% - <20%	Moderate	72.4736
39-OH	17140-Cincinnati	61-Hamilton	0255.00	20% - <50%	Moderate	71.0227
39-OH	17140-Cincinnati	61-Hamilton	0256.00	10% - <20%	Middle	112.2655
39-OH	17140-Cincinnati	61-Hamilton	0257.00	20% - <50%	Low	37.5011
39-OH	17140-Cincinnati	61-Hamilton	0258.00	20% - <50%	Middle	100.0992
39-OH	17140-Cincinnati	61-Hamilton	0260.01	<10%	Upper	138.7679
39-OH	17140-Cincinnati	61-Hamilton	0260.02	<10%	Middle	117.4629
39-OH	17140-Cincinnati	61-Hamilton	0261.02	<10%	Moderate	60.7344
39-OH	17140-Cincinnati	61-Hamilton	0261.03	<10%	Middle	81.3026
39-OH	17140-Cincinnati	61-Hamilton	0261.04	<10%	Middle	113.1961
39-OH	17140-Cincinnati	61-Hamilton	0262.00	10% - <20%	Low	48.3145
39-OH	17140-Cincinnati	61-Hamilton	0263.00	50% - <80%	Low	25.2942
39-OH	17140-Cincinnati	61-Hamilton	0264.00	80% - 100%	Low	37.793
39-OH	17140-Cincinnati	61-Hamilton	0265.00	20% - <50%	Upper	139.6782
39-OH	17140-Cincinnati	61-Hamilton	0266.00	10% - <20%	Upper	163.726
39-OH	17140-Cincinnati	61-Hamilton	0267.00	80% - 100%	N/A	0
39-OH	17140-Cincinnati	61-Hamilton	0268.00	10% - <20%	Upper	232.3564
39-OH	17140-Cincinnati	61-Hamilton	0269.00	80% - 100%	Low	21.8564
39-OH	17140-Cincinnati	61-Hamilton	0270.00	80% - 100%	Low	31.744
39-OH	17140-Cincinnati	61-Hamilton	0271.00	80% - 100%	Moderate	71.6375
39-OH	17140-Cincinnati	61-Hamilton	0272.00	50% - <80%	Low	47.8468
39-OH	17140-Cincinnati	61-Hamilton	0273.00	<10%	Upper	205.5095
39-OH	17140-Cincinnati	61-Hamilton	0274.00	20% - <50%	Low	47.3744
39-OH	17140-Cincinnati	61-Hamilton	0275.00	<10%	Upper	232.0382
39-OH	17140-Cincinnati	61-Hamilton	0276.00	20% - <50%	Middle	99.9832
39-OH	17140-Cincinnati	61-Hamilton	0277.00	20% - <50%	Moderate	75.2009
39-OH	17410-Cleveland	35-Cuyahoga	1011.01	50% - <80%	Low	37.4794
39-OH	17410-Cleveland	35-Cuyahoga	1011.02	20% - <50%	Upper	137.3299
39-OH	17410-Cleveland	35-Cuyahoga	1012.01	20% - <50%	Moderate	53.8028
39-OH	17410-Cleveland	35-Cuyahoga	1013.00	20% - <50%	Moderate	61.4179
39-OH	17410-Cleveland	35-Cuyahoga	1014.00	50% - <80%	Low	37.0413
39-OH	17410-Cleveland	35-Cuyahoga	1015.01	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1016.03	50% - <80%	Low	48.1667
39-OH	17410-Cleveland	35-Cuyahoga	1017.00	50% - <80%	Moderate	56.8075
39-OH	17410-Cleveland	35-Cuyahoga	1018.00	50% - <80%	Low	33.8725
39-OH	17410-Cleveland	35-Cuyahoga	1019.01	50% - <80%	Moderate	52.5189
39-OH	17410-Cleveland	35-Cuyahoga	1021.01	50% - <80%	Moderate	58.3245
39-OH	17410-Cleveland	35-Cuyahoga	1021.02	50% - <80%	Moderate	63.9686

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1022.00	50% - <80%	Moderate	61.4404
39-OH	17410-Cleveland	35-Cuyahoga	1023.00	50% - <80%	Low	37.5483
39-OH	17410-Cleveland	35-Cuyahoga	1024.01	50% - <80%	Low	36.5185
39-OH	17410-Cleveland	35-Cuyahoga	1024.02	50% - <80%	Low	37.175
39-OH	17410-Cleveland	35-Cuyahoga	1027.00	50% - <80%	Low	42.8548
39-OH	17410-Cleveland	35-Cuyahoga	1028.00	50% - <80%	Low	39.3921
39-OH	17410-Cleveland	35-Cuyahoga	1029.00	50% - <80%	Moderate	61.6826
39-OH	17410-Cleveland	35-Cuyahoga	1033.00	50% - <80%	Low	19.5597
39-OH	17410-Cleveland	35-Cuyahoga	1035.00	20% - <50%	Middle	103.5765
39-OH	17410-Cleveland	35-Cuyahoga	1036.02	20% - <50%	Upper	202.7611
39-OH	17410-Cleveland	35-Cuyahoga	1038.00	50% - <80%	Low	35.3219
39-OH	17410-Cleveland	35-Cuyahoga	1044.00	20% - <50%	Moderate	71.3837
39-OH	17410-Cleveland	35-Cuyahoga	1048.00	50% - <80%	Low	42.3426
39-OH	17410-Cleveland	35-Cuyahoga	1051.00	50% - <80%	Low	39.494
39-OH	17410-Cleveland	35-Cuyahoga	1053.00	50% - <80%	Moderate	64.4768
39-OH	17410-Cleveland	35-Cuyahoga	1054.00	50% - <80%	Low	36.4602
39-OH	17410-Cleveland	35-Cuyahoga	1055.00	50% - <80%	Low	47.6822
39-OH	17410-Cleveland	35-Cuyahoga	1056.02	50% - <80%	Low	32.4522
39-OH	17410-Cleveland	35-Cuyahoga	1057.00	20% - <50%	Moderate	54.1232
39-OH	17410-Cleveland	35-Cuyahoga	1059.00	20% - <50%	Middle	88.0618
39-OH	17410-Cleveland	35-Cuyahoga	1061.00	20% - <50%	Moderate	76.7512
39-OH	17410-Cleveland	35-Cuyahoga	1062.00	20% - <50%	Moderate	59.979
39-OH	17410-Cleveland	35-Cuyahoga	1065.00	20% - <50%	Moderate	58.8288
39-OH	17410-Cleveland	35-Cuyahoga	1066.00	20% - <50%	Moderate	52.1403
39-OH	17410-Cleveland	35-Cuyahoga	1068.00	20% - <50%	Moderate	67.2565
39-OH	17410-Cleveland	35-Cuyahoga	1069.00	20% - <50%	Middle	91.277
39-OH	17410-Cleveland	35-Cuyahoga	1070.00	20% - <50%	Middle	94.9131
39-OH	17410-Cleveland	35-Cuyahoga	1071.01	20% - <50%	Upper	188.4378
39-OH	17410-Cleveland	35-Cuyahoga	1077.01	20% - <50%	Upper	123.949
39-OH	17410-Cleveland	35-Cuyahoga	1078.02	50% - <80%	Low	29.0239
39-OH	17410-Cleveland	35-Cuyahoga	1082.01	50% - <80%	Moderate	59.0922
39-OH	17410-Cleveland	35-Cuyahoga	1083.01	50% - <80%	Low	43.8462
39-OH	17410-Cleveland	35-Cuyahoga	1084.00	50% - <80%	Low	28.9948
39-OH	17410-Cleveland	35-Cuyahoga	1087.01	80% - 100%	Low	20.9893
39-OH	17410-Cleveland	35-Cuyahoga	1093.01	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1097.01	50% - <80%	Low	7.6388
39-OH	17410-Cleveland	35-Cuyahoga	1098.01	80% - 100%	Low	16.8859
39-OH	17410-Cleveland	35-Cuyahoga	1109.01	50% - <80%	Low	31.0504
39-OH	17410-Cleveland	35-Cuyahoga	1112.02	50% - <80%	Low	47.7458
39-OH	17410-Cleveland	35-Cuyahoga	1114.01	80% - 100%	Low	32.885
39-OH	17410-Cleveland	35-Cuyahoga	1117.00	80% - 100%	Low	42.3982
39-OH	17410-Cleveland	35-Cuyahoga	1121.00	80% - 100%	Low	38.1691
39-OH	17410-Cleveland	35-Cuyahoga	1122.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1123.01	80% - 100%	Low	37.0969
39-OH	17410-Cleveland	35-Cuyahoga	1145.01	80% - 100%	Low	32.9538

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1146.00	50% - <80%	Low	37.7548
39-OH	17410-Cleveland	35-Cuyahoga	1148.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1154.00	50% - <80%	Low	41.3644
39-OH	17410-Cleveland	35-Cuyahoga	1157.00	50% - <80%	Low	47.9827
39-OH	17410-Cleveland	35-Cuyahoga	1158.00	50% - <80%	Low	33.8698
39-OH	17410-Cleveland	35-Cuyahoga	1159.00	50% - <80%	Moderate	52.8591
39-OH	17410-Cleveland	35-Cuyahoga	1163.00	80% - 100%	Low	32.4641
39-OH	17410-Cleveland	35-Cuyahoga	1164.00	80% - 100%	Moderate	71.6484
39-OH	17410-Cleveland	35-Cuyahoga	1165.00	80% - 100%	Low	40.7846
39-OH	17410-Cleveland	35-Cuyahoga	1166.00	80% - 100%	Low	45.8053
39-OH	17410-Cleveland	35-Cuyahoga	1167.00	80% - 100%	Low	35.9374
39-OH	17410-Cleveland	35-Cuyahoga	1168.00	80% - 100%	Low	48.1336
39-OH	17410-Cleveland	35-Cuyahoga	1169.00	80% - 100%	Low	42.1705
39-OH	17410-Cleveland	35-Cuyahoga	1171.01	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1171.02	80% - 100%	Moderate	51.7644
39-OH	17410-Cleveland	35-Cuyahoga	1172.01	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1172.03	80% - 100%	Low	48.6035
39-OH	17410-Cleveland	35-Cuyahoga	1173.00	80% - 100%	Low	41.5391
39-OH	17410-Cleveland	35-Cuyahoga	1174.00	80% - 100%	Low	44.1666
39-OH	17410-Cleveland	35-Cuyahoga	1175.00	80% - 100%	Low	36.7236
39-OH	17410-Cleveland	35-Cuyahoga	1176.00	50% - <80%	Moderate	54.503
39-OH	17410-Cleveland	35-Cuyahoga	1177.00	50% - <80%	Moderate	66.1499
39-OH	17410-Cleveland	35-Cuyahoga	1178.00	80% - 100%	Low	47.4651
39-OH	17410-Cleveland	35-Cuyahoga	1179.00	80% - 100%	Low	45.3393
39-OH	17410-Cleveland	35-Cuyahoga	1181.01	80% - 100%	Middle	87.081
39-OH	17410-Cleveland	35-Cuyahoga	1182.00	80% - 100%	Low	48.81
39-OH	17410-Cleveland	35-Cuyahoga	1183.01	80% - 100%	Moderate	64.3524
39-OH	17410-Cleveland	35-Cuyahoga	1186.02	80% - 100%	Moderate	67.2036
39-OH	17410-Cleveland	35-Cuyahoga	1188.00	20% - <50%	Moderate	55.8029
39-OH	17410-Cleveland	35-Cuyahoga	1189.00	80% - 100%	Moderate	74.7868
39-OH	17410-Cleveland	35-Cuyahoga	1194.01	80% - 100%	Middle	90.7264
39-OH	17410-Cleveland	35-Cuyahoga	1194.02	80% - 100%	Low	41.3644
39-OH	17410-Cleveland	35-Cuyahoga	1195.01	50% - <80%	Upper	153.3581
39-OH	17410-Cleveland	35-Cuyahoga	1195.02	80% - 100%	Low	39.3789
39-OH	17410-Cleveland	35-Cuyahoga	1196.00	80% - 100%	Moderate	59.2047
39-OH	17410-Cleveland	35-Cuyahoga	1197.01	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1197.02	80% - 100%	Moderate	74.7564
39-OH	17410-Cleveland	35-Cuyahoga	1198.00	80% - 100%	Moderate	65.6006
39-OH	17410-Cleveland	35-Cuyahoga	1199.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1202.00	80% - 100%	Moderate	59.2563
39-OH	17410-Cleveland	35-Cuyahoga	1204.00	80% - 100%	Moderate	50.9795
39-OH	17410-Cleveland	35-Cuyahoga	1205.00	80% - 100%	Moderate	54.4117
39-OH	17410-Cleveland	35-Cuyahoga	1206.00	80% - 100%	Moderate	50.6512
39-OH	17410-Cleveland	35-Cuyahoga	1207.01	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1207.02	80% - 100%	Moderate	69.5584

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1208.01	80% - 100%	Moderate	55.2549
39-OH	17410-Cleveland	35-Cuyahoga	1208.02	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1211.00	80% - 100%	Moderate	54.5189
39-OH	17410-Cleveland	35-Cuyahoga	1212.00	80% - 100%	Moderate	53.6228
39-OH	17410-Cleveland	35-Cuyahoga	1213.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1214.01	80% - 100%	Moderate	54.601
39-OH	17410-Cleveland	35-Cuyahoga	1214.03	80% - 100%	Moderate	52.3733
39-OH	17410-Cleveland	35-Cuyahoga	1215.00	80% - 100%	Low	39.3577
39-OH	17410-Cleveland	35-Cuyahoga	1217.00	80% - 100%	Moderate	78.0073
39-OH	17410-Cleveland	35-Cuyahoga	1218.00	80% - 100%	Moderate	68.9746
39-OH	17410-Cleveland	35-Cuyahoga	1219.00	80% - 100%	Moderate	51.2918
39-OH	17410-Cleveland	35-Cuyahoga	1221.00	80% - 100%	Moderate	77.9742
39-OH	17410-Cleveland	35-Cuyahoga	1222.00	80% - 100%	Low	49.1965
39-OH	17410-Cleveland	35-Cuyahoga	1223.00	80% - 100%	Moderate	70.6954
39-OH	17410-Cleveland	35-Cuyahoga	1231.00	10% - <20%	Upper	141.191
39-OH	17410-Cleveland	35-Cuyahoga	1232.00	10% - <20%	Middle	94.3109
39-OH	17410-Cleveland	35-Cuyahoga	1234.00	10% - <20%	Upper	125.4871
39-OH	17410-Cleveland	35-Cuyahoga	1235.01	20% - <50%	Low	46.9066
39-OH	17410-Cleveland	35-Cuyahoga	1235.02	50% - <80%	Moderate	67.7503
39-OH	17410-Cleveland	35-Cuyahoga	1236.01	10% - <20%	Middle	118.8118
39-OH	17410-Cleveland	35-Cuyahoga	1236.02	20% - <50%	Middle	87.4913
39-OH	17410-Cleveland	35-Cuyahoga	1236.03	20% - <50%	Middle	107.7222
39-OH	17410-Cleveland	35-Cuyahoga	1237.00	20% - <50%	Upper	120.2321
39-OH	17410-Cleveland	35-Cuyahoga	1238.00	50% - <80%	Low	21.5902
39-OH	17410-Cleveland	35-Cuyahoga	1239.00	20% - <50%	Moderate	69.8033
39-OH	17410-Cleveland	35-Cuyahoga	1241.00	50% - <80%	Middle	80.1384
39-OH	17410-Cleveland	35-Cuyahoga	1242.01	20% - <50%	Low	47.8119
39-OH	17410-Cleveland	35-Cuyahoga	1242.02	20% - <50%	Moderate	61.8811
39-OH	17410-Cleveland	35-Cuyahoga	1243.00	50% - <80%	Moderate	77.2846
39-OH	17410-Cleveland	35-Cuyahoga	1245.00	20% - <50%	Middle	84.2179
39-OH	17410-Cleveland	35-Cuyahoga	1246.00	20% - <50%	Low	44.0183
39-OH	17410-Cleveland	35-Cuyahoga	1261.00	80% - 100%	Moderate	57.6203
39-OH	17410-Cleveland	35-Cuyahoga	1275.01	80% - 100%	Moderate	79.2039
39-OH	17410-Cleveland	35-Cuyahoga	1301.03	<10%	Upper	177.8074
39-OH	17410-Cleveland	35-Cuyahoga	1301.04	<10%	Upper	185.7481
39-OH	17410-Cleveland	35-Cuyahoga	1301.05	<10%	Middle	119.6365
39-OH	17410-Cleveland	35-Cuyahoga	1301.06	<10%	Upper	165.872
39-OH	17410-Cleveland	35-Cuyahoga	1311.03	20% - <50%	Upper	189.4027
39-OH	17410-Cleveland	35-Cuyahoga	1311.04	20% - <50%	Upper	136.9076
39-OH	17410-Cleveland	35-Cuyahoga	1311.05	20% - <50%	Upper	150.7875
39-OH	17410-Cleveland	35-Cuyahoga	1321.00	50% - <80%	Middle	96.7596
39-OH	17410-Cleveland	35-Cuyahoga	1322.00	50% - <80%	Middle	97.5101
39-OH	17410-Cleveland	35-Cuyahoga	1323.01	50% - <80%	Moderate	57.8506
39-OH	17410-Cleveland	35-Cuyahoga	1323.02	50% - <80%	Moderate	53.3356
39-OH	17410-Cleveland	35-Cuyahoga	1331.03	80% - 100%	Middle	99.0376

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1331.04	80% - 100%	Moderate	54.4435
39-OH	17410-Cleveland	35-Cuyahoga	1341.00	20% - <50%	Middle	104.5692
39-OH	17410-Cleveland	35-Cuyahoga	1342.03	20% - <50%	Upper	150.4129
39-OH	17410-Cleveland	35-Cuyahoga	1342.04	10% - <20%	Middle	88.0367
39-OH	17410-Cleveland	35-Cuyahoga	1342.05	10% - <20%	Middle	118.1844
39-OH	17410-Cleveland	35-Cuyahoga	1342.06	10% - <20%	Middle	112.8103
39-OH	17410-Cleveland	35-Cuyahoga	1343.00	10% - <20%	Middle	100.7968
39-OH	17410-Cleveland	35-Cuyahoga	1351.03	<10%	Upper	164.9057
39-OH	17410-Cleveland	35-Cuyahoga	1351.04	<10%	Upper	163.5278
39-OH	17410-Cleveland	35-Cuyahoga	1351.05	10% - <20%	Upper	157.5157
39-OH	17410-Cleveland	35-Cuyahoga	1351.06	<10%	Upper	168.5299
39-OH	17410-Cleveland	35-Cuyahoga	1361.01	10% - <20%	Upper	144.3241
39-OH	17410-Cleveland	35-Cuyahoga	1361.03	10% - <20%	Middle	115.9527
39-OH	17410-Cleveland	35-Cuyahoga	1361.04	20% - <50%	Upper	130.0749
39-OH	17410-Cleveland	35-Cuyahoga	1361.05	10% - <20%	Upper	166.6159
39-OH	17410-Cleveland	35-Cuyahoga	1371.01	20% - <50%	Moderate	69.8681
39-OH	17410-Cleveland	35-Cuyahoga	1371.02	20% - <50%	Moderate	52.3587
39-OH	17410-Cleveland	35-Cuyahoga	1371.03	20% - <50%	Middle	100.4143
39-OH	17410-Cleveland	35-Cuyahoga	1381.05	20% - <50%	Moderate	78.4613
39-OH	17410-Cleveland	35-Cuyahoga	1381.06	20% - <50%	Moderate	70.1434
39-OH	17410-Cleveland	35-Cuyahoga	1381.07	10% - <20%	Middle	87.8699
39-OH	17410-Cleveland	35-Cuyahoga	1381.08	10% - <20%	Middle	100.127
39-OH	17410-Cleveland	35-Cuyahoga	1381.09	10% - <20%	Middle	82.8228
39-OH	17410-Cleveland	35-Cuyahoga	1381.10	10% - <20%	Middle	91.416
39-OH	17410-Cleveland	35-Cuyahoga	1401.00	80% - 100%	Moderate	70.4624
39-OH	17410-Cleveland	35-Cuyahoga	1403.01	80% - 100%	Moderate	63.3067
39-OH	17410-Cleveland	35-Cuyahoga	1403.02	50% - <80%	Middle	96.5611
39-OH	17410-Cleveland	35-Cuyahoga	1404.00	50% - <80%	Middle	90.6628
39-OH	17410-Cleveland	35-Cuyahoga	1405.00	50% - <80%	Moderate	68.4399
39-OH	17410-Cleveland	35-Cuyahoga	1406.00	50% - <80%	Middle	112.5112
39-OH	17410-Cleveland	35-Cuyahoga	1407.01	50% - <80%	Middle	86.7686
39-OH	17410-Cleveland	35-Cuyahoga	1407.02	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1408.00	20% - <50%	Middle	82.7288
39-OH	17410-Cleveland	35-Cuyahoga	1409.00	50% - <80%	Middle	92.2962
39-OH	17410-Cleveland	35-Cuyahoga	1410.00	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1411.00	20% - <50%	Middle	108.9956
39-OH	17410-Cleveland	35-Cuyahoga	1412.00	20% - <50%	Upper	176.0946
39-OH	17410-Cleveland	35-Cuyahoga	1413.00	20% - <50%	Upper	172.0323
39-OH	17410-Cleveland	35-Cuyahoga	1414.00	10% - <20%	Upper	216.7496
39-OH	17410-Cleveland	35-Cuyahoga	1415.00	20% - <50%	Upper	200.2038
39-OH	17410-Cleveland	35-Cuyahoga	1416.01	20% - <50%	Upper	138.684
39-OH	17410-Cleveland	35-Cuyahoga	1416.02	50% - <80%	Middle	109.938
39-OH	17410-Cleveland	35-Cuyahoga	1417.00	20% - <50%	Upper	142.1705
39-OH	17410-Cleveland	35-Cuyahoga	1501.00	80% - 100%	Low	40.3385
39-OH	17410-Cleveland	35-Cuyahoga	1503.00	80% - 100%	Low	35.7243

