



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

Union Savings Bank

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April 2026

UNION SAVINGS BANK

COMMUNITY REINVESTMENT ACT STATEMENT

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

- 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

UNION SAVINGS BANK

PERFORMANCE CONTEXT

Union Savings Bank (Bank) is a state-chartered, privately held stock institution headquartered in Cincinnati, Ohio. The assessment areas that the Bank operates in are extremely competitive markets. Based on the 2024 HMDA Peer Data, there are 1,171 residential mortgage lenders that originated residential mortgage loans within the Bank's assessment areas. Union Savings Bank ranked number eleven with a market share of 1.87% of the number of loans originated in the Bank's assessment areas. The top lending institutions included large national banks and retail mortgage lenders, all having considerably more resources than Union Savings Bank.

Investments

The bank invested \$2,421,696 in 2025, including qualified donations, grants, and closing cost payment assistance as well as over \$8.17 million across the region through a CRA Qualified Investment Fund.

More than \$600,000 was provided to local non-profit organizations in the form of Community Development Grants in 2025. This investment empowers local initiatives that foster economic prosperity and enhance the quality of life for low- and moderate-income individuals and neighborhoods across the Bank's footprint. The 2026 Community Development Grant portal was opened in Q3 and received 71 submissions for 2026. In addition to grants, thirty-four organizations received sponsorship support.

The bank invested more than \$1.19 million in eliminating balances of customers with \$2,000 forgivable Special Home Improvement loans.

Through the Bank's Closing Cost Credit Program, the Bank provided 118 borrowers with closing cost assistance in the amount of \$335,521 to borrowers in Low- to Moderate-Income areas. Four additional borrowers received \$11,224 in majority minority tracts.

Community Capital Management's (CCM) CRA Qualified Investment Fund augments the Bank's community development investing and lending activities. Purchase of securities in CCM's bond/loan pools provides the Bank with a vehicle to take part in community development via affordable housing projects, affordable senior housing, health care facilities, and workforce development programs within the Bank's assessment areas.

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

Services

Employees participated in 271 qualifying CRA service events (532 hours) for organizations and/or borrowers that are in LMI areas or are LMI. Employees provided 212 services in 2024. The Bank has been utilizing a more targeted approach with services, leveraging a 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. In May, employees put together 60 bed kits for Sleep in Heavenly Peace, helping children off the floor and into their own bed. Employees spent two days in early August partnering with Matthew 25 Ministries to stuff back-to-school supplies into 6,800 backpacks for underprivileged children.

Lending

Union Savings Bank's business strategy is to primarily originate residential mortgage loans (Adjustable and Fixed Rate) with low closing costs. The Bank offers Home Equity Lines of Credit (HELOC) but does not offer commercial (Business / 90 day) loans, installment (auto) loans, or credit cards. The Bank does originate a few multi-family and commercial real estate mortgage loans which are included in the Bank's Small Business / Multi-Family LARs. Of the 6,455 mortgage loans originated in the Bank's assessment area, 2,074 or 32.13% were CRA eligible by geography or borrower income. 31.37% of all lending (2,601 out of 8,292) was CRA eligible.

Flexible and Innovative Lending

The Bank prides itself on its innovative and flexible loan programs including FHA, VA, USDA, and the Bank's Mortgage Retention Program, which allows customers to use the funds for home improvements, property taxes, and homeowner's insurance. 11% of the loan volume closed in 2025 was in these loan programs.

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

The Bank utilizes available Downpayment Assistance Programs to assist LMI borrowers such as the Federal Home Loan Bank's (FHLB) Welcome Home, Community First Ohio, Ohio Housing Finance Agency (OHFA), Indiana Housing and Community Development Authority (IHCD), Pennsylvania Housing Finance Agency, local American Dream Downpayment Initiative (ADDI) grants and others when available. The Bank assisted 73 customers in the assessment area with obtaining down payment assistance through a third party which provided borrowers with more than \$825,000 in down payment assistance.

The bank partnered with Working in Neighborhoods to open ten Senior IDA accounts in Cincinnati. 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.

Community Development Lending

The Bank originated five community development loans in Q4 to bring the total to 22 loans totaling \$24.7 million for the year. The Bank also originated nine community development loans outside of the assessment areas totaling \$5.7 million for the current evaluation period. This represents a significant increase from the \$12.1 million in community development lending in 2024.

Union Savings Bank was the lead bank in the creation, development, and implementation of a 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 credit needs for low- and moderate-income individuals. The Bank

contributed \$671,951 in 2025 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 36 loans in underserved or distressed census tracts totaling \$8,801,875. The tracts are outside the assessment area in Idaho, Indiana, Kentucky, Michigan, North Carolina, Ohio, Pennsylvania, and Wisconsin.

CRA Strategies

The bank has implemented several strategies to increase lending performance in LMI communities.

- Regional managers were provided with grant information to assist organizations with grant writing.
- Loan officers led lunch and learn meetings with local realtors to educate them on the down payment and closing cost assistance programs available for LMI individuals.
- USB's rate sheet was enhanced to provide additional incentives to LMI borrowers throughout the third quarter.
 - Home Possible retail rates now match the Conventional 30-year rate. This coupled with no delivery fees makes it appealing for qualifying borrowers. Operations Staff were reminded to ensure thorough review of the LP Findings and coding loans appropriately as HP.
 - First Time Homebuyer was added to the rate sheet, which saves qualifying borrowers delivery fees.
 - CRA loan is an acceptable reason for pricing and/or closing cost exceptions.
- Bank customers that were identified in LMI areas were contacted to offer additional products or, as rates have decreased, a refinance opportunity.
- The Mortgage Retention Program was launched to the regions to ensure the designated loans in the 5 markets are closed prior to year end. Customers located in LMI tracks are being offered a \$2,000 forgivable loan at 2% interest rate. These loans have a portion of the loan balance forgiven over the next 3 years. Funds can be used for home improvement, past due property taxes or foreclosure prevention. 225 loans are being offered throughout the Bank's Assessment Area.
- Current Bank customer leads were provided to various regions to solicit for a home equity line of credit. These customers' property addresses are located with the Bank's assessment area and identified as being in an LMI tract.
- Fixed rate loans were identified in LMI tracks with interest rates of 7% or higher. These leads were provided to Loan Officers to contact customers to refinance into a lower interest rate loan.
- Additional fixed rate loans were identified in LMI tracks that the customer could potentially benefit from a low-cost low-rate refinance. Individualized specials to incentivize the customer to refinance, while providing monthly cost savings to our borrowers.
- 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.

Branch List

CINCINNATI / MIDDLETOWN REGION

GOVERNORS HILL (Region Office) 8805 Governors Hill Drive Cincinnati, OH 45249-3314 <i>Census Tract 0243.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jun-22
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
KEMPER 8534 E. Kemper Road Cincinnati, OH 45249-3701 <i>Census Tract 0243.01 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	May-89
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
	ATM		
BEECHMONT 2137 Beechmont Avenue Cincinnati, OH 45230-5414 <i>Census Tract 0046.02 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-01
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
DEER PARK 8320 Plainfield Road Cincinnati, OH 45236-2440 <i>Census Tract 0237.01 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jan-93
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
EASTGATE 843 Eastgate South Drive Cincinnati, OH 45245-1547 <i>Census Tract 0413.06 (Middle)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Feb-06
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FAIRFIELD 721 Wessel Drive Cincinnati, OH 45014-3611 <i>Census Tract 0109.03 (Upper)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Oct-02
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
FOREST PARK 1160 Kemper Meadow Drive Cincinnati, OH 45240-4117 <i>Census Tract 0215.06 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Jul-18
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
HAMILTON 1225 Main Street Hamilton, OH 45013 <i>Census Tract 0148.00 (Moderate)</i>	Mon. – Thurs.	9:00 a.m. – 5:00 p.m.	Apr-98
	Friday	9:00 a.m. – 6:00 p.m.	
	Saturday	9:00 a.m. – 1:00 p.m.	
	Drive Thru	Same except Mon. 9:00 a.m. – 6:00 p.m.	
HYDE PARK 2691 Madison Road 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 4 5 2 3 6 - 4 4 1 0 <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 45322-1153 <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, OH 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 Road Strongsville, OH 44136 <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, Indianapolis, 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 REGION:

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.	

UNION SAVINGS BANK

STATEMENT REGARDING BRANCHES OPENED AND CLOSED

The Strongsville Branch was opened on April 21, 2025.

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.

UNION SAVINGS BANK
COMMUNITY REINVESTMENT ACT NOTICE

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

Your involvement is encouraged.

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

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

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

UNION SAVINGS BANK

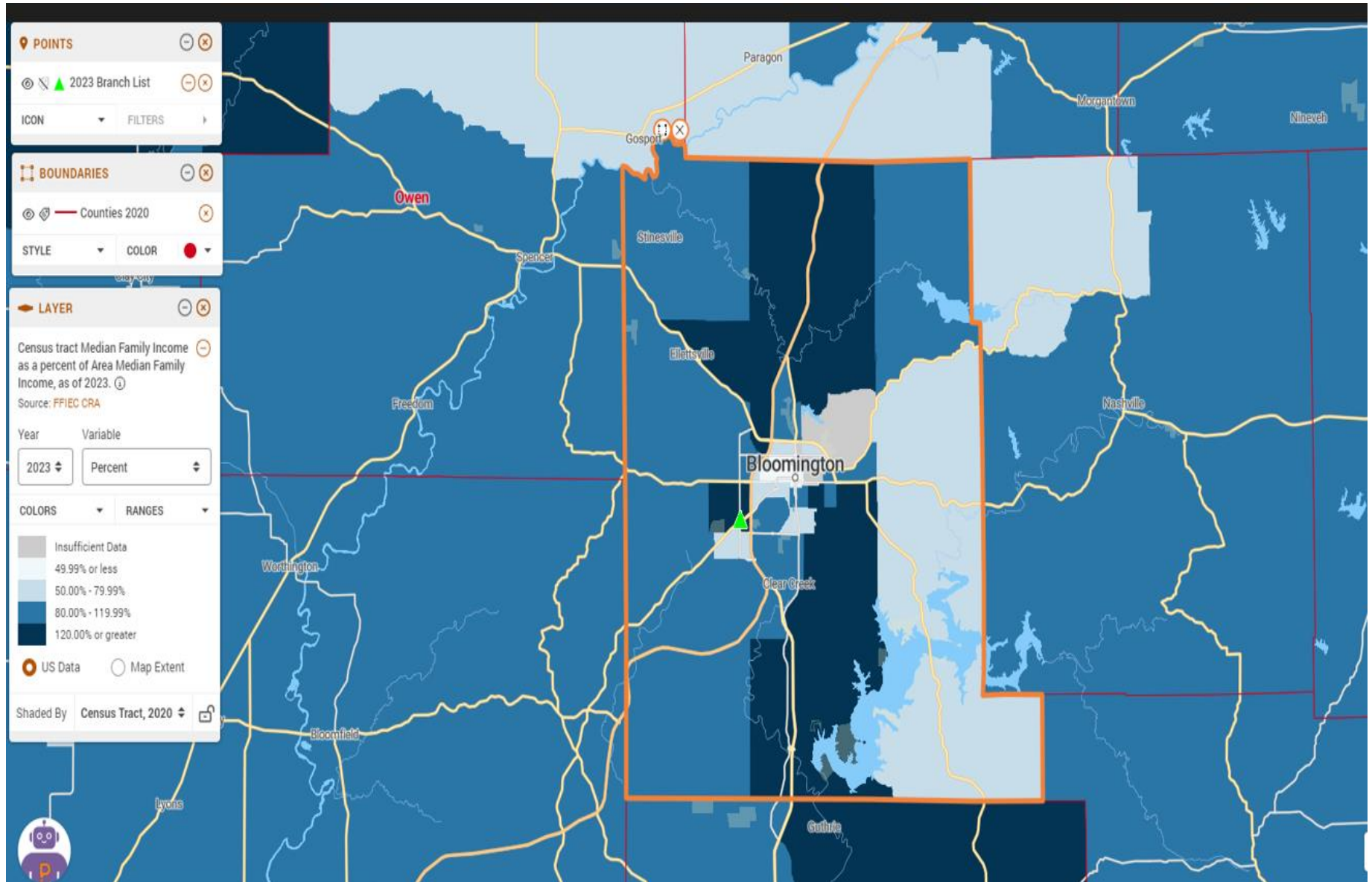
HOME MORTGAGE DISCLOSURE ACT (HMDA) NOTICE

