



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

Union Savings Bank

CRA Public File Index

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

April 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 |

Investments

The bank invested \$1,623,816 in Q1, including qualified donations, grants, and closing cost payment assistance as well as over \$7.96 million across the region through a CRA Qualified Investment Fund.

| Code | Amount |
|--------------------------------|---------------------|
| CRA Investments GL 4903 | \$676,950.00 |
| CRA Sponsorships GL 4903 | \$19,500.00 |
| Marketing and Outreach GL 4902 | \$8,329.25 |
| Total | \$704,779.25 |

Union Savings Bank continued to build its network of partners in late 2024 and Q1 2025 through the grant portal. In addition to multi-year commitments to 18 partner organizations, the Bank received 82 submissions for 2025 and supported 20 additional organizations. In addition to grants, five organizations received sponsorship support in Q1.

The Bank continues to advertise in minority publications the Cincinnati Herald, the Indianapolis Recorder, and the Cleveland Call and Post to better target LMI borrowers.

The bank invested \$825,291 in eliminating balances of customers with Special Home Improvement loans.

| Region | Count | Amount Forgiven |
|-----------------------|------------|---------------------|
| 17140 Cincinnati OH | 306 | \$303,058.37 |
| 18140 Columbus OH | 123 | \$121,233.38 |
| 19430 Dayton OH | 167 | \$170,652.86 |
| 23060 Ft Wayne IN | 28 | \$27,366.94 |
| 26900 Indianapolis IN | 211 | \$182,004.28 |
| 38300 Pittsburgh PA | 19 | \$19,974.83 |
| Non-AA | 1 | \$1,000.00 |
| Total | 855 | \$825,290.66 |

Through the Bank's Closing Cost Credit Program, the Bank provided 32 borrowers with closing cost assistance in the amount of \$93,746 to borrowers in Low- to Moderate-Income areas. This includes Correspondent loans.

| Region | Count | Credit Amount |
|-----------------------|-----------|--------------------|
| 17140 Cincinnati OH | 8 | \$23,534.91 |
| 17410 Cleveland OH | 1 | \$3,000.00 |
| 18140 Columbus OH | 3 | \$9,000.00 |
| 19430 Dayton OH | 14 | \$41,396.05 |
| 23060 Ft Wayne IN | 1 | \$3,000.00 |
| 26900 Indianapolis IN | 4 | \$10,815.50 |
| 38300 Pittsburgh PA | 1 | \$3,000.00 |
| Total | 32 | \$93,746.46 |

Services

The Bank is off to a strong start with service hours. Employees participated in 83 qualifying CRA service events (198 hours) for organizations and/or borrowers that are in LMI areas or are LMI. 24 events were in Ohio, 58 were in Indiana, and one was in Pennsylvania. Employees provided 212 services in 2024. 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 demonstrates our commitment to working with organizations and potential borrowers on the path to homeownership and financial education.

In addition to CRA qualified services, bank employees regularly volunteer for community service that is highly impactful to low- and moderate-income individuals; including hours spent with adults with disabilities, serving meals, and participating in healthcare related organizations' support groups.

Lending

The chart below breaks down each region comparatively. Our goal is always to exceed the aggregator, which is listed on the chart. Through our correspondent channel we have opted for the Investor to underwrite our conventional loans, specifically the Home Possible, Home Ready and Conventional 97 loans which are primarily targeted to LMI properties and borrowers. The charts below include these HMDA excluded loans, as the Bank did in fact originate these loans. **Of the 1,198 loans originated in the Bank's assessment area, 374 or 31.22% were CRA eligible by geography or borrower income. 30.66% of all lending (474 out of 1,546) was CRA eligible.**

03/31/2025 with conventional excludes

| | By Geography | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--------------|-----------------|---------------|--------------|---------------|---------------|---------------|-----------|-----------------|---------------|--------------|---------------|---------------|---------------|-------|-----------------|---------------|--------------|---------------|---------------|---------------|--------|--|--|--|--|--|-----|----|--|--|--|--|--------|-------|--|--|--|--|--|
| | Purchase | | | | | | | Refinance | | | | | | | HELOC | | | | | | | | | | | | | | | | | | | | | | | | | |
| Region | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | | | | | | | | | | | | | | | | | | | |
| Cincinnati | 187 | | | | | | | 67,085 | | | | | | | 108 | | | | | | | 28,318 | | | | | | 116 | | | | | | 12,969 | | | | | | |
| Low | 2.0% | 4.5% | 3.2% | 6 | 3.7% | 2.7% | 1,808 | 4.8% | 4.1% | 0.0% | 0 | 5.3% | 0.0% | 0 | 2.2% | 1.7% | 0.9% | 1 | 0.9% | 0.4% | 54 | | | | | | | | | | | | | | | | | | | |
| Moderate | 14.0% | 24.4% | 15.0% | 28 | 17.6% | 9.7% | 6,491 | 18.3% | 21.4% | 10.2% | 11 | 16.9% | 6.1% | 1,719 | 8.4% | 13.9% | 12.1% | 14 | 8.8% | 8.5% | 1,103 | | | | | | | | | | | | | | | | | | | |
| Dayton | 172 | | | | | | | 47,320 | | | | | | | 62 | | | | | | | 15,103 | | | | | | | 66 | | | | | | 6,109 | | | | | |
| Low | 1.9% | 5.3% | 1.2% | 2 | 2.9% | 0.6% | 295 | 7.3% | 5.2% | 0.0% | 0 | 4.4% | 0.0% | 0 | 1.0% | 3.2% | 1.5% | 1 | 2.0% | 0.4% | 25 | | | | | | | | | | | | | | | | | | | |
| Moderate | 11.0% | 19.8% | 17.4% | 30 | 14.4% | 10.5% | 4,962 | 14.9% | 17.3% | 6.5% | 4 | 10.1% | 7.5% | 1,140 | 6.7% | 14.0% | 7.6% | 5 | 9.4% | 5.4% | 329 | | | | | | | | | | | | | | | | | | | |
| Columbus, OH | 86 | | | | | | | 31,568 | | | | | | | 48 | | | | | | | 12,719 | | | | | | | 56 | | | | | | 7,422 | | | | | |
| Low | 3.7% | 7.9% | 8.1% | 7 | 5.8% | 4.7% | 1,492 | 8.4% | 9.1% | 6.3% | 3 | 12.8% | 2.4% | 309 | 4.0% | 3.2% | 1.8% | 1 | 1.7% | 0.3% | 25 | | | | | | | | | | | | | | | | | | | |
| Moderate | 11.8% | 17.2% | 15.1% | 13 | 11.9% | 6.9% | 2,179 | 14.4% | 19.5% | 8.3% | 4 | 11.6% | 4.7% | 602 | 8.1% | 12.2% | 7.1% | 4 | 6.8% | 3.3% | 245 | | | | | | | | | | | | | | | | | | | |
| Indianapolis | 45 | | | | | | | 13,539 | | | | | | | 42 | | | | | | | 11,361 | | | | | | | 36 | | | | | | 4,313 | | | | | |
| Low | 3.2% | 8.2% | 4.4% | 2 | 4.9% | 1.9% | 260 | 12.8% | 8.1% | 2.4% | 1 | 5.0% | 0.5% | 55 | 2.0% | 3.4% | 8.3% | 3 | 2.1% | 2.9% | 123 | | | | | | | | | | | | | | | | | | | |
| Moderate | 13.6% | 19.0% | 20.0% | 9 | 18.2% | 20.2% | 2,735 | 24.1% | 22.6% | 0.0% | 0 | 19.8% | 0.0% | 0 | 14.2% | 12.8% | 8.3% | 3 | 7.9% | 8.5% | 365 | | | | | | | | | | | | | | | | | | | |
| Ft Wayne | 24 | | | | | | | 6,655 | | | | | | | 21 | | | | | | | 4,886 | | | | | | | 9 | | | | | | 943 | | | | | |
| Low | 0.8% | 3.1% | 0.0% | 0 | 1.2% | 0.0% | 0 | 7.9% | 2.8% | 0.0% | 0 | 0.6% | 0.0% | 0 | 0.0% | 1.1% | 0.0% | 0 | 0.2% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Moderate | 6.6% | 21.2% | 8.3% | 2 | 12.6% | 4.2% | 277 | 21.1% | 18.7% | 9.5% | 2 | 16.9% | 9.1% | 447 | 17.9% | 10.8% | 0.0% | 0 | 80.4% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Bloomington | 1 | | | | | | | 287 | | | | | | | 3 | | | | | | | 686 | | | | | | | 3 | | | | | | 315 | | | | | |
| Low | 0.0% | 3.1% | 0.0% | 0 | 1.7% | 0.0% | 0 | 0.0% | 4.5% | 0.0% | 0 | 5.1% | 0.0% | 0 | 0.0% | 2.5% | 0.0% | 0 | 3.5% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Moderate | 0.0% | 12.9% | 0.0% | 0 | 10.5% | 0.0% | 0 | 0.0% | 13.5% | 0.0% | 0 | 33.5% | 0.0% | 0 | 0.0% | 10.4% | 33.3% | 1 | 13.6% | 61.9% | 195 | | | | | | | | | | | | | | | | | | | |
| Columbus, IN | 4 | | | | | | | 1,197 | | | | | | | 4 | | | | | | | 1,150 | | | | | | | 1 | | | | | | 80 | | | | | |
| Low | N/a | N/a | N/a | | N/a | 0.0% | | N/a | N/a | N/a | | N/a | 0.0% | | N/a | N/a | N/a | | N/a | 0.0% | | | | | | | | | | | | | | | | | | | | |
| Moderate | 14.3% | 21.1% | 0.0% | 0 | 16.3% | 0.0% | 0 | 7.1% | 17.9% | 0.0% | 0 | 28.4% | 0.0% | 0 | 9.1% | 12.0% | 0.0% | 0 | 7.4% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Pittsburgh | 44 | | | | | | | 12,332 | | | | | | | 17 | | | | | | | 3,357 | | | | | | | 4 | | | | | | 294 | | | | | |
| Low | 4.3% | 3.2% | 2.3% | 1 | 1.9% | 1.0% | 129 | 4.2% | 4.3% | 11.8% | 2 | 3.4% | 14.8% | 496 | 0.0% | 1.9% | 0.0% | 0 | 0.9% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Moderate | 16.7% | 15.7% | 22.7% | 10 | 10.4% | 11.4% | 1,404 | 16.7% | 16.8% | 11.8% | 2 | 12.4% | 6.9% | 233 | 0.0% | 11.0% | 25.0% | 1 | 5.8% | 12.2% | 36 | | | | | | | | | | | | | | | | | | | |
| Cleveland | 13 | | | | | | | 3,357 | | | | | | | 6 | | | | | | | 1,196 | | | | | | | 3 | | | | | | 282 | | | | | |
| Low | 8.8% | 9.4% | 7.7% | 1 | 5.9% | 7.1% | 239 | 0.0% | 7.7% | 16.7% | 1 | 6.1% | 12.2% | 146 | 0.0% | 4.0% | 0.0% | 0 | 1.7% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Moderate | 17.5% | 22.8% | 46.2% | 6 | 15.1% | 59.0% | 1,980 | 0.0% | 21.3% | 0.0% | 0 | 9.5% | 0.0% | 0 | 0.0% | 13.3% | 0.0% | 0 | 7.2% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |
| Chillicothe & Washington Court House | 5 | | | | | | | 1,318 | | | | | | | 6 | | | | | | | 1,318 | | | | | | | 1 | | | | | | 150 | | | | | |
| Low | N/a | N/a | N/a | | N/a | 0.0% | | N/a | N/a | N/a | | N/a | 0.0% | | N/a | N/a | N/a | | N/a | 0.0% | | | | | | | | | | | | | | | | | | | | |
| Moderate | 18.8% | 18.3% | 0.0% | 0 | 14.6% | 0.0% | 0 | 15.4% | 13.0% | 0.0% | 0 | 13.9% | 0.0% | 0 | 0.0% | 10.6% | 0.0% | 0 | 7.5% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | |