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1504.00	80% - 100%	Moderate	57.5792
39-OH	17410-Cleveland	35-Cuyahoga	1512.00	80% - 100%	Low	39.1578
39-OH	17410-Cleveland	35-Cuyahoga	1513.00	80% - 100%	Moderate	65.1307
39-OH	17410-Cleveland	35-Cuyahoga	1515.00	80% - 100%	Low	38.8825
39-OH	17410-Cleveland	35-Cuyahoga	1516.00	80% - 100%	Low	31.1788
39-OH	17410-Cleveland	35-Cuyahoga	1517.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1518.00	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1521.01	20% - <50%	Upper	130.517
39-OH	17410-Cleveland	35-Cuyahoga	1521.02	50% - <80%	Middle	85.9241
39-OH	17410-Cleveland	35-Cuyahoga	1522.01	50% - <80%	Moderate	54.503
39-OH	17410-Cleveland	35-Cuyahoga	1522.02	50% - <80%	Moderate	63.7144
39-OH	17410-Cleveland	35-Cuyahoga	1523.01	50% - <80%	Moderate	75.18
39-OH	17410-Cleveland	35-Cuyahoga	1523.02	50% - <80%	Middle	90.8177
39-OH	17410-Cleveland	35-Cuyahoga	1523.03	50% - <80%	Moderate	69.8681
39-OH	17410-Cleveland	35-Cuyahoga	1524.00	50% - <80%	Moderate	52.1747
39-OH	17410-Cleveland	35-Cuyahoga	1525.01	50% - <80%	Moderate	67.7145
39-OH	17410-Cleveland	35-Cuyahoga	1525.02	50% - <80%	Moderate	66.1129
39-OH	17410-Cleveland	35-Cuyahoga	1526.05	50% - <80%	Moderate	72.1951
39-OH	17410-Cleveland	35-Cuyahoga	1527.01	80% - 100%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	1527.02	80% - 100%	Moderate	58.478
39-OH	17410-Cleveland	35-Cuyahoga	1527.03	50% - <80%	Middle	118.2625
39-OH	17410-Cleveland	35-Cuyahoga	1531.03	10% - <20%	Middle	102.7902
39-OH	17410-Cleveland	35-Cuyahoga	1531.04	10% - <20%	Middle	103.3885
39-OH	17410-Cleveland	35-Cuyahoga	1531.05	10% - <20%	Moderate	75.5585
39-OH	17410-Cleveland	35-Cuyahoga	1531.06	10% - <20%	Upper	128.2059
39-OH	17410-Cleveland	35-Cuyahoga	1531.07	10% - <20%	Upper	152.1602
39-OH	17410-Cleveland	35-Cuyahoga	1541.00	50% - <80%	Low	44.843
39-OH	17410-Cleveland	35-Cuyahoga	1542.00	50% - <80%	Moderate	66.1301
39-OH	17410-Cleveland	35-Cuyahoga	1544.00	50% - <80%	Middle	84.5581
39-OH	17410-Cleveland	35-Cuyahoga	1545.01	50% - <80%	Moderate	70.0442
39-OH	17410-Cleveland	35-Cuyahoga	1545.02	50% - <80%	Middle	86.2365
39-OH	17410-Cleveland	35-Cuyahoga	1546.01	50% - <80%	Middle	81.834
39-OH	17410-Cleveland	35-Cuyahoga	1546.03	50% - <80%	Moderate	57.9459
39-OH	17410-Cleveland	35-Cuyahoga	1546.04	50% - <80%	Moderate	66.7125
39-OH	17410-Cleveland	35-Cuyahoga	1551.01	10% - <20%	Upper	185.6673
39-OH	17410-Cleveland	35-Cuyahoga	1551.02	10% - <20%	Upper	162.8103
39-OH	17410-Cleveland	35-Cuyahoga	1561.01	<10%	Upper	185.9149
39-OH	17410-Cleveland	35-Cuyahoga	1561.02	<10%	Upper	148.1402
39-OH	17410-Cleveland	35-Cuyahoga	1601.00	<10%	Upper	196.3427
39-OH	17410-Cleveland	35-Cuyahoga	1602.00	10% - <20%	Upper	140.0619
39-OH	17410-Cleveland	35-Cuyahoga	1603.00	10% - <20%	Middle	102.8207
39-OH	17410-Cleveland	35-Cuyahoga	1604.00	10% - <20%	Middle	107.6454
39-OH	17410-Cleveland	35-Cuyahoga	1605.00	10% - <20%	Upper	130.832
39-OH	17410-Cleveland	35-Cuyahoga	1606.02	20% - <50%	Middle	82.8665
39-OH	17410-Cleveland	35-Cuyahoga	1606.03	20% - <50%	Moderate	65.8574

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1606.04	10% - <20%	Middle	108.6315
39-OH	17410-Cleveland	35-Cuyahoga	1609.00	10% - <20%	Upper	126.8504
39-OH	17410-Cleveland	35-Cuyahoga	1610.00	10% - <20%	Upper	136.8123
39-OH	17410-Cleveland	35-Cuyahoga	1611.00	10% - <20%	Upper	130.5276
39-OH	17410-Cleveland	35-Cuyahoga	1612.00	10% - <20%	Upper	122.5843
39-OH	17410-Cleveland	35-Cuyahoga	1613.00	10% - <20%	Middle	94.7702
39-OH	17410-Cleveland	35-Cuyahoga	1614.00	10% - <20%	Middle	94.1044
39-OH	17410-Cleveland	35-Cuyahoga	1615.00	10% - <20%	Middle	109.4085
39-OH	17410-Cleveland	35-Cuyahoga	1616.00	20% - <50%	Middle	87.8249
39-OH	17410-Cleveland	35-Cuyahoga	1619.00	10% - <20%	Upper	140.8932
39-OH	17410-Cleveland	35-Cuyahoga	1701.01	20% - <50%	Middle	89.2439
39-OH	17410-Cleveland	35-Cuyahoga	1701.02	20% - <50%	Middle	117.4921
39-OH	17410-Cleveland	35-Cuyahoga	1702.01	10% - <20%	Upper	136.1346
39-OH	17410-Cleveland	35-Cuyahoga	1702.02	20% - <50%	Upper	132.8453
39-OH	17410-Cleveland	35-Cuyahoga	1711.02	80% - 100%	Low	49.4559
39-OH	17410-Cleveland	35-Cuyahoga	1711.03	80% - 100%	Moderate	55.9988
39-OH	17410-Cleveland	35-Cuyahoga	1711.04	80% - 100%	Moderate	64.5285
39-OH	17410-Cleveland	35-Cuyahoga	1712.03	50% - <80%	Moderate	54.5255
39-OH	17410-Cleveland	35-Cuyahoga	1712.04	50% - <80%	Moderate	52.5149
39-OH	17410-Cleveland	35-Cuyahoga	1712.05	50% - <80%	Moderate	72.5829
39-OH	17410-Cleveland	35-Cuyahoga	1712.06	50% - <80%	Moderate	73.7517
39-OH	17410-Cleveland	35-Cuyahoga	1721.01	20% - <50%	Middle	88.3822
39-OH	17410-Cleveland	35-Cuyahoga	1721.02	20% - <50%	Middle	108.0994
39-OH	17410-Cleveland	35-Cuyahoga	1721.04	50% - <80%	Middle	113.9447
39-OH	17410-Cleveland	35-Cuyahoga	1721.05	20% - <50%	Moderate	72.0336
39-OH	17410-Cleveland	35-Cuyahoga	1722.01	20% - <50%	Middle	101.1502
39-OH	17410-Cleveland	35-Cuyahoga	1722.02	20% - <50%	Middle	87.858
39-OH	17410-Cleveland	35-Cuyahoga	1731.03	10% - <20%	Middle	101.812
39-OH	17410-Cleveland	35-Cuyahoga	1731.04	10% - <20%	Middle	111.3292
39-OH	17410-Cleveland	35-Cuyahoga	1731.05	10% - <20%	Middle	107.5475
39-OH	17410-Cleveland	35-Cuyahoga	1731.06	20% - <50%	Upper	128.0457
39-OH	17410-Cleveland	35-Cuyahoga	1731.07	<10%	Middle	100.5162
39-OH	17410-Cleveland	35-Cuyahoga	1741.03	10% - <20%	Upper	123.266
39-OH	17410-Cleveland	35-Cuyahoga	1741.04	10% - <20%	Middle	109.0445
39-OH	17410-Cleveland	35-Cuyahoga	1741.05	<10%	Upper	130.7116
39-OH	17410-Cleveland	35-Cuyahoga	1741.06	10% - <20%	Upper	136.4112
39-OH	17410-Cleveland	35-Cuyahoga	1741.07	10% - <20%	Middle	112.0095
39-OH	17410-Cleveland	35-Cuyahoga	1742.03	<10%	Upper	135.7785
39-OH	17410-Cleveland	35-Cuyahoga	1742.04	10% - <20%	Upper	120.9681
39-OH	17410-Cleveland	35-Cuyahoga	1742.05	20% - <50%	Middle	89.5364
39-OH	17410-Cleveland	35-Cuyahoga	1742.06	20% - <50%	Moderate	69.3135
39-OH	17410-Cleveland	35-Cuyahoga	1742.07	10% - <20%	Middle	119.9568
39-OH	17410-Cleveland	35-Cuyahoga	1751.05	<10%	Upper	137.2796
39-OH	17410-Cleveland	35-Cuyahoga	1751.06	<10%	Upper	142.0342
39-OH	17410-Cleveland	35-Cuyahoga	1751.07	10% - <20%	Upper	152.8935

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1751.08	10% - <20%	Middle	110.2504
39-OH	17410-Cleveland	35-Cuyahoga	1751.09	<10%	Upper	134.5171
39-OH	17410-Cleveland	35-Cuyahoga	1751.10	10% - <20%	Moderate	74.8702
39-OH	17410-Cleveland	35-Cuyahoga	1752.01	10% - <20%	Upper	135.3047
39-OH	17410-Cleveland	35-Cuyahoga	1752.02	10% - <20%	Middle	116.2016
39-OH	17410-Cleveland	35-Cuyahoga	1761.00	<10%	Upper	134.3251
39-OH	17410-Cleveland	35-Cuyahoga	1762.00	10% - <20%	Middle	112.9785
39-OH	17410-Cleveland	35-Cuyahoga	1771.01	20% - <50%	Middle	87.6925
39-OH	17410-Cleveland	35-Cuyahoga	1771.03	20% - <50%	Middle	97.125
39-OH	17410-Cleveland	35-Cuyahoga	1771.04	10% - <20%	Middle	85.8169
39-OH	17410-Cleveland	35-Cuyahoga	1772.01	10% - <20%	Middle	87.0559
39-OH	17410-Cleveland	35-Cuyahoga	1772.02	10% - <20%	Middle	82.067
39-OH	17410-Cleveland	35-Cuyahoga	1773.02	10% - <20%	Middle	98.6644
39-OH	17410-Cleveland	35-Cuyahoga	1773.03	20% - <50%	Middle	82.6984
39-OH	17410-Cleveland	35-Cuyahoga	1773.04	20% - <50%	Moderate	72.8013
39-OH	17410-Cleveland	35-Cuyahoga	1774.03	10% - <20%	Middle	92.3386
39-OH	17410-Cleveland	35-Cuyahoga	1774.04	10% - <20%	Middle	96.2897
39-OH	17410-Cleveland	35-Cuyahoga	1774.05	10% - <20%	Middle	100.3613
39-OH	17410-Cleveland	35-Cuyahoga	1774.06	10% - <20%	Middle	92.2076
39-OH	17410-Cleveland	35-Cuyahoga	1775.01	10% - <20%	Middle	92.2751
39-OH	17410-Cleveland	35-Cuyahoga	1775.03	10% - <20%	Middle	108.257
39-OH	17410-Cleveland	35-Cuyahoga	1775.04	10% - <20%	Middle	82.7288
39-OH	17410-Cleveland	35-Cuyahoga	1775.05	<10%	Middle	114.3418
39-OH	17410-Cleveland	35-Cuyahoga	1776.04	10% - <20%	Middle	91.4292
39-OH	17410-Cleveland	35-Cuyahoga	1776.05	<10%	Middle	106.9955
39-OH	17410-Cleveland	35-Cuyahoga	1776.06	10% - <20%	Middle	100.2859
39-OH	17410-Cleveland	35-Cuyahoga	1776.07	10% - <20%	Middle	107.0908
39-OH	17410-Cleveland	35-Cuyahoga	1776.08	20% - <50%	Moderate	63.7952
39-OH	17410-Cleveland	35-Cuyahoga	1776.09	10% - <20%	Upper	120.2877
39-OH	17410-Cleveland	35-Cuyahoga	1781.01	10% - <20%	Middle	85.0929
39-OH	17410-Cleveland	35-Cuyahoga	1781.02	20% - <50%	Middle	107.8228
39-OH	17410-Cleveland	35-Cuyahoga	1782.01	10% - <20%	Middle	92.2433
39-OH	17410-Cleveland	35-Cuyahoga	1782.04	20% - <50%	Low	48.4632
39-OH	17410-Cleveland	35-Cuyahoga	1782.05	10% - <20%	Middle	101.591
39-OH	17410-Cleveland	35-Cuyahoga	1782.06	10% - <20%	Middle	94.4657
39-OH	17410-Cleveland	35-Cuyahoga	1791.01	20% - <50%	Upper	223.0926
39-OH	17410-Cleveland	35-Cuyahoga	1791.02	10% - <20%	Upper	300.5572
39-OH	17410-Cleveland	35-Cuyahoga	1801.02	50% - <80%	Middle	112.9176
39-OH	17410-Cleveland	35-Cuyahoga	1801.03	50% - <80%	Middle	101.3435
39-OH	17410-Cleveland	35-Cuyahoga	1801.04	80% - 100%	Low	47.5935
39-OH	17410-Cleveland	35-Cuyahoga	1811.00	<10%	Upper	201.9987
39-OH	17410-Cleveland	35-Cuyahoga	1812.01	10% - <20%	Upper	176.1767
39-OH	17410-Cleveland	35-Cuyahoga	1812.03	<10%	Upper	141.2294
39-OH	17410-Cleveland	35-Cuyahoga	1812.04	10% - <20%	Upper	138.0049
39-OH	17410-Cleveland	35-Cuyahoga	1821.03	10% - <20%	Upper	135.4079

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1821.04	<10%	Upper	128.644
39-OH	17410-Cleveland	35-Cuyahoga	1821.05	10% - <20%	Upper	135.1233
39-OH	17410-Cleveland	35-Cuyahoga	1821.06	<10%	Middle	107.2907
39-OH	17410-Cleveland	35-Cuyahoga	1831.00	20% - <50%	Middle	100.0264
39-OH	17410-Cleveland	35-Cuyahoga	1832.00	20% - <50%	Upper	330.9167
39-OH	17410-Cleveland	35-Cuyahoga	1833.00	20% - <50%	Upper	285.3325
39-OH	17410-Cleveland	35-Cuyahoga	1834.01	20% - <50%	Upper	179.5216
39-OH	17410-Cleveland	35-Cuyahoga	1834.02	80% - 100%	Middle	115.6602
39-OH	17410-Cleveland	35-Cuyahoga	1835.01	20% - <50%	Upper	128.1807
39-OH	17410-Cleveland	35-Cuyahoga	1835.02	20% - <50%	Upper	186.5396
39-OH	17410-Cleveland	35-Cuyahoga	1836.03	80% - 100%	Middle	80.2469
39-OH	17410-Cleveland	35-Cuyahoga	1836.04	50% - <80%	Middle	111.5661
39-OH	17410-Cleveland	35-Cuyahoga	1836.05	50% - <80%	Upper	121.2421
39-OH	17410-Cleveland	35-Cuyahoga	1836.06	50% - <80%	Upper	130.8002
39-OH	17410-Cleveland	35-Cuyahoga	1841.03	20% - <50%	Upper	209.1531
39-OH	17410-Cleveland	35-Cuyahoga	1841.04	20% - <50%	Upper	161.8176
39-OH	17410-Cleveland	35-Cuyahoga	1841.05	20% - <50%	Upper	164.1036
39-OH	17410-Cleveland	35-Cuyahoga	1841.06	20% - <50%	Middle	110.5813
39-OH	17410-Cleveland	35-Cuyahoga	1841.08	20% - <50%	Upper	201.6016
39-OH	17410-Cleveland	35-Cuyahoga	1851.01	80% - 100%	Moderate	76.9378
39-OH	17410-Cleveland	35-Cuyahoga	1851.02	50% - <80%	Middle	88.2313
39-OH	17410-Cleveland	35-Cuyahoga	1851.03	50% - <80%	Middle	110.9321
39-OH	17410-Cleveland	35-Cuyahoga	1851.04	20% - <50%	Middle	111.9208
39-OH	17410-Cleveland	35-Cuyahoga	1852.01	50% - <80%	Middle	81.0742
39-OH	17410-Cleveland	35-Cuyahoga	1852.02	50% - <80%	Middle	87.7786
39-OH	17410-Cleveland	35-Cuyahoga	1852.03	20% - <50%	Upper	125.9053
39-OH	17410-Cleveland	35-Cuyahoga	1861.03	10% - <20%	Upper	158.8394
39-OH	17410-Cleveland	35-Cuyahoga	1861.04	10% - <20%	Upper	129.3111
39-OH	17410-Cleveland	35-Cuyahoga	1861.05	10% - <20%	Upper	159.8321
39-OH	17410-Cleveland	35-Cuyahoga	1861.06	20% - <50%	Moderate	69.0038
39-OH	17410-Cleveland	35-Cuyahoga	1861.07	10% - <20%	Upper	156.1417
39-OH	17410-Cleveland	35-Cuyahoga	1862.01	10% - <20%	Middle	119.3797
39-OH	17410-Cleveland	35-Cuyahoga	1862.02	10% - <20%	Upper	169.2936
39-OH	17410-Cleveland	35-Cuyahoga	1862.03	10% - <20%	Upper	143.604
39-OH	17410-Cleveland	35-Cuyahoga	1862.05	10% - <20%	Upper	148.851
39-OH	17410-Cleveland	35-Cuyahoga	1862.06	10% - <20%	Upper	187.8977
39-OH	17410-Cleveland	35-Cuyahoga	1871.03	50% - <80%	Middle	94.5716
39-OH	17410-Cleveland	35-Cuyahoga	1871.04	20% - <50%	Upper	171.524
39-OH	17410-Cleveland	35-Cuyahoga	1871.05	20% - <50%	Upper	189.0361
39-OH	17410-Cleveland	35-Cuyahoga	1871.06	10% - <20%	Middle	116.9388
39-OH	17410-Cleveland	35-Cuyahoga	1881.03	80% - 100%	Moderate	61.9778
39-OH	17410-Cleveland	35-Cuyahoga	1881.06	80% - 100%	Moderate	50.7187
39-OH	17410-Cleveland	35-Cuyahoga	1881.07	80% - 100%	Moderate	52.2846
39-OH	17410-Cleveland	35-Cuyahoga	1891.05	10% - <20%	Upper	155.0894
39-OH	17410-Cleveland	35-Cuyahoga	1891.07	10% - <20%	Upper	131.6619