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

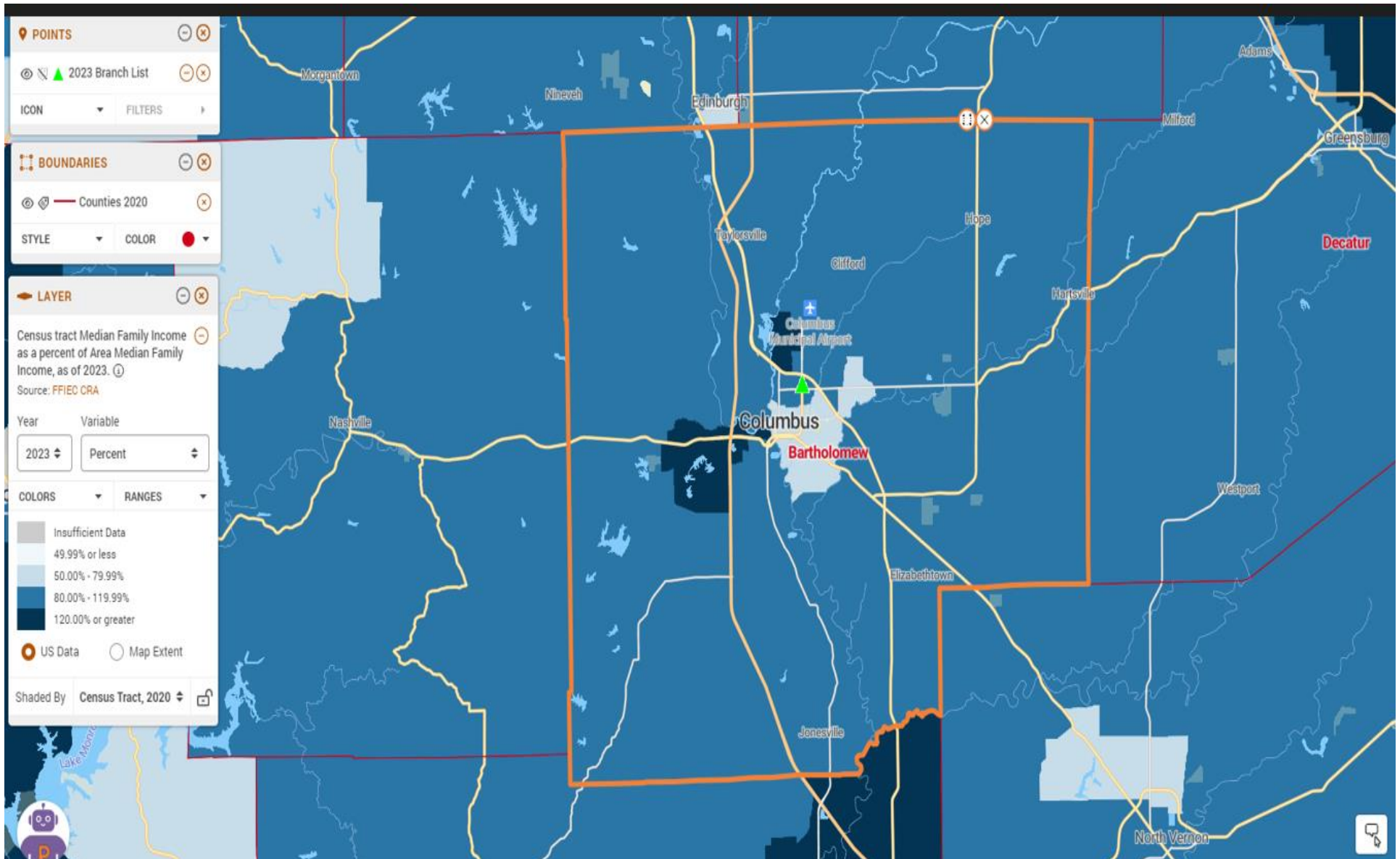
2025 Census Tracts

	Low <50%	Moderate 50% - 80%	Middle 80% - 120%	Upper >120%	N/A	Grand Total
Indiana	60	120	164	125	14	483
Bloomington, IN MSA	2	6	12	10	3	33
Monroe	2	6	12	10	3	33
Columbus, IN MSA	0	4	10	2	0	16
Bartholomew	0	4	10	2	0	16
Fort Wayne, IN MSA	8	24	39	22	3	96
Allen	8	24	39	22	3	96
Indianapolis-Carmel-Greenwood, IN MSA	50	86	103	91	8	338
Hamilton	0	0	19	38	0	57
Johnson	0	6	16	6	0	28
Marion	50	80	68	47	8	253
Ohio	201	343	470	418	49	1481
Cincinnati, OH-KY-IN MSA	40	91	137	121	15	404
Butler	9	22	30	24	1	86
Clermont	1	8	24	14	1	48
Hamilton	30	59	67	58	12	226
Warren	0	2	16	25	1	44
Cleveland, OH MSA	77	105	114	109	23	428
Cuyahoga	77	105	114	109	23	428
Columbus, OH MSA	58	92	122	124	8	404
Delaware	0	2	9	29	0	40
Fairfield	1	11	15	9	0	36
Franklin	57	79	98	86	8	328
Dayton-Kettering-Beavercreek, OH MSA	26	50	81	61	3	221
Greene	2	8	10	22	0	42
Miami	0	3	13	7	0	23
Montgomery	24	39	58	32	3	156
Chillicothe & Washington Court House	0	5	16	3	0	24
Fayette	0	1	6	0	0	7
Ross	0	4	10	3	0	17
Pennsylvania	35	81	137	120	21	394
Pittsburgh, PA MSA	35	81	137	120	21	394
Allegheny	35	81	137	120	21	394
Grand Total	296	544	771	663	84	2358

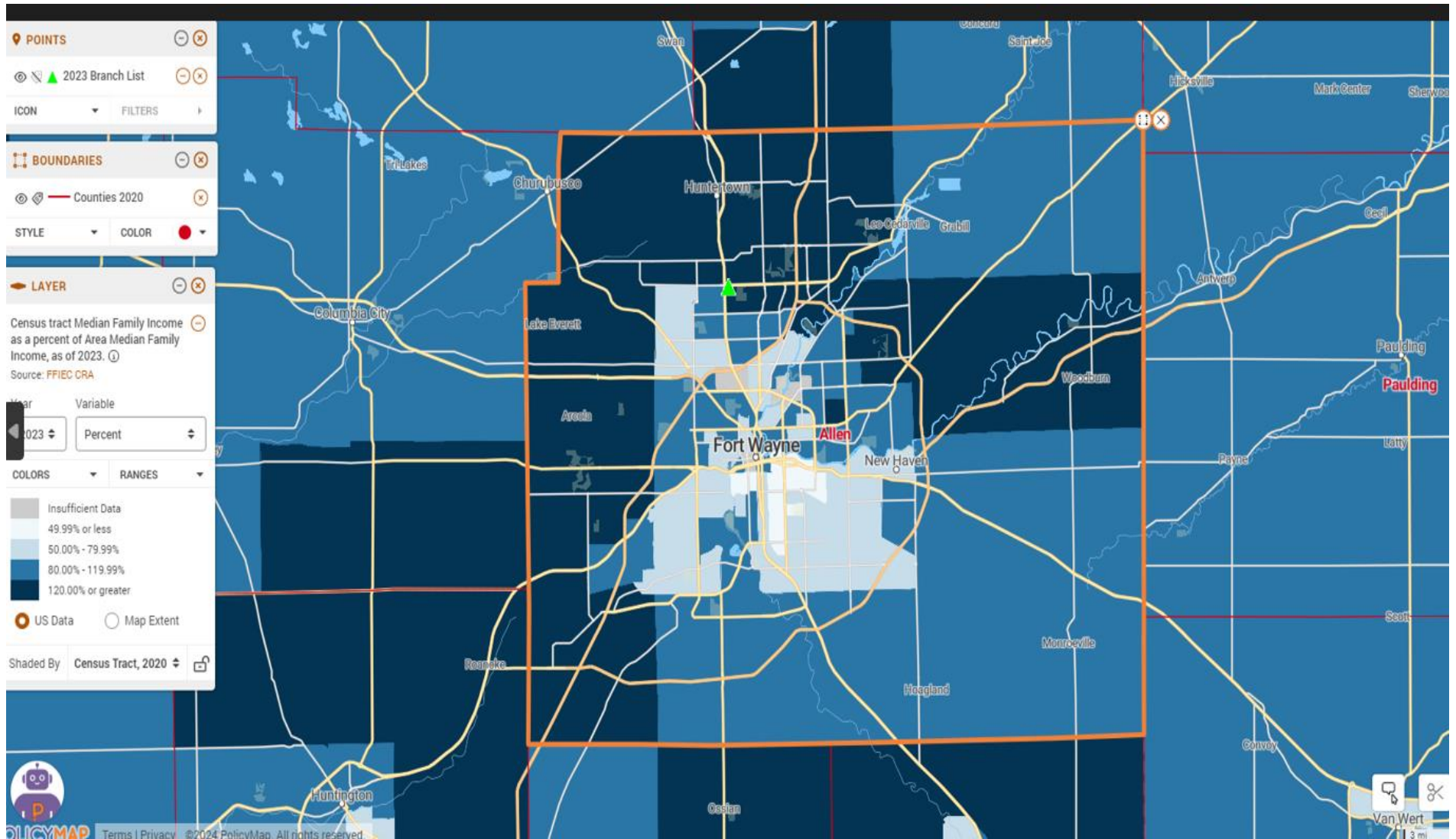
2024 Monroe County Bloomington IN MSA 14020