| | By Borrower Income Level | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--------------------------|-----------------|---------------|--------------|---------------|---------------|---------------|-----------|-----------------|---------------|--------------|---------------|---------------|---------------|-------|-----------------|---------------|--------------|---------------|---------------|---------------|--------|--|--|--|--|--|--|-----|--|--|--|--|--|--|--------|--|--|--|--|--|--|
| | Purchase | | | | | | | Refinance | | | | | | | HELOC | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Region | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | 2024 | 23 Agg Units | YTD % 2025 | Units YTD | 23 Agg Vol | Vol % 2025 | Volume YTD | | | | | | | | | | | | | | | | | | | | | |
| Cincinnati | 187 | | | | | | | 67,085 | | | | | | | 108 | | | | | | | 28,318 | | | | | | | 116 | | | | | | | 12,969 | | | | | | |
| Low | 3.1% | 9.2% | 5.3% | 10 | 4.3% | 1.6% | 1,098 | 13.9% | 14.6% | 4.6% | 5 | 6.8% | 2.1% | 582 | 6.9% | 10.3% | 6.0% | 7 | 5.9% | 2.9% | 372 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 18.8% | 21.7% | 19.3% | 36 | 14.4% | 11.9% | 7,990 | 17.3% | 22.4% | 18.5% | 20 | 14.3% | 9.6% | 2,706 | 15.6% | 18.3% | 19.0% | 22 | 12.1% | 8.2% | 1,069 | | | | | | | | | | | | | | | | | | | | | |
| Dayton | 172 | | | | | | | 47,320 | | | | | | | 62 | | | | | | | 15,103 | | | | | | | 66 | | | | | | | 6,109 | | | | | | |
| Low | 5.8% | 9.7% | 5.2% | 9 | 4.7% | 2.1% | 1,008 | 12.5% | 14.9% | 4.8% | 3 | 6.1% | 1.7% | 257 | 4.1% | 12.7% | 7.6% | 5 | 8.1% | 1.6% | 98 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 19.0% | 20.5% | 20.3% | 35 | 14.6% | 13.9% | 6,580 | 20.6% | 21.6% | 12.9% | 8 | 11.4% | 6.9% | 1,044 | 16.1% | 21.2% | 19.7% | 13 | 15.9% | 11.2% | 684 | | | | | | | | | | | | | | | | | | | | | |
| Columbus, OH | 86 | | | | | | | 31,568 | | | | | | | 48 | | | | | | | 12,719 | | | | | | | 56 | | | | | | | 7,422 | | | | | | |
| Low | 1.4% | 6.1% | 0.0% | 0 | 2.6% | 0.0% | 0 | 9.5% | 12.0% | 4.2% | 2 | 3.7% | 0.9% | 119 | 4.0% | 8.2% | 3.6% | 2 | 4.5% | 0.7% | 50 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 9.9% | 19.4% | 17.4% | 15 | 11.8% | 10.1% | 3,191 | 15.6% | 20.9% | 6.3% | 3 | 8.5% | 3.7% | 472 | 10.8% | 17.7% | 5.4% | 3 | 11.1% | 4.4% | 327 | | | | | | | | | | | | | | | | | | | | | |
| Indianapolis | 45 | | | | | | | 13,539 | | | | | | | 42 | | | | | | | 11,361 | | | | | | | 36 | | | | | | | 4,313 | | | | | | |
| Low | 3.5% | 8.2% | 4.4% | 2 | 3.4% | 2.8% | 375 | 17.0% | 14.8% | 7.1% | 3 | 6.2% | 3.1% | 347 | 3.4% | 10.2% | 16.7% | 6 | 5.4% | 6.4% | 276 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 14.2% | 22.0% | 17.8% | 8 | 13.0% | 11.6% | 1,572 | 17.7% | 22.8% | 14.3% | 6 | 12.9% | 6.5% | 741 | 22.3% | 17.2% | 11.1% | 4 | 10.5% | 6.8% | 294 | | | | | | | | | | | | | | | | | | | | | |
| Ft Wayne | 24 | | | | | | | 6,655 | | | | | | | 21 | | | | | | | 4,886 | | | | | | | 9 | | | | | | | 943 | | | | | | |
| Low | 2.5% | 10.6% | 8.3% | 2 | 4.2% | 3.0% | 202 | 21.1% | 14.6% | 0.0% | 0 | 2.1% | 0.0% | 0 | 10.3% | 9.6% | 0.0% | 0 | 1.0% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 17.2% | 24.3% | 16.7% | 4 | 14.1% | 13.3% | 883 | 23.7% | 25.2% | 14.3% | 3 | 5.2% | 8.3% | 407 | 28.2% | 22.2% | 22.2% | 2 | 2.9% | 15.6% | 147 | | | | | | | | | | | | | | | | | | | | | |
| Bloomington | 1 | | | | | | | 287 | | | | | | | 3 | | | | | | | 686 | | | | | | | 3 | | | | | | | 315 | | | | | | |
| Low | 12.5% | 4.7% | 0.0% | 0 | 2.2% | 0.0% | 0 | 0.0% | 13.0% | 0.0% | 0 | 2.5% | 0.0% | 0 | 0.0% | 7.9% | 0.0% | 0 | 3.5% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 12.5% | 18.7% | 0.0% | 0 | 11.0% | 0.0% | 0 | 50.0% | 19.6% | 0.0% | 0 | 5.5% | 0.0% | 0 | 60.0% | 16.6% | 0.0% | 0 | 9.2% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Columbus, IN | 4 | | | | | | | 1,197 | | | | | | | 4 | | | | | | | 1,150 | | | | | | | 1 | | | | | | | 80 | | | | | | |
| Low | 0.0% | 10.8% | 0.0% | 0 | 5.5% | 0.0% | 0 | 0.0% | 19.1% | 0.0% | 0 | 10.0% | 0.0% | 0 | 0.0% | 14.8% | 0.0% | 0 | 8.2% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 17.9% | 25.1% | 0.0% | 0 | 18.6% | 0.0% | 0 | 7.1% | 22.6% | 50.0% | 2 | 15.6% | 16.9% | 194 | 9.1% | 19.4% | 0.0% | 0 | 14.0% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Pittsburgh | 44 | | | | | | | 12,332 | | | | | | | 17 | | | | | | | 3,357 | | | | | | | 4 | | | | | | | 294 | | | | | | |
| Low | 7.4% | 9.0% | 6.8% | 3 | 4.2% | 3.9% | 479 | 4.2% | 14.5% | 5.9% | 1 | 7.6% | 6.0% | 200 | 0.0% | 12.7% | 0.0% | 0 | 6.4% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 17.3% | 20.0% | 15.9% | 7 | 13.4% | 9.0% | 1,116 | 20.8% | 23.9% | 17.6% | 3 | 15.8% | 10.8% | 363 | 6.7% | 20.0% | 50.0% | 2 | 12.6% | 16.7% | 49 | | | | | | | | | | | | | | | | | | | | | |
| Cleveland | 13 | | | | | | | 3,357 | | | | | | | 6 | | | | | | | 1,196 | | | | | | | 3 | | | | | | | 282 | | | | | | |
| Low | 8.8% | 10.0% | 0.0% | 0 | 5.2% | 0.0% | 0 | 0.0% | 13.5% | 0.0% | 0 | 4.0% | 0.0% | 0 | 0.0% | 11.8% | 0.0% | 0 | 6.3% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 18.8% | 23.2% | 15.4% | 2 | 16.7% | 11.2% | 377 | 12.5% | 23.5% | 33.3% | 2 | 9.7% | 33.4% | 399 | 33.3% | 22.7% | 33.3% | 1 | 15.3% | 8.9% | 25 | | | | | | | | | | | | | | | | | | | | | |
| Chillicothe & Washington Court House | 5 | | | | | | | 1,318 | | | | | | | 6 | | | | | | | 1,318 | | | | | | | 1 | | | | | | | 150 | | | | | | |
| Low | 6.3% | 6.3% | 0.0% | 0 | 3.5% | 0.0% | 0 | 15.4% | 9.8% | 16.7% | 1 | 5.9% | 8.3% | 110 | 11.1% | 8.1% | 0.0% | 0 | 5.1% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |
| Moderate | 43.8% | 27.8% | 40.0% | 2 | 21.4% | 21.7% | 286 | 0.0% | 22.4% | 0.0% | 0 | 18.2% | 0.0% | 0 | 33.3% | 19.0% | 0.0% | 0 | 14.7% | 0.0% | 0 | | | | | | | | | | | | | | | | | | | | | |

Flexible and Innovative Lending

The Bank prides itself on its innovative and flexible loan programs. 7.8% of the loan volume closed in Q1 was in these loan programs.

| Program | Count | Loan Amount |
|----------------------------|------------|---------------------|
| CRA Refinance or Purchase | 32 | \$5,896,333 |
| Mortgage Retention Program | 0 | \$0 |
| FHA | 80 | \$17,061,142 |
| VA | 23 | \$7,584,291 |
| USDA | 6 | \$1,239,366 |
| Total | 141 | \$31,781,132 |

The Home Possible loan program provides LMI borrowers a product with a low down payment, relaxed guidelines, and no delivery fees with the Bank's low interest rates and low closing costs. In addition, the Bank expanded the Closing Costs assistance program to now cover the Home Possible product available in our Retail Channel as well, further demonstrating our commitment to these borrowers.

| Count | Loan Amount | Sum of DPA | Sum of CCA |
|-------|-------------|------------|------------|
| 42 | \$7,078,500 | \$10,000 | \$22,699 |

*All loans received lender credit

The Bank assisted 24 customers with obtaining down payment assistance through a third party. These programs provided borrowers with more than \$281,000 in Down Payment Assistance.

| | American Dream | | KFIT | | OHFA Grant | | VLIP | | Welcome Home | | Total Count | Total Amount |
|------------------------|----------------|-----------------|----------|-----------------|------------|-----------------|----------|-----------------|--------------|------------------|-------------|------------------|
| Region | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | | |
| Cincinnati OH | | | | | 3 | \$24,350 | 2 | \$5,000 | 3 | \$60,000 | 8 | \$89,350 |
| Columbus OH | 2 | \$18,246 | | | 1 | \$5,475 | | | 1 | \$20,000 | 4 | \$43,721 |
| Dayton OH | | | | | 1 | \$6,950 | 1 | \$2,500 | 5 | \$100,000 | 7 | \$109,450 |
| Indianapolis IN | | | | | | | 1 | \$2,500 | | | 1 | \$2,500 |
| Pittsburgh PA | | | 3 | \$27,725 | | | | | | | 3 | \$27,725 |
| Chillicothe and WCH OH | | | | | 1 | \$8,650 | | | | | 1 | \$8,650 |
| Total | 2 | \$18,246 | 3 | \$27,725 | 6 | \$45,425 | 4 | \$10,000 | 9 | \$180,000 | 24 | \$281,396 |

The bank partnered with Working in Neighborhoods to open ten Senior IDA accounts in Q1. Participants make monthly deposits towards a \$500 goal. The bank matches the deposits 3:1 and the funds are used for home repairs that maintain property values and keep seniors in their homes.

The Bank is participating in the Ohio Homebuyer Plus Savings Plan. 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. 29 accounts were opened in Q1.

Community Development Lending

The Bank originated three community development loans in Q1.

| Region | Count | Loan Amount |
|--------------|----------|--------------------|
| Cincinnati | 1 | \$170,000 |
| Cleveland | 1 | \$1,072,500 |
| Dayton | 1 | \$697,500 |
| Total | 3 | \$1,940,000 |

For the current evaluation period we are utilizing the information provided in the previous evaluation. "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."

| Net loans Jul 23 – Mar 25 | 1% Goal | CD Lending to Date | \$ to Goal |
|---------------------------|--------------|--------------------|-------------|
| \$3,237,993,603 | \$32,379,936 | \$25,996,900 | \$6,383,036 |
| Region | Goal | | \$ to Goal |
| Cincinnati | \$11,332,977 | \$8,539,900 | \$2,793,077 |

| | | | |
|--------------|---------------------|---------------------|---------------------|
| Dayton | \$7,123,585 | \$1,778,750 | \$5,334,835 |
| Indianapolis | \$3,561,792 | \$683,750 | \$2,878,042 |
| Total | \$22,018,354 | \$11,012,400 | \$11,005,954 |

| Assets as of EOY 2024 | 1% Goal | CD Lending to Date | \$ to Goal |
|------------------------------|---------------------|---------------------------|---------------------|
| \$3,903,720,000 | \$39,037,200 | \$25,996,900 | \$13,040,300 |
| Region | Goal | | \$ to Goal |
| Cincinnati | \$13,663,020 | \$8,539,900 | \$5,123,120 |
| Dayton | \$8,588,184 | \$1,778,750 | \$6,799,434 |
| Indianapolis | \$4,294,092 | \$683,750 | \$3,610,342 |
| Total | \$26,545,296 | \$11,012,400 | \$15,532,896 |

In addition, the Bank continues to work with The Habitat for Humanity. From the evaluation “USB was the lead bank in the creation, development, and implementation of this loan pool partnership with the Habitat for Humanity of Greater Cincinnati. Habitat for Humanity sells loans to the loan pool funded by five community banks. The loan pool proceeds provide liquidity and free up working capital for Habitat for Humanity, which is then able to build more homes for low- and moderate-income families. This loan pool is innovative, complex, and responsive to AA credit needs for low- and moderate-income individuals.” Through Q1, the Bank contributed \$116,394 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.

Finally, the Bank originated seven loans in underserved or distressed census tracts totaling \$1,714,500. The tracts are outside the assessment area in Kentucky, Michigan, North Carolina, and Pennsylvania.

CINCINNATI / MIDDELTOWN REGION

| | | | |
|--|---------------|---|--------|
| GOVERNORS HILL (Region Office) 8805 Governors Hill Drive Cincinnati, OH 45249-3314 <i>Census Tract 0243.01 (Upper)</i> | Mon. – Thurs. | 9:00 a.m. – 5:00 p.m. | Jun-22 |
| | Friday | 9:00 a.m. – 6:00 p.m. | |
| | Saturday | 9:00 a.m. – 1:00 p.m. | |
| | Drive Thru | Same except Mon. 9:00 a.m. – 6:00 p.m. | |
| KEMPER 8534 E. Kemper Road Cincinnati, OH 45249-3701 <i>Census Tract 0243.01 (Upper)</i> | Mon. – Thurs. | 9:00 a.m. – 5:00 p.m. | May-89 |
| | Friday | 9:00 a.m. – 6:00 p.m. | |
| | Saturday | 9:00 a.m. – 1:00 p.m. | |
| | Drive Thru | Same except Mon. 9:00 a.m. – 6:00 p.m. | |
| | ATM | | |
| BEECHMONT 2137 Beechmont Avenue Cincinnati, OH 45230-5414 <i>Census Tract 0046.02 (Upper)</i> | Mon. – Thurs. | 9:00 a.m. – 5:00 p.m. | Feb-01 |
| | Friday | 9:00 a.m. – 6:00 p.m. | |
| | Saturday | 9:00 a.m. – 1:00 p.m. | |
| | | | |
| DEER PARK 8320 Plainfield Road Cincinnati, OH 45236-2440 <i>Census Tract 0237.01 (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 Cincinnati, Oh 45208-1365 <i>Census Tract 0254.02 (Moderate)</i> | Mon. – Thurs. | 9:00 a.m. – 5:00 p.m. | Jun-14 |
| | Friday | 9:00 a.m. – 6:00 p.m. | |
| | 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 St. 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 <i>Census Tract 9262.00 (Middle)</i> | 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. | |
| | 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 <i>Census Tract 0325.02 (Moderate)</i> | 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. | |
| | 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. | |
| STRONGSVILLE 11654 Pearl Rd Strongsville, Ohio, 44136-3320 <i>Census Tract 1861.03 (Upper)</i> | Mon. – Thurs. | 9:00 a.m. – 5:00 p.m. | Apr-25 |
| | 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 Columbus, IN 47201-3124 <i>Census Tract 0102.00 (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. | |
| 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 |
|---|------------|----------------------|--------|

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, the Washington Court House Branch was opened October 12, 2023, and the Strongsville Branch was opened on April 21, 2025.

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.

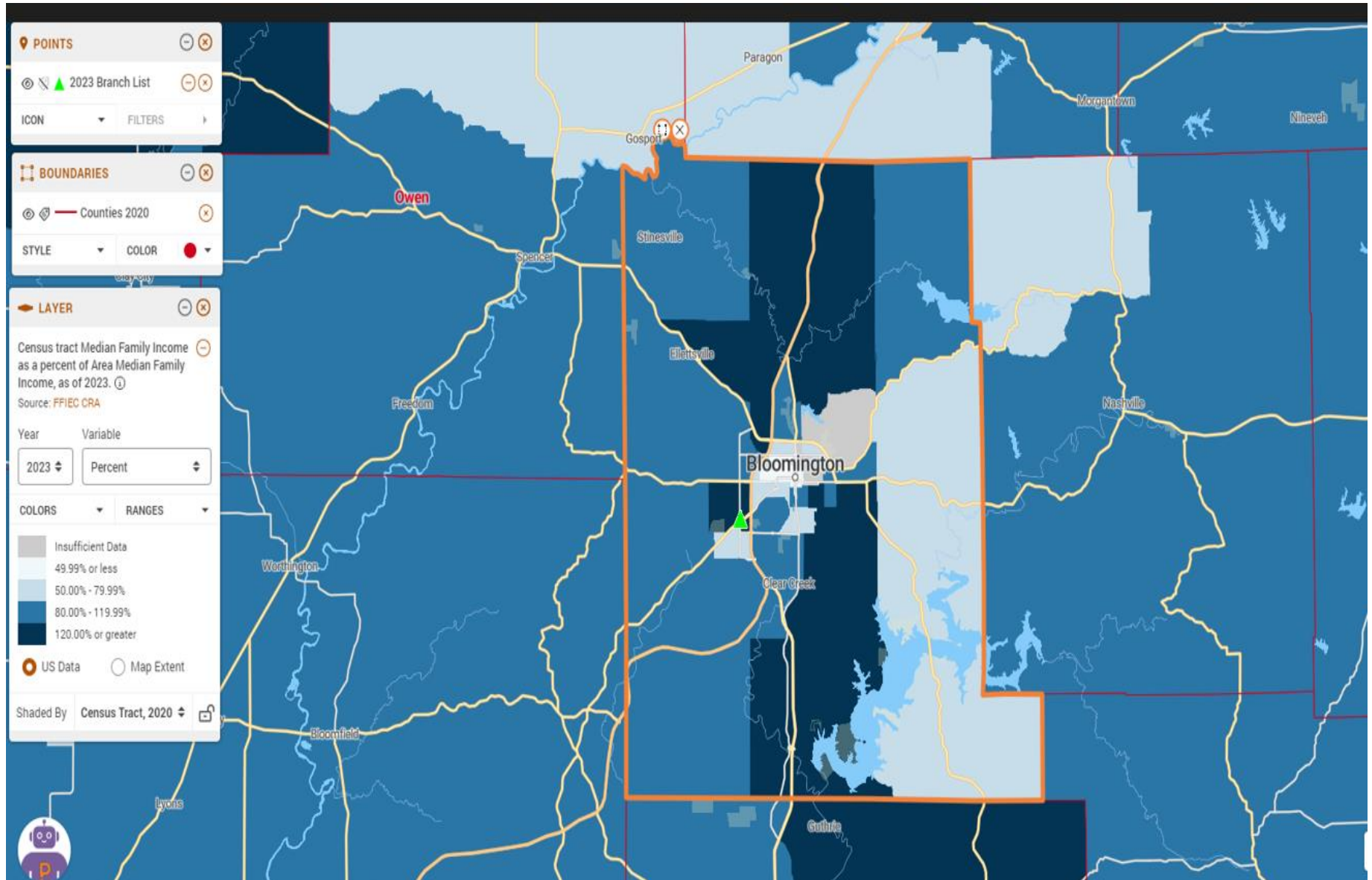
At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarter. This list is available from the **Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606**. You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