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1891.08	10% - <20%	Upper	207.3741
39-OH	17410-Cleveland	35-Cuyahoga	1891.09	10% - <20%	Upper	136.8269
39-OH	17410-Cleveland	35-Cuyahoga	1891.10	20% - <50%	Upper	136.7474
39-OH	17410-Cleveland	35-Cuyahoga	1891.11	10% - <20%	Upper	191.2413
39-OH	17410-Cleveland	35-Cuyahoga	1891.12	10% - <20%	Upper	209.6018
39-OH	17410-Cleveland	35-Cuyahoga	1905.02	<10%	Moderate	78.6228
39-OH	17410-Cleveland	35-Cuyahoga	1905.03	<10%	Middle	114.6952
39-OH	17410-Cleveland	35-Cuyahoga	1905.05	10% - <20%	Upper	208.2927
39-OH	17410-Cleveland	35-Cuyahoga	1905.06	10% - <20%	Middle	106.2543
39-OH	17410-Cleveland	35-Cuyahoga	1923.00	10% - <20%	Middle	118.42
39-OH	17410-Cleveland	35-Cuyahoga	1928.00	20% - <50%	Upper	222.9549
39-OH	17410-Cleveland	35-Cuyahoga	1929.00	<10%	Upper	134.9036
39-OH	17410-Cleveland	35-Cuyahoga	1941.00	10% - <20%	Upper	138.8666
39-OH	17410-Cleveland	35-Cuyahoga	1943.00	10% - <20%	Upper	159.7845
39-OH	17410-Cleveland	35-Cuyahoga	1945.00	10% - <20%	Upper	287.4834
39-OH	17410-Cleveland	35-Cuyahoga	1956.00	80% - 100%	Middle	97.256
39-OH	17410-Cleveland	35-Cuyahoga	1957.00	50% - <80%	Upper	127.5162
39-OH	17410-Cleveland	35-Cuyahoga	1958.00	20% - <50%	Upper	279.323
39-OH	17410-Cleveland	35-Cuyahoga	1959.00	<10%	Upper	166.2294
39-OH	17410-Cleveland	35-Cuyahoga	1960.00	50% - <80%	Middle	96.5492
39-OH	17410-Cleveland	35-Cuyahoga	1961.00	20% - <50%	Moderate	72.5644
39-OH	17410-Cleveland	35-Cuyahoga	1962.00	80% - 100%	Low	31.5852
39-OH	17410-Cleveland	35-Cuyahoga	1963.00	10% - <20%	Upper	237.9282
39-OH	17410-Cleveland	35-Cuyahoga	1964.00	80% - 100%	Low	49.6611
39-OH	17410-Cleveland	35-Cuyahoga	1968.00	50% - <80%	Upper	176.3395
39-OH	17410-Cleveland	35-Cuyahoga	1970.00	80% - 100%	Moderate	69.741
39-OH	17410-Cleveland	35-Cuyahoga	1971.00	20% - <50%	Upper	157.0524
39-OH	17410-Cleveland	35-Cuyahoga	1972.00	80% - 100%	Low	41.2135
39-OH	17410-Cleveland	35-Cuyahoga	1973.00	20% - <50%	Low	46.573
39-OH	17410-Cleveland	35-Cuyahoga	1974.00	20% - <50%	Moderate	58.3774
39-OH	17410-Cleveland	35-Cuyahoga	1975.00	20% - <50%	Moderate	50.6869
39-OH	17410-Cleveland	35-Cuyahoga	1976.00	50% - <80%	Low	44.7146
39-OH	17410-Cleveland	35-Cuyahoga	1977.00	50% - <80%	Moderate	61.2987
39-OH	17410-Cleveland	35-Cuyahoga	1978.00	20% - <50%	Upper	143.0295
39-OH	17410-Cleveland	35-Cuyahoga	1979.00	50% - <80%	Low	43.2863
39-OH	17410-Cleveland	35-Cuyahoga	1980.00	80% - 100%	Low	36.7104
39-OH	17410-Cleveland	35-Cuyahoga	1981.00	50% - <80%	Low	45.6186
39-OH	17410-Cleveland	35-Cuyahoga	1982.00	80% - 100%	Moderate	54.4832
39-OH	17410-Cleveland	35-Cuyahoga	1983.00	80% - 100%	Moderate	50.8246
39-OH	17410-Cleveland	35-Cuyahoga	1984.00	80% - 100%	Low	20.9826
39-OH	17410-Cleveland	35-Cuyahoga	1985.00	80% - 100%	Moderate	63.0724
39-OH	17410-Cleveland	35-Cuyahoga	1986.00	80% - 100%	Low	32.1888
39-OH	17410-Cleveland	35-Cuyahoga	1987.00	80% - 100%	Moderate	68.5617
39-OH	17410-Cleveland	35-Cuyahoga	1988.00	80% - 100%	Low	39.4729
39-OH	17410-Cleveland	35-Cuyahoga	1989.00	50% - <80%	Low	19.3492

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	17410-Cleveland	35-Cuyahoga	1990.00	80% - 100%	Low	47.6518
39-OH	17410-Cleveland	35-Cuyahoga	1991.00	80% - 100%	Moderate	52.1191
39-OH	17410-Cleveland	35-Cuyahoga	1992.00	80% - 100%	Moderate	55.153
39-OH	17410-Cleveland	35-Cuyahoga	1993.00	80% - 100%	Low	43.248
39-OH	17410-Cleveland	35-Cuyahoga	9801.00	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9802.00	N/A	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9805.00	50% - <80%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9809.00	N/A	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9810.00	10% - <20%	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9811.00	N/A	N/A	0
39-OH	17410-Cleveland	35-Cuyahoga	9900.00	N/A	N/A	0
39-OH	18140-Columbus OH	41-Delaware	0101.00	10% - <20%	Upper	132.064
39-OH	18140-Columbus OH	41-Delaware	0102.00	10% - <20%	Middle	86.3381
39-OH	18140-Columbus OH	41-Delaware	0104.20	10% - <20%	Middle	118.923
39-OH	18140-Columbus OH	41-Delaware	0104.21	<10%	Middle	95.2775
39-OH	18140-Columbus OH	41-Delaware	0104.22	10% - <20%	Middle	115.3993
39-OH	18140-Columbus OH	41-Delaware	0105.20	10% - <20%	Middle	111.6937
39-OH	18140-Columbus OH	41-Delaware	0105.30	20% - <50%	Moderate	55.7309
39-OH	18140-Columbus OH	41-Delaware	0111.01	<10%	Moderate	68.2689
39-OH	18140-Columbus OH	41-Delaware	0111.02	<10%	Upper	139.7987
39-OH	18140-Columbus OH	41-Delaware	0112.00	10% - <20%	Upper	125.9097
39-OH	18140-Columbus OH	41-Delaware	0114.11	10% - <20%	Upper	174.4493
39-OH	18140-Columbus OH	41-Delaware	0114.12	10% - <20%	Upper	233.0154
39-OH	18140-Columbus OH	41-Delaware	0114.21	10% - <20%	Upper	195.727
39-OH	18140-Columbus OH	41-Delaware	0114.23	10% - <20%	Upper	204.6962
39-OH	18140-Columbus OH	41-Delaware	0114.30	10% - <20%	Upper	204.4881
39-OH	18140-Columbus OH	41-Delaware	0114.31	<10%	Middle	103.3143
39-OH	18140-Columbus OH	41-Delaware	0114.32	10% - <20%	Upper	160.9004
39-OH	18140-Columbus OH	41-Delaware	0115.20	20% - <50%	Upper	141.7895
39-OH	18140-Columbus OH	41-Delaware	0115.30	20% - <50%	Upper	158.1486
39-OH	18140-Columbus OH	41-Delaware	0115.40	20% - <50%	Upper	203.1752
39-OH	18140-Columbus OH	41-Delaware	0115.61	20% - <50%	Middle	112.1408
39-OH	18140-Columbus OH	41-Delaware	0115.62	20% - <50%	Upper	189.7191
39-OH	18140-Columbus OH	41-Delaware	0115.63	20% - <50%	Upper	197.9509
39-OH	18140-Columbus OH	41-Delaware	0115.64	10% - <20%	Upper	194.382
39-OH	18140-Columbus OH	41-Delaware	0115.65	10% - <20%	Upper	189.5835
39-OH	18140-Columbus OH	41-Delaware	0116.04	10% - <20%	Upper	124.5314
39-OH	18140-Columbus OH	41-Delaware	0117.10	10% - <20%	Upper	162.1265
39-OH	18140-Columbus OH	41-Delaware	0117.40	10% - <20%	Upper	197.8748
39-OH	18140-Columbus OH	41-Delaware	0117.60	10% - <20%	Upper	133.7289
39-OH	18140-Columbus OH	41-Delaware	0117.62	10% - <20%	Upper	159.3295
39-OH	18140-Columbus OH	41-Delaware	0117.63	10% - <20%	Upper	232.7074
39-OH	18140-Columbus OH	41-Delaware	0117.64	10% - <20%	Upper	160.2012
39-OH	18140-Columbus OH	41-Delaware	0117.65	10% - <20%	Upper	154.9424
39-OH	18140-Columbus OH	41-Delaware	0117.66	10% - <20%	Upper	157.6277

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	41-Delaware	0119.00	20% - <50%	Upper	217.5304
39-OH	18140-Columbus OH	41-Delaware	0120.00	<10%	Upper	136.5331
39-OH	18140-Columbus OH	41-Delaware	0121.00	20% - <50%	Upper	183.8347
39-OH	18140-Columbus OH	41-Delaware	0122.00	10% - <20%	Middle	104.9781
39-OH	18140-Columbus OH	41-Delaware	0123.00	<10%	Middle	116.761
39-OH	18140-Columbus OH	41-Delaware	0124.00	20% - <50%	Upper	133.9299
39-OH	18140-Columbus OH	45-Fairfield	0301.00	<10%	Middle	88.2634
39-OH	18140-Columbus OH	45-Fairfield	0302.00	<10%	Middle	83.2461
39-OH	18140-Columbus OH	45-Fairfield	0303.00	<10%	Moderate	65.1056
39-OH	18140-Columbus OH	45-Fairfield	0304.00	<10%	Upper	132.0283
39-OH	18140-Columbus OH	45-Fairfield	0306.01	20% - <50%	Upper	139.5359
39-OH	18140-Columbus OH	45-Fairfield	0306.02	20% - <50%	Upper	155.0482
39-OH	18140-Columbus OH	45-Fairfield	0307.00	10% - <20%	Middle	118.6649
39-OH	18140-Columbus OH	45-Fairfield	0308.00	<10%	Upper	149.3863
39-OH	18140-Columbus OH	45-Fairfield	0309.01	<10%	Middle	113.4561
39-OH	18140-Columbus OH	45-Fairfield	0309.02	<10%	Middle	94.2417
39-OH	18140-Columbus OH	45-Fairfield	0310.00	<10%	Middle	119.2607
39-OH	18140-Columbus OH	45-Fairfield	0311.00	<10%	Middle	88.116
39-OH	18140-Columbus OH	45-Fairfield	0312.00	<10%	Middle	86.3488
39-OH	18140-Columbus OH	45-Fairfield	0313.00	10% - <20%	Moderate	78.972
39-OH	18140-Columbus OH	45-Fairfield	0314.01	<10%	Middle	119.1977
39-OH	18140-Columbus OH	45-Fairfield	0314.02	<10%	Moderate	76.5067
39-OH	18140-Columbus OH	45-Fairfield	0315.00	10% - <20%	Moderate	57.7894
39-OH	18140-Columbus OH	45-Fairfield	0316.00	<10%	Moderate	53.2882
39-OH	18140-Columbus OH	45-Fairfield	0317.00	10% - <20%	Moderate	56.0805
39-OH	18140-Columbus OH	45-Fairfield	0320.00	10% - <20%	Moderate	62.2157
39-OH	18140-Columbus OH	45-Fairfield	0321.00	<10%	Moderate	73.982
39-OH	18140-Columbus OH	45-Fairfield	0322.00	10% - <20%	Moderate	65.6098
39-OH	18140-Columbus OH	45-Fairfield	0323.00	<10%	Moderate	51.9753
39-OH	18140-Columbus OH	45-Fairfield	0325.01	<10%	Middle	98.9118
39-OH	18140-Columbus OH	45-Fairfield	0325.02	20% - <50%	Moderate	77.0454
39-OH	18140-Columbus OH	45-Fairfield	0326.01	<10%	Middle	94.1299
39-OH	18140-Columbus OH	45-Fairfield	0326.02	<10%	Middle	90.6788
39-OH	18140-Columbus OH	45-Fairfield	0327.01	20% - <50%	Upper	122.8463
39-OH	18140-Columbus OH	45-Fairfield	0327.03	50% - <80%	Middle	91.1093
39-OH	18140-Columbus OH	45-Fairfield	0327.04	50% - <80%	Low	41.2103
39-OH	18140-Columbus OH	45-Fairfield	0328.00	20% - <50%	Upper	134.8361
39-OH	18140-Columbus OH	45-Fairfield	0329.01	10% - <20%	Upper	153.3155
39-OH	18140-Columbus OH	45-Fairfield	0329.02	20% - <50%	Upper	163.1481
39-OH	18140-Columbus OH	45-Fairfield	0330.00	20% - <50%	Upper	139.0483
39-OH	18140-Columbus OH	45-Fairfield	0331.01	20% - <50%	Middle	94.256
39-OH	18140-Columbus OH	45-Fairfield	0331.02	20% - <50%	Middle	102.3772
39-OH	18140-Columbus OH	49-Franklin	0001.10	<10%	Middle	113.5429
39-OH	18140-Columbus OH	49-Franklin	0001.20	<10%	Upper	184.9633
39-OH	18140-Columbus OH	49-Franklin	0002.10	10% - <20%	Upper	141.3198

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39-OH	18140-Columbus OH	49-Franklin	0002.20	10% - <20%	Upper	142.1249
39-OH	18140-Columbus OH	49-Franklin	0003.10	20% - <50%	Moderate	73.869
39-OH	18140-Columbus OH	49-Franklin	0003.20	20% - <50%	Moderate	55.0019
39-OH	18140-Columbus OH	49-Franklin	0003.30	20% - <50%	Low	36.4201
39-OH	18140-Columbus OH	49-Franklin	0004.10	10% - <20%	Middle	109.7909
39-OH	18140-Columbus OH	49-Franklin	0004.20	10% - <20%	Upper	152.2524
39-OH	18140-Columbus OH	49-Franklin	0005.00	20% - <50%	Middle	104.0576
39-OH	18140-Columbus OH	49-Franklin	0006.00	10% - <20%	Middle	88.8949
39-OH	18140-Columbus OH	49-Franklin	0007.10	50% - <80%	Low	47.7261
39-OH	18140-Columbus OH	49-Franklin	0007.20	50% - <80%	Low	33.1224
39-OH	18140-Columbus OH	49-Franklin	0007.30	80% - 100%	Low	21.4204
39-OH	18140-Columbus OH	49-Franklin	0008.10	20% - <50%	Moderate	56.3707
39-OH	18140-Columbus OH	49-Franklin	0008.20	50% - <80%	Moderate	67.7433
39-OH	18140-Columbus OH	49-Franklin	0009.10	50% - <80%	Low	43.5198
39-OH	18140-Columbus OH	49-Franklin	0009.20	80% - 100%	Low	37.6878
39-OH	18140-Columbus OH	49-Franklin	0010.00	20% - <50%	Moderate	60.8636
39-OH	18140-Columbus OH	49-Franklin	0011.10	20% - <50%	Middle	93.6518
39-OH	18140-Columbus OH	49-Franklin	0011.21	10% - <20%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0011.22	20% - <50%	Moderate	66.6087
39-OH	18140-Columbus OH	49-Franklin	0012.00	20% - <50%	Low	41.1271
39-OH	18140-Columbus OH	49-Franklin	0013.01	20% - <50%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0013.02	10% - <20%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0014.00	80% - 100%	Low	35.7482
39-OH	18140-Columbus OH	49-Franklin	0015.00	80% - 100%	Low	36.2203
39-OH	18140-Columbus OH	49-Franklin	0016.00	20% - <50%	Low	40.1365
39-OH	18140-Columbus OH	49-Franklin	0017.00	20% - <50%	Low	38.4585
39-OH	18140-Columbus OH	49-Franklin	0018.10	20% - <50%	Low	13.2492
39-OH	18140-Columbus OH	49-Franklin	0018.20	20% - <50%	Upper	158.0689
39-OH	18140-Columbus OH	49-Franklin	0019.01	20% - <50%	Upper	159.8028
39-OH	18140-Columbus OH	49-Franklin	0019.02	10% - <20%	Middle	111.1407
39-OH	18140-Columbus OH	49-Franklin	0020.00	10% - <20%	Upper	204.2134
39-OH	18140-Columbus OH	49-Franklin	0021.00	10% - <20%	Upper	165.2185
39-OH	18140-Columbus OH	49-Franklin	0022.00	20% - <50%	Middle	102.5711
39-OH	18140-Columbus OH	49-Franklin	0023.00	50% - <80%	Low	42.3211
39-OH	18140-Columbus OH	49-Franklin	0025.10	80% - 100%	Low	47.8165
39-OH	18140-Columbus OH	49-Franklin	0025.20	50% - <80%	Moderate	75.1272
39-OH	18140-Columbus OH	49-Franklin	0026.00	50% - <80%	Low	31.1066
39-OH	18140-Columbus OH	49-Franklin	0027.10	50% - <80%	Low	42.8836
39-OH	18140-Columbus OH	49-Franklin	0027.30	80% - 100%	Low	38.2789
39-OH	18140-Columbus OH	49-Franklin	0027.40	20% - <50%	Upper	136.0182
39-OH	18140-Columbus OH	49-Franklin	0027.50	80% - 100%	Low	27.7839
39-OH	18140-Columbus OH	49-Franklin	0027.60	20% - <50%	Moderate	68.2986
39-OH	18140-Columbus OH	49-Franklin	0027.70	80% - 100%	Low	42.6136
39-OH	18140-Columbus OH	49-Franklin	0027.80	20% - <50%	Middle	108.0011
39-OH	18140-Columbus OH	49-Franklin	0028.00	50% - <80%	Low	40.5289

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39-OH	18140-Columbus OH	49-Franklin	0029.00	80% - 100%	Low	16.5921
39-OH	18140-Columbus OH	49-Franklin	0030.00	20% - <50%	Upper	155.3432
39-OH	18140-Columbus OH	49-Franklin	0032.00	10% - <20%	Upper	120.8258
39-OH	18140-Columbus OH	49-Franklin	0036.00	50% - <80%	Middle	106.2303
39-OH	18140-Columbus OH	49-Franklin	0037.00	50% - <80%	Middle	86.4855
39-OH	18140-Columbus OH	49-Franklin	0038.00	20% - <50%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0040.01	20% - <50%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0040.02	20% - <50%	Upper	138.713
39-OH	18140-Columbus OH	49-Franklin	0042.00	20% - <50%	Low	19.0966
39-OH	18140-Columbus OH	49-Franklin	0043.01	10% - <20%	Upper	145.3239
39-OH	18140-Columbus OH	49-Franklin	0043.02	20% - <50%	Low	34.3984
39-OH	18140-Columbus OH	49-Franklin	0045.00	20% - <50%	Moderate	54.9876
39-OH	18140-Columbus OH	49-Franklin	0046.10	20% - <50%	Middle	94.91
39-OH	18140-Columbus OH	49-Franklin	0046.20	20% - <50%	Low	42.4971
39-OH	18140-Columbus OH	49-Franklin	0047.00	50% - <80%	Low	49.0557
39-OH	18140-Columbus OH	49-Franklin	0048.10	20% - <50%	Moderate	70.8579
39-OH	18140-Columbus OH	49-Franklin	0048.20	20% - <50%	Moderate	57.4338
39-OH	18140-Columbus OH	49-Franklin	0049.00	20% - <50%	Low	48.58
39-OH	18140-Columbus OH	49-Franklin	0050.01	20% - <50%	Low	35.6769
39-OH	18140-Columbus OH	49-Franklin	0050.02	20% - <50%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0051.00	50% - <80%	Low	20.5463
39-OH	18140-Columbus OH	49-Franklin	0052.00	10% - <20%	Middle	103.1217
39-OH	18140-Columbus OH	49-Franklin	0053.00	50% - <80%	Low	47.1232
39-OH	18140-Columbus OH	49-Franklin	0054.10	80% - 100%	Low	32.6717
39-OH	18140-Columbus OH	49-Franklin	0054.20	80% - 100%	N/A	0
39-OH	18140-Columbus OH	49-Franklin	0055.00	80% - 100%	Low	43.5341
39-OH	18140-Columbus OH	49-Franklin	0056.10	50% - <80%	Low	45.042
39-OH	18140-Columbus OH	49-Franklin	0056.20	50% - <80%	Low	46.9745
39-OH	18140-Columbus OH	49-Franklin	0057.00	10% - <20%	Upper	151.0144
39-OH	18140-Columbus OH	49-Franklin	0058.10	10% - <20%	Upper	126.0536
39-OH	18140-Columbus OH	49-Franklin	0058.20	10% - <20%	Middle	106.2672
39-OH	18140-Columbus OH	49-Franklin	0059.00	50% - <80%	Low	49.6503
39-OH	18140-Columbus OH	49-Franklin	0060.00	20% - <50%	Low	48.0651
39-OH	18140-Columbus OH	49-Franklin	0061.00	20% - <50%	Low	40.0306
39-OH	18140-Columbus OH	49-Franklin	0062.36	10% - <20%	Upper	232.4243
39-OH	18140-Columbus OH	49-Franklin	0062.37	20% - <50%	Upper	121.7034
39-OH	18140-Columbus OH	49-Franklin	0062.38	20% - <50%	Upper	152.3023
39-OH	18140-Columbus OH	49-Franklin	0062.39	20% - <50%	Upper	130.072
39-OH	18140-Columbus OH	49-Franklin	0062.40	20% - <50%	Middle	98.5693
39-OH	18140-Columbus OH	49-Franklin	0062.41	20% - <50%	Middle	109.2367
39-OH	18140-Columbus OH	49-Franklin	0063.01	20% - <50%	Middle	95.576
39-OH	18140-Columbus OH	49-Franklin	0063.02	20% - <50%	Moderate	65.1305
39-OH	18140-Columbus OH	49-Franklin	0063.10	10% - <20%	Upper	222.4229
39-OH	18140-Columbus OH	49-Franklin	0063.21	10% - <20%	Upper	179.2336
39-OH	18140-Columbus OH	49-Franklin	0063.23	10% - <20%	Upper	165.3898