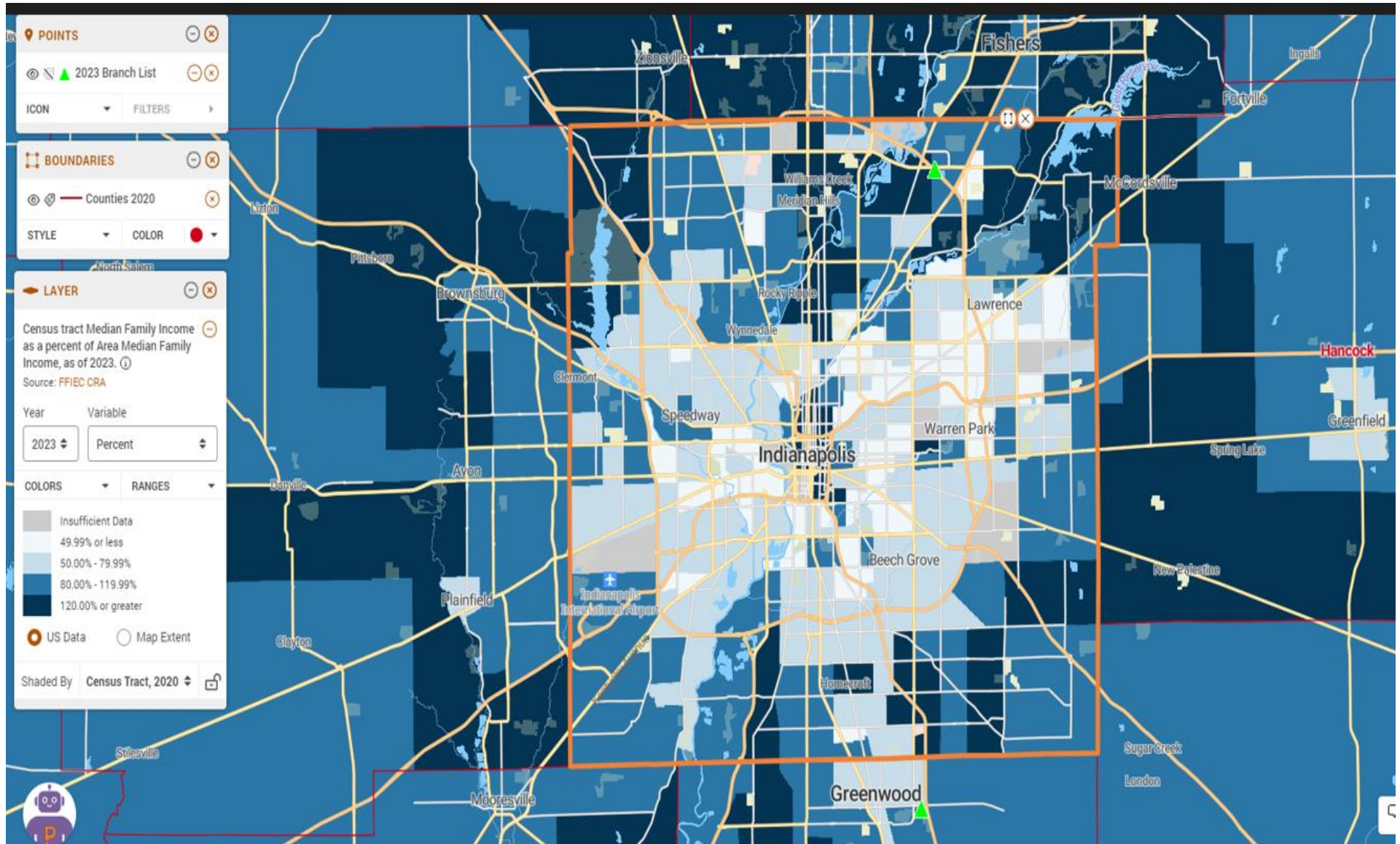
2024 Bartholomew County Columbus IN MSA 18082



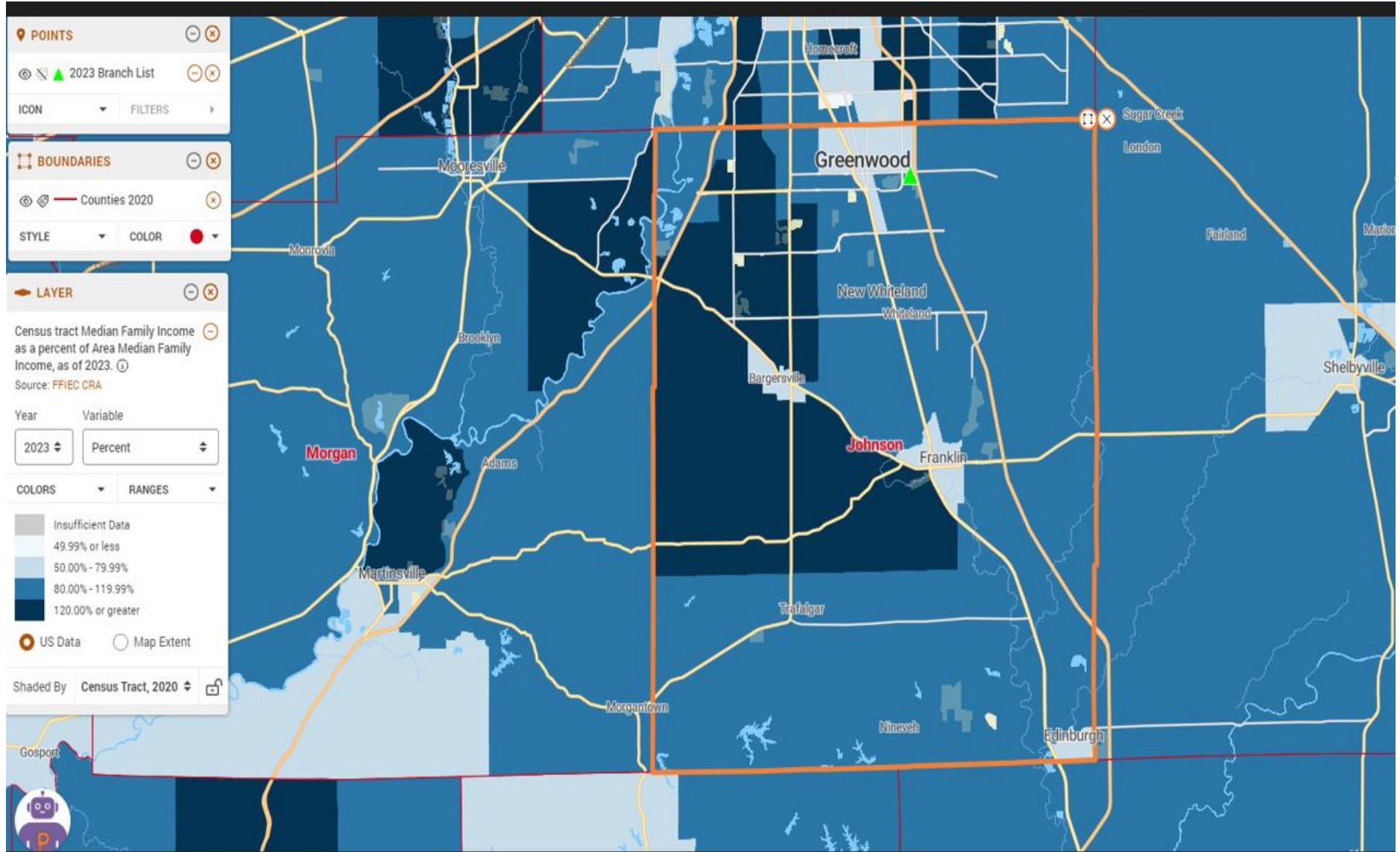
2024 Allen County FT Wayne IN MSA 23060



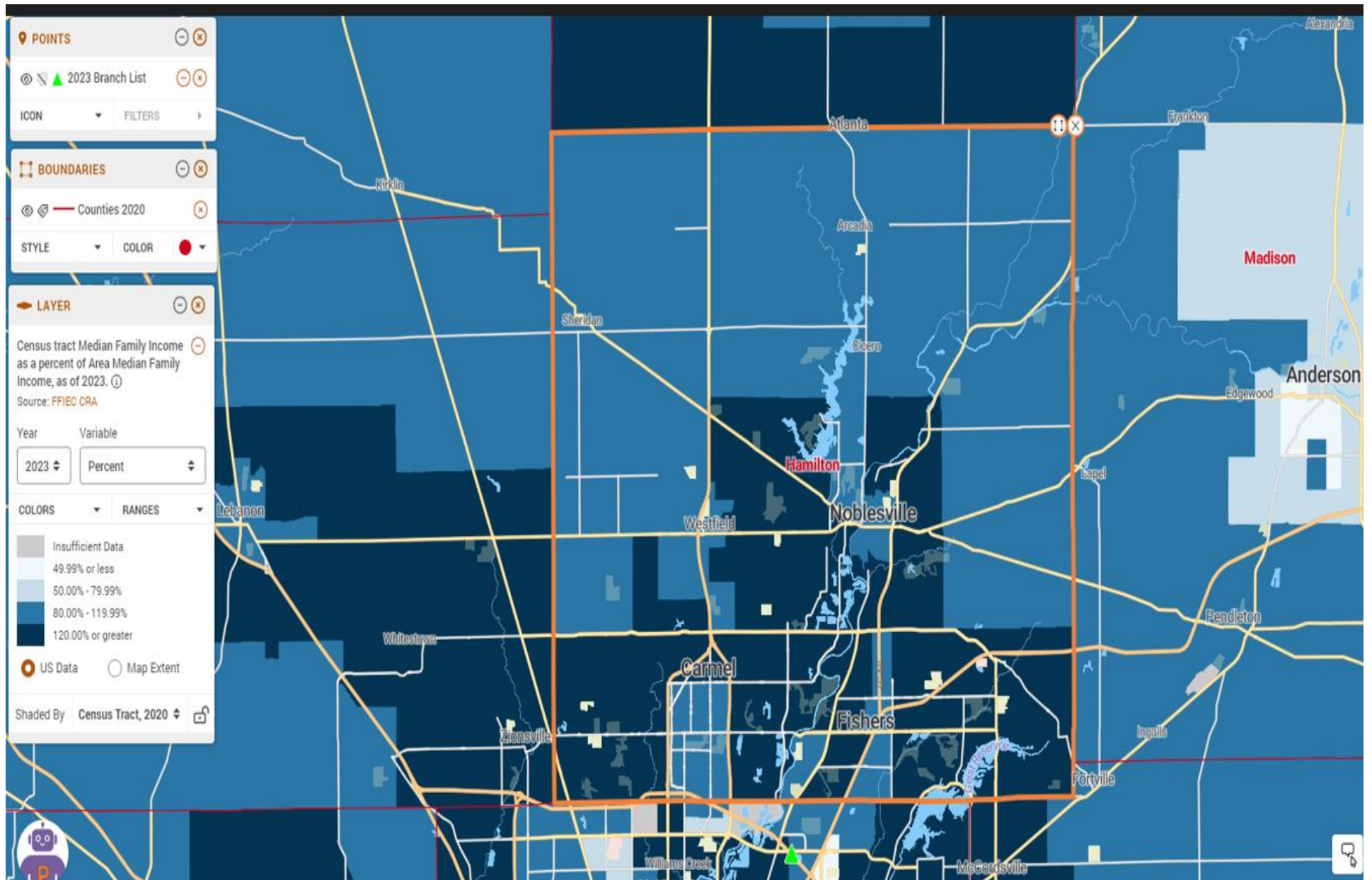
2024 Marion County Indianapolis IN MSA 26900