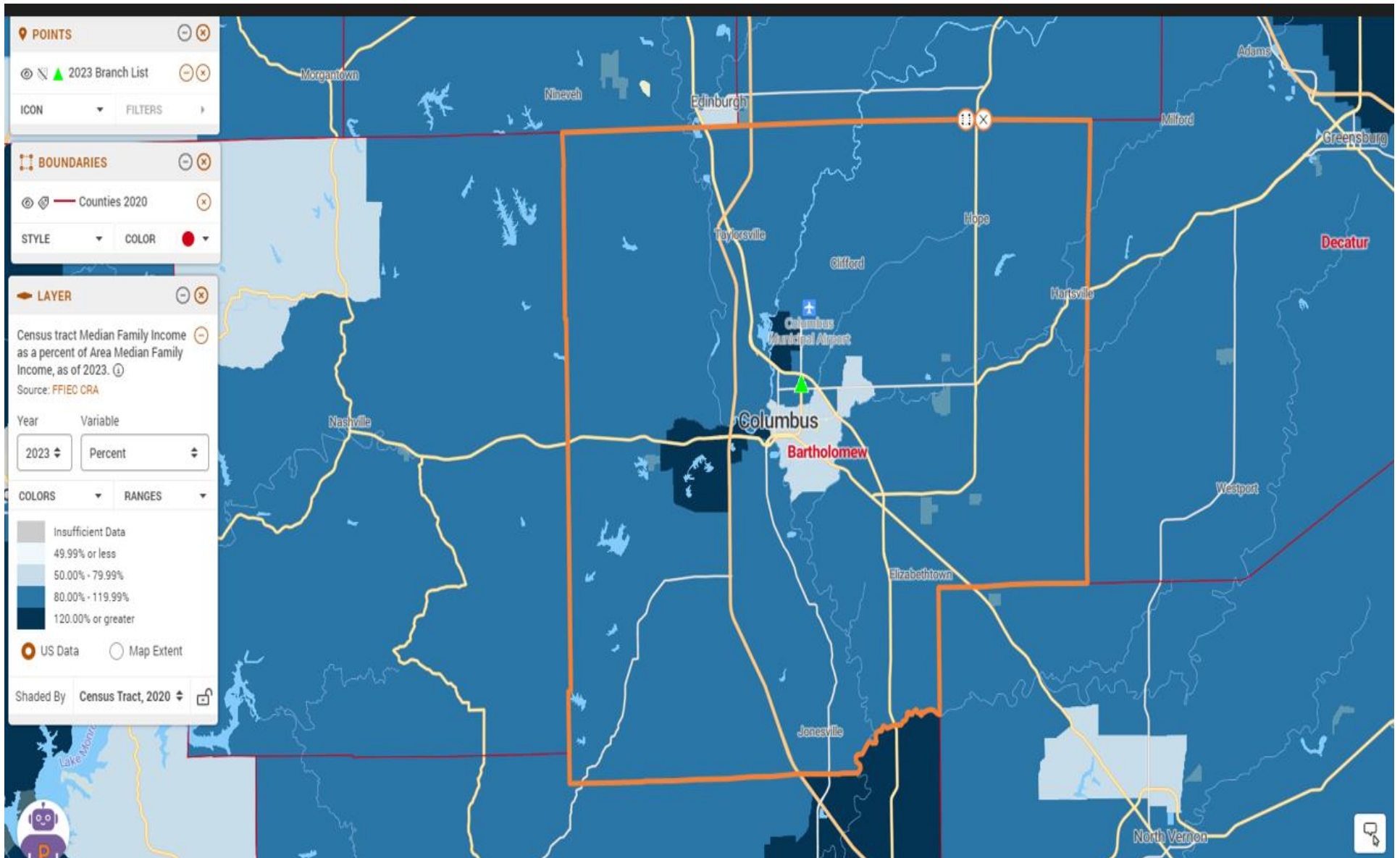
UNION SAVINGS BANK
HOME MORTGAGE DISCLOSURE ACT
(HMDA) NOTICE

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.

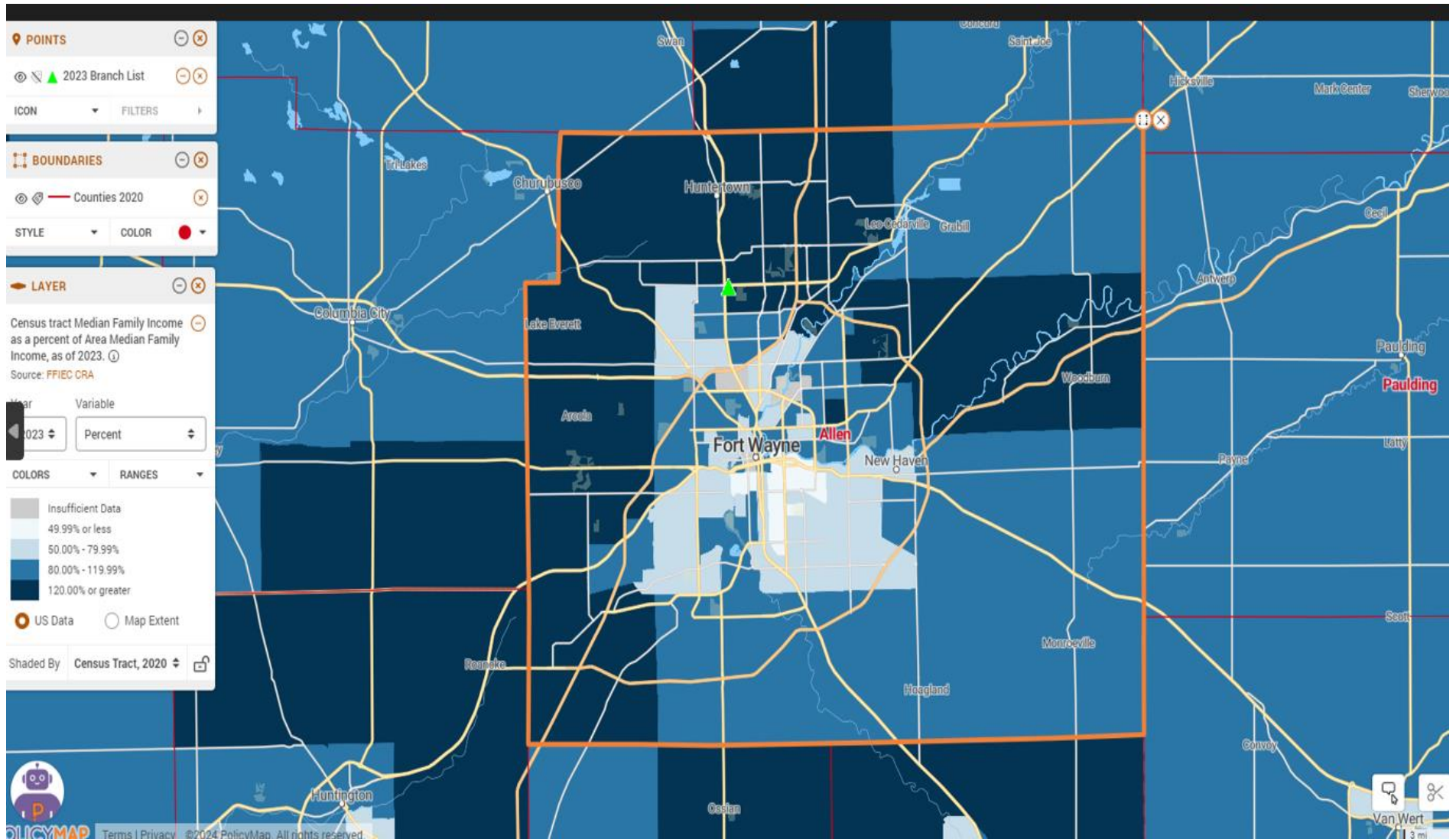
2024 Monroe County Bloomington IN MSA 14020



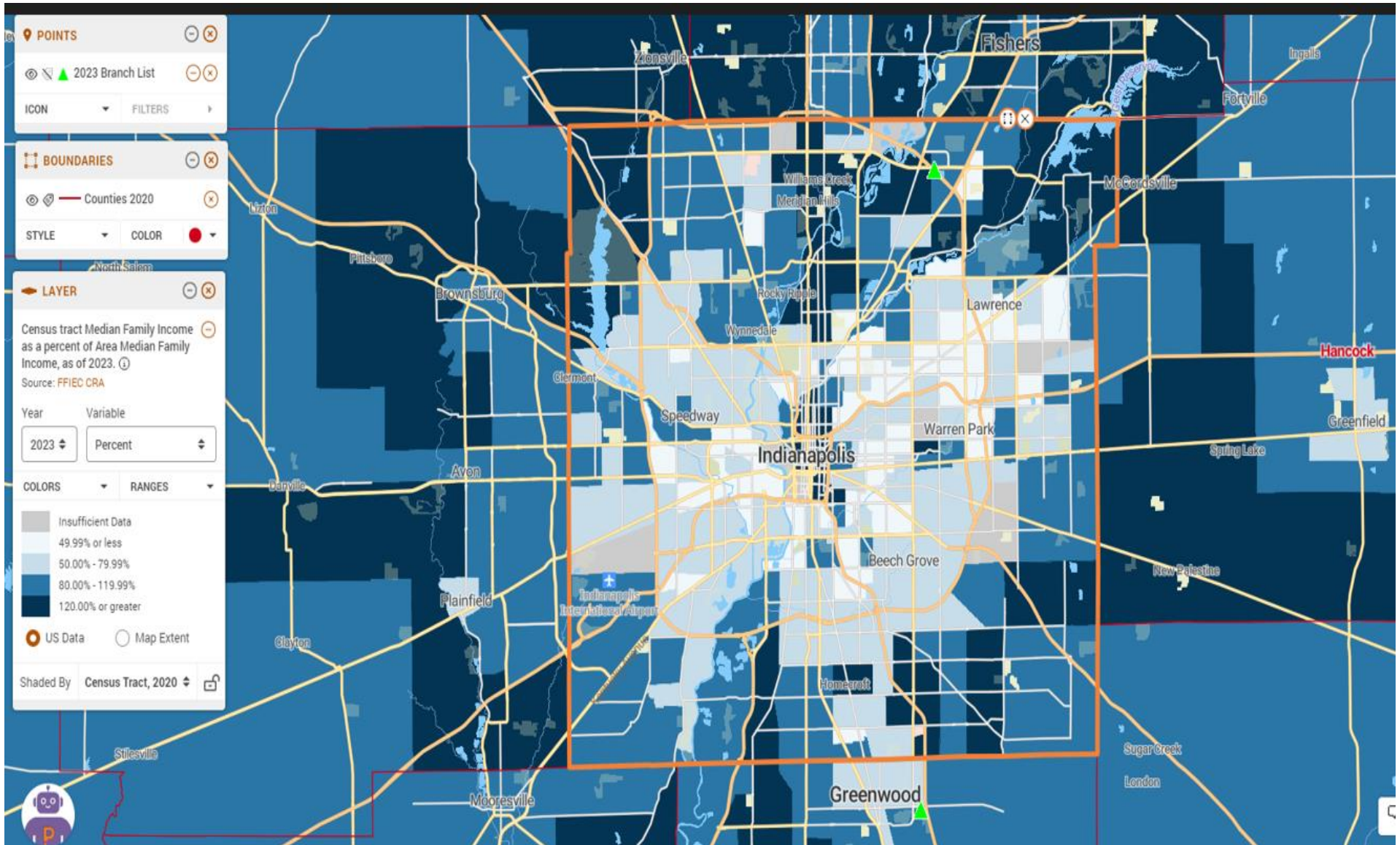
2024 Bartholomew County Columbus IN MSA 18082