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39-OH	18140-Columbus OH	49-Franklin	0063.30	10% - <20%	Upper	137.381
39-OH	18140-Columbus OH	49-Franklin	0063.40	10% - <20%	Upper	172.3706
39-OH	18140-Columbus OH	49-Franklin	0063.51	20% - <50%	Middle	97.7618
39-OH	18140-Columbus OH	49-Franklin	0063.52	20% - <50%	Moderate	76.0417
39-OH	18140-Columbus OH	49-Franklin	0063.53	20% - <50%	Middle	91.8739
39-OH	18140-Columbus OH	49-Franklin	0063.72	20% - <50%	Middle	81.1649
39-OH	18140-Columbus OH	49-Franklin	0063.84	20% - <50%	Upper	128.1728
39-OH	18140-Columbus OH	49-Franklin	0063.86	20% - <50%	Middle	116.2591
39-OH	18140-Columbus OH	49-Franklin	0063.87	20% - <50%	Upper	129.4239
39-OH	18140-Columbus OH	49-Franklin	0063.91	10% - <20%	Upper	233.7586
39-OH	18140-Columbus OH	49-Franklin	0063.92	10% - <20%	Upper	195.8091
39-OH	18140-Columbus OH	49-Franklin	0063.93	20% - <50%	Upper	141.5933
39-OH	18140-Columbus OH	49-Franklin	0063.94	20% - <50%	Upper	124.5504
39-OH	18140-Columbus OH	49-Franklin	0063.95	20% - <50%	Middle	94.7673
39-OH	18140-Columbus OH	49-Franklin	0063.96	20% - <50%	Middle	95.733
39-OH	18140-Columbus OH	49-Franklin	0063.97	20% - <50%	Middle	96.2123
39-OH	18140-Columbus OH	49-Franklin	0063.98	20% - <50%	Upper	210.0596
39-OH	18140-Columbus OH	49-Franklin	0064.10	10% - <20%	Upper	209.0714
39-OH	18140-Columbus OH	49-Franklin	0064.30	10% - <20%	Upper	157.6372
39-OH	18140-Columbus OH	49-Franklin	0065.00	<10%	Upper	235.5627
39-OH	18140-Columbus OH	49-Franklin	0066.00	10% - <20%	Upper	256.2256
39-OH	18140-Columbus OH	49-Franklin	0067.10	10% - <20%	Upper	135.2749
39-OH	18140-Columbus OH	49-Franklin	0067.21	<10%	Upper	197.0019
39-OH	18140-Columbus OH	49-Franklin	0067.22	10% - <20%	Middle	99.4672
39-OH	18140-Columbus OH	49-Franklin	0068.10	10% - <20%	Upper	130.9509
39-OH	18140-Columbus OH	49-Franklin	0068.21	20% - <50%	Moderate	60.8386
39-OH	18140-Columbus OH	49-Franklin	0068.22	10% - <20%	Middle	114.4634
39-OH	18140-Columbus OH	49-Franklin	0069.10	<10%	Upper	198.2054
39-OH	18140-Columbus OH	49-Franklin	0069.21	20% - <50%	Moderate	65.272
39-OH	18140-Columbus OH	49-Franklin	0069.23	50% - <80%	Middle	81.8166
39-OH	18140-Columbus OH	49-Franklin	0069.24	50% - <80%	Moderate	65.1103
39-OH	18140-Columbus OH	49-Franklin	0069.31	50% - <80%	Moderate	56.0377
39-OH	18140-Columbus OH	49-Franklin	0069.32	50% - <80%	Moderate	68.5769
39-OH	18140-Columbus OH	49-Franklin	0069.33	80% - 100%	Low	35.571
39-OH	18140-Columbus OH	49-Franklin	0069.43	50% - <80%	Moderate	54.5595
39-OH	18140-Columbus OH	49-Franklin	0069.44	20% - <50%	Middle	89.065
39-OH	18140-Columbus OH	49-Franklin	0069.45	50% - <80%	Low	46.8521
39-OH	18140-Columbus OH	49-Franklin	0069.50	<10%	Upper	145.1229
39-OH	18140-Columbus OH	49-Franklin	0069.91	10% - <20%	Upper	155.7404
39-OH	18140-Columbus OH	49-Franklin	0069.92	50% - <80%	Moderate	51.7315
39-OH	18140-Columbus OH	49-Franklin	0070.10	20% - <50%	Middle	103.4832
39-OH	18140-Columbus OH	49-Franklin	0070.20	10% - <20%	Middle	109.3461
39-OH	18140-Columbus OH	49-Franklin	0070.41	20% - <50%	Middle	104.8687
39-OH	18140-Columbus OH	49-Franklin	0070.43	20% - <50%	Middle	104.4929
39-OH	18140-Columbus OH	49-Franklin	0070.44	20% - <50%	Upper	121.921

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	49-Franklin	0070.47	20% - <50%	Middle	102.2095
39-OH	18140-Columbus OH	49-Franklin	0070.48	20% - <50%	Upper	128.4796
39-OH	18140-Columbus OH	49-Franklin	0071.01	20% - <50%	Moderate	76.5031
39-OH	18140-Columbus OH	49-Franklin	0071.02	10% - <20%	Upper	162.3299
39-OH	18140-Columbus OH	49-Franklin	0071.03	20% - <50%	Middle	102.5033
39-OH	18140-Columbus OH	49-Franklin	0071.12	50% - <80%	Middle	80.2516
39-OH	18140-Columbus OH	49-Franklin	0071.13	50% - <80%	Moderate	69.2905
39-OH	18140-Columbus OH	49-Franklin	0071.14	50% - <80%	Middle	92.9228
39-OH	18140-Columbus OH	49-Franklin	0071.15	50% - <80%	Moderate	64.0269
39-OH	18140-Columbus OH	49-Franklin	0071.20	20% - <50%	Middle	101.2082
39-OH	18140-Columbus OH	49-Franklin	0071.93	10% - <20%	Upper	138.9092
39-OH	18140-Columbus OH	49-Franklin	0071.98	20% - <50%	Upper	129.23
39-OH	18140-Columbus OH	49-Franklin	0071.99	20% - <50%	Middle	84.4365
39-OH	18140-Columbus OH	49-Franklin	0072.02	50% - <80%	Middle	119.0312
39-OH	18140-Columbus OH	49-Franklin	0072.05	20% - <50%	Upper	120.6438
39-OH	18140-Columbus OH	49-Franklin	0072.09	20% - <50%	Upper	127.1192
39-OH	18140-Columbus OH	49-Franklin	0072.11	10% - <20%	Upper	296.0065
39-OH	18140-Columbus OH	49-Franklin	0072.12	20% - <50%	Upper	257.6669
39-OH	18140-Columbus OH	49-Franklin	0072.13	20% - <50%	Upper	194.2405
39-OH	18140-Columbus OH	49-Franklin	0072.14	20% - <50%	Middle	105.1196
39-OH	18140-Columbus OH	49-Franklin	0072.15	20% - <50%	Middle	115.8167
39-OH	18140-Columbus OH	49-Franklin	0073.01	50% - <80%	Middle	113.7439
39-OH	18140-Columbus OH	49-Franklin	0073.02	20% - <50%	Middle	95.0206
39-OH	18140-Columbus OH	49-Franklin	0073.03	20% - <50%	Upper	127.4581
39-OH	18140-Columbus OH	49-Franklin	0073.05	20% - <50%	Upper	130.87
39-OH	18140-Columbus OH	49-Franklin	0073.06	10% - <20%	Upper	193.2499
39-OH	18140-Columbus OH	49-Franklin	0073.94	10% - <20%	Upper	198.134
39-OH	18140-Columbus OH	49-Franklin	0073.97	50% - <80%	Middle	99.5516
39-OH	18140-Columbus OH	49-Franklin	0073.98	50% - <80%	Middle	111.0182
39-OH	18140-Columbus OH	49-Franklin	0074.24	20% - <50%	Middle	84.4995
39-OH	18140-Columbus OH	49-Franklin	0074.25	20% - <50%	Middle	102.3463
39-OH	18140-Columbus OH	49-Franklin	0074.26	20% - <50%	Middle	109.5887
39-OH	18140-Columbus OH	49-Franklin	0074.27	20% - <50%	Upper	120.4095
39-OH	18140-Columbus OH	49-Franklin	0074.92	20% - <50%	Upper	157.5135
39-OH	18140-Columbus OH	49-Franklin	0074.94	20% - <50%	Upper	120.8852
39-OH	18140-Columbus OH	49-Franklin	0075.11	80% - 100%	Moderate	59.7195
39-OH	18140-Columbus OH	49-Franklin	0075.12	80% - 100%	Moderate	60.923
39-OH	18140-Columbus OH	49-Franklin	0075.20	80% - 100%	Low	37.758
39-OH	18140-Columbus OH	49-Franklin	0075.31	80% - 100%	Moderate	51.6042
39-OH	18140-Columbus OH	49-Franklin	0075.32	80% - 100%	Low	46.1623
39-OH	18140-Columbus OH	49-Franklin	0075.33	80% - 100%	Low	44.1799
39-OH	18140-Columbus OH	49-Franklin	0075.34	80% - 100%	Moderate	52.332
39-OH	18140-Columbus OH	49-Franklin	0075.50	50% - <80%	Moderate	78.3714
39-OH	18140-Columbus OH	49-Franklin	0075.52	80% - 100%	Moderate	60.1833
39-OH	18140-Columbus OH	49-Franklin	0075.53	80% - 100%	Moderate	51.2177

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	49-Franklin	0077.10	50% - <80%	Low	40.6324
39-OH	18140-Columbus OH	49-Franklin	0077.21	80% - 100%	Low	44.2465
39-OH	18140-Columbus OH	49-Franklin	0077.22	50% - <80%	Moderate	53.3215
39-OH	18140-Columbus OH	49-Franklin	0077.30	50% - <80%	Moderate	64.0697
39-OH	18140-Columbus OH	49-Franklin	0077.40	20% - <50%	Middle	99.598
39-OH	18140-Columbus OH	49-Franklin	0078.11	10% - <20%	Middle	117.3484
39-OH	18140-Columbus OH	49-Franklin	0078.12	20% - <50%	Moderate	79.7771
39-OH	18140-Columbus OH	49-Franklin	0078.20	20% - <50%	Low	48.2803
39-OH	18140-Columbus OH	49-Franklin	0078.30	20% - <50%	Middle	119.5771
39-OH	18140-Columbus OH	49-Franklin	0079.22	10% - <20%	Upper	139.4039
39-OH	18140-Columbus OH	49-Franklin	0079.31	10% - <20%	Middle	115.5658
39-OH	18140-Columbus OH	49-Franklin	0079.41	20% - <50%	Upper	136.6259
39-OH	18140-Columbus OH	49-Franklin	0079.55	10% - <20%	Middle	114.5645
39-OH	18140-Columbus OH	49-Franklin	0079.56	20% - <50%	Upper	124.0997
39-OH	18140-Columbus OH	49-Franklin	0079.57	10% - <20%	Middle	99.5171
39-OH	18140-Columbus OH	49-Franklin	0079.58	10% - <20%	Upper	165.7989
39-OH	18140-Columbus OH	49-Franklin	0079.59	20% - <50%	Middle	101.5043
39-OH	18140-Columbus OH	49-Franklin	0079.60	20% - <50%	Middle	100.0332
39-OH	18140-Columbus OH	49-Franklin	0079.61	20% - <50%	Upper	156.2494
39-OH	18140-Columbus OH	49-Franklin	0079.62	20% - <50%	Middle	105.6155
39-OH	18140-Columbus OH	49-Franklin	0079.63	10% - <20%	Upper	147.8094
39-OH	18140-Columbus OH	49-Franklin	0079.64	20% - <50%	Upper	132.7074
39-OH	18140-Columbus OH	49-Franklin	0079.65	20% - <50%	Middle	100.1284
39-OH	18140-Columbus OH	49-Franklin	0079.66	20% - <50%	Moderate	71.3894
39-OH	18140-Columbus OH	49-Franklin	0080.01	10% - <20%	Upper	181.7298
39-OH	18140-Columbus OH	49-Franklin	0080.02	10% - <20%	Upper	134.5316
39-OH	18140-Columbus OH	49-Franklin	0081.10	20% - <50%	Middle	84.8289
39-OH	18140-Columbus OH	49-Franklin	0081.20	20% - <50%	Low	49.1152
39-OH	18140-Columbus OH	49-Franklin	0081.32	20% - <50%	Middle	80.3705
39-OH	18140-Columbus OH	49-Franklin	0081.63	50% - <80%	Low	41.0629
39-OH	18140-Columbus OH	49-Franklin	0081.64	20% - <50%	Moderate	67.723
39-OH	18140-Columbus OH	49-Franklin	0081.65	20% - <50%	Moderate	61.7388
39-OH	18140-Columbus OH	49-Franklin	0081.66	20% - <50%	Upper	150.8193
39-OH	18140-Columbus OH	49-Franklin	0081.67	20% - <50%	Middle	107.4231
39-OH	18140-Columbus OH	49-Franklin	0081.68	20% - <50%	Middle	84.6993
39-OH	18140-Columbus OH	49-Franklin	0081.69	20% - <50%	Moderate	50.2949
39-OH	18140-Columbus OH	49-Franklin	0081.70	20% - <50%	Middle	99.4196
39-OH	18140-Columbus OH	49-Franklin	0081.71	20% - <50%	Low	44.3892
39-OH	18140-Columbus OH	49-Franklin	0081.72	20% - <50%	Middle	98.2518
39-OH	18140-Columbus OH	49-Franklin	0082.10	20% - <50%	Moderate	56.3397
39-OH	18140-Columbus OH	49-Franklin	0082.30	80% - 100%	Low	37.3763
39-OH	18140-Columbus OH	49-Franklin	0082.41	20% - <50%	Low	38.2444
39-OH	18140-Columbus OH	49-Franklin	0082.42	20% - <50%	Middle	80.9889
39-OH	18140-Columbus OH	49-Franklin	0083.11	20% - <50%	Moderate	67.415
39-OH	18140-Columbus OH	49-Franklin	0083.12	50% - <80%	Moderate	54.5369

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	49-Franklin	0083.21	20% - <50%	Moderate	60.3023
39-OH	18140-Columbus OH	49-Franklin	0083.22	20% - <50%	Moderate	65.4373
39-OH	18140-Columbus OH	49-Franklin	0083.30	20% - <50%	Moderate	55.5798
39-OH	18140-Columbus OH	49-Franklin	0083.40	20% - <50%	Middle	80.9306
39-OH	18140-Columbus OH	49-Franklin	0083.50	50% - <80%	Middle	86.3202
39-OH	18140-Columbus OH	49-Franklin	0083.60	20% - <50%	Middle	90.8512
39-OH	18140-Columbus OH	49-Franklin	0083.80	20% - <50%	Middle	97.0495
39-OH	18140-Columbus OH	49-Franklin	0083.81	10% - <20%	Middle	95.2585
39-OH	18140-Columbus OH	49-Franklin	0083.82	20% - <50%	Middle	104.5059
39-OH	18140-Columbus OH	49-Franklin	0084.00	<10%	Upper	239.3326
39-OH	18140-Columbus OH	49-Franklin	0085.00	10% - <20%	Upper	165.6811
39-OH	18140-Columbus OH	49-Franklin	0087.10	80% - 100%	Moderate	51.6946
39-OH	18140-Columbus OH	49-Franklin	0087.20	50% - <80%	Moderate	64.4051
39-OH	18140-Columbus OH	49-Franklin	0087.30	50% - <80%	Low	35.728
39-OH	18140-Columbus OH	49-Franklin	0088.11	20% - <50%	Moderate	51.0001
39-OH	18140-Columbus OH	49-Franklin	0088.12	50% - <80%	Middle	82.2554
39-OH	18140-Columbus OH	49-Franklin	0088.13	80% - 100%	Moderate	52.7839
39-OH	18140-Columbus OH	49-Franklin	0088.21	10% - <20%	Low	45.8698
39-OH	18140-Columbus OH	49-Franklin	0088.22	20% - <50%	Moderate	78.8923
39-OH	18140-Columbus OH	49-Franklin	0088.25	20% - <50%	Middle	88.7308
39-OH	18140-Columbus OH	49-Franklin	0089.00	10% - <20%	Upper	121.7212
39-OH	18140-Columbus OH	49-Franklin	0090.00	10% - <20%	Upper	225.2925
39-OH	18140-Columbus OH	49-Franklin	0091.00	10% - <20%	Upper	212.9174
39-OH	18140-Columbus OH	49-Franklin	0092.20	50% - <80%	Low	42.6136
39-OH	18140-Columbus OH	49-Franklin	0092.30	50% - <80%	Moderate	54.6308
39-OH	18140-Columbus OH	49-Franklin	0092.40	20% - <50%	Moderate	74.0295
39-OH	18140-Columbus OH	49-Franklin	0092.50	50% - <80%	Moderate	60.948
39-OH	18140-Columbus OH	49-Franklin	0092.51	80% - 100%	Moderate	57.1544
39-OH	18140-Columbus OH	49-Franklin	0092.52	50% - <80%	Moderate	69.093
39-OH	18140-Columbus OH	49-Franklin	0093.11	50% - <80%	Low	49.8965
39-OH	18140-Columbus OH	49-Franklin	0093.12	50% - <80%	Moderate	60.1631
39-OH	18140-Columbus OH	49-Franklin	0093.21	50% - <80%	Low	44.2988
39-OH	18140-Columbus OH	49-Franklin	0093.22	50% - <80%	Moderate	57.8869
39-OH	18140-Columbus OH	49-Franklin	0093.23	80% - 100%	Moderate	52.401
39-OH	18140-Columbus OH	49-Franklin	0093.25	80% - 100%	Low	42.2497
39-OH	18140-Columbus OH	49-Franklin	0093.26	80% - 100%	Low	34.2795
39-OH	18140-Columbus OH	49-Franklin	0093.32	80% - 100%	Middle	98.9189
39-OH	18140-Columbus OH	49-Franklin	0093.34	80% - 100%	Moderate	50.6564
39-OH	18140-Columbus OH	49-Franklin	0093.36	50% - <80%	Moderate	59.1309
39-OH	18140-Columbus OH	49-Franklin	0093.37	80% - 100%	Moderate	52.7304
39-OH	18140-Columbus OH	49-Franklin	0093.40	50% - <80%	Moderate	51.1
39-OH	18140-Columbus OH	49-Franklin	0093.50	50% - <80%	Middle	87.5642
39-OH	18140-Columbus OH	49-Franklin	0093.61	50% - <80%	Middle	107.705
39-OH	18140-Columbus OH	49-Franklin	0093.72	50% - <80%	Moderate	63.0137
39-OH	18140-Columbus OH	49-Franklin	0093.73	50% - <80%	Moderate	71.0148

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	49-Franklin	0093.81	50% - <80%	Middle	98.0009
39-OH	18140-Columbus OH	49-Franklin	0093.82	20% - <50%	Moderate	72.0614
39-OH	18140-Columbus OH	49-Franklin	0093.83	20% - <50%	Middle	84.4781
39-OH	18140-Columbus OH	49-Franklin	0093.84	20% - <50%	Moderate	67.5875
39-OH	18140-Columbus OH	49-Franklin	0093.85	20% - <50%	Middle	109.0892
39-OH	18140-Columbus OH	49-Franklin	0093.86	50% - <80%	Moderate	51.4627
39-OH	18140-Columbus OH	49-Franklin	0093.90	50% - <80%	Middle	117.1487
39-OH	18140-Columbus OH	49-Franklin	0093.91	50% - <80%	Middle	81.8951
39-OH	18140-Columbus OH	49-Franklin	0093.92	50% - <80%	Moderate	72.694
39-OH	18140-Columbus OH	49-Franklin	0093.93	80% - 100%	Moderate	74.9881
39-OH	18140-Columbus OH	49-Franklin	0093.94	20% - <50%	Middle	82.6943
39-OH	18140-Columbus OH	49-Franklin	0093.95	20% - <50%	Middle	87.8068
39-OH	18140-Columbus OH	49-Franklin	0093.96	80% - 100%	Moderate	55.3705
39-OH	18140-Columbus OH	49-Franklin	0093.97	50% - <80%	Moderate	53.193
39-OH	18140-Columbus OH	49-Franklin	0094.01	50% - <80%	Middle	85.6721
39-OH	18140-Columbus OH	49-Franklin	0094.03	50% - <80%	Moderate	68.1048
39-OH	18140-Columbus OH	49-Franklin	0094.04	10% - <20%	Upper	138.5631
39-OH	18140-Columbus OH	49-Franklin	0094.05	10% - <20%	Upper	136.9898
39-OH	18140-Columbus OH	49-Franklin	0094.10	20% - <50%	Moderate	79.2693
39-OH	18140-Columbus OH	49-Franklin	0094.20	20% - <50%	Moderate	68.9753
39-OH	18140-Columbus OH	49-Franklin	0094.40	20% - <50%	Middle	94.6615
39-OH	18140-Columbus OH	49-Franklin	0094.95	20% - <50%	Middle	84.2177
39-OH	18140-Columbus OH	49-Franklin	0094.97	10% - <20%	Upper	126.0857
39-OH	18140-Columbus OH	49-Franklin	0094.98	50% - <80%	Middle	88.135
39-OH	18140-Columbus OH	49-Franklin	0095.20	20% - <50%	Middle	86.9945
39-OH	18140-Columbus OH	49-Franklin	0095.90	10% - <20%	Middle	81.5467
39-OH	18140-Columbus OH	49-Franklin	0096.00	20% - <50%	Moderate	62.2038
39-OH	18140-Columbus OH	49-Franklin	0097.11	10% - <20%	Moderate	68.7648
39-OH	18140-Columbus OH	49-Franklin	0097.12	10% - <20%	Middle	86.6425
39-OH	18140-Columbus OH	49-Franklin	0097.51	10% - <20%	Upper	145.3834
39-OH	18140-Columbus OH	49-Franklin	0097.52	20% - <50%	Middle	116.2651
39-OH	18140-Columbus OH	49-Franklin	0097.53	<10%	Upper	149.7514
39-OH	18140-Columbus OH	49-Franklin	0097.54	10% - <20%	Middle	111.6925
39-OH	18140-Columbus OH	49-Franklin	0097.55	10% - <20%	Upper	135.376
39-OH	18140-Columbus OH	49-Franklin	0097.56	20% - <50%	Middle	81.5383
39-OH	18140-Columbus OH	49-Franklin	0097.57	10% - <20%	Middle	107.8263
39-OH	18140-Columbus OH	49-Franklin	0098.01	10% - <20%	Upper	132.7597
39-OH	18140-Columbus OH	49-Franklin	0098.02	<10%	Middle	85.2487
39-OH	18140-Columbus OH	49-Franklin	0099.00	50% - <80%	Low	36.1193
39-OH	18140-Columbus OH	49-Franklin	0100.00	20% - <50%	Middle	98.454
39-OH	18140-Columbus OH	49-Franklin	0101.00	50% - <80%	Middle	115.3553
39-OH	18140-Columbus OH	49-Franklin	0102.01	50% - <80%	Moderate	57.8144
39-OH	18140-Columbus OH	49-Franklin	0102.02	50% - <80%	Moderate	77.5925
39-OH	18140-Columbus OH	49-Franklin	0102.03	50% - <80%	Middle	80.8438
39-OH	18140-Columbus OH	49-Franklin	0102.04	50% - <80%	Moderate	74.6575