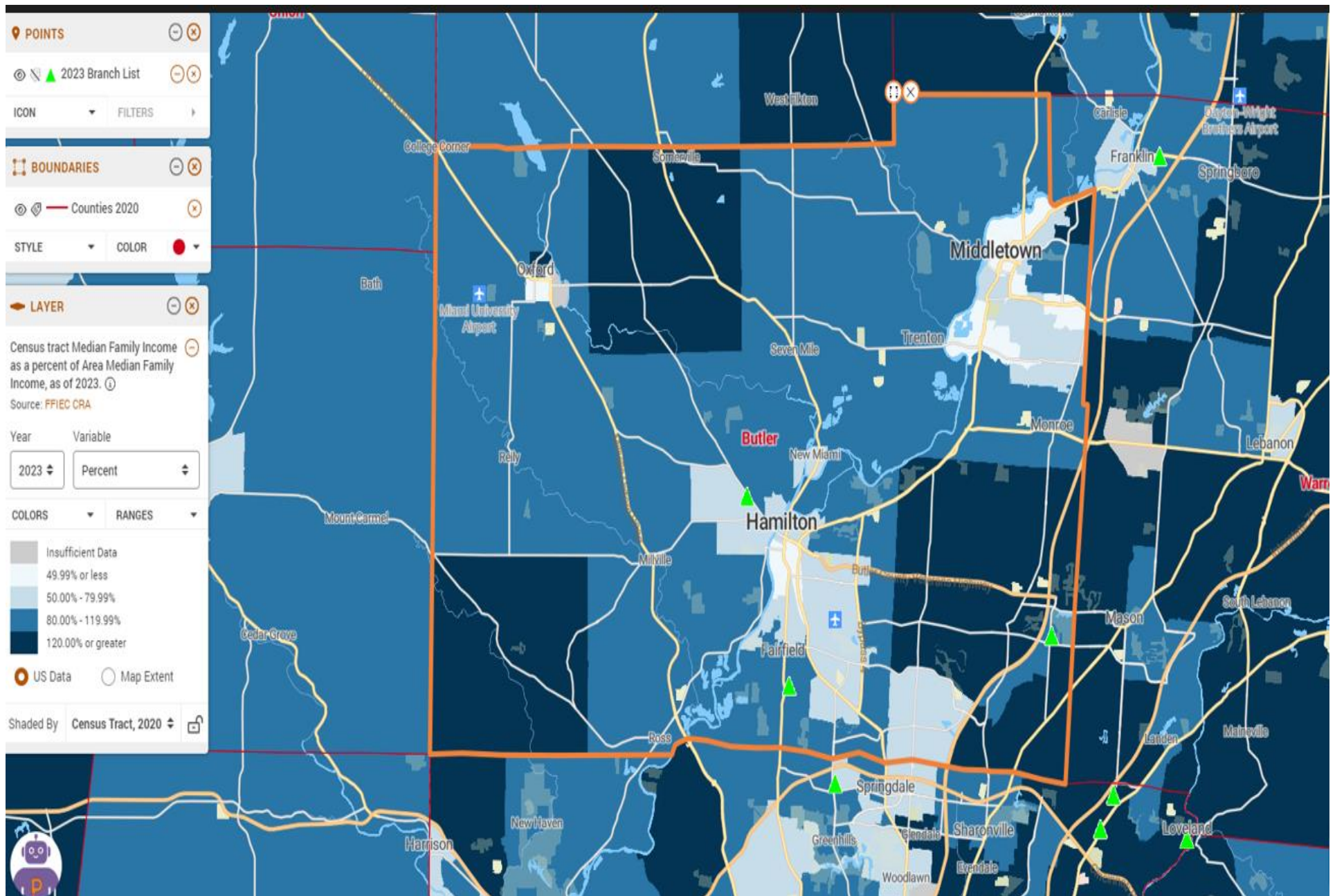
2024 Johnson County Indianapolis IN MSA 26900



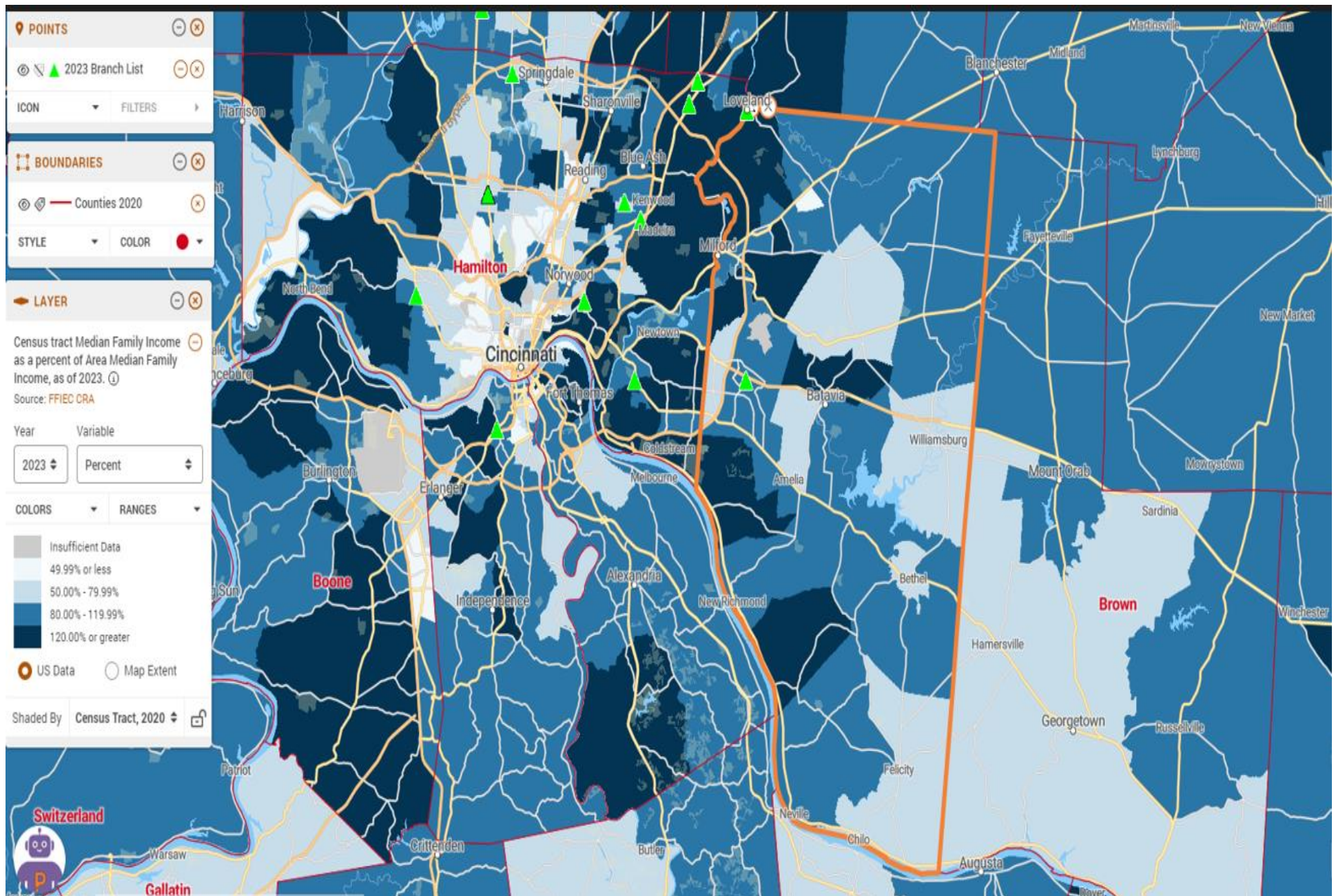
2024 Hamilton County Indianapolis IN MSA 26900



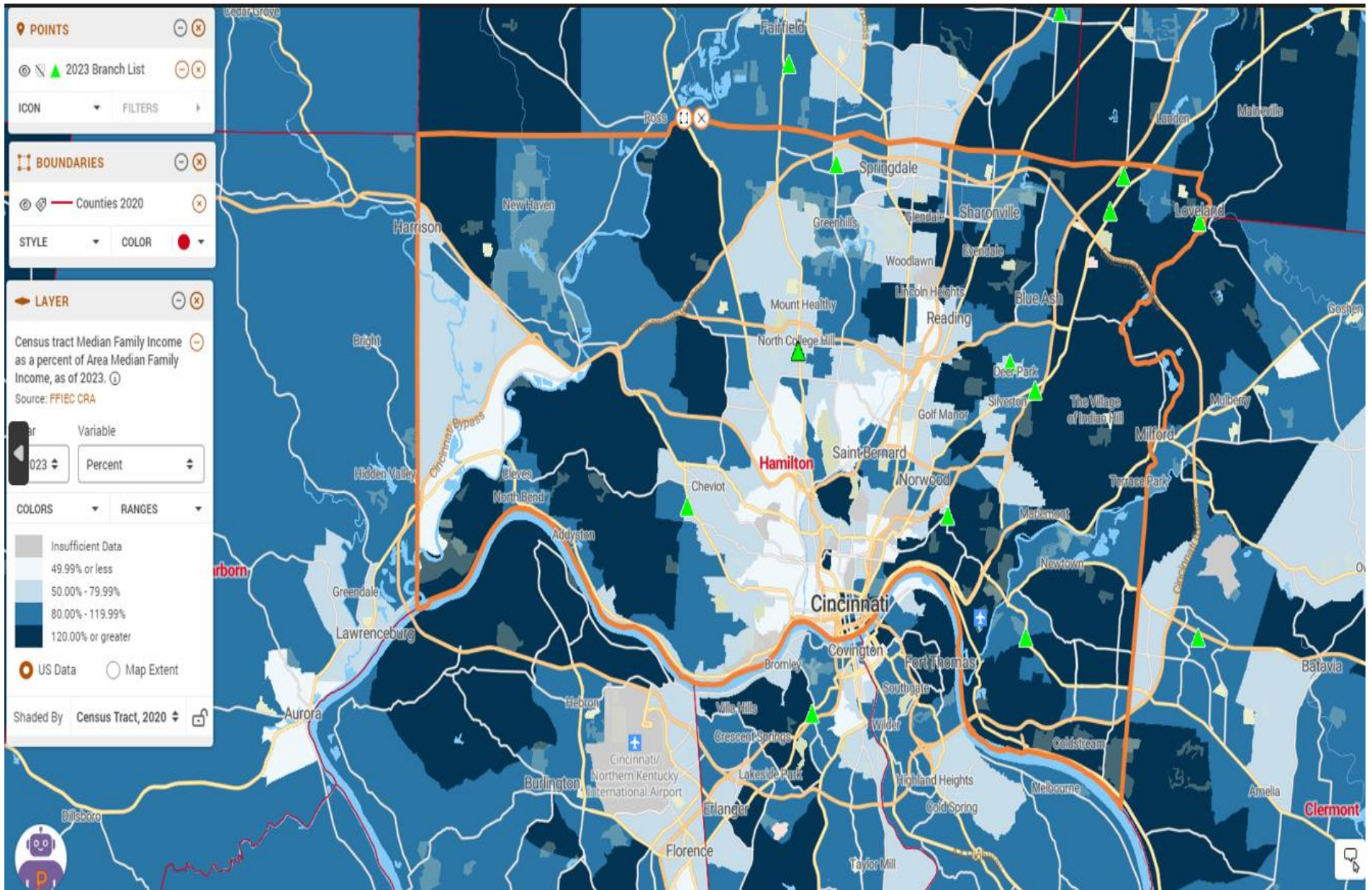
2024 Butler County Cincinnati OH MSA 17140