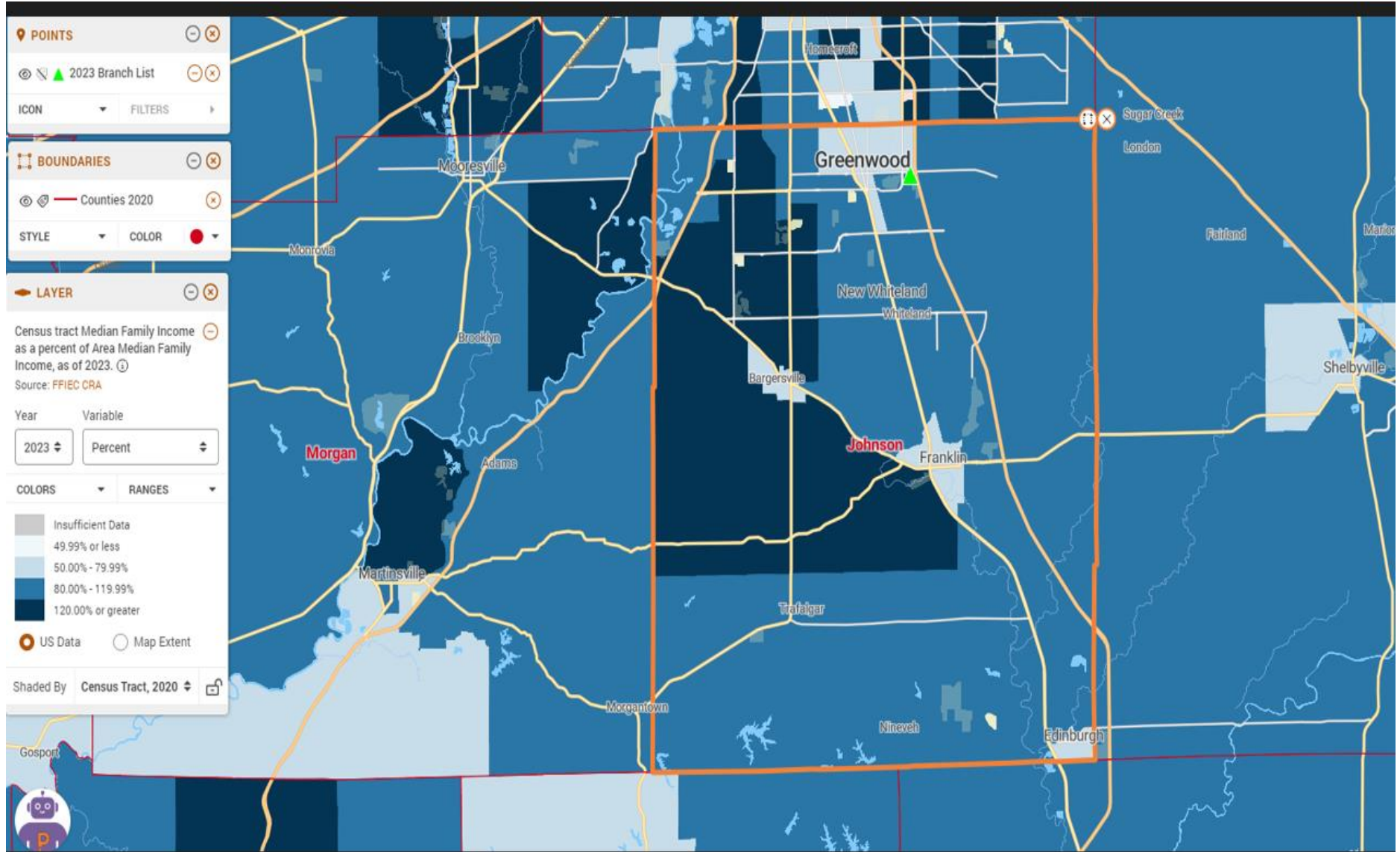
2024 Allen County FT Wayne IN MSA 23060



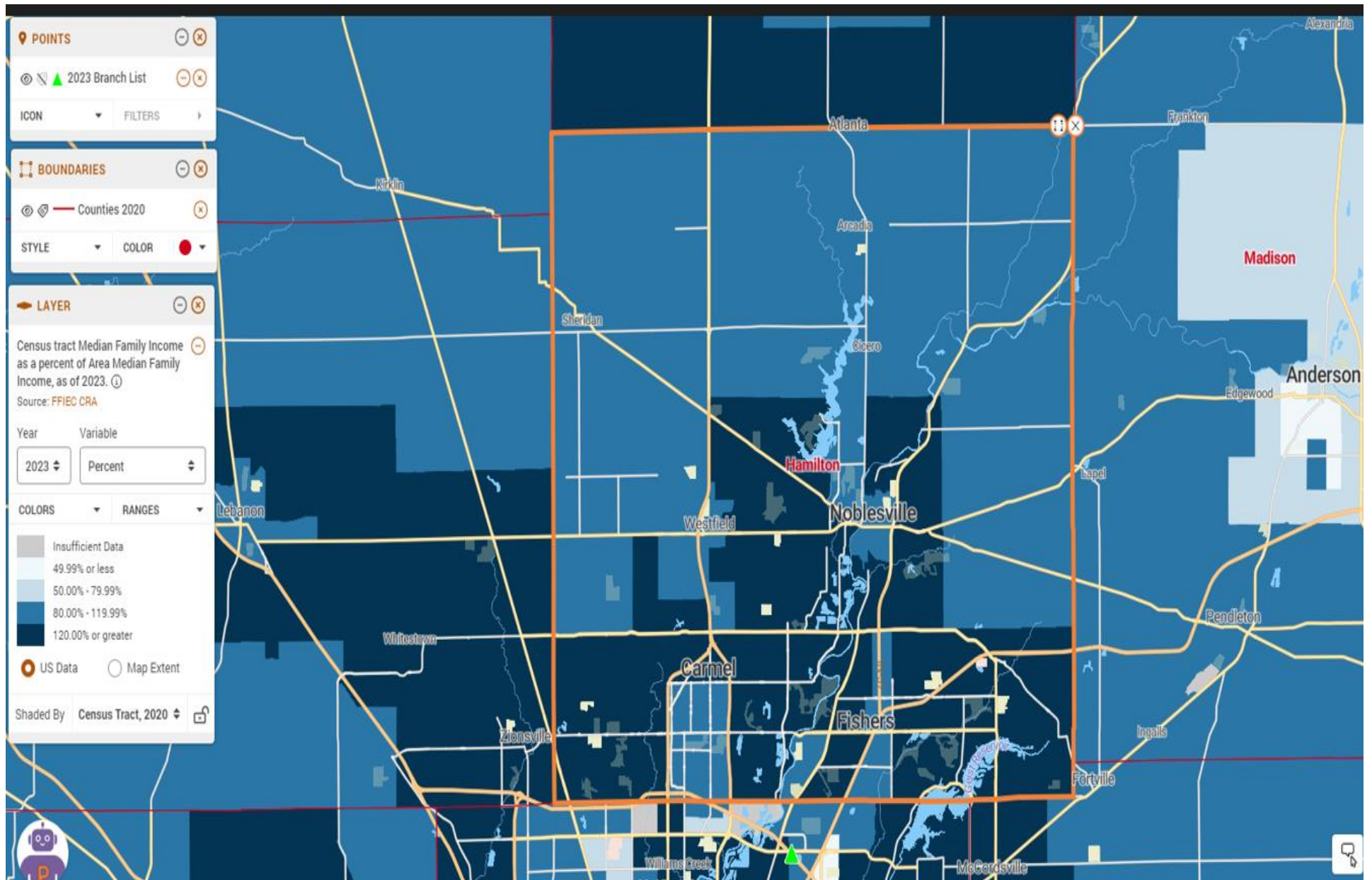
2024 Marion County Indianapolis IN MSA 26900



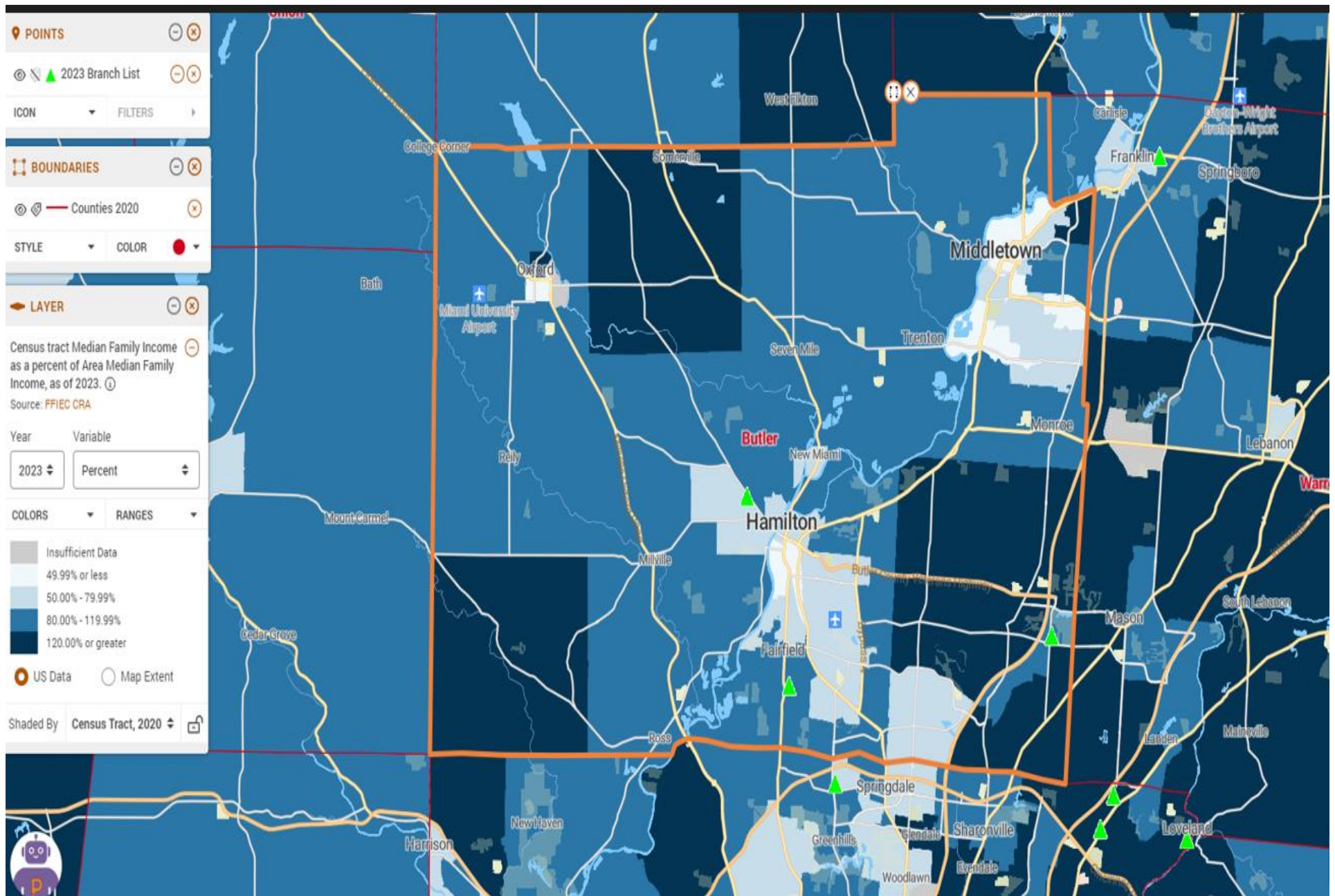
2024 Johnson County Indianapolis IN MSA 26900



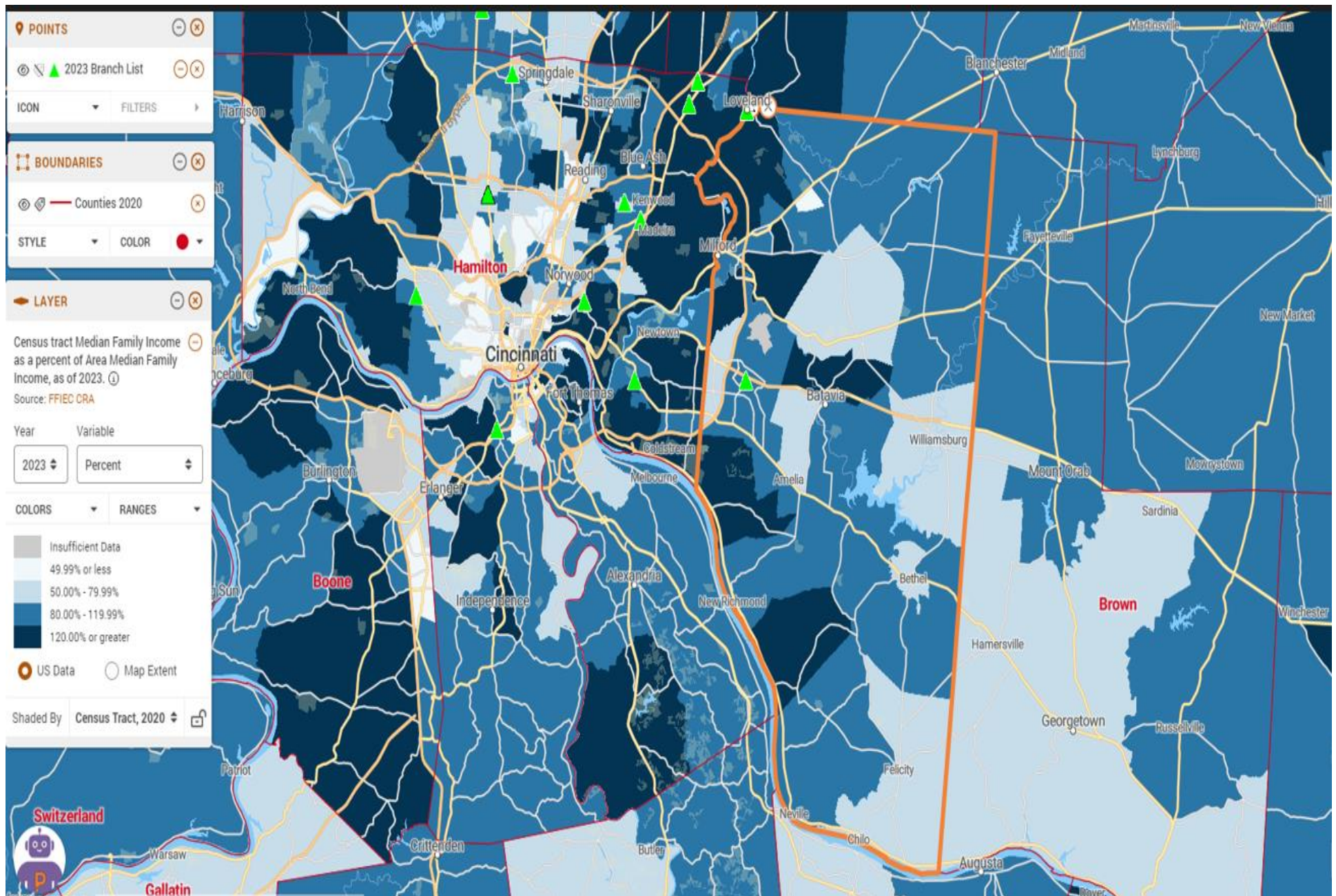
2024 Hamilton County Indianapolis IN MSA 26900



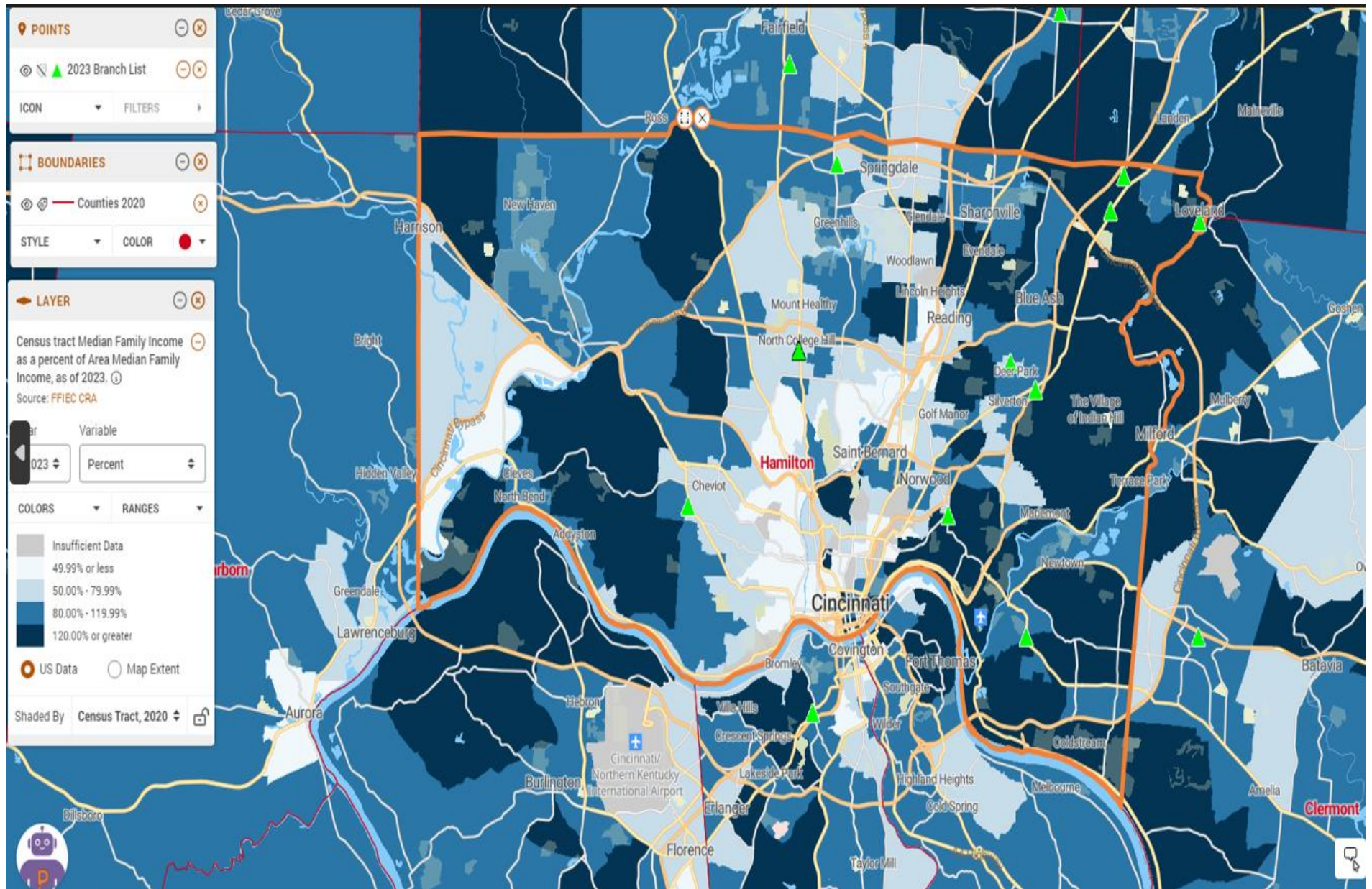
2024 Butler County Cincinnati OH MSA 17140