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	18140-Columbus OH	49-Franklin	0103.00	20% - <50%	Moderate	50.5422
39-OH	18140-Columbus OH	49-Franklin	0104.01	20% - <50%	Upper	260.0252
39-OH	18140-Columbus OH	49-Franklin	0104.02	20% - <50%	Upper	192.1617
39-OH	18140-Columbus OH	49-Franklin	0105.01	20% - <50%	Upper	147.3396
39-OH	18140-Columbus OH	49-Franklin	0105.02	20% - <50%	Upper	209.0833
39-OH	18140-Columbus OH	49-Franklin	0106.01	20% - <50%	Upper	152.4295
39-OH	18140-Columbus OH	49-Franklin	0106.02	20% - <50%	Upper	164.7405
39-OH	18140-Columbus OH	49-Franklin	0107.00	20% - <50%	Moderate	67.0428
39-OH	18140-Columbus OH	49-Franklin	0109.00	20% - <50%	Middle	111.4665
39-OH	18140-Columbus OH	49-Franklin	9800.00	50% - <80%	N/A	0
39-OH	19430-Dayton	109-Miami	3001.00	10% - <20%	Middle	92.0093
39-OH	19430-Dayton	109-Miami	3150.01	<10%	Middle	119.1946
39-OH	19430-Dayton	109-Miami	3150.02	10% - <20%	Middle	80.8559
39-OH	19430-Dayton	109-Miami	3151.00	10% - <20%	Middle	101.9061
39-OH	19430-Dayton	109-Miami	3153.00	10% - <20%	Moderate	58.8552
39-OH	19430-Dayton	109-Miami	3201.00	<10%	Middle	90.6821
39-OH	19430-Dayton	109-Miami	3250.00	<10%	Middle	90.9976
39-OH	19430-Dayton	109-Miami	3301.00	<10%	Middle	97.5041
39-OH	19430-Dayton	109-Miami	3401.00	<10%	Middle	107.1041
39-OH	19430-Dayton	109-Miami	3450.00	<10%	Moderate	78.7327
39-OH	19430-Dayton	109-Miami	3501.01	<10%	Upper	135.57
39-OH	19430-Dayton	109-Miami	3501.02	<10%	Upper	145.2019
39-OH	19430-Dayton	109-Miami	3550.01	<10%	Middle	86.6888
39-OH	19430-Dayton	109-Miami	3550.02	<10%	Middle	106.7447
39-OH	19430-Dayton	109-Miami	3650.01	20% - <50%	Upper	132.5564
39-OH	19430-Dayton	109-Miami	3650.02	10% - <20%	Upper	121.7717
39-OH	19430-Dayton	109-Miami	3651.01	<10%	Middle	117.3044
39-OH	19430-Dayton	109-Miami	3651.02	10% - <20%	Middle	104.1743
39-OH	19430-Dayton	109-Miami	3652.00	10% - <20%	Moderate	77.146
39-OH	19430-Dayton	109-Miami	3653.01	10% - <20%	Middle	101.5866
39-OH	19430-Dayton	109-Miami	3653.02	10% - <20%	Upper	151.393
39-OH	19430-Dayton	109-Miami	3801.00	10% - <20%	Upper	129.6226
39-OH	19430-Dayton	109-Miami	3901.00	<10%	Upper	121.8808
39-OH	19430-Dayton	113-Montgomery	0001.00	80% - 100%	Low	45.0209
39-OH	19430-Dayton	113-Montgomery	0002.00	80% - 100%	Low	48.0971
39-OH	19430-Dayton	113-Montgomery	0003.00	80% - 100%	Low	46.9391
39-OH	19430-Dayton	113-Montgomery	0004.00	80% - 100%	Moderate	58.4878
39-OH	19430-Dayton	113-Montgomery	0005.00	80% - 100%	Moderate	56.0732
39-OH	19430-Dayton	113-Montgomery	0006.00	80% - 100%	Middle	80.3567
39-OH	19430-Dayton	113-Montgomery	0007.00	80% - 100%	Low	44.5164
39-OH	19430-Dayton	113-Montgomery	0008.01	80% - 100%	Low	47.1054
39-OH	19430-Dayton	113-Montgomery	0008.02	80% - 100%	Moderate	53.5866
39-OH	19430-Dayton	113-Montgomery	0009.00	50% - <80%	Low	47.8455
39-OH	19430-Dayton	113-Montgomery	0010.00	80% - 100%	Moderate	53.1061
39-OH	19430-Dayton	113-Montgomery	0011.00	50% - <80%	Low	40.3434

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
39-OH	19430-Dayton	113-Montgomery	0012.00	50% - <80%	Low	47.7537
39-OH	19430-Dayton	113-Montgomery	0015.01	20% - <50%	Upper	164.1703
39-OH	19430-Dayton	113-Montgomery	0016.00	20% - <50%	Moderate	57.3856
39-OH	19430-Dayton	113-Montgomery	0017.00	20% - <50%	Low	38.3214
39-OH	19430-Dayton	113-Montgomery	0018.01	50% - <80%	Low	30.155
39-OH	19430-Dayton	113-Montgomery	0018.02	20% - <50%	Low	42.4292
39-OH	19430-Dayton	113-Montgomery	0019.00	20% - <50%	Low	38.4772
39-OH	19430-Dayton	113-Montgomery	0020.00	20% - <50%	Moderate	57.9207
39-OH	19430-Dayton	113-Montgomery	0022.00	20% - <50%	Low	29.3936
39-OH	19430-Dayton	113-Montgomery	0023.00	20% - <50%	Low	43.0123
39-OH	19430-Dayton	113-Montgomery	0024.00	20% - <50%	Moderate	65.1088
39-OH	19430-Dayton	113-Montgomery	0025.00	20% - <50%	Moderate	50.798
39-OH	19430-Dayton	113-Montgomery	0026.00	20% - <50%	Moderate	64.8918
39-OH	19430-Dayton	113-Montgomery	0027.00	10% - <20%	Moderate	65.8156
39-OH	19430-Dayton	113-Montgomery	0028.00	10% - <20%	Middle	100.0079
39-OH	19430-Dayton	113-Montgomery	0029.00	10% - <20%	Middle	90.798
39-OH	19430-Dayton	113-Montgomery	0030.00	20% - <50%	Moderate	67.7444
39-OH	19430-Dayton	113-Montgomery	0031.00	10% - <20%	Moderate	74.2695
39-OH	19430-Dayton	113-Montgomery	0032.01	20% - <50%	Middle	108.2036
39-OH	19430-Dayton	113-Montgomery	0033.00	20% - <50%	Moderate	55.6179
39-OH	19430-Dayton	113-Montgomery	0034.02	10% - <20%	N/A	0
39-OH	19430-Dayton	113-Montgomery	0034.03	10% - <20%	Upper	153.4948
39-OH	19430-Dayton	113-Montgomery	0034.04	20% - <50%	Moderate	53.5773
39-OH	19430-Dayton	113-Montgomery	0035.00	80% - 100%	Low	49.9394
39-OH	19430-Dayton	113-Montgomery	0038.00	80% - 100%	Low	41.7091
39-OH	19430-Dayton	113-Montgomery	0039.00	80% - 100%	Low	32.2795
39-OH	19430-Dayton	113-Montgomery	0041.00	80% - 100%	N/A	0
39-OH	19430-Dayton	113-Montgomery	0042.00	80% - 100%	Moderate	50.5823
39-OH	19430-Dayton	113-Montgomery	0043.00	80% - 100%	Low	36.1717
39-OH	19430-Dayton	113-Montgomery	0044.00	80% - 100%	Low	49.6572
39-OH	19430-Dayton	113-Montgomery	0046.00	50% - <80%	Moderate	54.3534
39-OH	19430-Dayton	113-Montgomery	0101.00	10% - <20%	Upper	262.3081
39-OH	19430-Dayton	113-Montgomery	0102.00	10% - <20%	Upper	186.5903
39-OH	19430-Dayton	113-Montgomery	0201.00	10% - <20%	Middle	103.9693
39-OH	19430-Dayton	113-Montgomery	0202.00	10% - <20%	Middle	100.9038
39-OH	19430-Dayton	113-Montgomery	0203.00	10% - <20%	Upper	157.7504
39-OH	19430-Dayton	113-Montgomery	0204.00	20% - <50%	Upper	123.5487
39-OH	19430-Dayton	113-Montgomery	0205.00	10% - <20%	Moderate	55.7404
39-OH	19430-Dayton	113-Montgomery	0206.01	10% - <20%	Middle	119.385
39-OH	19430-Dayton	113-Montgomery	0206.02	<10%	Upper	136.0612
39-OH	19430-Dayton	113-Montgomery	0207.00	10% - <20%	Middle	112.8745
39-OH	19430-Dayton	113-Montgomery	0208.00	10% - <20%	Middle	105.5387
39-OH	19430-Dayton	113-Montgomery	0209.00	10% - <20%	Moderate	76.4951
39-OH	19430-Dayton	113-Montgomery	0210.00	10% - <20%	Middle	80.9757
39-OH	19430-Dayton	113-Montgomery	0211.00	20% - <50%	Moderate	75.7564

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39-OH	19430-Dayton	113-Montgomery	0212.00	10% - <20%	Upper	122.5144
39-OH	19430-Dayton	113-Montgomery	0213.01	10% - <20%	Middle	92.9011
39-OH	19430-Dayton	113-Montgomery	0213.02	10% - <20%	Middle	89.1846
39-OH	19430-Dayton	113-Montgomery	0214.00	10% - <20%	Middle	106.0738
39-OH	19430-Dayton	113-Montgomery	0215.01	10% - <20%	Middle	96.9357
39-OH	19430-Dayton	113-Montgomery	0215.02	20% - <50%	Middle	92.0971
39-OH	19430-Dayton	113-Montgomery	0216.01	10% - <20%	Middle	89.6838
39-OH	19430-Dayton	113-Montgomery	0216.02	10% - <20%	Upper	129.0608
39-OH	19430-Dayton	113-Montgomery	0217.00	20% - <50%	Middle	99.6259
39-OH	19430-Dayton	113-Montgomery	0218.00	20% - <50%	Moderate	71.0535
39-OH	19430-Dayton	113-Montgomery	0219.00	10% - <20%	Middle	118.9683
39-OH	19430-Dayton	113-Montgomery	0301.00	20% - <50%	Moderate	62.7926
39-OH	19430-Dayton	113-Montgomery	0302.00	20% - <50%	Middle	83.6698
39-OH	19430-Dayton	113-Montgomery	0401.01	10% - <20%	Upper	151.4143
39-OH	19430-Dayton	113-Montgomery	0401.02	10% - <20%	Upper	208.1251
39-OH	19430-Dayton	113-Montgomery	0401.03	10% - <20%	Upper	153.6918
39-OH	19430-Dayton	113-Montgomery	0402.01	10% - <20%	Upper	125.347
39-OH	19430-Dayton	113-Montgomery	0402.03	10% - <20%	Upper	136.1557
39-OH	19430-Dayton	113-Montgomery	0402.04	10% - <20%	Middle	88.1863
39-OH	19430-Dayton	113-Montgomery	0403.02	20% - <50%	Upper	131.3397
39-OH	19430-Dayton	113-Montgomery	0403.03	10% - <20%	Upper	171.4848
39-OH	19430-Dayton	113-Montgomery	0403.05	20% - <50%	Upper	224.7494
39-OH	19430-Dayton	113-Montgomery	0403.06	10% - <20%	Upper	187.5966
39-OH	19430-Dayton	113-Montgomery	0404.01	10% - <20%	Upper	141.8715
39-OH	19430-Dayton	113-Montgomery	0404.03	20% - <50%	Middle	94.4452
39-OH	19430-Dayton	113-Montgomery	0404.05	20% - <50%	Middle	115.8509
39-OH	19430-Dayton	113-Montgomery	0404.06	20% - <50%	Upper	212.354
39-OH	19430-Dayton	113-Montgomery	0501.01	20% - <50%	Middle	104.8252
39-OH	19430-Dayton	113-Montgomery	0501.04	10% - <20%	Middle	95.0495
39-OH	19430-Dayton	113-Montgomery	0501.05	20% - <50%	Middle	98.7633
39-OH	19430-Dayton	113-Montgomery	0501.06	20% - <50%	Upper	146.9164
39-OH	19430-Dayton	113-Montgomery	0501.07	20% - <50%	Upper	137.8409
39-OH	19430-Dayton	113-Montgomery	0503.01	10% - <20%	Middle	93.3164
39-OH	19430-Dayton	113-Montgomery	0503.02	10% - <20%	Middle	100.8692
39-OH	19430-Dayton	113-Montgomery	0503.03	20% - <50%	Moderate	66.2096
39-OH	19430-Dayton	113-Montgomery	0504.01	10% - <20%	Middle	104.8252
39-OH	19430-Dayton	113-Montgomery	0504.02	<10%	Moderate	78.1497
39-OH	19430-Dayton	113-Montgomery	0505.02	10% - <20%	Middle	117.7371
39-OH	19430-Dayton	113-Montgomery	0505.03	10% - <20%	Upper	124.2728
39-OH	19430-Dayton	113-Montgomery	0505.04	20% - <50%	Middle	119.4835
39-OH	19430-Dayton	113-Montgomery	0506.00	10% - <20%	Middle	90.6702
39-OH	19430-Dayton	113-Montgomery	0601.00	50% - <80%	Moderate	75.3504
39-OH	19430-Dayton	113-Montgomery	0602.00	50% - <80%	Low	45.5906
39-OH	19430-Dayton	113-Montgomery	0603.00	50% - <80%	Middle	81.7757
39-OH	19430-Dayton	113-Montgomery	0701.01	50% - <80%	Moderate	77.4855

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39-OH	19430-Dayton	113-Montgomery	0701.02	50% - <80%	Moderate	56.9051
39-OH	19430-Dayton	113-Montgomery	0702.01	20% - <50%	Low	48.8079
39-OH	19430-Dayton	113-Montgomery	0702.02	80% - 100%	Moderate	51.7191
39-OH	19430-Dayton	113-Montgomery	0703.00	80% - 100%	Moderate	50.3161
39-OH	19430-Dayton	113-Montgomery	0704.00	50% - <80%	Moderate	69.6758
39-OH	19430-Dayton	113-Montgomery	0705.00	80% - 100%	Moderate	65.0382
39-OH	19430-Dayton	113-Montgomery	0706.00	80% - 100%	Middle	106.6968
39-OH	19430-Dayton	113-Montgomery	0707.00	80% - 100%	Middle	99.6765
39-OH	19430-Dayton	113-Montgomery	0801.00	50% - <80%	Moderate	69.9367
39-OH	19430-Dayton	113-Montgomery	0802.00	20% - <50%	Middle	111.7683
39-OH	19430-Dayton	113-Montgomery	0803.00	50% - <80%	Moderate	79.9361
39-OH	19430-Dayton	113-Montgomery	0804.00	50% - <80%	Low	49.568
39-OH	19430-Dayton	113-Montgomery	0805.00	20% - <50%	Moderate	60.4792
39-OH	19430-Dayton	113-Montgomery	0806.00	10% - <20%	Moderate	57.4043
39-OH	19430-Dayton	113-Montgomery	0807.00	<10%	Moderate	67.2
39-OH	19430-Dayton	113-Montgomery	0903.02	20% - <50%	Moderate	79.397
39-OH	19430-Dayton	113-Montgomery	0903.03	20% - <50%	Upper	132.0479
39-OH	19430-Dayton	113-Montgomery	0903.04	20% - <50%	Upper	132.7188
39-OH	19430-Dayton	113-Montgomery	0906.00	20% - <50%	Low	48.981
39-OH	19430-Dayton	113-Montgomery	0907.00	20% - <50%	Moderate	62.4878
39-OH	19430-Dayton	113-Montgomery	0908.00	10% - <20%	Middle	82.2801
39-OH	19430-Dayton	113-Montgomery	0909.00	10% - <20%	Middle	92.1051
39-OH	19430-Dayton	113-Montgomery	0910.00	10% - <20%	Middle	83.6113
39-OH	19430-Dayton	113-Montgomery	0911.00	20% - <50%	Middle	94.1763
39-OH	19430-Dayton	113-Montgomery	1001.01	20% - <50%	Middle	91.8003
39-OH	19430-Dayton	113-Montgomery	1001.02	20% - <50%	Middle	119.6459
39-OH	19430-Dayton	113-Montgomery	1002.01	20% - <50%	Middle	97.8995
39-OH	19430-Dayton	113-Montgomery	1002.02	20% - <50%	Middle	98.1058
39-OH	19430-Dayton	113-Montgomery	1002.03	20% - <50%	Middle	110.9257
39-OH	19430-Dayton	113-Montgomery	1003.01	20% - <50%	Moderate	67.546
39-OH	19430-Dayton	113-Montgomery	1003.02	20% - <50%	Middle	81.2272
39-OH	19430-Dayton	113-Montgomery	1004.00	20% - <50%	Middle	113.1447
39-OH	19430-Dayton	113-Montgomery	1101.00	<10%	Upper	135.8402
39-OH	19430-Dayton	113-Montgomery	1102.01	10% - <20%	Upper	131.0429
39-OH	19430-Dayton	113-Montgomery	1102.02	20% - <50%	Middle	92.5723
39-OH	19430-Dayton	113-Montgomery	1150.02	10% - <20%	Middle	89.3963
39-OH	19430-Dayton	113-Montgomery	1150.11	10% - <20%	Middle	84.5697
39-OH	19430-Dayton	113-Montgomery	1150.12	10% - <20%	Upper	168.1863
39-OH	19430-Dayton	113-Montgomery	1201.01	20% - <50%	Middle	116.5071
39-OH	19430-Dayton	113-Montgomery	1201.02	20% - <50%	Upper	133.5281
39-OH	19430-Dayton	113-Montgomery	1201.03	20% - <50%	Middle	85.4229
39-OH	19430-Dayton	113-Montgomery	1250.00	10% - <20%	Middle	93.0222
39-OH	19430-Dayton	113-Montgomery	1251.02	20% - <50%	Middle	81.9833
39-OH	19430-Dayton	113-Montgomery	1251.03	20% - <50%	Upper	140.8492
39-OH	19430-Dayton	113-Montgomery	1251.04	20% - <50%	Upper	135.3078

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39-OH	19430-Dayton	113-Montgomery	1301.01	<10%	Middle	94.979
39-OH	19430-Dayton	113-Montgomery	1301.02	<10%	Middle	105.355
39-OH	19430-Dayton	113-Montgomery	1401.00	<10%	Middle	98.8885
39-OH	19430-Dayton	113-Montgomery	1501.00	<10%	Middle	95.196
39-OH	19430-Dayton	113-Montgomery	1601.00	<10%	Upper	128.6482
39-OH	19430-Dayton	113-Montgomery	1650.00	<10%	Middle	108.3607
39-OH	19430-Dayton	113-Montgomery	1651.00	80% - 100%	Low	25.2352
39-OH	19430-Dayton	113-Montgomery	1652.00	50% - <80%	Moderate	79.7484
39-OH	19430-Dayton	113-Montgomery	9800.00	N/A	N/A	0
39-OH	19430-Dayton	57-Greene	2001.01	20% - <50%	Moderate	74.376
39-OH	19430-Dayton	57-Greene	2001.03	20% - <50%	Middle	118.3121
39-OH	19430-Dayton	57-Greene	2001.04	20% - <50%	Moderate	52.3886
39-OH	19430-Dayton	57-Greene	2003.00	20% - <50%	Middle	91.0868
39-OH	19430-Dayton	57-Greene	2004.00	20% - <50%	Low	47.144
39-OH	19430-Dayton	57-Greene	2005.00	10% - <20%	Moderate	60.4685
39-OH	19430-Dayton	57-Greene	2006.00	10% - <20%	Middle	107.6712
39-OH	19430-Dayton	57-Greene	2007.00	20% - <50%	Low	47.6326
39-OH	19430-Dayton	57-Greene	2009.01	20% - <50%	Upper	120.3061
39-OH	19430-Dayton	57-Greene	2009.02	10% - <20%	Upper	149.6266
39-OH	19430-Dayton	57-Greene	2101.01	20% - <50%	Upper	143.8628
39-OH	19430-Dayton	57-Greene	2101.02	20% - <50%	Middle	117.4801
39-OH	19430-Dayton	57-Greene	2102.01	10% - <20%	Upper	159.8083
39-OH	19430-Dayton	57-Greene	2102.02	10% - <20%	Upper	143.0429
39-OH	19430-Dayton	57-Greene	2103.00	10% - <20%	Upper	135.5953
39-OH	19430-Dayton	57-Greene	2104.01	10% - <20%	Upper	127.0615
39-OH	19430-Dayton	57-Greene	2104.02	10% - <20%	Upper	130.7168
39-OH	19430-Dayton	57-Greene	2105.00	10% - <20%	Upper	203.5647
39-OH	19430-Dayton	57-Greene	2106.02	10% - <20%	Upper	146.2935
39-OH	19430-Dayton	57-Greene	2106.03	20% - <50%	Upper	215.1347
39-OH	19430-Dayton	57-Greene	2106.04	20% - <50%	Upper	127.6858
39-OH	19430-Dayton	57-Greene	2106.05	10% - <20%	Upper	170.3613
39-OH	19430-Dayton	57-Greene	2201.01	10% - <20%	Upper	201.3311
39-OH	19430-Dayton	57-Greene	2201.02	10% - <20%	Upper	221.0422
39-OH	19430-Dayton	57-Greene	2202.01	10% - <20%	Upper	159.8722
39-OH	19430-Dayton	57-Greene	2202.02	10% - <20%	Upper	150.4013
39-OH	19430-Dayton	57-Greene	2301.00	<10%	Upper	137.4376
39-OH	19430-Dayton	57-Greene	2401.00	10% - <20%	Moderate	78.7234
39-OH	19430-Dayton	57-Greene	2402.00	10% - <20%	Moderate	63.0336
39-OH	19430-Dayton	57-Greene	2403.02	10% - <20%	Moderate	73.3564
39-OH	19430-Dayton	57-Greene	2403.03	20% - <50%	Moderate	75.377
39-OH	19430-Dayton	57-Greene	2403.04	10% - <20%	Upper	130.991
39-OH	19430-Dayton	57-Greene	2405.00	10% - <20%	Middle	93.5108
39-OH	19430-Dayton	57-Greene	2406.00	50% - <80%	Moderate	77.4202
39-OH	19430-Dayton	57-Greene	2407.00	10% - <20%	Middle	82.0392
39-OH	19430-Dayton	57-Greene	2550.00	20% - <50%	Upper	121.7916