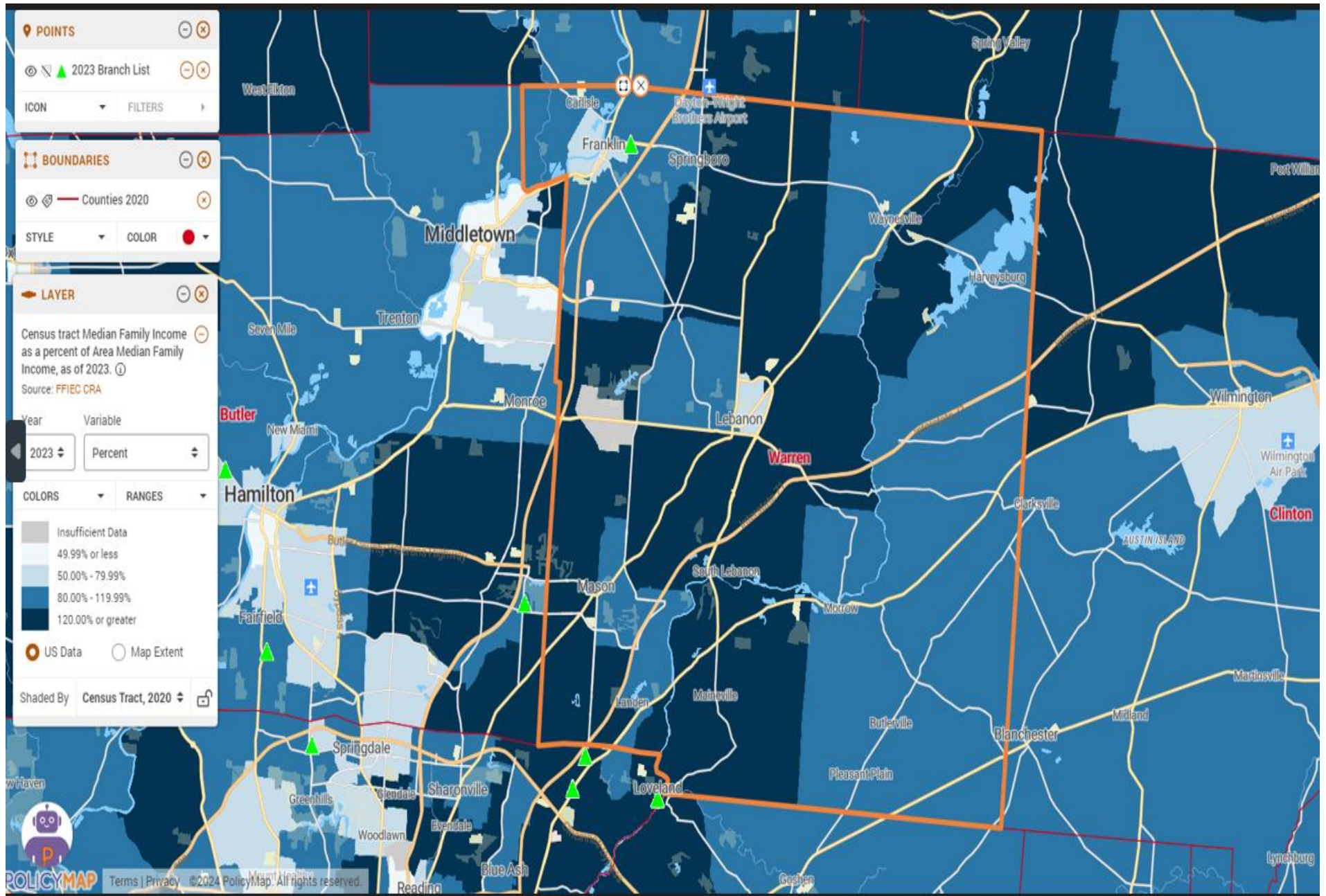
2024 Clermont County Cincinnati OH MSA 17140



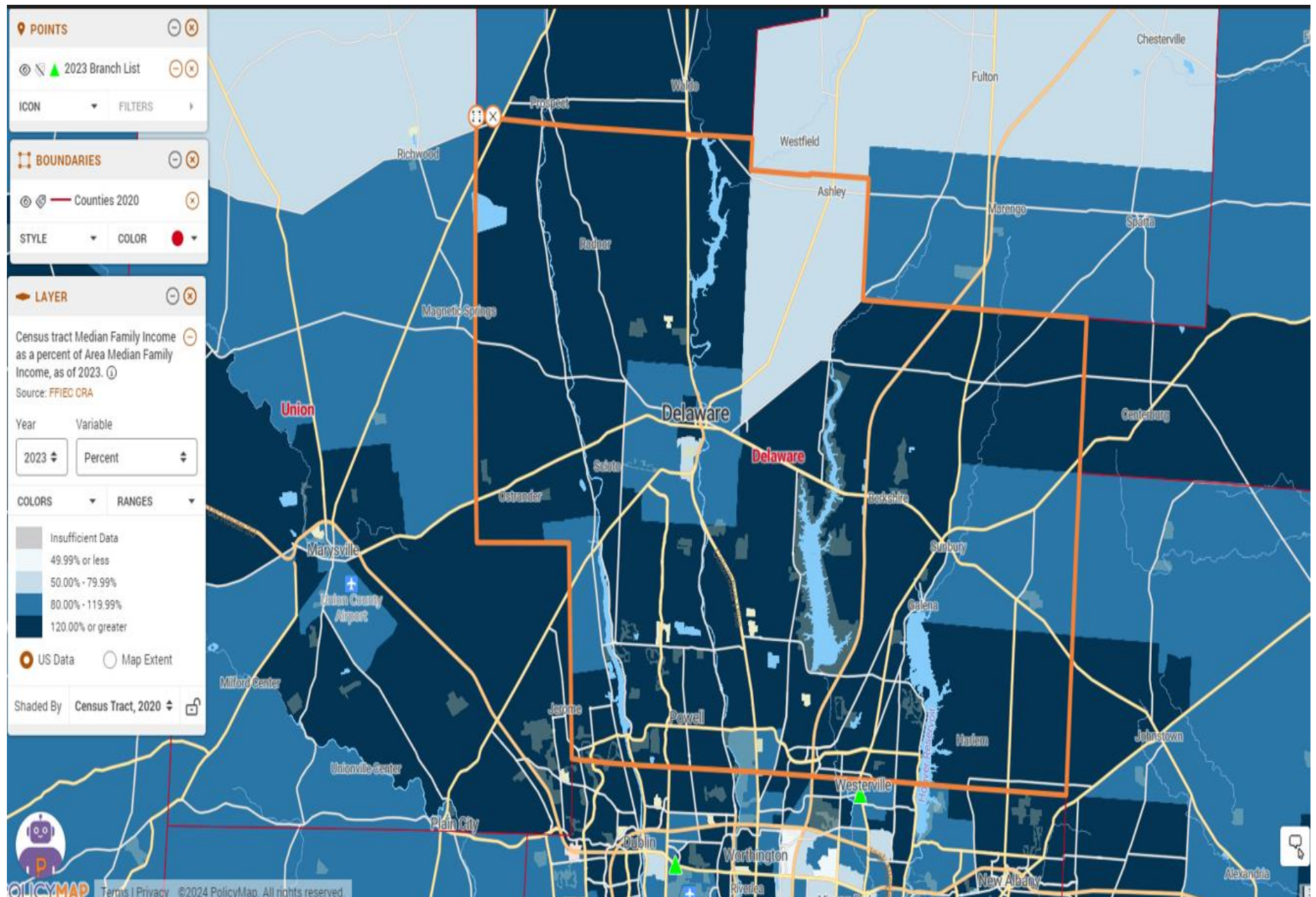
2024 Hamilton County Cincinnati MSA OH 17140



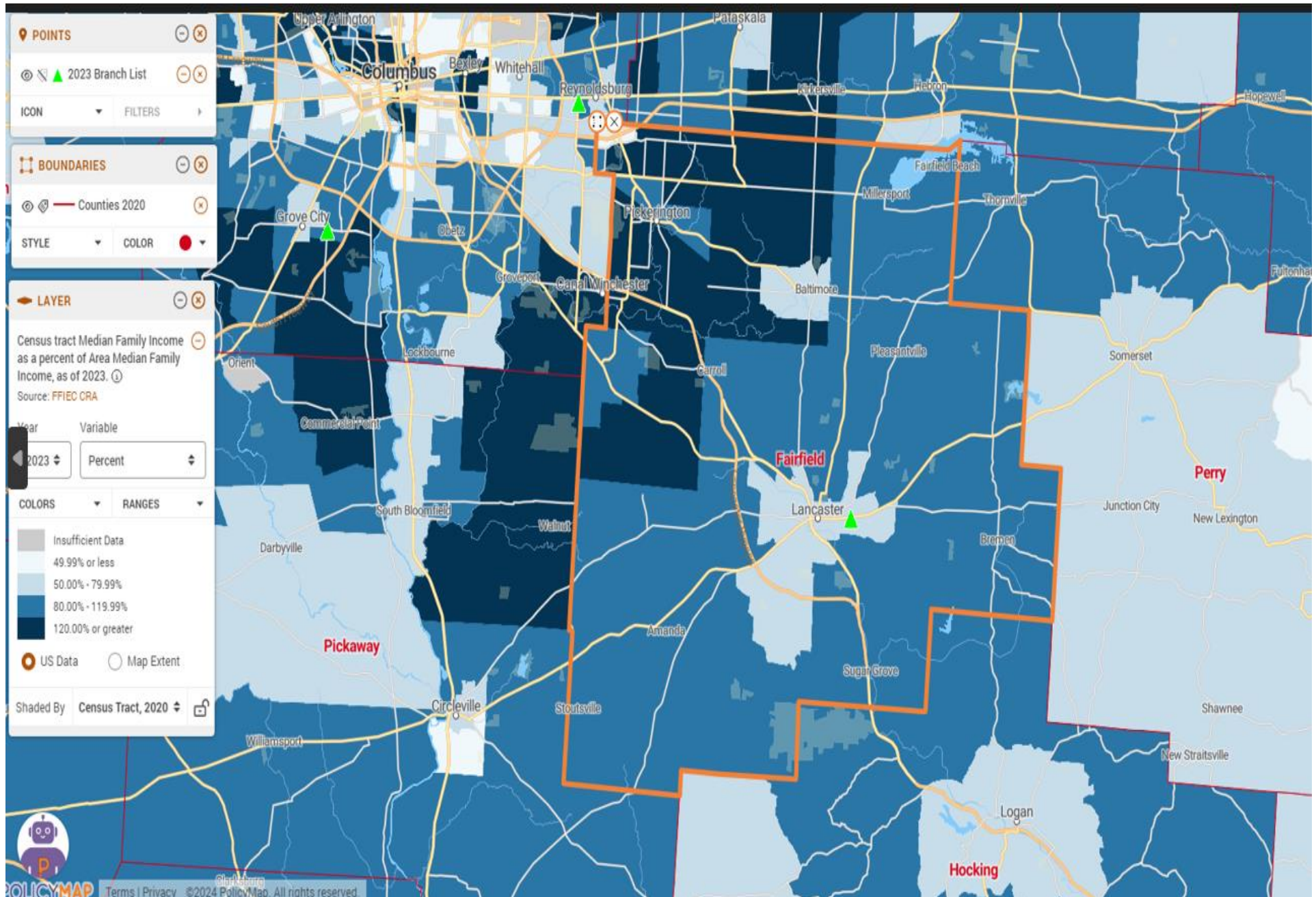
2024 Warren County Cincinnati OH MSA 17140