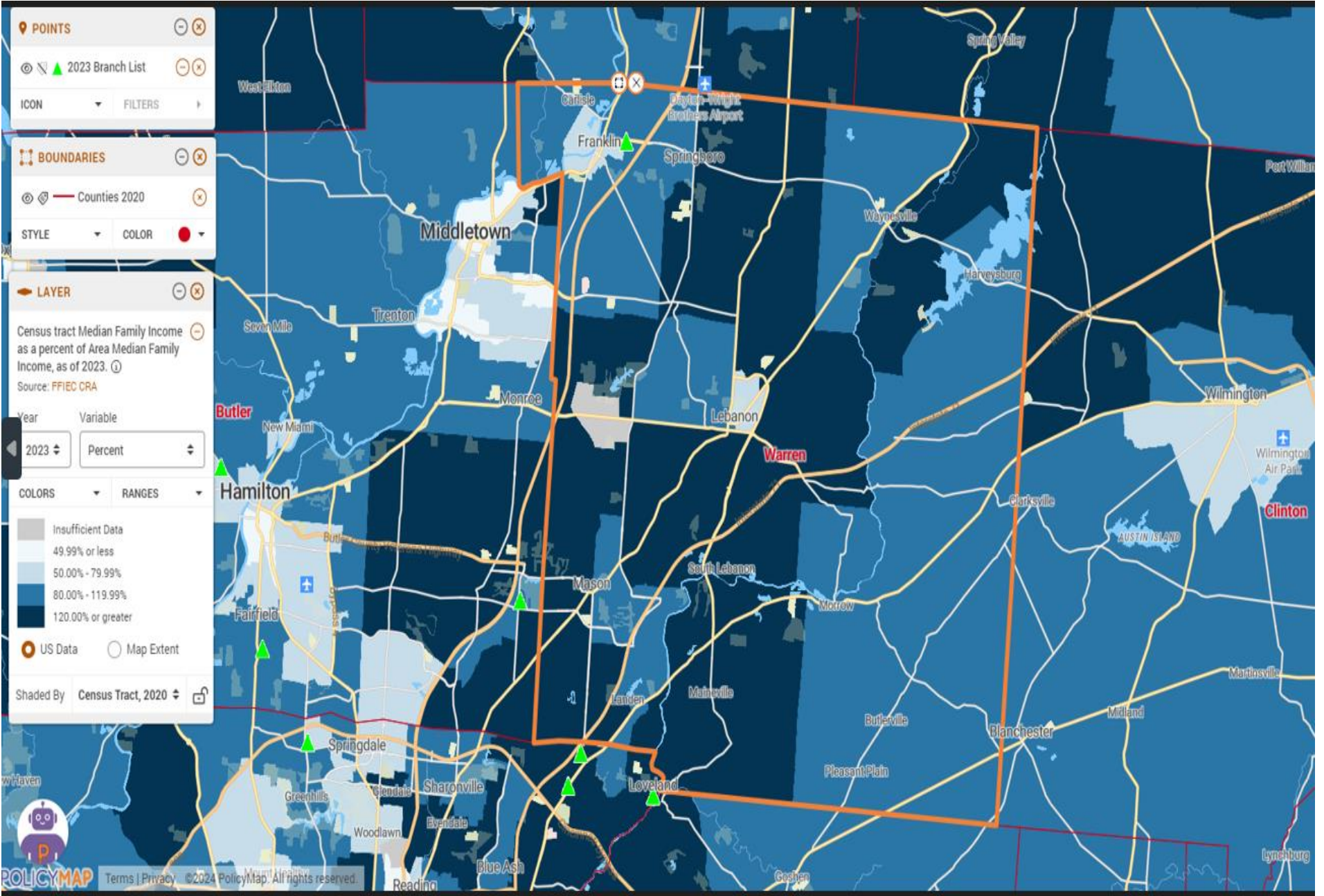
2024 Clermont County Cincinnati OH MSA 17140



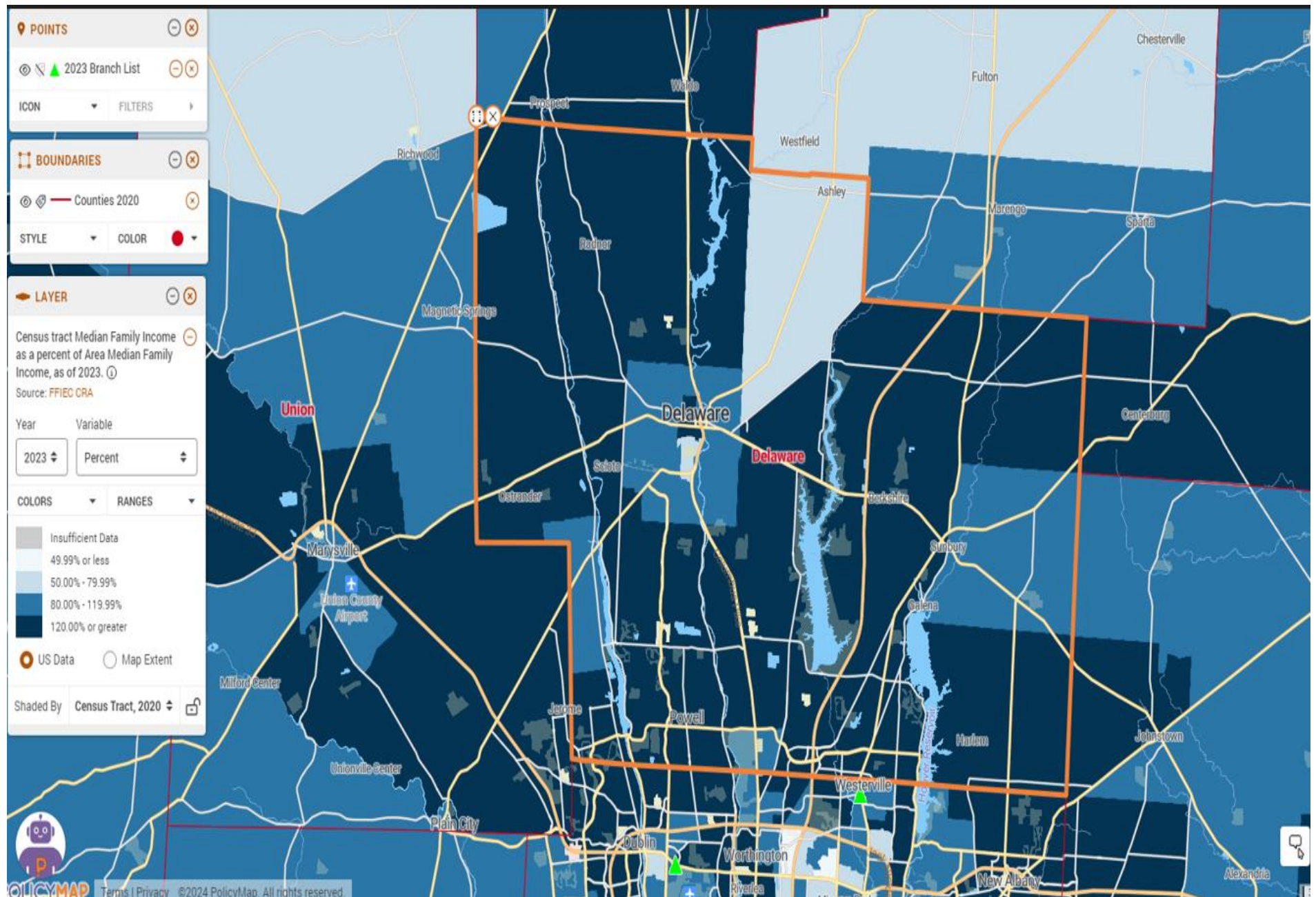
2024 Hamilton County Cincinnati MSA OH 17140



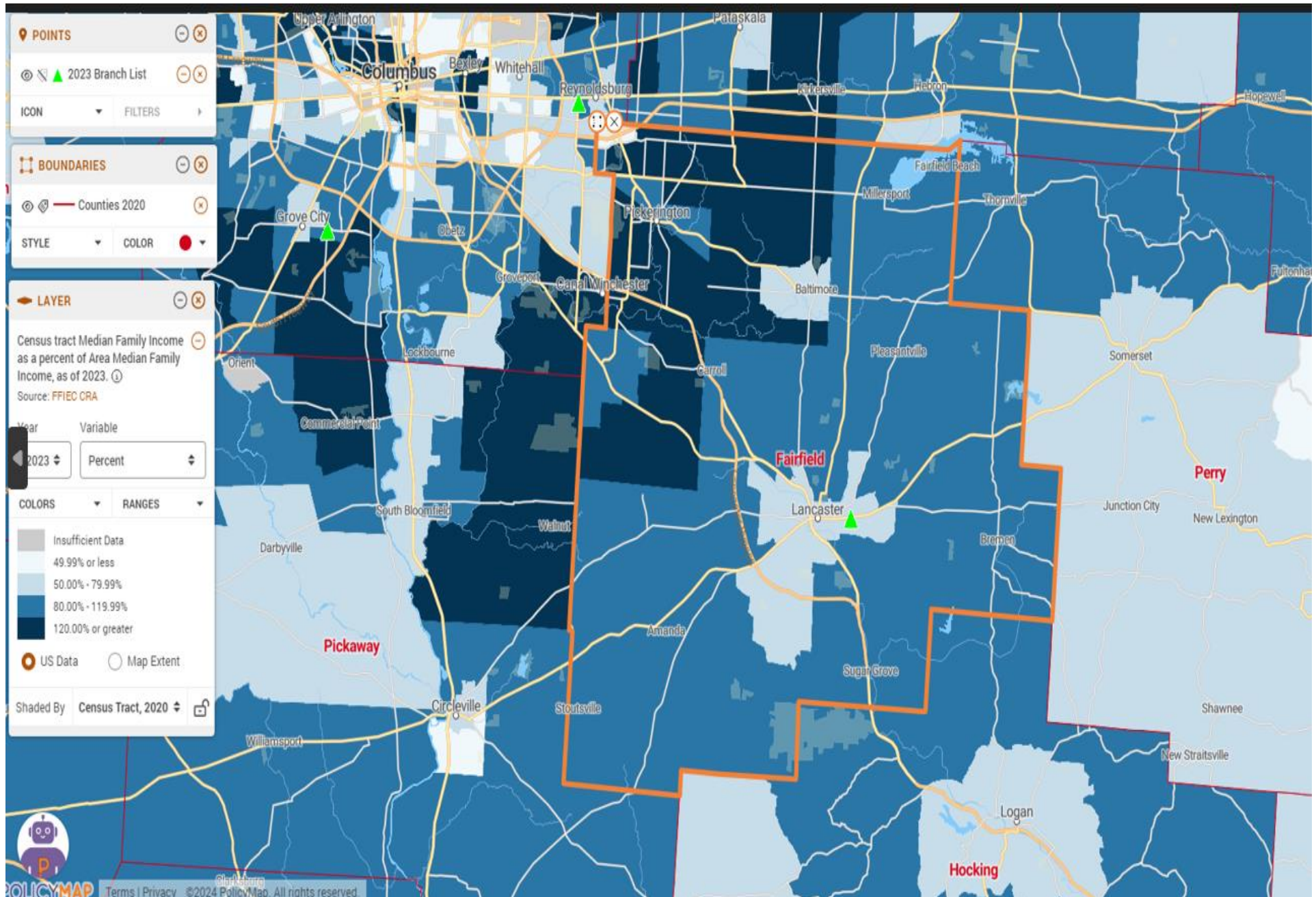
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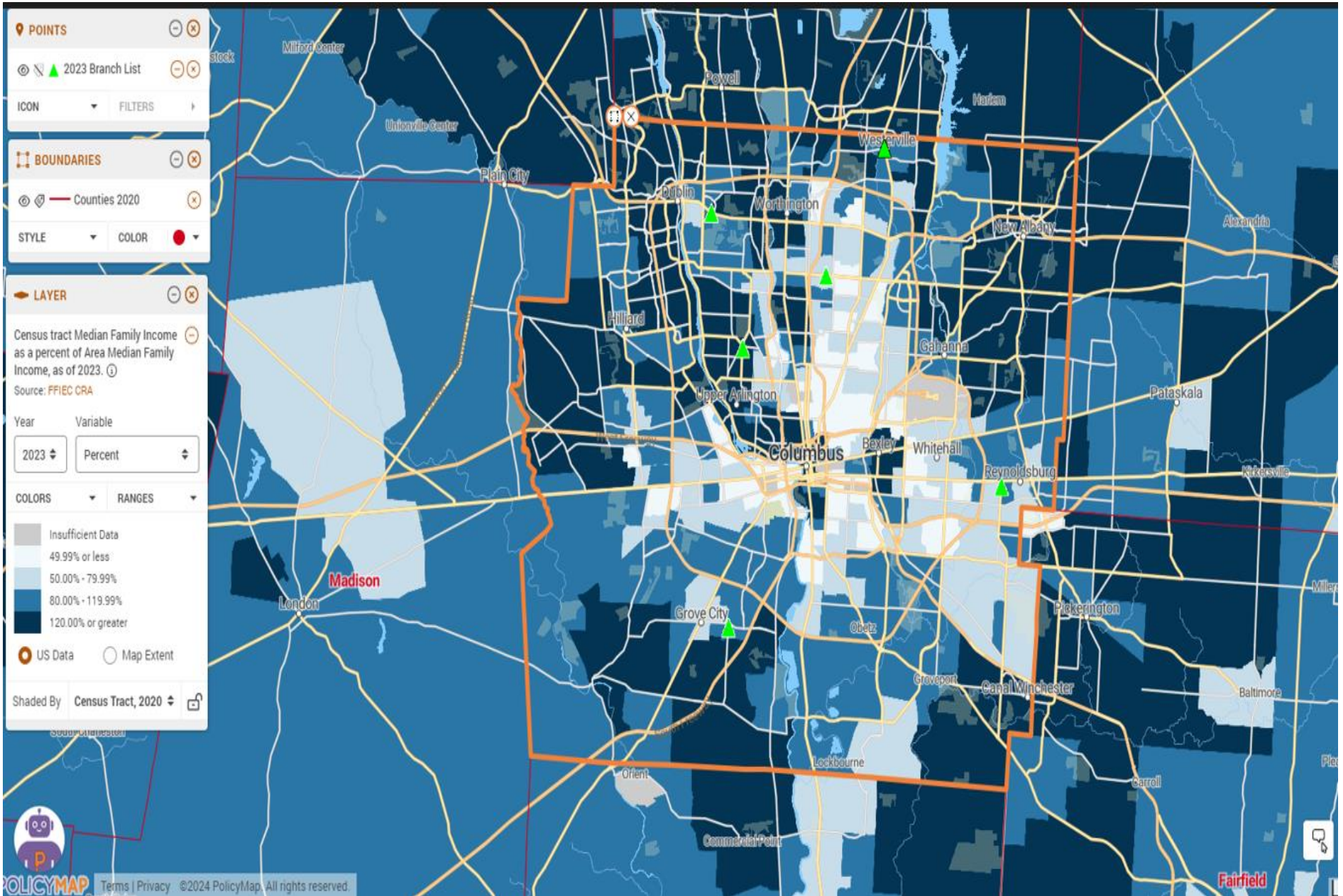
2024 Delaware County Columbus OH MSA 18140