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39-OH	19430-Dayton	57-Greene	2601.00	<10%	Middle	116.2968
39-OH	19430-Dayton	57-Greene	2701.00	<10%	Middle	91.6752
39-OH	19430-Dayton	57-Greene	2801.01	<10%	Upper	133.5653
39-OH	19430-Dayton	57-Greene	2801.02	<10%	Middle	115.759
39-OH	19430-Dayton	57-Greene	2802.00	10% - <20%	Upper	145.2246
39-OH	19430-Dayton	57-Greene	2803.00	20% - <50%	Middle	82.6276
39-OH	99999-Chilicothe	141-Ross	9555.00	<10%	Middle	94.022
39-OH	99999-Chilicothe	141-Ross	9556.03	<10%	Middle	86.0928
39-OH	99999-Chilicothe	141-Ross	9556.04	20% - <50%	Middle	117.0223
39-OH	99999-Chilicothe	141-Ross	9557.00	<10%	Middle	103.5368
39-OH	99999-Chilicothe	141-Ross	9558.01	<10%	Upper	128.2874
39-OH	99999-Chilicothe	141-Ross	9558.02	10% - <20%	Middle	105.399
39-OH	99999-Chilicothe	141-Ross	9559.00	10% - <20%	Upper	131.383
39-OH	99999-Chilicothe	141-Ross	9560.00	10% - <20%	Upper	123.5474
39-OH	99999-Chilicothe	141-Ross	9561.00	10% - <20%	Middle	110.3778
39-OH	99999-Chilicothe	141-Ross	9562.00	10% - <20%	Middle	90.4186
39-OH	99999-Chilicothe	141-Ross	9563.00	10% - <20%	Moderate	67.0918
39-OH	99999-Chilicothe	141-Ross	9564.00	10% - <20%	Moderate	72.4032
39-OH	99999-Chilicothe	141-Ross	9565.00	10% - <20%	Moderate	62.5952
39-OH	99999-Chilicothe	141-Ross	9566.00	<10%	Middle	105.9446
39-OH	99999-Chilicothe	141-Ross	9567.00	<10%	Middle	99.6961
39-OH	99999-Chilicothe	141-Ross	9568.00	<10%	Middle	83.3041
39-OH	99999-Chilicothe	141-Ross	9569.00	<10%	Moderate	69.0885
39-OH	99999-WCH	47-Fayette	9258.00	<10%	Middle	113.9631
39-OH	99999-WCH	47-Fayette	9259.00	<10%	Middle	85.8932
39-OH	99999-WCH	47-Fayette	9260.00	<10%	Middle	82.3624
39-OH	99999-WCH	47-Fayette	9261.00	10% - <20%	Moderate	67.5755
39-OH	99999-WCH	47-Fayette	9262.00	10% - <20%	Middle	106.0565
39-OH	99999-WCH	47-Fayette	9263.00	<10%	Middle	99.1913
39-OH	99999-WCH	47-Fayette	9264.00	<10%	Middle	106.5039
42-PA	38300-Pittsburgh	3-Allgheny	0103.01	50% - <80%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	0103.02	20% - <50%	Low	30.1735
42-PA	38300-Pittsburgh	3-Allgheny	0201.00	20% - <50%	Upper	253.1017
42-PA	38300-Pittsburgh	3-Allgheny	0203.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	0305.00	50% - <80%	Low	48.6261
42-PA	38300-Pittsburgh	3-Allgheny	0402.00	20% - <50%	Low	44.9647
42-PA	38300-Pittsburgh	3-Allgheny	0404.00	20% - <50%	Upper	132.9076
42-PA	38300-Pittsburgh	3-Allgheny	0405.00	20% - <50%	Low	49.0424
42-PA	38300-Pittsburgh	3-Allgheny	0406.00	20% - <50%	Low	45.243
42-PA	38300-Pittsburgh	3-Allgheny	0409.00	20% - <50%	Moderate	75.9473
42-PA	38300-Pittsburgh	3-Allgheny	0501.00	80% - 100%	Low	46.4918
42-PA	38300-Pittsburgh	3-Allgheny	0506.00	50% - <80%	Moderate	75.6567
42-PA	38300-Pittsburgh	3-Allgheny	0509.00	80% - 100%	Low	26.2152
42-PA	38300-Pittsburgh	3-Allgheny	0510.00	50% - <80%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	0511.00	80% - 100%	Low	21.2901

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	0603.00	20% - <50%	Middle	119.4366
42-PA	38300-Pittsburgh	3-Allgheny	0605.00	10% - <20%	Middle	113.6642
42-PA	38300-Pittsburgh	3-Allgheny	0703.00	20% - <50%	Upper	173.5581
42-PA	38300-Pittsburgh	3-Allgheny	0705.00	20% - <50%	Middle	94.2645
42-PA	38300-Pittsburgh	3-Allgheny	0706.00	20% - <50%	Middle	110.0754
42-PA	38300-Pittsburgh	3-Allgheny	0708.00	20% - <50%	Upper	142.0705
42-PA	38300-Pittsburgh	3-Allgheny	0709.00	20% - <50%	Upper	123.7792
42-PA	38300-Pittsburgh	3-Allgheny	0802.00	10% - <20%	Moderate	63.7782
42-PA	38300-Pittsburgh	3-Allgheny	0804.00	20% - <50%	Middle	90.608
42-PA	38300-Pittsburgh	3-Allgheny	0806.00	10% - <20%	Upper	125.7866
42-PA	38300-Pittsburgh	3-Allgheny	0807.00	20% - <50%	Moderate	76.5065
42-PA	38300-Pittsburgh	3-Allgheny	0809.00	20% - <50%	Middle	86.6497
42-PA	38300-Pittsburgh	3-Allgheny	0901.00	10% - <20%	Middle	109.8882
42-PA	38300-Pittsburgh	3-Allgheny	0902.00	10% - <20%	Upper	124.1831
42-PA	38300-Pittsburgh	3-Allgheny	0903.00	10% - <20%	Middle	103.1442
42-PA	38300-Pittsburgh	3-Allgheny	1005.00	50% - <80%	Middle	106.2231
42-PA	38300-Pittsburgh	3-Allgheny	1011.00	10% - <20%	Moderate	69.4348
42-PA	38300-Pittsburgh	3-Allgheny	1014.00	10% - <20%	Middle	94.7399
42-PA	38300-Pittsburgh	3-Allgheny	1018.00	20% - <50%	Middle	91.8371
42-PA	38300-Pittsburgh	3-Allgheny	1019.00	50% - <80%	Moderate	54.183
42-PA	38300-Pittsburgh	3-Allgheny	1102.00	20% - <50%	Upper	125.8051
42-PA	38300-Pittsburgh	3-Allgheny	1106.00	20% - <50%	Upper	157.3099
42-PA	38300-Pittsburgh	3-Allgheny	1113.00	50% - <80%	Moderate	75.6542
42-PA	38300-Pittsburgh	3-Allgheny	1114.00	50% - <80%	Moderate	59.2694
42-PA	38300-Pittsburgh	3-Allgheny	1115.00	50% - <80%	Low	42.0274
42-PA	38300-Pittsburgh	3-Allgheny	1203.00	80% - 100%	Moderate	70.1553
42-PA	38300-Pittsburgh	3-Allgheny	1209.00	80% - 100%	Low	30.0195
42-PA	38300-Pittsburgh	3-Allgheny	1302.00	80% - 100%	Moderate	55.704
42-PA	38300-Pittsburgh	3-Allgheny	1306.00	80% - 100%	Low	41.999
42-PA	38300-Pittsburgh	3-Allgheny	1307.00	80% - 100%	Low	36.9471
42-PA	38300-Pittsburgh	3-Allgheny	1308.00	80% - 100%	Low	38.4521
42-PA	38300-Pittsburgh	3-Allgheny	1401.00	20% - <50%	Upper	239.9201
42-PA	38300-Pittsburgh	3-Allgheny	1402.00	20% - <50%	Upper	213.8046
42-PA	38300-Pittsburgh	3-Allgheny	1403.00	20% - <50%	Upper	208.9055
42-PA	38300-Pittsburgh	3-Allgheny	1404.00	10% - <20%	Upper	251.8565
42-PA	38300-Pittsburgh	3-Allgheny	1405.00	20% - <50%	Middle	109.0656
42-PA	38300-Pittsburgh	3-Allgheny	1408.00	20% - <50%	Upper	141.3512
42-PA	38300-Pittsburgh	3-Allgheny	1411.00	10% - <20%	Upper	151.5782
42-PA	38300-Pittsburgh	3-Allgheny	1412.00	10% - <20%	Upper	156.1794
42-PA	38300-Pittsburgh	3-Allgheny	1413.00	20% - <50%	Upper	124.204
42-PA	38300-Pittsburgh	3-Allgheny	1414.00	20% - <50%	Upper	174.6899
42-PA	38300-Pittsburgh	3-Allgheny	1516.00	10% - <20%	Middle	95.5429
42-PA	38300-Pittsburgh	3-Allgheny	1517.00	20% - <50%	Middle	100.6724
42-PA	38300-Pittsburgh	3-Allgheny	1608.00	20% - <50%	Moderate	74.0864
42-PA	38300-Pittsburgh	3-Allgheny	1609.00	20% - <50%	Upper	125.246

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	1610.00	20% - <50%	Low	39.0297
42-PA	38300-Pittsburgh	3-Allgheny	1702.00	10% - <20%	Moderate	51.0228
42-PA	38300-Pittsburgh	3-Allgheny	1706.00	20% - <50%	Moderate	72.5051
42-PA	38300-Pittsburgh	3-Allgheny	1803.00	20% - <50%	Moderate	50.0018
42-PA	38300-Pittsburgh	3-Allgheny	1807.00	20% - <50%	Moderate	50.4944
42-PA	38300-Pittsburgh	3-Allgheny	1903.00	<10%	Middle	80.4377
42-PA	38300-Pittsburgh	3-Allgheny	1911.00	10% - <20%	Upper	130.8767
42-PA	38300-Pittsburgh	3-Allgheny	1914.00	10% - <20%	Middle	108.6604
42-PA	38300-Pittsburgh	3-Allgheny	1915.00	20% - <50%	Moderate	74.0224
42-PA	38300-Pittsburgh	3-Allgheny	1916.00	20% - <50%	Moderate	77.9819
42-PA	38300-Pittsburgh	3-Allgheny	1917.00	20% - <50%	Middle	109.8205
42-PA	38300-Pittsburgh	3-Allgheny	1918.00	10% - <20%	Middle	83.0547
42-PA	38300-Pittsburgh	3-Allgheny	1919.00	10% - <20%	Middle	83.0695
42-PA	38300-Pittsburgh	3-Allgheny	1920.00	20% - <50%	Middle	94.0995
42-PA	38300-Pittsburgh	3-Allgheny	2022.00	50% - <80%	Moderate	58.2718
42-PA	38300-Pittsburgh	3-Allgheny	2023.00	20% - <50%	Middle	112.4179
42-PA	38300-Pittsburgh	3-Allgheny	2413.00	20% - <50%	Middle	97.8447
42-PA	38300-Pittsburgh	3-Allgheny	2509.00	50% - <80%	Low	38.0937
42-PA	38300-Pittsburgh	3-Allgheny	2602.00	20% - <50%	Middle	86.6891
42-PA	38300-Pittsburgh	3-Allgheny	2607.00	20% - <50%	Middle	94.5983
42-PA	38300-Pittsburgh	3-Allgheny	2613.00	50% - <80%	Low	34.766
42-PA	38300-Pittsburgh	3-Allgheny	2614.00	50% - <80%	Moderate	65.1317
42-PA	38300-Pittsburgh	3-Allgheny	2615.00	50% - <80%	Moderate	58.6339
42-PA	38300-Pittsburgh	3-Allgheny	2620.00	20% - <50%	Moderate	63.2523
42-PA	38300-Pittsburgh	3-Allgheny	2701.00	20% - <50%	Middle	84.5425
42-PA	38300-Pittsburgh	3-Allgheny	2703.00	20% - <50%	Middle	90.0587
42-PA	38300-Pittsburgh	3-Allgheny	2708.00	20% - <50%	Middle	98.8681
42-PA	38300-Pittsburgh	3-Allgheny	2716.00	50% - <80%	Moderate	64.8952
42-PA	38300-Pittsburgh	3-Allgheny	2814.00	50% - <80%	Low	34.5283
42-PA	38300-Pittsburgh	3-Allgheny	2815.00	20% - <50%	Moderate	78.5127
42-PA	38300-Pittsburgh	3-Allgheny	2901.00	20% - <50%	Moderate	59.847
42-PA	38300-Pittsburgh	3-Allgheny	2902.00	20% - <50%	Moderate	62.3483
42-PA	38300-Pittsburgh	3-Allgheny	2904.00	20% - <50%	Middle	85.4588
42-PA	38300-Pittsburgh	3-Allgheny	3001.00	50% - <80%	Moderate	54.1854
42-PA	38300-Pittsburgh	3-Allgheny	3102.00	10% - <20%	Middle	90.2126
42-PA	38300-Pittsburgh	3-Allgheny	3204.00	10% - <20%	Moderate	61.7251
42-PA	38300-Pittsburgh	3-Allgheny	3206.00	10% - <20%	Middle	107.4547
42-PA	38300-Pittsburgh	3-Allgheny	3207.00	10% - <20%	Middle	98.0122
42-PA	38300-Pittsburgh	3-Allgheny	4011.00	<10%	Middle	100.5554
42-PA	38300-Pittsburgh	3-Allgheny	4012.00	20% - <50%	Moderate	69.3153
42-PA	38300-Pittsburgh	3-Allgheny	4013.00	<10%	Middle	88.6141
42-PA	38300-Pittsburgh	3-Allgheny	4020.00	10% - <20%	Moderate	63.4259
42-PA	38300-Pittsburgh	3-Allgheny	4035.00	10% - <20%	Moderate	57.6831
42-PA	38300-Pittsburgh	3-Allgheny	4040.00	10% - <20%	Middle	92.0477
42-PA	38300-Pittsburgh	3-Allgheny	4050.00	<10%	Middle	103.3153

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	4060.00	<10%	Middle	98.6354
42-PA	38300-Pittsburgh	3-Allgheny	4070.01	<10%	Middle	111.3255
42-PA	38300-Pittsburgh	3-Allgheny	4070.02	<10%	Middle	111.5915
42-PA	38300-Pittsburgh	3-Allgheny	4080.01	<10%	Upper	138.345
42-PA	38300-Pittsburgh	3-Allgheny	4080.02	<10%	Upper	154.6608
42-PA	38300-Pittsburgh	3-Allgheny	4090.01	10% - <20%	Upper	194.1217
42-PA	38300-Pittsburgh	3-Allgheny	4090.02	10% - <20%	Upper	240.9571
42-PA	38300-Pittsburgh	3-Allgheny	4100.00	<10%	Upper	177.3809
42-PA	38300-Pittsburgh	3-Allgheny	4110.01	20% - <50%	Upper	278.7713
42-PA	38300-Pittsburgh	3-Allgheny	4110.02	20% - <50%	Upper	152.5302
42-PA	38300-Pittsburgh	3-Allgheny	4120.02	10% - <20%	Upper	228.6931
42-PA	38300-Pittsburgh	3-Allgheny	4120.03	20% - <50%	Upper	228.4776
42-PA	38300-Pittsburgh	3-Allgheny	4120.04	20% - <50%	Upper	170.3498
42-PA	38300-Pittsburgh	3-Allgheny	4131.00	10% - <20%	Upper	141.2884
42-PA	38300-Pittsburgh	3-Allgheny	4132.01	<10%	Upper	150.2518
42-PA	38300-Pittsburgh	3-Allgheny	4132.02	<10%	Upper	143.5557
42-PA	38300-Pittsburgh	3-Allgheny	4133.00	10% - <20%	Upper	134.218
42-PA	38300-Pittsburgh	3-Allgheny	4134.00	10% - <20%	Upper	151.1755
42-PA	38300-Pittsburgh	3-Allgheny	4135.00	10% - <20%	Upper	129.5946
42-PA	38300-Pittsburgh	3-Allgheny	4141.01	<10%	Upper	172.127
42-PA	38300-Pittsburgh	3-Allgheny	4141.02	<10%	Upper	154.7569
42-PA	38300-Pittsburgh	3-Allgheny	4142.00	<10%	Upper	142.1099
42-PA	38300-Pittsburgh	3-Allgheny	4150.01	10% - <20%	Upper	147.9906
42-PA	38300-Pittsburgh	3-Allgheny	4150.02	10% - <20%	Upper	144.8969
42-PA	38300-Pittsburgh	3-Allgheny	4160.00	<10%	Middle	82.8232
42-PA	38300-Pittsburgh	3-Allgheny	4171.00	<10%	Middle	80.3945
42-PA	38300-Pittsburgh	3-Allgheny	4172.00	<10%	Middle	86.3246
42-PA	38300-Pittsburgh	3-Allgheny	4180.00	<10%	Upper	124.8063
42-PA	38300-Pittsburgh	3-Allgheny	4190.00	<10%	Middle	114.9057
42-PA	38300-Pittsburgh	3-Allgheny	4200.00	10% - <20%	Moderate	55.8062
42-PA	38300-Pittsburgh	3-Allgheny	4211.00	10% - <20%	Upper	185.8135
42-PA	38300-Pittsburgh	3-Allgheny	4212.00	10% - <20%	Upper	134.8953
42-PA	38300-Pittsburgh	3-Allgheny	4220.00	10% - <20%	Upper	289.0353
42-PA	38300-Pittsburgh	3-Allgheny	4230.00	10% - <20%	Upper	197.4765
42-PA	38300-Pittsburgh	3-Allgheny	4240.00	20% - <50%	Moderate	71.0075
42-PA	38300-Pittsburgh	3-Allgheny	4250.00	10% - <20%	Moderate	79.7726
42-PA	38300-Pittsburgh	3-Allgheny	4263.00	<10%	Upper	128.1007
42-PA	38300-Pittsburgh	3-Allgheny	4264.00	<10%	Middle	102.8671
42-PA	38300-Pittsburgh	3-Allgheny	4267.00	<10%	Middle	109.1099
42-PA	38300-Pittsburgh	3-Allgheny	4268.00	<10%	Upper	138.4496
42-PA	38300-Pittsburgh	3-Allgheny	4270.00	10% - <20%	Moderate	75.004
42-PA	38300-Pittsburgh	3-Allgheny	4271.00	<10%	Upper	124.2976
42-PA	38300-Pittsburgh	3-Allgheny	4272.00	<10%	Moderate	78.6864
42-PA	38300-Pittsburgh	3-Allgheny	4281.00	<10%	Middle	83.003
42-PA	38300-Pittsburgh	3-Allgheny	4282.00	<10%	Middle	94.9333