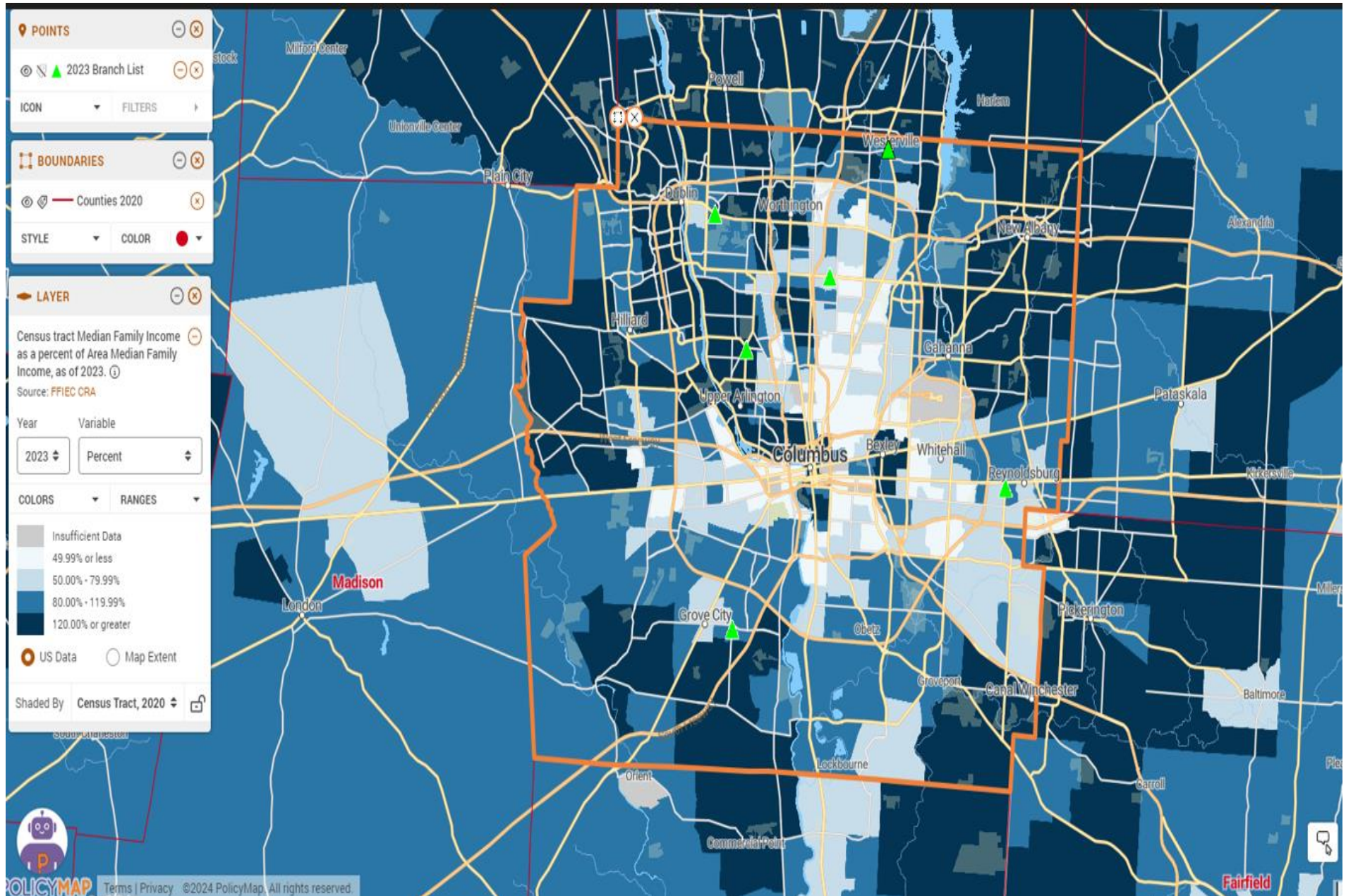
2024 Delaware County Columbus OH MSA 18140



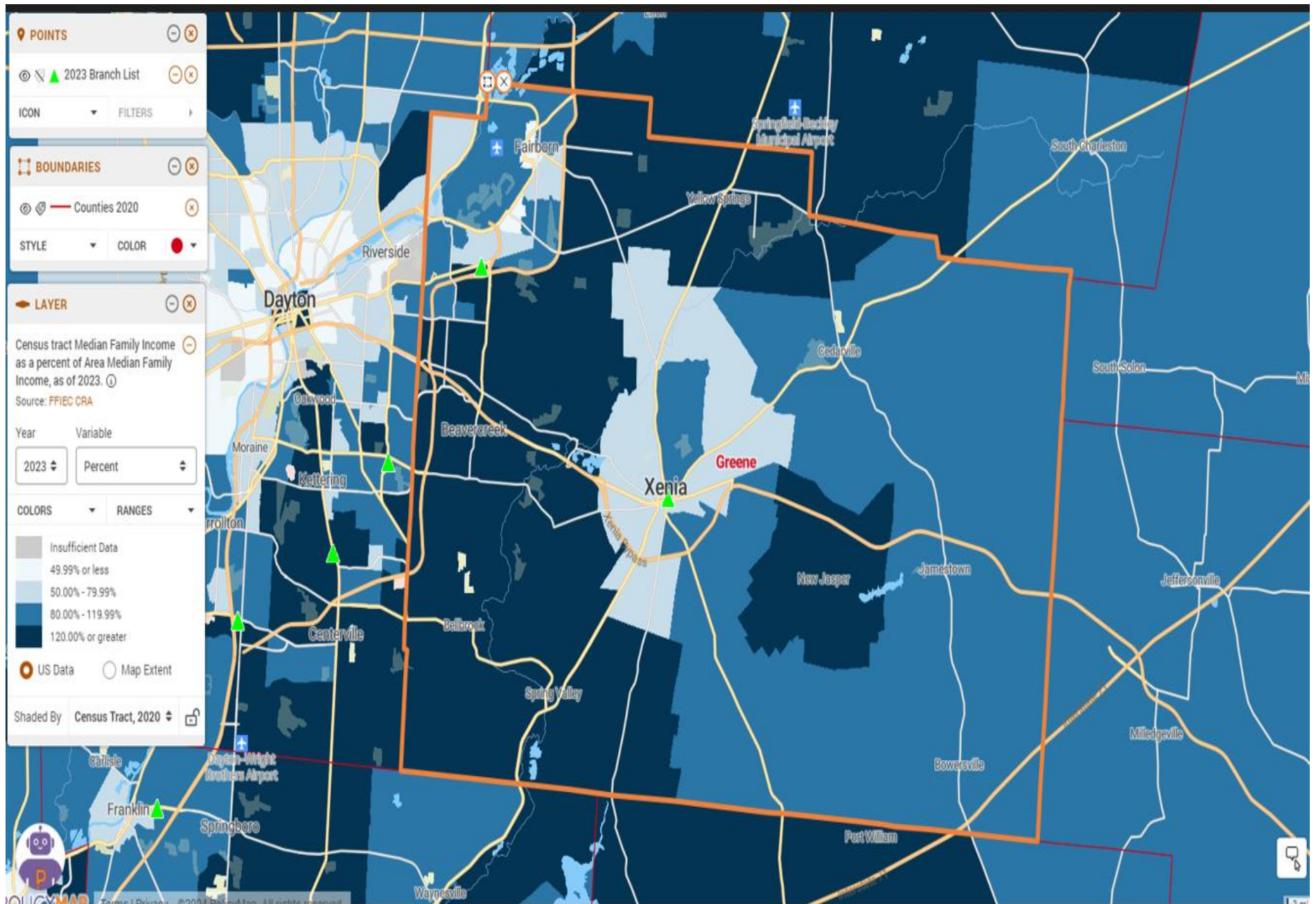
2024 Fairfield County Columbus OH MSA 18020



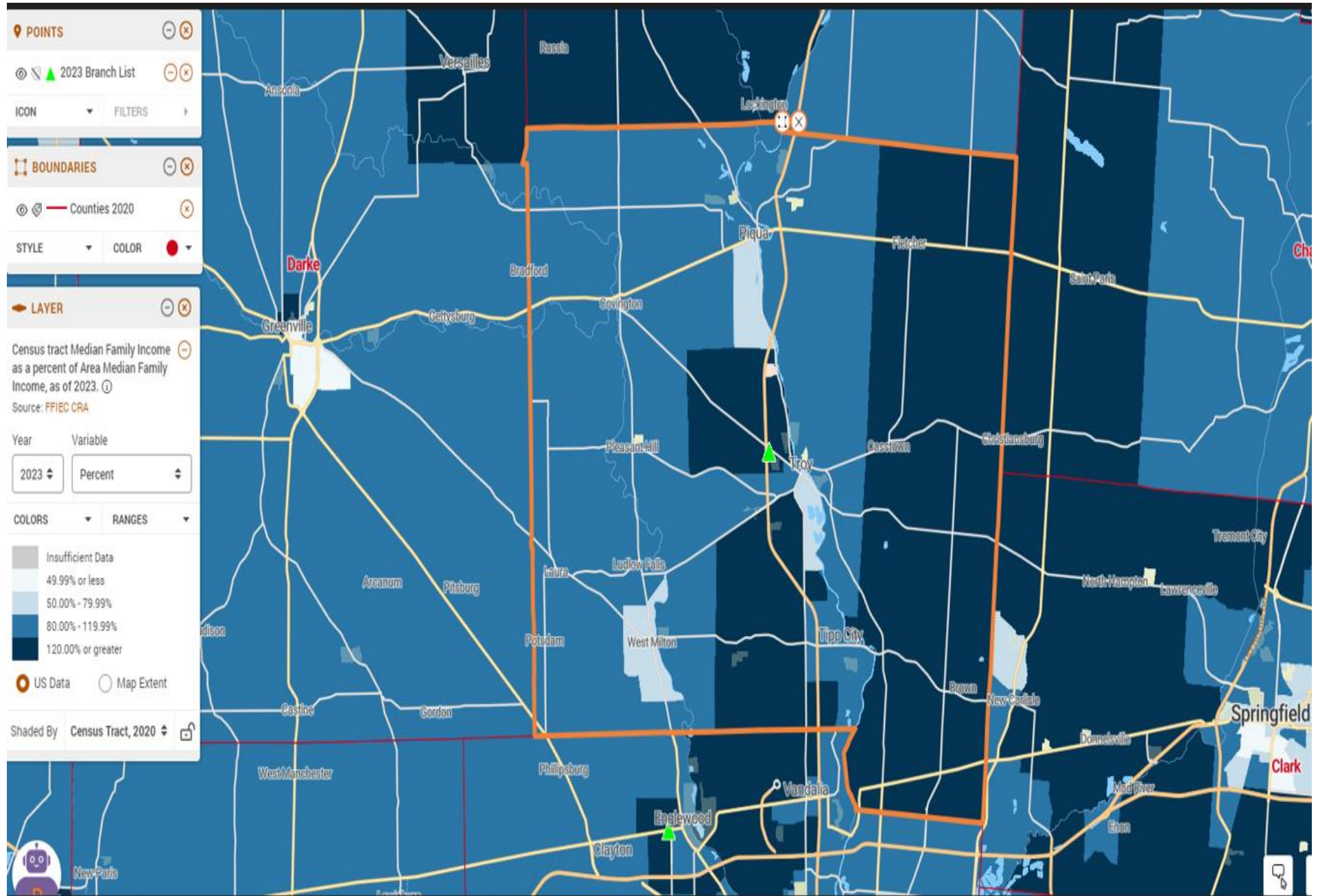
2024 Franklin County Columbus OH MSA 18140