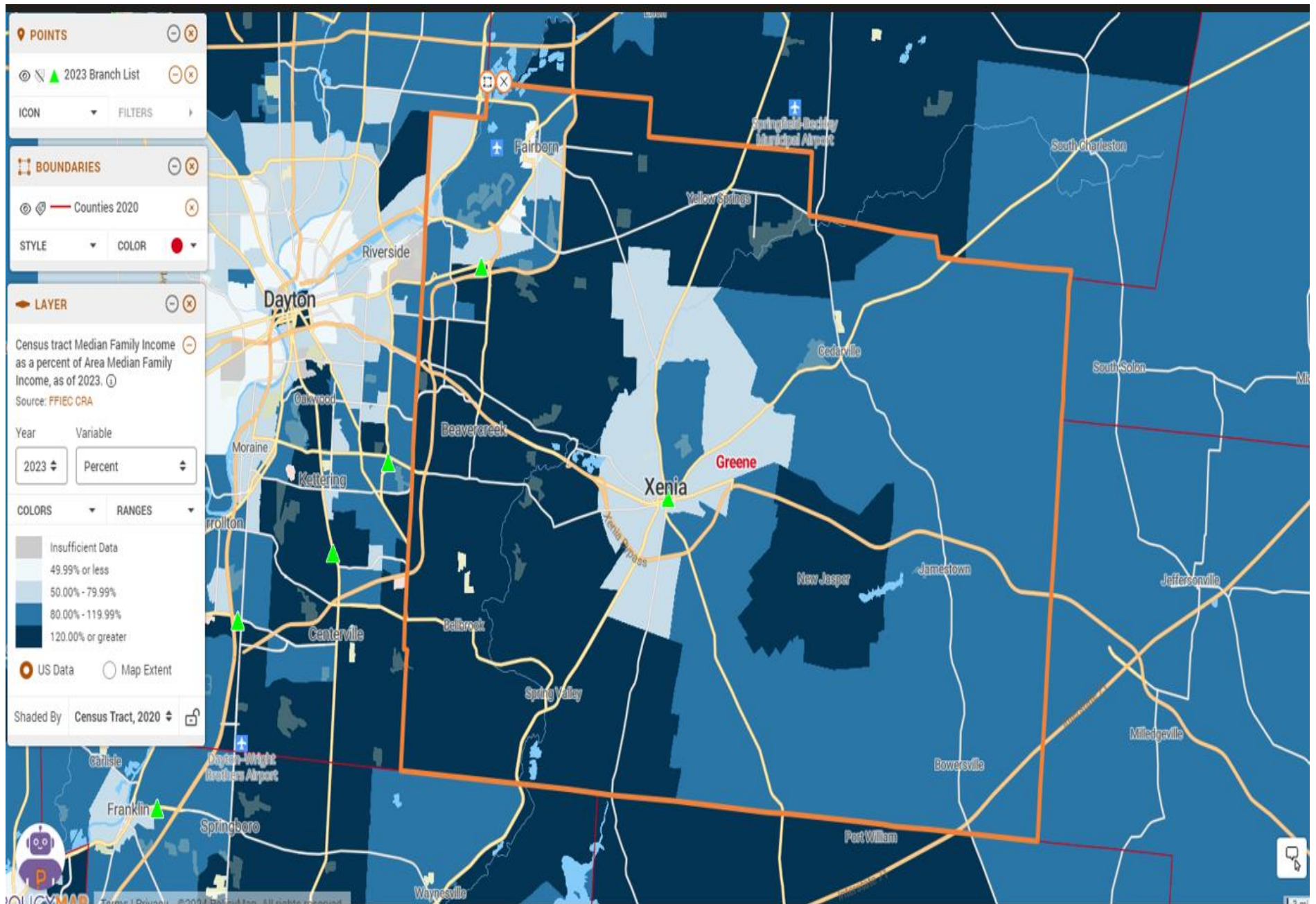
2024 Fairfield County Columbus OH MSA 18020



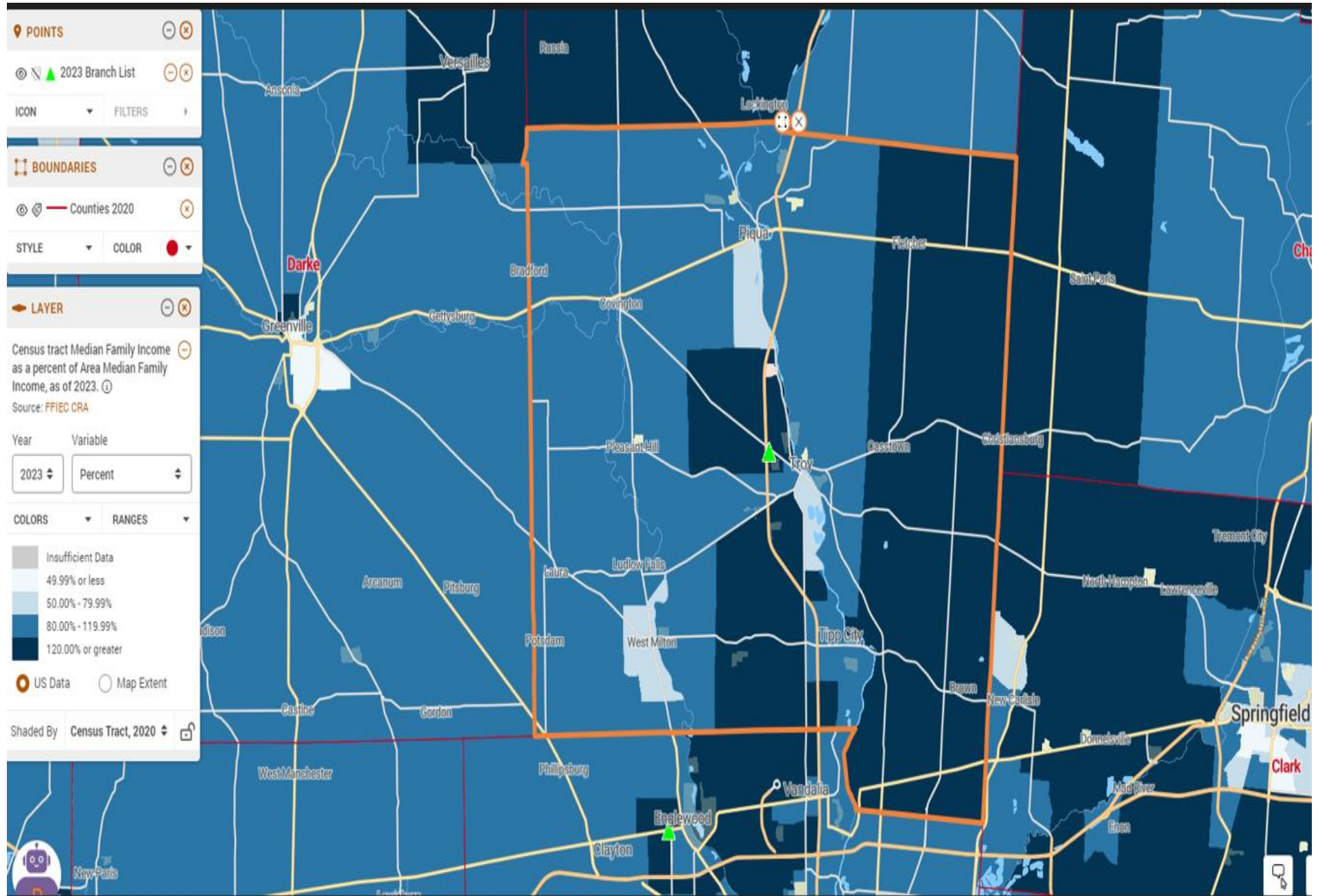
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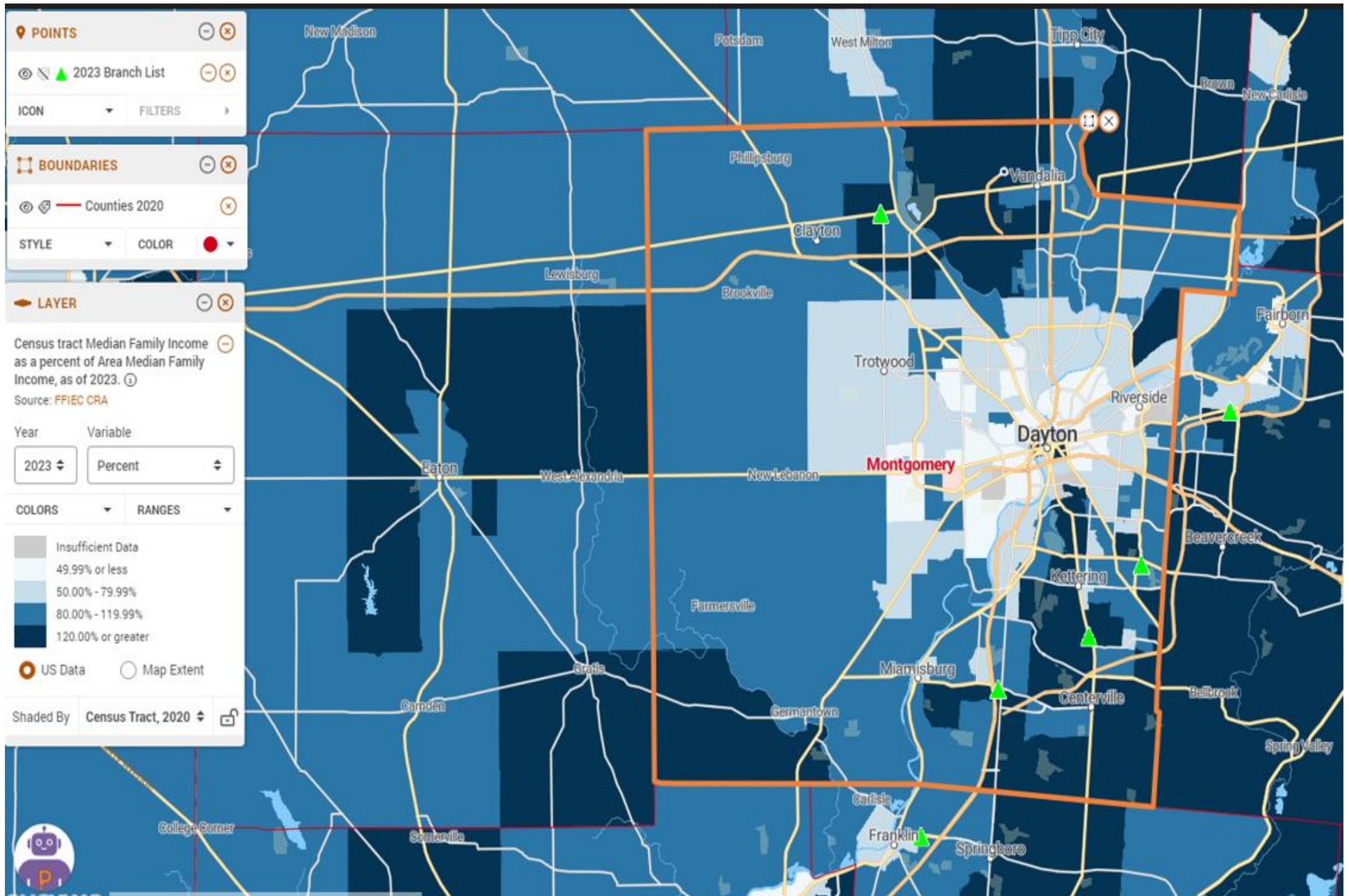
2024 Greene County Dayton OH MSA 19430