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	4291.00	10% - <20%	Middle	114.0608
42-PA	38300-Pittsburgh	3-Allgheny	4292.01	10% - <20%	Upper	142.3131
42-PA	38300-Pittsburgh	3-Allgheny	4292.02	10% - <20%	Upper	145.9512
42-PA	38300-Pittsburgh	3-Allgheny	4293.00	10% - <20%	Upper	128.1734
42-PA	38300-Pittsburgh	3-Allgheny	4294.00	<10%	Upper	129.623
42-PA	38300-Pittsburgh	3-Allgheny	4295.00	10% - <20%	Middle	102.1047
42-PA	38300-Pittsburgh	3-Allgheny	4296.00	10% - <20%	Upper	122.5279
42-PA	38300-Pittsburgh	3-Allgheny	4297.00	10% - <20%	Moderate	75.5483
42-PA	38300-Pittsburgh	3-Allgheny	4301.00	10% - <20%	Middle	90.7595
42-PA	38300-Pittsburgh	3-Allgheny	4302.00	10% - <20%	Upper	121.1781
42-PA	38300-Pittsburgh	3-Allgheny	4311.00	20% - <50%	Middle	97.0565
42-PA	38300-Pittsburgh	3-Allgheny	4314.00	10% - <20%	Middle	84.3627
42-PA	38300-Pittsburgh	3-Allgheny	4315.00	20% - <50%	Upper	124.4762
42-PA	38300-Pittsburgh	3-Allgheny	4323.00	10% - <20%	Middle	115.152
42-PA	38300-Pittsburgh	3-Allgheny	4324.00	20% - <50%	Middle	89.5969
42-PA	38300-Pittsburgh	3-Allgheny	4340.00	10% - <20%	Upper	149.636
42-PA	38300-Pittsburgh	3-Allgheny	4350.00	10% - <20%	Middle	87.5574
42-PA	38300-Pittsburgh	3-Allgheny	4370.00	10% - <20%	Upper	155.9601
42-PA	38300-Pittsburgh	3-Allgheny	4390.00	<10%	Upper	168.0739
42-PA	38300-Pittsburgh	3-Allgheny	4455.00	10% - <20%	Upper	152.7371
42-PA	38300-Pittsburgh	3-Allgheny	4460.00	<10%	Upper	289.4195
42-PA	38300-Pittsburgh	3-Allgheny	4470.00	10% - <20%	Middle	117.6151
42-PA	38300-Pittsburgh	3-Allgheny	4480.00	20% - <50%	Moderate	75.5828
42-PA	38300-Pittsburgh	3-Allgheny	4490.00	10% - <20%	Middle	107.1258
42-PA	38300-Pittsburgh	3-Allgheny	4507.00	20% - <50%	Moderate	72.9263
42-PA	38300-Pittsburgh	3-Allgheny	4508.00	20% - <50%	Moderate	78.8489
42-PA	38300-Pittsburgh	3-Allgheny	4511.01	10% - <20%	Upper	141.031
42-PA	38300-Pittsburgh	3-Allgheny	4511.02	20% - <50%	Middle	110.3082
42-PA	38300-Pittsburgh	3-Allgheny	4511.04	10% - <20%	Upper	163.5429
42-PA	38300-Pittsburgh	3-Allgheny	4511.05	20% - <50%	Upper	136.8585
42-PA	38300-Pittsburgh	3-Allgheny	4513.00	10% - <20%	Middle	104.2871
42-PA	38300-Pittsburgh	3-Allgheny	4520.00	10% - <20%	Upper	132.6206
42-PA	38300-Pittsburgh	3-Allgheny	4530.03	<10%	Upper	126.8285
42-PA	38300-Pittsburgh	3-Allgheny	4530.04	10% - <20%	Upper	133.0627
42-PA	38300-Pittsburgh	3-Allgheny	4550.00	<10%	Middle	102.4335
42-PA	38300-Pittsburgh	3-Allgheny	4560.01	10% - <20%	Upper	156.5587
42-PA	38300-Pittsburgh	3-Allgheny	4560.03	20% - <50%	Upper	180.8428
42-PA	38300-Pittsburgh	3-Allgheny	4560.04	10% - <20%	Upper	131.4124
42-PA	38300-Pittsburgh	3-Allgheny	4571.00	10% - <20%	Middle	83.9008
42-PA	38300-Pittsburgh	3-Allgheny	4572.00	10% - <20%	Middle	84.1151
42-PA	38300-Pittsburgh	3-Allgheny	4580.01	10% - <20%	Upper	153.2778
42-PA	38300-Pittsburgh	3-Allgheny	4580.02	<10%	Upper	140.0507
42-PA	38300-Pittsburgh	3-Allgheny	4591.01	10% - <20%	Middle	104.6836
42-PA	38300-Pittsburgh	3-Allgheny	4591.02	10% - <20%	Upper	144.9166
42-PA	38300-Pittsburgh	3-Allgheny	4592.01	10% - <20%	Middle	118.1546

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	4592.02	<10%	Middle	111.1839
42-PA	38300-Pittsburgh	3-Allgheny	4600.01	<10%	Middle	118.2432
42-PA	38300-Pittsburgh	3-Allgheny	4600.02	10% - <20%	Middle	114.163
42-PA	38300-Pittsburgh	3-Allgheny	4610.00	20% - <50%	Moderate	79.0989
42-PA	38300-Pittsburgh	3-Allgheny	4621.00	20% - <50%	Moderate	50.9686
42-PA	38300-Pittsburgh	3-Allgheny	4626.00	20% - <50%	Moderate	58.6634
42-PA	38300-Pittsburgh	3-Allgheny	4639.00	20% - <50%	Moderate	54.2433
42-PA	38300-Pittsburgh	3-Allgheny	4643.00	10% - <20%	Middle	98.4703
42-PA	38300-Pittsburgh	3-Allgheny	4644.00	50% - <80%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	4656.00	20% - <50%	Middle	86.2556
42-PA	38300-Pittsburgh	3-Allgheny	4658.00	10% - <20%	Upper	141.887
42-PA	38300-Pittsburgh	3-Allgheny	4687.00	10% - <20%	Middle	86.8554
42-PA	38300-Pittsburgh	3-Allgheny	4688.00	10% - <20%	Middle	101.0529
42-PA	38300-Pittsburgh	3-Allgheny	4689.00	20% - <50%	Middle	91.9984
42-PA	38300-Pittsburgh	3-Allgheny	4690.00	10% - <20%	Upper	121.002
42-PA	38300-Pittsburgh	3-Allgheny	4703.00	10% - <20%	Middle	104.7612
42-PA	38300-Pittsburgh	3-Allgheny	4704.00	<10%	Upper	133.867
42-PA	38300-Pittsburgh	3-Allgheny	4705.01	50% - <80%	Upper	122.502
42-PA	38300-Pittsburgh	3-Allgheny	4705.02	10% - <20%	Upper	131.1846
42-PA	38300-Pittsburgh	3-Allgheny	4706.00	10% - <20%	Middle	85.263
42-PA	38300-Pittsburgh	3-Allgheny	4710.00	10% - <20%	Middle	85.056
42-PA	38300-Pittsburgh	3-Allgheny	4721.00	10% - <20%	Middle	102.0444
42-PA	38300-Pittsburgh	3-Allgheny	4722.00	10% - <20%	Middle	101.0911
42-PA	38300-Pittsburgh	3-Allgheny	4723.00	10% - <20%	Middle	85.4403
42-PA	38300-Pittsburgh	3-Allgheny	4724.00	<10%	Middle	116.6915
42-PA	38300-Pittsburgh	3-Allgheny	4731.00	10% - <20%	Upper	159.0108
42-PA	38300-Pittsburgh	3-Allgheny	4732.00	10% - <20%	Upper	148.5313
42-PA	38300-Pittsburgh	3-Allgheny	4733.00	10% - <20%	Upper	170.207
42-PA	38300-Pittsburgh	3-Allgheny	4734.01	10% - <20%	Upper	154.1522
42-PA	38300-Pittsburgh	3-Allgheny	4734.02	10% - <20%	Upper	197.5085
42-PA	38300-Pittsburgh	3-Allgheny	4735.00	10% - <20%	Upper	213.216
42-PA	38300-Pittsburgh	3-Allgheny	4736.01	10% - <20%	Upper	189.5747
42-PA	38300-Pittsburgh	3-Allgheny	4736.02	10% - <20%	Upper	131.4223
42-PA	38300-Pittsburgh	3-Allgheny	4741.01	20% - <50%	Upper	171.223
42-PA	38300-Pittsburgh	3-Allgheny	4741.02	10% - <20%	Upper	185.2309
42-PA	38300-Pittsburgh	3-Allgheny	4742.01	10% - <20%	Upper	174.5754
42-PA	38300-Pittsburgh	3-Allgheny	4742.02	10% - <20%	Upper	201.1724
42-PA	38300-Pittsburgh	3-Allgheny	4742.03	10% - <20%	Upper	164.4802
42-PA	38300-Pittsburgh	3-Allgheny	4751.01	10% - <20%	Middle	104.7711
42-PA	38300-Pittsburgh	3-Allgheny	4751.02	<10%	Upper	120.6941
42-PA	38300-Pittsburgh	3-Allgheny	4752.00	<10%	Upper	140.9916
42-PA	38300-Pittsburgh	3-Allgheny	4753.01	10% - <20%	Middle	109.7072
42-PA	38300-Pittsburgh	3-Allgheny	4753.03	<10%	Upper	137.4521
42-PA	38300-Pittsburgh	3-Allgheny	4753.04	<10%	Upper	150.2296
42-PA	38300-Pittsburgh	3-Allgheny	4754.01	<10%	Upper	128.6303

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	4754.02	<10%	Upper	152.9674
42-PA	38300-Pittsburgh	3-Allgheny	4761.00	20% - <50%	Middle	92.8507
42-PA	38300-Pittsburgh	3-Allgheny	4762.00	<10%	Middle	108.7158
42-PA	38300-Pittsburgh	3-Allgheny	4771.00	<10%	Upper	131.7782
42-PA	38300-Pittsburgh	3-Allgheny	4772.00	10% - <20%	Middle	115.1298
42-PA	38300-Pittsburgh	3-Allgheny	4773.00	20% - <50%	Middle	84.1348
42-PA	38300-Pittsburgh	3-Allgheny	4781.00	20% - <50%	Middle	101.7402
42-PA	38300-Pittsburgh	3-Allgheny	4782.00	10% - <20%	Middle	89.1966
42-PA	38300-Pittsburgh	3-Allgheny	4790.00	10% - <20%	Middle	100.4753
42-PA	38300-Pittsburgh	3-Allgheny	4801.01	20% - <50%	Moderate	78.3723
42-PA	38300-Pittsburgh	3-Allgheny	4801.02	10% - <20%	Middle	118.2506
42-PA	38300-Pittsburgh	3-Allgheny	4802.00	20% - <50%	Middle	114.9291
42-PA	38300-Pittsburgh	3-Allgheny	4803.00	10% - <20%	Middle	105.8807
42-PA	38300-Pittsburgh	3-Allgheny	4804.00	10% - <20%	Middle	107.43
42-PA	38300-Pittsburgh	3-Allgheny	4810.00	50% - <80%	Moderate	55.4207
42-PA	38300-Pittsburgh	3-Allgheny	4825.00	20% - <50%	Middle	95.1907
42-PA	38300-Pittsburgh	3-Allgheny	4838.00	50% - <80%	Low	37.8856
42-PA	38300-Pittsburgh	3-Allgheny	4843.00	20% - <50%	Middle	93.1376
42-PA	38300-Pittsburgh	3-Allgheny	4845.00	10% - <20%	Moderate	75.4338
42-PA	38300-Pittsburgh	3-Allgheny	4846.00	20% - <50%	Middle	95.2412
42-PA	38300-Pittsburgh	3-Allgheny	4850.00	20% - <50%	Moderate	68.5062
42-PA	38300-Pittsburgh	3-Allgheny	4867.00	50% - <80%	Low	41.2293
42-PA	38300-Pittsburgh	3-Allgheny	4868.00	50% - <80%	Moderate	51.0979
42-PA	38300-Pittsburgh	3-Allgheny	4869.00	50% - <80%	Moderate	56.9602
42-PA	38300-Pittsburgh	3-Allgheny	4870.00	10% - <20%	Moderate	65.8423
42-PA	38300-Pittsburgh	3-Allgheny	4881.00	20% - <50%	Moderate	76.371
42-PA	38300-Pittsburgh	3-Allgheny	4882.00	20% - <50%	Moderate	58.4184
42-PA	38300-Pittsburgh	3-Allgheny	4883.00	<10%	Middle	115.7924
42-PA	38300-Pittsburgh	3-Allgheny	4884.00	20% - <50%	Middle	81.1926
42-PA	38300-Pittsburgh	3-Allgheny	4885.00	10% - <20%	Middle	88.9047
42-PA	38300-Pittsburgh	3-Allgheny	4886.00	10% - <20%	Middle	100.4175
42-PA	38300-Pittsburgh	3-Allgheny	4890.01	10% - <20%	Middle	119.843
42-PA	38300-Pittsburgh	3-Allgheny	4890.02	10% - <20%	Middle	117.2789
42-PA	38300-Pittsburgh	3-Allgheny	4900.02	10% - <20%	Middle	89.3111
42-PA	38300-Pittsburgh	3-Allgheny	4900.03	<10%	Upper	123.6018
42-PA	38300-Pittsburgh	3-Allgheny	4900.04	<10%	Upper	142.7306
42-PA	38300-Pittsburgh	3-Allgheny	4911.01	10% - <20%	Upper	175.8291
42-PA	38300-Pittsburgh	3-Allgheny	4912.00	10% - <20%	Middle	115.7678
42-PA	38300-Pittsburgh	3-Allgheny	4927.00	20% - <50%	Moderate	73.9682
42-PA	38300-Pittsburgh	3-Allgheny	4928.00	50% - <80%	Moderate	58.1573
42-PA	38300-Pittsburgh	3-Allgheny	4929.00	20% - <50%	Low	45.3046
42-PA	38300-Pittsburgh	3-Allgheny	4940.00	10% - <20%	Moderate	68.3781
42-PA	38300-Pittsburgh	3-Allgheny	4950.00	<10%	Moderate	76.6703
42-PA	38300-Pittsburgh	3-Allgheny	4961.01	<10%	Upper	124.2693
42-PA	38300-Pittsburgh	3-Allgheny	4961.02	<10%	Middle	94.4209

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	4962.00	<10%	Middle	91.5982
42-PA	38300-Pittsburgh	3-Allgheny	4970.00	<10%	Middle	106.0519
42-PA	38300-Pittsburgh	3-Allgheny	4980.00	<10%	Middle	97.4999
42-PA	38300-Pittsburgh	3-Allgheny	4993.00	10% - <20%	Moderate	63.8878
42-PA	38300-Pittsburgh	3-Allgheny	4994.00	20% - <50%	Moderate	62.8188
42-PA	38300-Pittsburgh	3-Allgheny	5003.00	10% - <20%	Middle	87.7495
42-PA	38300-Pittsburgh	3-Allgheny	5010.00	20% - <50%	Moderate	64.3496
42-PA	38300-Pittsburgh	3-Allgheny	5030.02	10% - <20%	Middle	88.4182
42-PA	38300-Pittsburgh	3-Allgheny	5041.00	20% - <50%	Moderate	57.0821
42-PA	38300-Pittsburgh	3-Allgheny	5070.00	20% - <50%	Middle	95.8668
42-PA	38300-Pittsburgh	3-Allgheny	5080.00	20% - <50%	Moderate	58.8075
42-PA	38300-Pittsburgh	3-Allgheny	5094.00	20% - <50%	Low	47.4327
42-PA	38300-Pittsburgh	3-Allgheny	5100.00	50% - <80%	Low	40.0261
42-PA	38300-Pittsburgh	3-Allgheny	5120.00	20% - <50%	Moderate	62.4838
42-PA	38300-Pittsburgh	3-Allgheny	5130.00	50% - <80%	Moderate	59.2694
42-PA	38300-Pittsburgh	3-Allgheny	5138.00	80% - 100%	Low	40.6123
42-PA	38300-Pittsburgh	3-Allgheny	5140.00	80% - 100%	Low	49.4254
42-PA	38300-Pittsburgh	3-Allgheny	5151.00	50% - <80%	Moderate	74.818
42-PA	38300-Pittsburgh	3-Allgheny	5152.00	20% - <50%	Middle	93.4825
42-PA	38300-Pittsburgh	3-Allgheny	5153.00	50% - <80%	Middle	81.4106
42-PA	38300-Pittsburgh	3-Allgheny	5154.01	20% - <50%	Upper	133.1637
42-PA	38300-Pittsburgh	3-Allgheny	5161.00	10% - <20%	Upper	137.6602
42-PA	38300-Pittsburgh	3-Allgheny	5162.00	20% - <50%	Upper	136.9028
42-PA	38300-Pittsburgh	3-Allgheny	5170.00	20% - <50%	Moderate	67.1761
42-PA	38300-Pittsburgh	3-Allgheny	5180.01	10% - <20%	Upper	135.9348
42-PA	38300-Pittsburgh	3-Allgheny	5190.00	20% - <50%	Upper	126.9578
42-PA	38300-Pittsburgh	3-Allgheny	5200.01	20% - <50%	Middle	84.5043
42-PA	38300-Pittsburgh	3-Allgheny	5200.02	20% - <50%	Middle	81.0202
42-PA	38300-Pittsburgh	3-Allgheny	5211.00	20% - <50%	Middle	107.797
42-PA	38300-Pittsburgh	3-Allgheny	5212.00	20% - <50%	Middle	90.7102
42-PA	38300-Pittsburgh	3-Allgheny	5213.01	20% - <50%	Middle	94.2448
42-PA	38300-Pittsburgh	3-Allgheny	5213.02	20% - <50%	Middle	89.0587
42-PA	38300-Pittsburgh	3-Allgheny	5214.01	20% - <50%	Upper	121.9687
42-PA	38300-Pittsburgh	3-Allgheny	5214.02	20% - <50%	Upper	139.1295
42-PA	38300-Pittsburgh	3-Allgheny	5215.00	10% - <20%	Middle	118.8467
42-PA	38300-Pittsburgh	3-Allgheny	5220.00	20% - <50%	Moderate	50.4181
42-PA	38300-Pittsburgh	3-Allgheny	5231.00	80% - 100%	Moderate	72.4952
42-PA	38300-Pittsburgh	3-Allgheny	5232.00	50% - <80%	Moderate	72.9706
42-PA	38300-Pittsburgh	3-Allgheny	5233.00	50% - <80%	Middle	94.0478
42-PA	38300-Pittsburgh	3-Allgheny	5234.00	50% - <80%	Moderate	62.9764
42-PA	38300-Pittsburgh	3-Allgheny	5235.01	50% - <80%	Moderate	77.6666
42-PA	38300-Pittsburgh	3-Allgheny	5235.02	20% - <50%	Moderate	75.4338
42-PA	38300-Pittsburgh	3-Allgheny	5236.00	20% - <50%	Middle	109.4067
42-PA	38300-Pittsburgh	3-Allgheny	5237.01	20% - <50%	Middle	81.934
42-PA	38300-Pittsburgh	3-Allgheny	5237.02	20% - <50%	Middle	83.9365

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	5238.00	20% - <50%	Middle	88.3099
42-PA	38300-Pittsburgh	3-Allgheny	5240.00	10% - <20%	Moderate	74.2589
42-PA	38300-Pittsburgh	3-Allgheny	5251.00	<10%	Upper	152.0228
42-PA	38300-Pittsburgh	3-Allgheny	5252.00	<10%	Upper	137.6134
42-PA	38300-Pittsburgh	3-Allgheny	5253.00	<10%	Upper	149.9439
42-PA	38300-Pittsburgh	3-Allgheny	5261.01	<10%	Upper	160.4677
42-PA	38300-Pittsburgh	3-Allgheny	5261.02	<10%	Middle	101.5714
42-PA	38300-Pittsburgh	3-Allgheny	5262.01	<10%	Middle	113.3477
42-PA	38300-Pittsburgh	3-Allgheny	5262.02	10% - <20%	Middle	105.0211
42-PA	38300-Pittsburgh	3-Allgheny	5263.01	<10%	Upper	125.3962
42-PA	38300-Pittsburgh	3-Allgheny	5263.02	10% - <20%	Middle	110.4018
42-PA	38300-Pittsburgh	3-Allgheny	5509.00	50% - <80%	Low	44.0287
42-PA	38300-Pittsburgh	3-Allgheny	5512.00	50% - <80%	Low	41.6296
42-PA	38300-Pittsburgh	3-Allgheny	5513.00	20% - <50%	Middle	114.7296
42-PA	38300-Pittsburgh	3-Allgheny	5519.00	50% - <80%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	5520.00	50% - <80%	Moderate	51.6238
42-PA	38300-Pittsburgh	3-Allgheny	5521.00	50% - <80%	Low	25.3802
42-PA	38300-Pittsburgh	3-Allgheny	5522.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	5523.00	50% - <80%	Moderate	51.508
42-PA	38300-Pittsburgh	3-Allgheny	5524.00	20% - <50%	Low	44.0348
42-PA	38300-Pittsburgh	3-Allgheny	5604.00	50% - <80%	Moderate	70.3917
42-PA	38300-Pittsburgh	3-Allgheny	5605.00	20% - <50%	Upper	128.3803
42-PA	38300-Pittsburgh	3-Allgheny	5614.00	80% - 100%	Moderate	61.8779
42-PA	38300-Pittsburgh	3-Allgheny	5615.00	50% - <80%	Moderate	59.7435
42-PA	38300-Pittsburgh	3-Allgheny	5619.00	80% - 100%	Low	44.1223
42-PA	38300-Pittsburgh	3-Allgheny	5620.00	20% - <50%	Moderate	67.6133
42-PA	38300-Pittsburgh	3-Allgheny	5623.00	50% - <80%	Low	45.7529
42-PA	38300-Pittsburgh	3-Allgheny	5624.00	50% - <80%	Low	48.1236
42-PA	38300-Pittsburgh	3-Allgheny	5625.00	50% - <80%	Low	47.4869
42-PA	38300-Pittsburgh	3-Allgheny	5626.00	20% - <50%	Moderate	55.7052
42-PA	38300-Pittsburgh	3-Allgheny	5627.00	20% - <50%	Middle	106.031
42-PA	38300-Pittsburgh	3-Allgheny	5628.00	20% - <50%	Middle	90.2582
42-PA	38300-Pittsburgh	3-Allgheny	5629.01	20% - <50%	Low	48.9993
42-PA	38300-Pittsburgh	3-Allgheny	5630.00	50% - <80%	Middle	82.5683
42-PA	38300-Pittsburgh	3-Allgheny	5631.00	20% - <50%	Middle	101.9348
42-PA	38300-Pittsburgh	3-Allgheny	5632.01	10% - <20%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	5632.02	20% - <50%	Upper	120.3578
42-PA	38300-Pittsburgh	3-Allgheny	5633.00	10% - <20%	Upper	271.4595
42-PA	38300-Pittsburgh	3-Allgheny	5638.00	<10%	Upper	140.1936
42-PA	38300-Pittsburgh	3-Allgheny	5639.00	20% - <50%	Middle	91.4504
42-PA	38300-Pittsburgh	3-Allgheny	5640.00	<10%	Upper	170.4373
42-PA	38300-Pittsburgh	3-Allgheny	5641.00	<10%	Upper	225.5317
42-PA	38300-Pittsburgh	3-Allgheny	5642.00	<10%	Middle	93.8113
42-PA	38300-Pittsburgh	3-Allgheny	5644.00	10% - <20%	Middle	83.4932
42-PA	38300-Pittsburgh	3-Allgheny	5645.00	<10%	Middle	89.5735