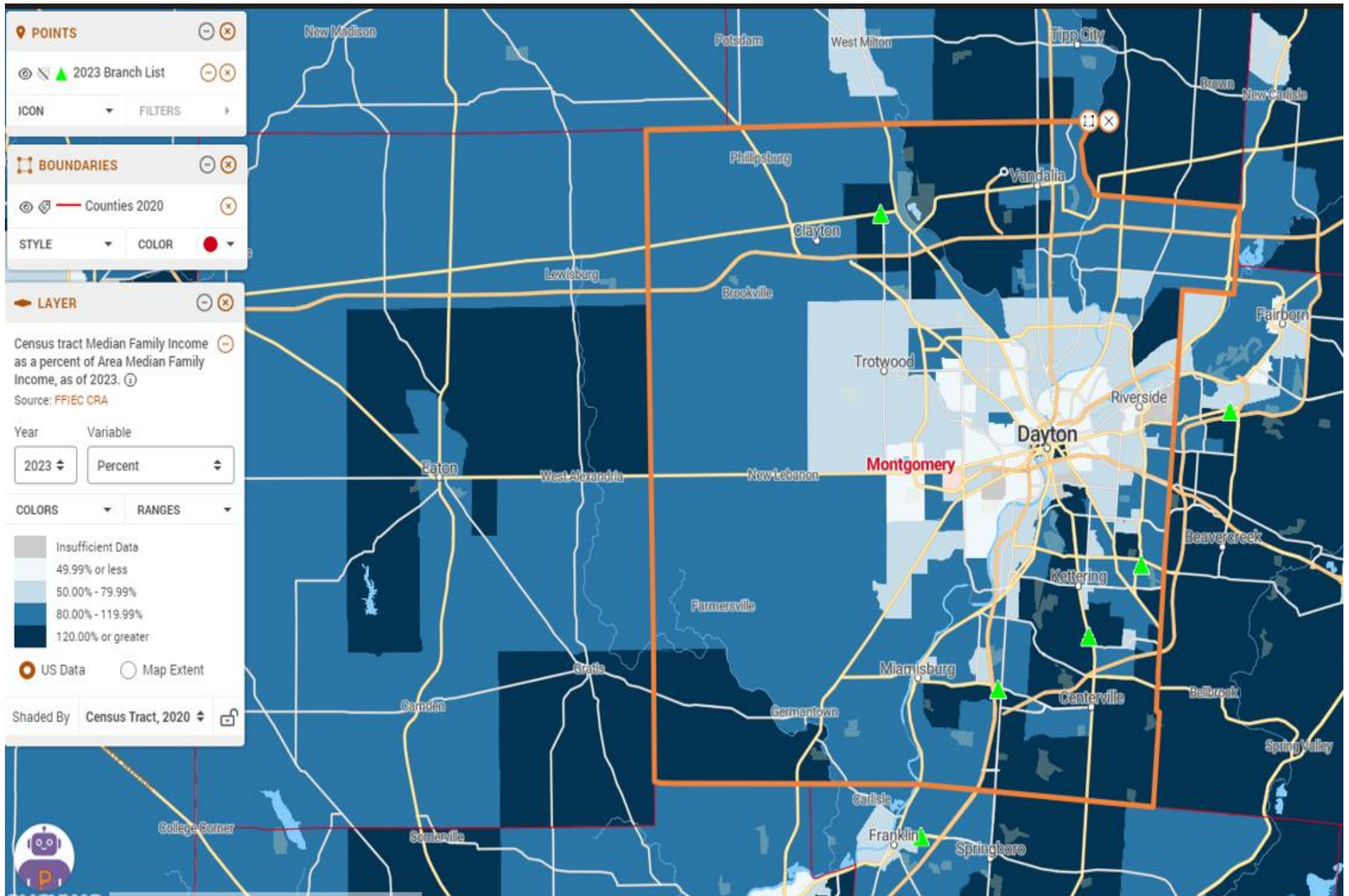
2024 Greene County Dayton OH MSA 19430



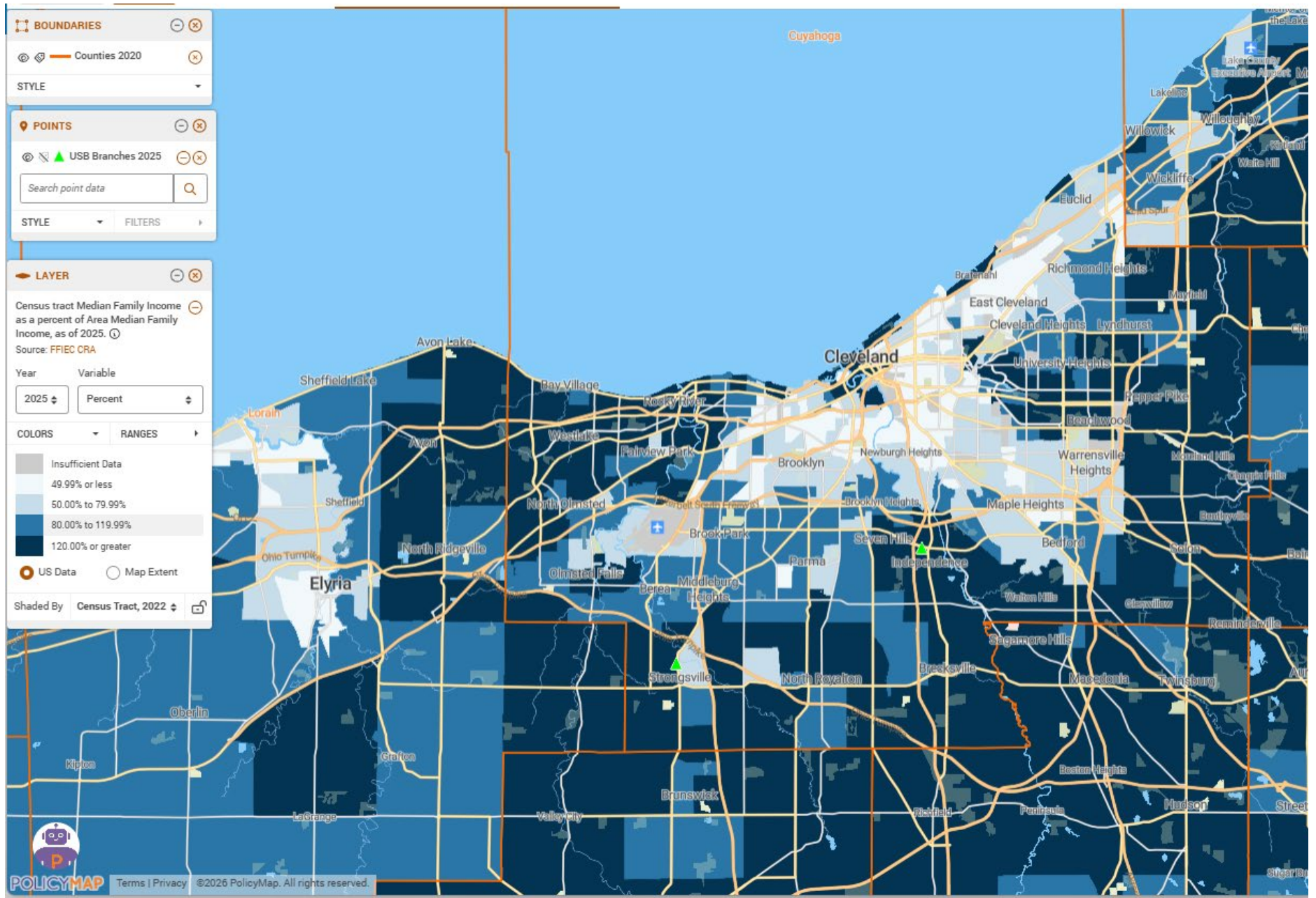
2024 Miami County Dayton OH MSA 19430



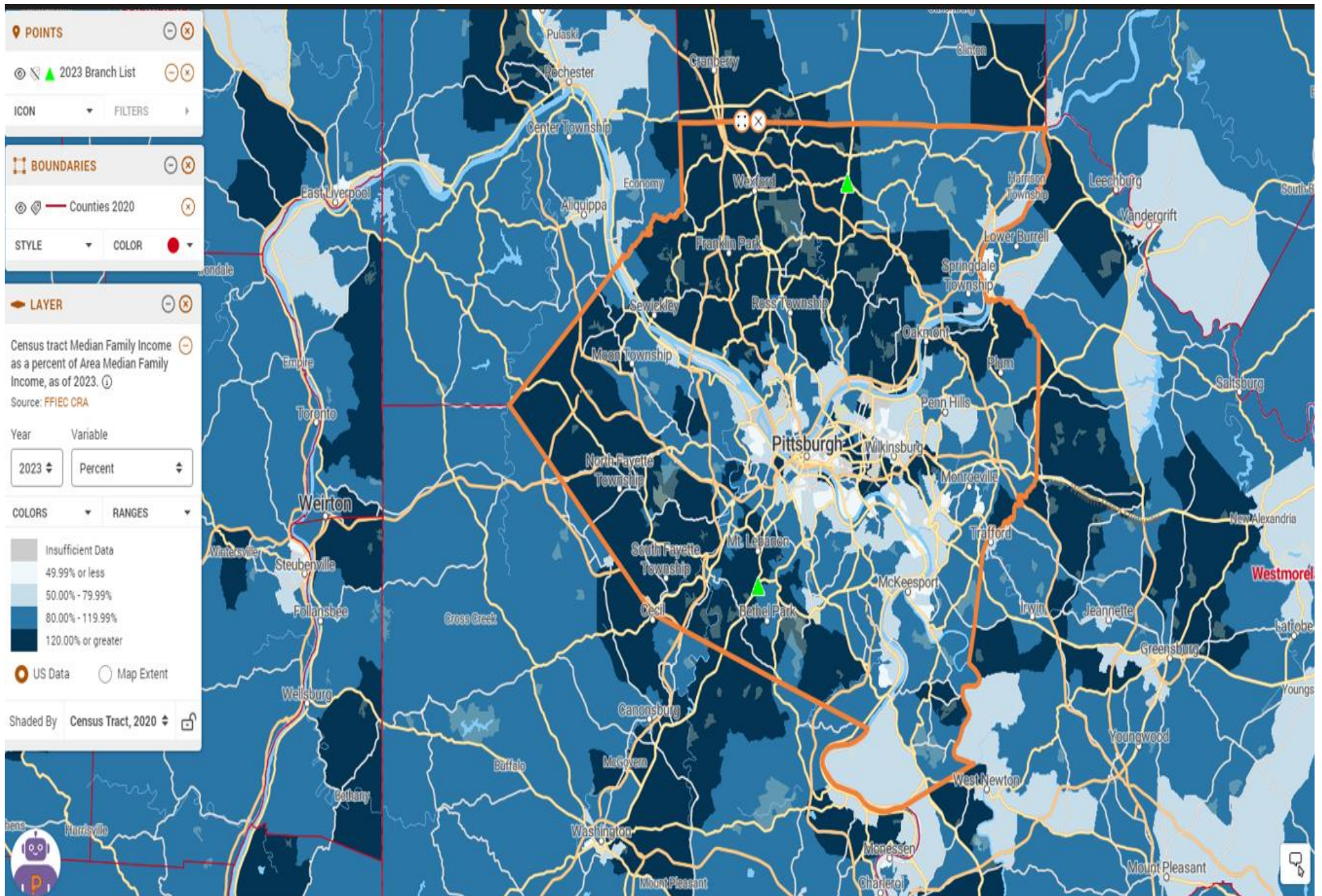
2024 Montgomery County Dayton OH MSA 19430