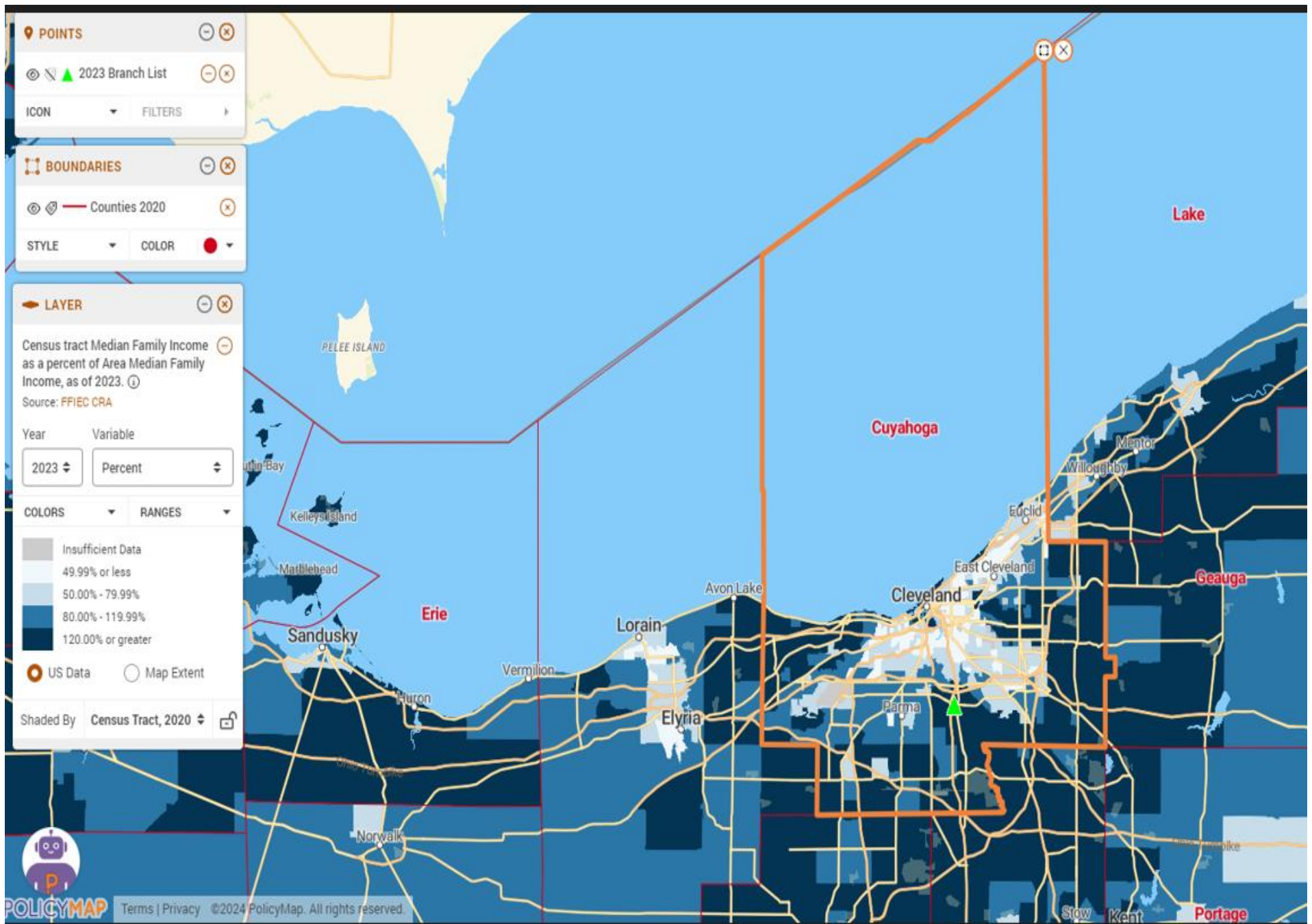
2024 Miami County Dayton OH MSA 19430



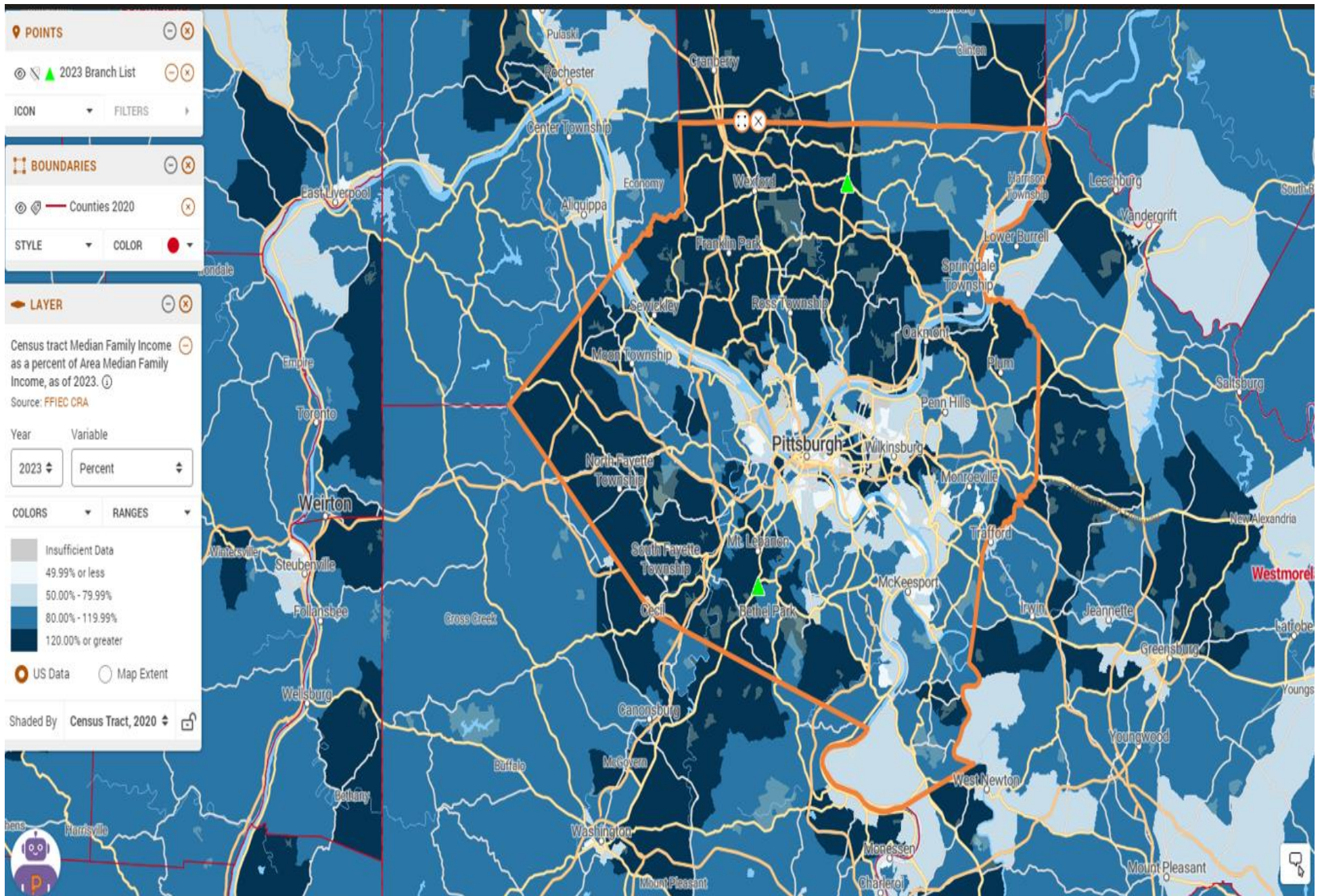
2024 Montgomery County Dayton OH MSA 19430



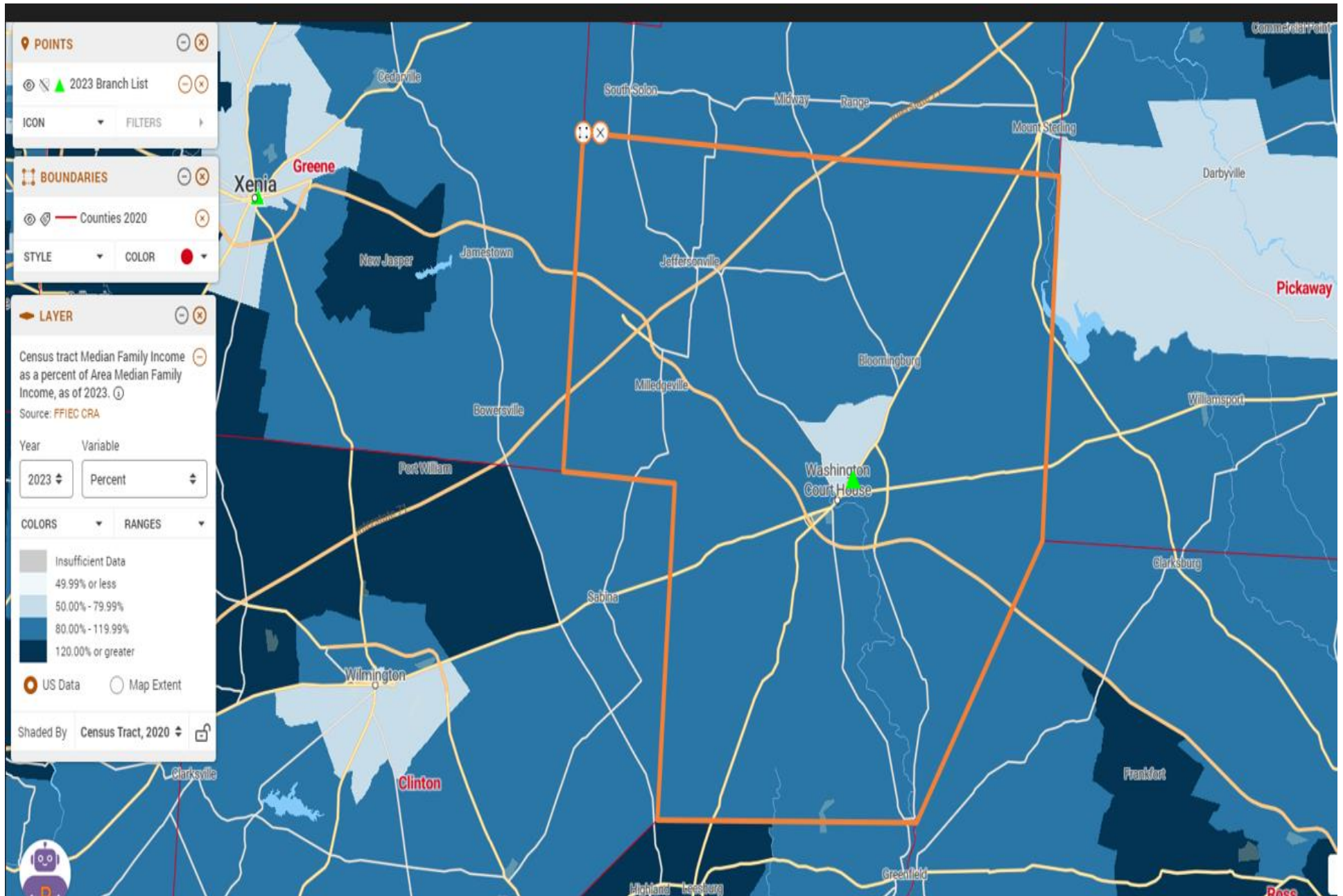
2024 Cuyahoga County Cleveland OH MSA 17410



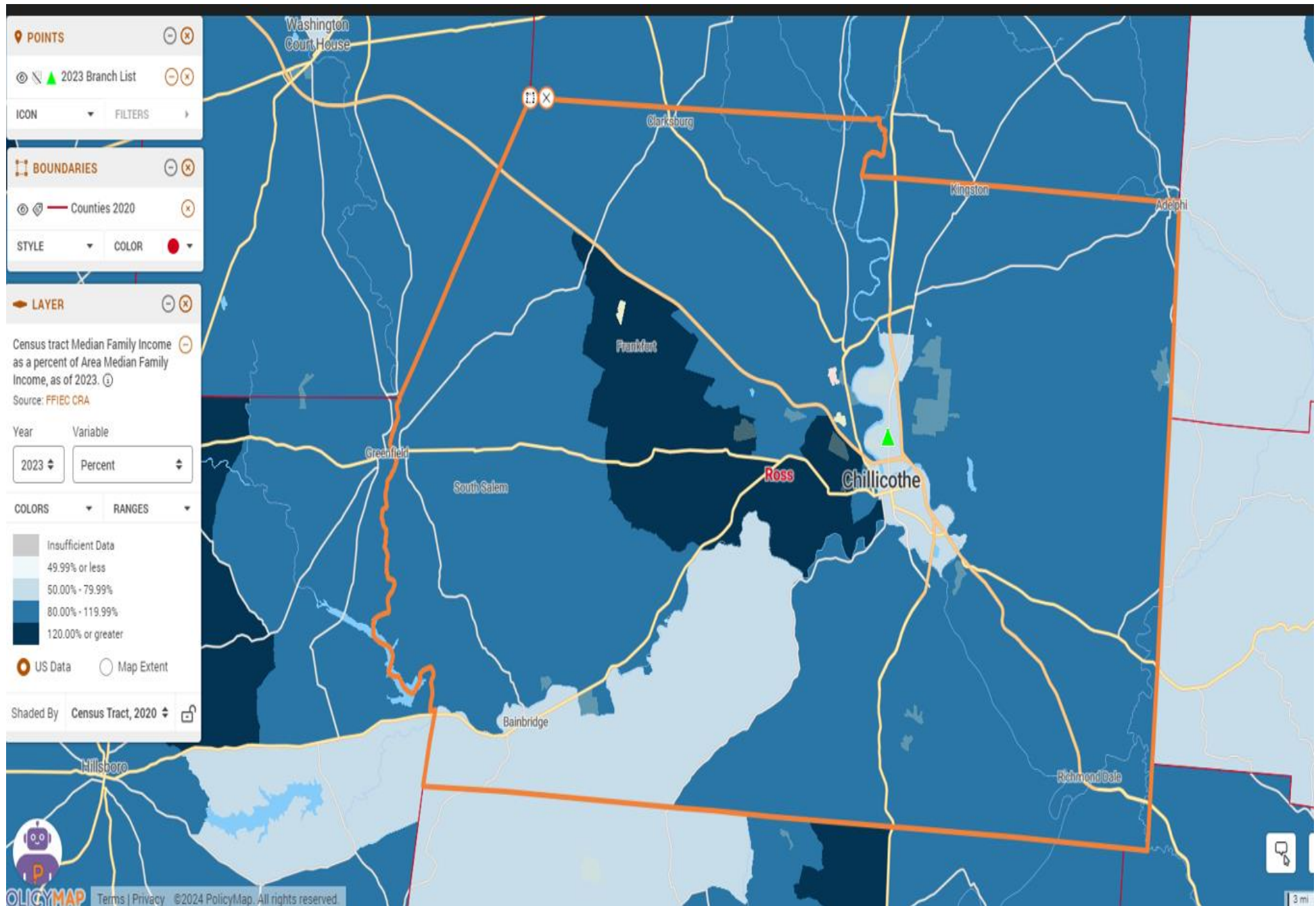
2024 Allegheny County Pittsburgh PA MSA 38300



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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|--------------------|------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|-----------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|-------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|-------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|-------------------|-------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|--------------|----------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|--------------|----------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|--------------|----------------|--------------|----------------|--------------|----------------|
| 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 |

| State | MSA | County | Census Tract | Minority Level | Income Level | Percent Median |
|-------|------------------|------------|--------------|----------------|--------------|----------------|
| 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: INDIANA (18)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|--|------------------|--|------------------|--|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------|---|------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| BUTLER COUNTY (017), OH | | | | | | | | | | |
| MSA 17140 | | | | | | | | | | |
| Inside AA 0002 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|---|------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|---|------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| FRANKLIN COUNTY (049), OH | | | | | | | | | | |
| MSA 18140 | | | | | | | | | | |
| Inside AA 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|---|------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| HAMILTON COUNTY (061), OH | | | | | | | | | | |
| MSA 17140 | | | | | | | | | | |
| Inside AA 0002 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|--|------------------|--|------------------|--|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| MONTGOMERY COUNTY (113), OH | | | | | | | | | | |
| MSA 19430 | | | | | | | | | | |
| Inside AA 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|--------------------------------|--|---------------|---|---------------|--|---------------|--|---------------|--------------------------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: PENNSYLVANIA (42)

| Area Income Characteristics | Loan Amount at Origination ≤\$100,000 | | Loan Amount at Origination >\$100,000 But ≤\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million | | Memo Item: Loans by Affiliates | |
|-----------------------------|---|------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| 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

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: MASSACHUSETTS (25)

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

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

PAGE: 1 OF 1

Respondent ID: 0000032296

Agency: FDIC - 3

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

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

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: PENNSYLVANIA (42)

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

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

PAGE: 1 OF 1

Respondent ID: 0000032296
 Agency: FDIC - 3

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

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

TABLE OF CONTENTS

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

INSTITUTION RATING

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

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

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

The Lending Test is rated Low Satisfactory.

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

The Investment Test is rated High Satisfactory.

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

The Service Test is rated Low Satisfactory.