State	MSA	County	Census Tract	Minority Level	Income Level	Percent Median
42-PA	38300-Pittsburgh	3-Allgheny	5647.00	50% - <80%	Low	43.9597
42-PA	38300-Pittsburgh	3-Allgheny	5648.00	80% - 100%	Low	28.2239
42-PA	38300-Pittsburgh	3-Allgheny	5651.00	20% - <50%	Middle	106.4152
42-PA	38300-Pittsburgh	3-Allgheny	5652.00	50% - <80%	Moderate	73.031
42-PA	38300-Pittsburgh	3-Allgheny	5653.00	10% - <20%	Moderate	79.4499
42-PA	38300-Pittsburgh	3-Allgheny	9800.00	N/A	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9801.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9803.00	N/A	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9804.00	10% - <20%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9805.00	10% - <20%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9806.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9807.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9808.00	80% - 100%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9809.00	N/A	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9810.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9811.00	N/A	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9812.00	N/A	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9818.00	20% - <50%	N/A	0
42-PA	38300-Pittsburgh	3-Allgheny	9822.00	20% - <50%	N/A	0

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 December 31, 2024:

None

As of December 31, 2023:

None

As of December 31, 2022

None

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

State: CALIFORNIA (06)

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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	1	600	1	600	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	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

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

State: FLORIDA (12)

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)
LEE COUNTY (071), FL										
MSA 15980										
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	530	1	530	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	530	1	530	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	530	1	530	0	0
STATE TOTAL	0	0	0	0	1	530	1	530	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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)
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	0	0	0	0	1	300	1	300	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	2	600	2	600	0	0
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0008										
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%	2	30	0	0	0	0	2	30	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	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	2	30	0	0	0	0	2	30	0	0
TOTAL INSIDE AA IN STATE	2	30	0	0	2	600	4	630	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	30	0	0	2	600	4	630	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	1	165	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	1	165	0	0	1	165	0	0
CLARK COUNTY (023), OH										
MSA 44220										
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	550	1	550	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	550	1	550	0	0
CLERMONT COUNTY (025), 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	1	358	1	358	0	0
Upper Income	0	0	1	244	0	0	1	244	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	244	1	358	2	602	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
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%	1	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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 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	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	1	379	1	379	0	0
Median Family Income 70-80%	0	0	0	0	1	713	0	0	0	0
Median Family Income 80-90%	0	0	1	225	0	0	1	225	0	0
Median Family Income 90-100%	0	0	1	206	0	0	1	206	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	175	1	584	2	759	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	606	3	1,676	5	1,569	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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	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	1	113	1	428	1	428	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	1	102	0	0	1	102	0	0
Median Family Income >= 120%	0	0	0	0	2	580	2	580	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	2	215	3	1,008	4	1,110	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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 0006										
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%	1	100	0	0	0	0	1	100	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%	1	94	0	0	0	0	1	94	0	0
Median Family Income 80-90%	0	0	0	0	1	540	1	540	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	1	124	1	400	2	524	0	0
Median Family Income >= 120%	0	0	2	294	0	0	2	294	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	2	194	3	418	2	940	7	1,552	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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)
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	1	244	0	0	1	244	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	244	0	0	1	244	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	1	365	1	365	0	0
Upper Income	0	0	0	0	1	403	1	403	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	2	768	2	768	0	0
TOTAL INSIDE AA IN STATE	3	284	10	1,648	11	4,750	22	5,856	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	244	1	550	2	794	0	0
STATE TOTAL	3	284	11	1,892	12	5,300	24	6,650	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	0	0	1	220	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	1	220	0	0	1	220	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	220	0	0	1	220	0	0
STATE TOTAL	0	0	1	220	0	0	1	220	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	5	314	10	1,648	13	5,350	26	6,486	0	0
TOTAL OUTSIDE AA	0	0	2	464	3	1,680	5	2,144	0	0
TOTAL INSIDE & OUTSIDE	5	314	12	2,112	16	7,030	31	8,630	0	0

Loans by County

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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

Respondent ID: 0000032296

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Union Savings Bank

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		

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.

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INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment 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			
<i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

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.

Loan Portfolio Distribution as of 03/31/2023		
Loan Category	\$(000s)	%
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
Total Real Estate Loans	2,956,764	98.8
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
Total Loans	2,993,316	100.0
<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
<i>Source: Bank Data. *New AAs that will not be analyzed or presented at the current evaluation.</i>		

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
<i>Source: Bank Data. 2020 U.S. Census Data. *New AAs that will not be analyzed or presented at the current evaluation.</i>			

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
Subtotal OH State	1,566,985	80.2	2,361,728	84.0	29	80.5
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
Subtotal IN State	329,775	16.9	251,947	9.0	5	14.0
Pittsburg, PA MSA	57,860	3.0	198,021	7.0	2	5.6
Totals	1,954,620	100.0	2,811,696	100	36	100.0
<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.

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

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
<i>Source: Consolidated Report of Condition, 2022 HMDA data.</i>							

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
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%</i>										

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.

Innovative and Flexible Lending Programs						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	848	96,922	130	25,849	978	122,771

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

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.

Loans Originated with Down Payment Assistance Programs						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	19	2,354	20	3,002	39	5,356

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

Grants and Down Payment Assistance Programs						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	19	101	20	106	39	207

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

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
Total	17	12,875	0	0	0	0	0	0	17	12,875
<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
Total	17	12,875	0	0	0	0	0	0	17	12,875
<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)
Ohio										
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
Subtotal Ohio	19	4,247	171	1,531	0	0	1,833	1,643	2,023	7,421
Indiana										
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
Subtotal Indiana	12	2,324	33	162	0	0	666	803	711	3,289
Pennsylvania										
Pittsburgh, PA MSA	4	477	3	51	0	0	48	45	55	573
Total	35	7,048	207	1,744	0	0	2,547	2,491	2,789	11,283
<i>Source: Bank Data; 03/03/2022 – 06/13/2023</i>										

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
Subtotal	35	7,048	0	0	0	0	0	0	35	7,048
Qualified Donations	0	0	207	1,744	0	0	0	0	207	1,744
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	2,505	2,367	2,505	2,367
FHA Loan Subsidy	0	0	0	0	0	0	42	124	42	124
Total	35	7,048	207	1,744	0	0	2,547	2,491	2,789	11,283
<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 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.

Distribution of Bank Offices by Income Category of the Census Tract								
Census Tract Income Level	Bank Offices of Other Lenders		Census Tracts		Population		Bank Offices	
	#	%	#	%	#	%	#	%
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
Total	1,985	100.0	1,906	100.0	7,527,184	100.0	36	100.0

Source: 2020 U.S. Census Data, 2022 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.

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.

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

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
Cincinnati, OH MSA	10	71	0	0	81
Dayton, OH MSA	2	10	0	0	12
Columbus, OH MSA	3	6	0	0	9
Indianapolis, IN MSA	0	8	0	0	8
Fort Wayne, IN MSA	4	9	0	0	13
Bloomington, IN MSA	1	1	0	0	2
Pittsburgh, PA MSA	5	0	0	0	5
Total	25	105	0	0	130
<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
Total	1,566,985	100.0	2,361,728	100.0	29	100.0

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
Total	13	11,633	0	0	0	0	0	0	13	11,633
<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
Subtotal	19	4,247	0	0	0	0	0	0	19	4,247
Qualified Donations	0	0	171	1,531	0	0	0	0	171	1,531
Home Improvement Loan Forgiveness Grants	0	0	0	0	0	0	1,795	1,530	1,795	1,530
FHA Loan Subsidy	0	0	0	0	0	0	38	113	38	113
Total	19	4,247	171	1,531	0	0	1,833	1,643	2,023	7,421
<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
Totals	1,054	100.0	1,029	100.0	4,182,835	100.0	29	100.0

Source: 2020 U.S. Census, 2022 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.

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	81
Dayton MSA	2	10	0	0	12
Columbus MSA	3	6	0	0	9
Total	15	87	0	0	102

Source: Bank Data; 03/03/2022 - 06/13/2023

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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.

Median Family Income Ranges in Cincinnati, OH-KY-IN MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
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.

Area	2022 %	2023 (April) %
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.

Geographic Distribution of Home Mortgage Purchase Loans – Cincinnati, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	1,337	100.0	419,495	100.0
<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
Total	100.0	100.0	1,213	100.0	244,725	100.0

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
Total	100.0	100.0	523	100.0	50,165	100.0

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
Total	100.0	100.0	294	100.0	11,260	100.0

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
Total	100.0	100.0	1,337	100.0	419,495	100.0

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.

Distribution of Home Mortgage Refinance Loans by Borrower Income Level – Cincinnati, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	1,213	100.0	244,725	100.0

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.

Distribution of HELOCs by Borrower Income Level – Cincinnati, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	523	100.0	50,165	100.0

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
Total	100.0	100.0	294	100.0	11,260	100.0

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
Totals	315	35,478	43	9,010	358	44,488

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
Totals	10	1,113	9	1,431	19	2,564

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

Grants and Down Payment Assistance Programs in the Cincinnati, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	10	51	9	51	19	102
<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.

Community Development Lending in the Cincinnati, OH MSA AA										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$	#	\$	#	\$	#	\$(000s)
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
Total	8	5,055	0	0	0	0	0	0	8	5,055
<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.

Qualified Investments and Donations in the Cincinnati, OH MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Total	12	1,946	115	671	0	0	1,032	886	1,159	3,503
<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
Totals	486	100.0	404	100.0	1,671,934	100.0	14	100.0

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

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.

Community Development Services in the Cincinnati, OH MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	4	22	0	0	26
2023	6	49	0	0	55
Total	10	71	0	0	81

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

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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
<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) %
Dayton, OH MSA AA	3.9	3.2
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 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.

Geographic Distribution of Home Mortgage Purchase Loans – Dayton OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	1,054	100.0	254,380	100.0

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.

Geographic Distribution of Home Mortgage Refinance Loans – Dayton, OH MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	509	100.0	86,735	100.0

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
Total	100.0	100.0	184	100.0	17,020	100.0

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 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
Total	100.0	100.0	68	100.0	3,260	100.0

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, 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
Total	100.0	100.0	1,054	100.0	254,380	100.0

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
Total	100.0	100.0	509	100.0	86,735	100.0

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.

Distribution of HELOCs by Borrower Income Level – Dayton, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	184	100.0	17,020	100.0

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, 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.

Distribution of Home Improvement Loans by Borrower Income Level – Dayton, OH MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	68	100.0	3,260	100.0

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 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.

Innovative and Flexible Lending Programs in Dayton, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	202	39,903	44	8,860	246	48,763
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

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

Grants and Down Payment Assistance Programs in the Dayton, OH MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Communities First	0	0	2	10	2	10
OHFA	1	9	0	0	1	9
Welcome Home	3	15	6	30	9	45
Totals	4	24	8	40	12	64
<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
Total	2	2,830	0	0	0	0	0	0	2	2,830

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

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
Subtotal	3	1,101	0	0	0	0	0	0	3	1,101
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
Total	3	1,101	25	166	0	0	482	476	510	1,743

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 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
Totals	183	100.0	221	100.0	814,049	100.0	8	100.0

Source: 2020 U.S. Census & Bank Data

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
Total	2	10	0	0	12

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

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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 13th 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
Total	100.0	100.0	752	100.0	252,950	100.0

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 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
Total	100.0	100.0	692	100.0	159,720	100.0

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 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
Total	100.0	100.0	234	100.0	29,430	100.0

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
Total	100.0	100.0	123	100.0	10,535	100.0

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
Total	100.0	100.0	752	100.0	252,950	100.0

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
Total	100.0	100.0	692	100.0	159,720	100.0

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
Total	100.0	100.0	234	100.0	29,430	100.0

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 tow 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
Total	100.0	100.0	123	100.0	10,535	100.0

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
Totals	79	8,312	14	3,056	93	11,368
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

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
Totals	2	343	1	136	3	479
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

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
Totals	2	10	1	5	3	15
<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 \$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
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>										

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
Subtotal	4	1,200	0	0	0	0	0	0	4	1,200
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
Total	4	1,200	31	694	0	0	319	281	354	2,175
<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.

Branch Distribution by Geography Income Level in the Columbus, OH MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	385	100.0	404	100.0	1,696,852	100.0	7	100.0

Source: 2020 U.S. Census & Bank Data

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.

Community Development Services Columbus, OH MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	3	0	0	0	3
2023	0	6	0	0	6
Total	3	6	0	0	9

Source: Bank Data. 3/3/2022 – 6/13/2023

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
Total	329,775	100.0	251,947	100.0	5	100.0

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
Subtotal	12	2,324	0	0	0	0	0	0	12	2,324
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
Total	12	2,324	33	162	0	0	666	803	711	3,289
<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 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
Totals	498	100.0	483	100.0	2,093,771	100.0	5	100.0

Source: 2020 U.S. Census & Bank Data

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.

Community Development Services by Assessment Area in the State of Indiana					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Indianapolis, IN MSA	0	8	0	0	8
Fort Wayne, IN MSA	4	9	0	0	13
Bloomington, IN MSA	1	1	0	0	2
Total	5	18	0	0	23

Source: Bank Data; 11/5/2018 to 3/2/2022

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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
<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) %
Indianapolis, IN MSA AA	2.8	2.4
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 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 15th 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 25th 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.

Geographic Distribution of Home Mortgage Purchase Loans -- Indianapolis, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	466	100.0	148,810	100.0

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.

Geographic Distribution of Home Mortgage Refinance Loans -- Indianapolis, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	396	100.0	77,230	100.0

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.

Geographic Distribution of HELOCs -- Indianapolis, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	142	100.0	13,990	100.0

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.

Geographic Distribution of Home Mortgage Improvement Loans -- Indianapolis, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	214	100.0	3,730	100.0

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.

Distribution of Home Purchase Loans by Borrower Income Level – Indianapolis, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	466	100.0	148,810	100.0

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.

Distribution of Home Refinance Loans by Borrower Income Level – Indianapolis, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	396	100.0	77,230	100.0

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
Total	100.0	100.0	142	100.0	13,990	100.0

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. 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
Total	100.0	100.0	214	100.0	3,730	100.0

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 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.

Innovative and Flexible Lending Programs in Indianapolis, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	197	3,868	7	1,555	204	5,423

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

Loans Originated with Down Payment Assistance Programs in the Indianapolis, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
IHCDA	1	120	0	0	1	120
Welcome Home	0	0	1	153	1	153
Totals	1	120	1	153	2	273

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

Grants and Down Payment Assistance Programs in the Indianapolis, IN MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
IHCDA	1	7	0	0	1	7
Welcome Home	0	0	1	5	1	5
Totals	1	7	1	5	2	12

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

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
Subtotal	5	1,071	0	0	0	0	0	0	5	1,071
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
Total	5	1,071	13	123	0	0	540	683	558	1,877
<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.

Branch Distribution by Geography Income Level in the Indianapolis, IN MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	343	100.0	338	100.0	1,486,435	100.0	2	100.0

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

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.

Community Development Services in the Indianapolis, IN MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	0	8	0	0	8
Total	0	8	0	0	8
<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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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
<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, 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
<i>Source: U.S. Bureau of Labor Statistics</i>		

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 12th 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 12th 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 16th 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.

Geographic Distribution of Home Mortgage Purchase Loans – Fort Wayne, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	129	100.0	31,055	100.0

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 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.

Geographic Distribution of Home Mortgage Refinance Loans – Fort Wayne, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	109	100.0	18,085	100.0

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 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.

Geographic Distribution of HELOCs – Fort Wayne, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	34	100.0	1,950	100.0

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
Total	100.0	100.0	129	100.0	31,055	100.0

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
Total	100.0	100.0	109	100.0	18,085	100.0

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
Total	100.0	100.0	34	100.0	1,950	100.0

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
Totals	28	4,815	13	2,003	41	6,818

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
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

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
Subtotal	2	430	0	0	0	0	0	0	2	430
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
Total	2	430	11	18	0	0	126	120	139	568
<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 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.

Branch Distribution by Geography Income Level in the Fort Wayne, IN MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	97	100.0	96	100.0	385,410	100.0	1	100.0

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

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.

Community Development Services in the Fort Wayne, IN MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	2	8	0	0	10
2023	2	1	0	0	3
Total	4	9	0	0	13

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

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%
<i>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.</i>						

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
<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) %
Bloomington, IN MSA AA	2.8	2.5
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, 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 21st 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 21st out of 235 lenders with 1.0 percent home mortgage loan market share in 2022 by number of loans and 26th 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.

Geographic Distribution of Home Mortgage Purchase Loans – Bloomington, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	18	100.0	3,730	100.0

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.

Geographic Distribution of Home Mortgage Refinance Loans – Bloomington, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	16	100.0	3,170	100.0

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.

Distribution of Home Purchase Loans by Borrower Income Level – Bloomington, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	18	100.0	3,730	100.0

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-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
Total	100.0	100.0	16	100.0	3,170	100.0

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
Subtotal	2	472	0	0	0	0	0	0	2	472
Qualified Donations	0	0	8	12	0	0	0	0	8	12
Total	2	472	8	12	0	0	0	0	10	484

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.

Branch Distribution by Geography Income Level in the Bloomington, IN MSA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	34	100.0	33	100.0	139,718	100.0	1	100.0

Source: 2020 U.S. Census & Bank Data. 03/03/2022 – 06/13/2023

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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 8th 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
Total	100.0	100.0	51	100.0	14,215	100.0

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 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
Total	100.0	100.0	36	100.0	5,810	100.0

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 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
Total	100.0	100.0	51	100.0	14,215	100.0

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
Total	100.0	100.0	36	100.0	5,810	100.0

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.

Qualified Investments and Donations in the Columbus, IN MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	3	351	0	0	0	0	0	0	3	351
Subtotal	3	351	0	0	0	0	0	0	3	351
Qualified Donations	0	0	1	9	0	0	0	0	1	9
Total	3	351	1	9	0	0	0	0	4	360
<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.

Branch Distribution by Geography Income Level in the Columbus, IN MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	24	100.0	16	100.0	82,208	100.0	1	100.0

Source: 2020 U.S. Census & Bank Data

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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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 36th 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 36th out of 559 lenders with 0.6 percent home mortgage loan market share in 2022 by number of loans and 33rd 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 19th 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.

Geographic Distribution of Home Mortgage Purchase Loans - Pittsburgh, PA MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	131	100.0	34,215	100.0

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 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.

Geographic Distribution of Home Mortgage Refinance Loans -- Pittsburgh, PA MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	92	100.0	22,380	100.0

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 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.

Distribution of Home Purchase Loans by Borrower Income Level – Pittsburgh, PA MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	131	100.0	34,215	100.0

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.

Distribution of Home Refinance Loans by Borrower Income Level – Pittsburgh, PA MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
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
Total	100.0	100.0	92	100.0	22,380	100.0

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.

Innovative and Flexible Lending Programs in Pittsburgh, PA MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Totals	27	4,546	8	1,195	35	5,741

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

Loans Originated with Down Payment Assistance Programs in the Pittsburgh, PA MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Neighbor Works	1	123	0	0	1	123
Welcome Home	0	0	1	182	1	182
Totals	1	123	1	182	2	305

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

Grants and Down Payment Assistance Programs in the Pittsburgh PA MSA AA						
Loan Program	2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Neighbor Works	1	3	0	0	1	3
Welcome Home	0	0	1	5	1	5
Totals	1	3	1	5	2	8

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

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
Total	4	1,242	0	0	0	0	0	0	4	1,242

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
Subtotal	4	477	0	0	0	0	0	0	4	477
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
Total	4	477	3	51	0	0	48	45	55	573

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.

Branch Distribution by Geography Income Level in the Pittsburgh, PA MSA AA								
Tract Income Level	Branch Offices of Other Lenders		Census Tracts		Population		Branches	
	#	%	#	%	#	%	#	%
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
Totals	433	100.0	394	100.0	1,250,578	100.0	2	100.0

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

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.

Community Development Services in the Pittsburgh, PA MSA AA					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022	5	0	0	0	5
Total	5	0	0	0	5

Source: Bank Data. 3/3/2022 – 6/13/2023

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**

Rated Area	Lending Test	Investment Test	Service Test	Rating
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.