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

DESCRIPTION OF INSTITUTION

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

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

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

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

| 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 |
| Source: Bank Data. *New AAs that will not be analyzed or presented at the current evaluation. | | |

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

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

SCOPE OF EVALUATION

General Information

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

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

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

| Assessment Area Breakdown of Loans, Deposits, and Branches | | | | | | |
|---|--------------------------|--------------|---------------------------|-------------|-----------|--------------|
| Assessment Area | 2022 Home Mortgage Loans | | Deposits as of 06/30/2022 | | Branches | |
| | \$(000s) | % | \$(000s) | % | # | % |
| Cincinnati, OH MSA | 737,955 | 37.8 | 1,333,746 | 47.4 | 14 | 38.9 |
| Dayton, OH MSA | 366,685 | 18.8 | 567,277 | 20.2 | 8 | 22.2 |
| Columbus, OH MSA | 462,345 | 23.7 | 460,705 | 16.4 | 7 | 19.4 |
| 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 |
| Source: Consolidated Report of Condition, 2022 HMDA data. | | | | | | | |

Assessment Area Concentration

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

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

Geographic Distribution

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

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

Borrower Profile

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

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

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

Innovative or Flexible Lending Practices

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

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

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

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

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

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

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

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

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

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

Community Development Loans

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

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

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

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

| Community Development Loans by Rated Area | | | | | | | | | | |
|--|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| Rated Area | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| Ohio | 13 | 11,633 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 11,633 |
| Indiana | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pennsylvania | 4 | 1,242 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 1,242 |
| 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 |
| Source: Bank Data; 03/03/2022 – 06/13/2023 | | | | | | | | | | |

| Qualified Investments and Donations | | | | | | | | | | |
|---|--------------------|--------------|--------------------|--------------|----------------------|----------|-------------------------|--------------|--------------|---------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2022 | 1 | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 29 |
| 2023 | 34 | 7,019 | 0 | 0 | 0 | 0 | 0 | 0 | 34 | 7,019 |
| 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 |
| Source: Bank Data; 03/03/2022 – 06/13/2023 | | | | | | | | | | |

Responsiveness to Credit and Community Development Needs

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

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

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

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

Community Development Services

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

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

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

CINCINNATI, OH MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

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

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

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

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

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

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

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

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

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

Community Development Services

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

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

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

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

DAYTON, OH MSA AA – Full-Scope Review

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

Economic and Demographic Data

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

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

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

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

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

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

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

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

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

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

| Median Family Income Ranges in Dayton, OH-KY-IN MSA | | | | |
|---|-------------|-------------------------|------------------------|----------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2022 (\$84,100) | <\$42,050 | \$42,050 to <\$67,280 | \$67,280 to <\$100,920 | ≥\$100,920 |
| <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 |
| <i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Improvement Loans

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

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

Borrower Profile

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

Home Purchase Loans

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

| Distribution of Home Purchase Loans by Borrower Income Level – Dayton, OH MSA AA | | | | | | |
|---|---------------|------------------------------|--------------|--------------|----------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 21.6 | 9.8 | 83 | 7.9 | 8,975 | 3.5 |
| Moderate | 16.9 | 19.9 | 183 | 17.4 | 28,575 | 11.2 |
| Middle | 20.9 | 21.7 | 301 | 28.6 | 64,445 | 25.3 |
| Upper | 40.6 | 29.3 | 469 | 44.5 | 141,555 | 55.6 |
| Not Available | 0.0 | 19.3 | 18 | 1.7 | 10,830 | 4.3 |
| 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 |
| <i>Source: Bank Data. 03/03/ 2022 – 06/13/2023</i> | | | | | | | | | | |

INVESTMENT TEST

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

Investment and Grant Activity

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

| Qualified Investments and Donations in the Dayton, OH MSA AA | | | | | | | | | | |
|--|--------------------|--------------|--------------------|------------|----------------------|----------|-------------------------|------------|------------|--------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2023 | 3 | 1,101 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 1,101 |
| 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 |
| <i>Source: Bank Data. 03/03/2022 – 06/13/2023</i> | | | | | | | | | | |

Responsiveness to Credit and Community Development Needs

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

The following are notable examples of community development services:

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

COLUMBUS, OH MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

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

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

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

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

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

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

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

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

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

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

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

Competition

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

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

Community Contact

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, OH MSA AA

LENDING TEST

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

Lending Activity

Lending levels reflect excellent responsiveness to credit needs in the Columbus, OH MSA AA. USB's home mortgage loans in the Columbus, OH MSA AA equaled 1,843 loans totaling \$462.3 million in 2022. As a percentage of all home mortgage loans, USB made 20.4 percent by number of loans in this AA in 2022. USB ranked fifth out of 601 lenders with 3.2 percent home mortgage loan market share in 2022 by number of loans, and fifth with 2.8 percent market share by dollar volume. This loan market share significantly exceeds USB's deposit market share, as USB had 0.6 percent deposit market share as of June 30, 2023, and ranked 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 |
| <i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Refinance Loans

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

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

HELOCs

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

| Geographic Distribution of HELOCs – Columbus, OH MSA AA | | | | | | |
|---|-----------------------------------|------------------------------|------------|--------------|---------------|--------------|
| Tract Income Level | % of Owner-Occupied Housing Units | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 5.2 | 2.8 | 6 | 2.6 | 250 | 0.8 |
| Moderate | 16.3 | 9.6 | 25 | 10.7 | 1,765 | 6.0 |
| Middle | 35.2 | 29.7 | 60 | 25.6 | 6,880 | 23.4 |
| Upper | 43.0 | 57.7 | 143 | 61.1 | 20,535 | 69.8 |
| Not Available | 0.3 | 0.2 | 0 | 0.0 | 0 | 0.0 |
| 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 |
| <i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Improvement Loans

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

| Distribution of Home Improvement Loans by Borrower Income Level – Columbus, OH MSA AA | | | | | | |
|--|---------------|------------------------------|------------|--------------|---------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 22.0 | 9.9 | 37 | 30.1 | 435 | 4.1 |
| Moderate | 16.7 | 17.3 | 14 | 11.4 | 540 | 5.1 |
| Middle | 19.9 | 21.4 | 20 | 16.3 | 1,810 | 17.2 |
| Upper | 41.4 | 45.9 | 48 | 39.0 | 7,110 | 67.5 |
| Not Available | 0.0 | 5.6 | 4 | 3.3 | 640 | 6.1 |
| Total | 100.0 | 100.0 | 123 | 100.0 | 10,535 | 100.0 |
| <i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Innovative or Flexible Lending Practices

The bank 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 |
| <i>Source: 2020 U.S. Census & Bank Data</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

| 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 |
| <i>Source: Bank Data. 3/3/2022 – 6/13/2023</i> | | | | | |

Below is a notable example of community development service:

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

STATE OF INDIANA

CRA RATING FOR STATE OF INDIANA: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF INDIANA

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

| Indiana AAs | Home Mortgage Loans | | Deposits | | Branches | |
|----------------------|---------------------|--------------|----------------|--------------|----------|--------------|
| | \$(000s) | % | \$(000s) | % | # | % |
| Indianapolis, IN MSA | 247,700 | 75.1 | 103,969 | 41.3 | 2 | 40.0 |
| Bloomington, IN MSA | 7,815 | 2.4 | 48,045 | 19.1 | 1 | 20.0 |
| Columbus, IN MSA | 21,480 | 6.5 | 33,999 | 13.5 | 1 | 20.0 |
| Fort Wayne, IN MSA | 52,780 | 16.0 | 65,934 | 26.2 | 1 | 20.0 |
| 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 |
| <i>Source: 2020 U.S. Census & Bank Data</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

| 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 |
| <i>Source: Bank Data; 11/5/2018 to 3/2/2022</i> | | | | | |

INDIANAPOLIS, IN MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

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

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

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

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

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

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

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

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

| Median Family Income Ranges in Indianapolis, IN MSA AA | | | | |
|---|------------------------|------------------------------------|-----------------------------------|------------------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2022 (\$91,900) | <\$45,950 | \$45,950 to <\$73,520 | \$73,520 to <\$110,280 | ≥\$110,280 |
| <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 |
| <i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Improvement Loans

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

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

Innovative or Flexible Lending Practices

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

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

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

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

Community Development Loans

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

INVESTMENT TEST

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

Investment and Grant Activity

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

| Qualified Investments and Donations in the Indianapolis, IN MSA AA | | | | | | | | | | |
|--|--------------------|--------------|--------------------|------------|----------------------|----------|-------------------------|------------|------------|--------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2023 | 5 | 1,071 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1,071 |
| 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 |
| <i>Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

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

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

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

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

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

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

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

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

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

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

Competition

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

Aggregate HMDA data indicates a moderate level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 316 financial institutions originated or purchased 13,754 home mortgage loans, with the top three institutions originating 27.0 percent of these loans by number. USB ranked 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 |
| <i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Refinance Loans

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

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

HELOCs

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

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

Community Development Loans

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

INVESTMENT TEST

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

Investment and Grant Activity

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

| Qualified Investments and Donations in the Fort Wayne, IN MSA AA | | | | | | | | | | |
|--|--------------------|------------|--------------------|-----------|----------------------|----------|-------------------------|------------|------------|------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2023 | 2 | 430 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 430 |
| 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 |
| Source: Bank Data. 03/03/2022 – 06/13/2023 | | | | | | | | | | |

Responsiveness to Credit and Community Development Needs

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

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

Below are notable examples of community development service activities:

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

BLOOMINGTON, IN MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

The following table illustrates select demographic characteristics of the AA.

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

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

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

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

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

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

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

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

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

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

Competition

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

Aggregate HMDA data indicates a moderate level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to local community banks, large national banks, credit unions, and mortgage companies. In 2022, 235 financial institutions originated or purchased 3,938 home mortgage loans, with the top three institutions originating 31.8 percent of these loans by number. USB ranked 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 |
| <i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Refinance Loans

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

| Distribution of Home Refinance Loans by Borrower Income Level – Bloomington, IN MSA AA | | | | | | |
|---|---------------|------------------------------|-----------|--------------|--------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 19.1 | 16.4 | 2 | 12.5 | 300 | 9.5 |
| Moderate | 17.0 | 21.3 | 1 | 6.3 | 155 | 4.9 |
| Middle | 20.1 | 19.4 | 2 | 12.5 | 380 | 12.0 |
| Upper | 43.8 | 28.7 | 11 | 68.8 | 2,335 | 73.7 |
| Not Available | 0.0 | 14.2 | 0 | 0.0 | 0 | 0.0 |
| 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 |
| <i>Source: 2020 U.S. Census & Bank Data. 03/03/2022 – 06/13/2023</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

COLUMBUS, IN MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

The following table illustrates select demographic characteristics of the AA.

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

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

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

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

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

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

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

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

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

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

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

Competition

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

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, IN MSA AA

LENDING TEST

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

Lending Activity

Lending levels reflect good responsiveness to credit needs in the Columbus, IN MSA AA. USB's home mortgage loans equaled 100 loans totaling \$21.5 million in 2022. As a percentage of all home mortgage loans, USB made 1.1 percent by number of loans in this AA in 2022. USB ranked ninth out of 203 lenders with 3.2 percent home mortgage loan market share in 2022 by number of loans and 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 |
| <i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Refinance Loans

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

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

Borrower Profile

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

Home Purchase Loans

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

| Distribution of Home Purchase Loans by Borrower Income Level – Columbus, IN MSA AA | | | | | | |
|--|---------------|------------------------------|-----------|--------------|---------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 21.9 | 13.3 | 2 | 3.9 | 240 | 1.7 |
| Moderate | 17.6 | 23.7 | 3 | 5.9 | 475 | 3.3 |
| Middle | 21.7 | 23.3 | 22 | 43.1 | 5,500 | 38.7 |
| Upper | 38.8 | 21.3 | 24 | 47.1 | 8,000 | 56.3 |
| Not Available | 0.0 | 18.3 | 0 | 0.0 | 0 | 0.0 |
| 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 |
| <i>Source: 2020 U.S. Census & Bank Data</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

STATE OF PENNSYLVANIA

CRA RATING FOR STATE OF PENNSYLVANIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF PENNSYLVANIA

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

Economic and Demographic Data

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

The census tracts have the following income designations:

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

The following table illustrates select demographic characteristics of the AA.

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

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

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

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

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

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

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

| Median Family Income Ranges in Pittsburgh, PA MSA | | | | |
|--|------------------------|------------------------------------|-----------------------------------|------------------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2022 (\$94,800) | <\$47,400 | \$47,400 to <\$75,840 | \$75,840 to <\$113,760 | ≥\$113,760 |
| <i>Source: FFIEC</i> | | | | |

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

| Area | 2022 % | 2023 (April) % |
|--|-------------------|---------------------------|
| Pittsburgh, PA MSA AA | 4.5 | 3.2 |
| State of Pennsylvania | 4.4 | 3.2 |
| National Average | 3.5 | 3.4 |
| <i>Source: U.S. Bureau of Labor Statistics</i> | | |

Competition

USB operates in a highly competitive environment for financial services. According to the June 30, 2023, FDIC Deposit Market Share data, 33 financial institutions operate 372 branches within the AA. Of these institutions, USB operates two branches with 0.1 percent of the deposit market share.

Aggregate HMDA data indicates a high level of competition for home mortgage lending within the AA. Competing institutions include, but are not limited to, local community banks, large national banks, credit unions, and mortgage companies. In 2022, 559 financial institutions originated or purchased 38,178 home mortgage loans, with the top three institutions originating 25.1 percent of these loans by number. USB ranked 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 |
| <i>Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Home Refinance Loans

The geographic distribution of refinances reflects adequate performance in the Pittsburgh, PA MSA AA. Bank performance is similar to 2022 aggregate lending and demographic data in low-income census tracts. Additionally, the percent of loans in low-income census tracts increased since the prior evaluation.

Bank performance trails both 2022 aggregate lending and demographic data in moderate-income census tracts. However, USB improved performance with an increase in the percent of loans in moderate-income census tracts since the prior evaluation.

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

Borrower Profile

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

Home Purchase Loans

The distribution of home purchase loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. The bank's performance to low-income borrowers is below demographic data; however, is comparable to 2022 aggregate lending data. Demographic data includes families below the poverty level (7.1 percent). The bank's lending performance to moderate-income borrowers exceeds both 2022 aggregate lending and demographic data.

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

Home Refinance Loans

The distribution of home refinance loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. The bank's performance to low- 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 |
| <i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Innovative or Flexible Lending Practices

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

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

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

Community Development Loans

The bank made an adequate level of community development loans. The bank originated four community development loans totaling \$1.2 million. This level represents 23.5 percent of total community development loans. Which significantly exceeds the 2.7 percent of home mortgage loans in this AA. All four loans were to purchase or rehabilitate multifamily units to provide affordable housing to low- and moderate-income individuals.

| Community Development Lending in the Pittsburgh, PA MSA | | | | | | | | | | |
|---|--------------------|--------------|--------------------|----------|----------------------|----------|-------------------------|----------|----------|--------------|
| Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Total | |
| | # | \$(000s) | # | \$ | # | \$ | # | \$ | # | \$(000s) |
| 2022 | 2 | 670 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 670 |
| 2023 | 2 | 572 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 572 |
| 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 |
| <i>Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | |

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

The bank provided an adequate level of community development services in the Pittsburgh, PA MSA AA. During the evaluation period, bank officials assisted individuals in obtaining 2 grants and down payment assistance as reflected in the Innovative or Flexible Lending Practices section and provided five qualified community development services. The bank partnered with NeighborWorks Western Pennsylvania to offer five homebuyer education courses for low- and moderate-income individuals. The five community development services equal 3.9 percent of total community development services, which exceeds the 2.7 percent of home mortgage loans.

| 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 |
| <i>Source: Bank Data. 3/3/2022 – 6/13/2023</i> | | | | | |

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION
SUMMARY OF RATINGS FOR RATED AREAS

| 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.