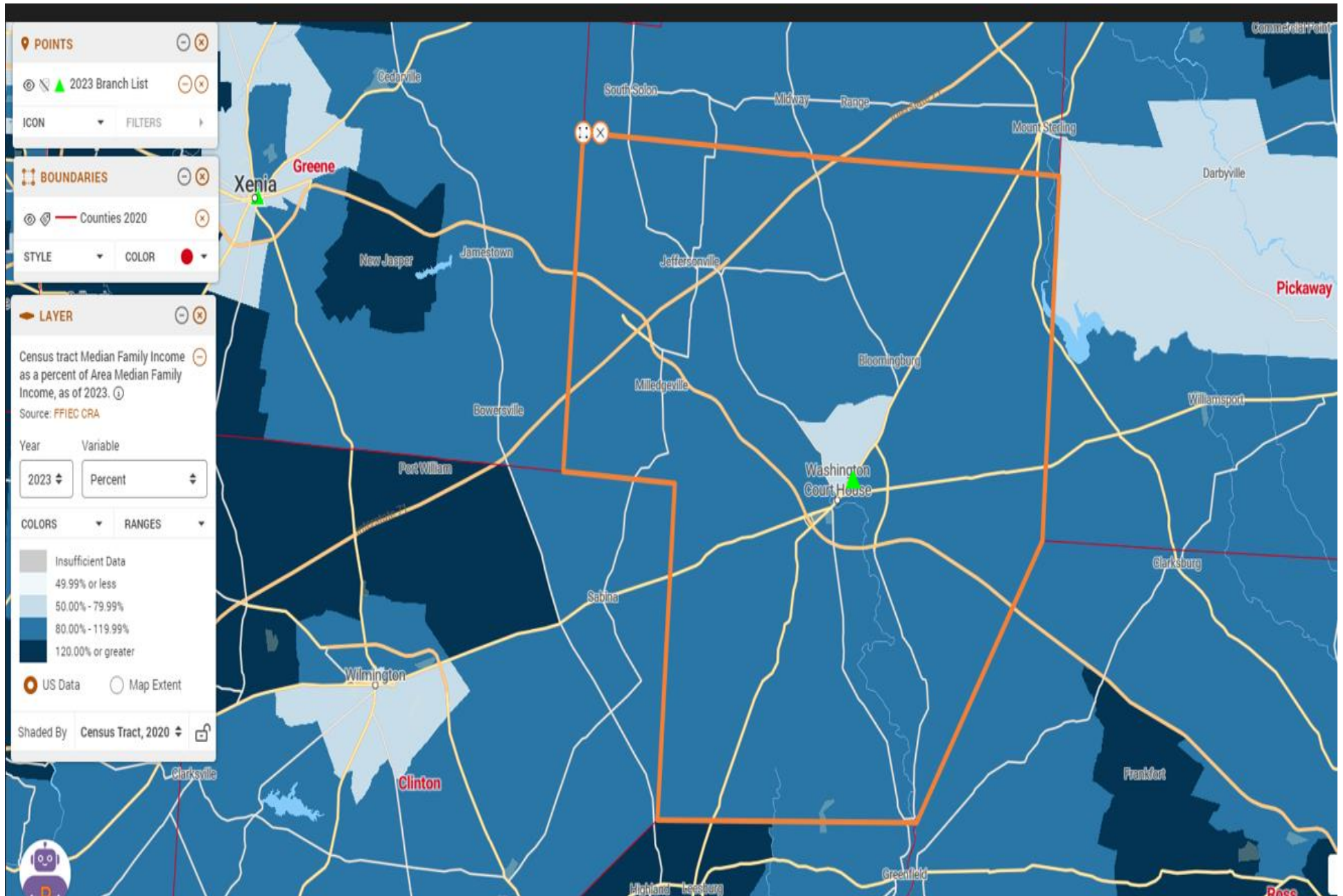
2024 Cuyahoga County Cleveland OH MSA 17410



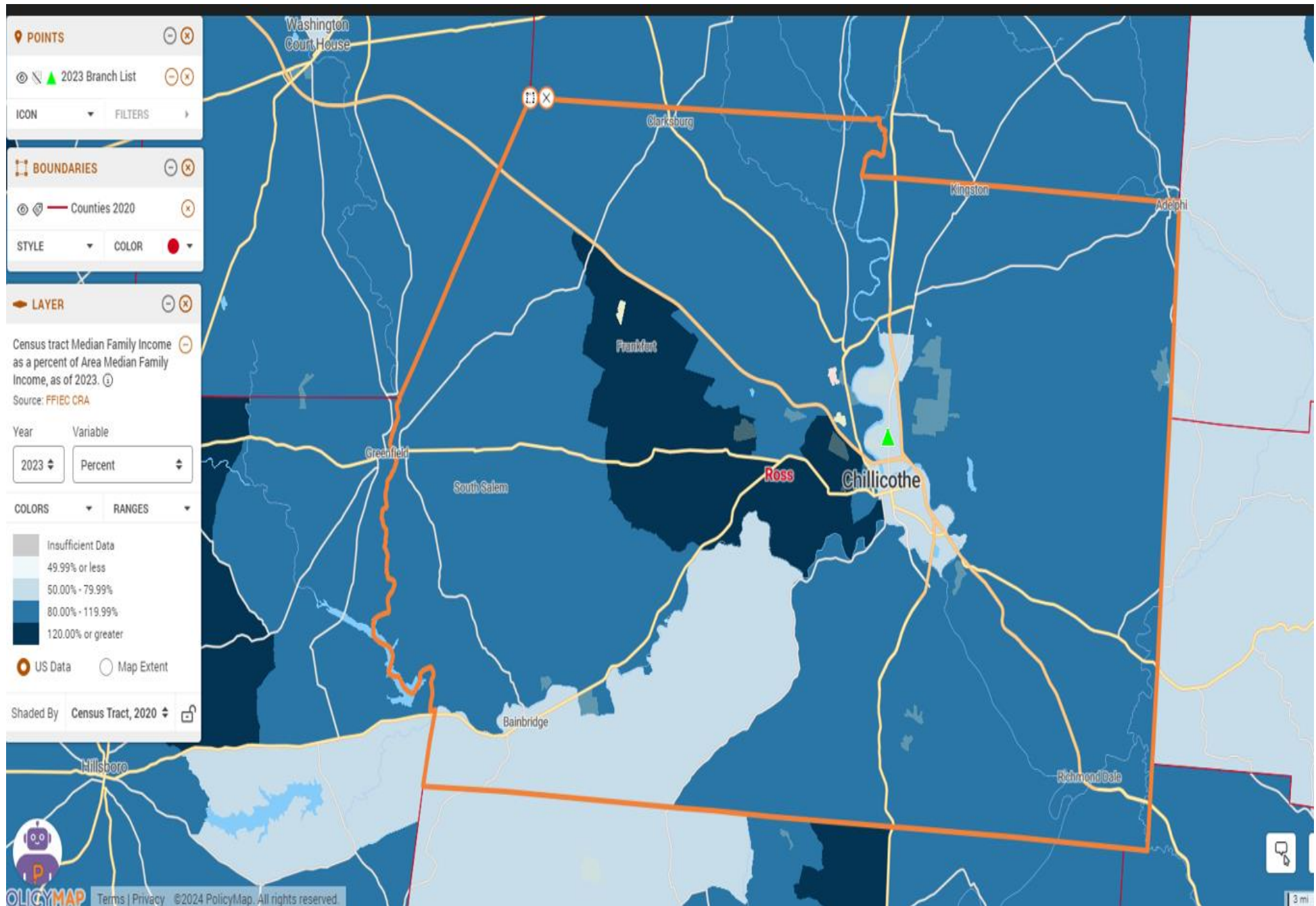
2024 Allegheny County Pittsburgh PA MSA 38300



2024 Fayette County Washington Court OH MSA 99999



2024 Ross County Chillicothe OH MSA 99999



Assessment Area Census Tracts

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	14020	Bloomington, IN MSA	105	Monroe	0001.00	Bloomington	47408	20% - 50%	<50%	16.8834
18	IN	14020	Bloomington, IN MSA	105	Monroe	0002.01	Bloomington	47408	20% - 50%	50% - 80%	69.6318
18	IN	14020	Bloomington, IN MSA	105	Monroe	0002.02	Bloomington	47405	20% - 50%	N/A	0
18	IN	14020	Bloomington, IN MSA	105	Monroe	0003.01	Perry	47401	10% - 19%	80% - 120%	118.9519
18	IN	14020	Bloomington, IN MSA	105	Monroe	0003.02	Perry	47401	10% - 19%	>120%	177.0721
18	IN	14020	Bloomington, IN MSA	105	Monroe	0004.01	Perry	47403	20% - 50%	50% - 80%	75.0466
18	IN	14020	Bloomington, IN MSA	105	Monroe	0004.02	Perry	47403	20% - 50%	80% - 120%	94.1032
18	IN	14020	Bloomington, IN MSA	105	Monroe	0005.01	Van Buren	47403	20% - 50%	>120%	123.4432
18	IN	14020	Bloomington, IN MSA	105	Monroe	0005.02	Van Buren	47403	10% - 19%	50% - 80%	77.6292
18	IN	14020	Bloomington, IN MSA	105	Monroe	0006.01	Bloomington	47404	20% - 50%	<50%	38.3119
18	IN	14020	Bloomington, IN MSA	105	Monroe	0006.02	Bloomington	47404	20% - 50%	50% - 80%	57.4826
18	IN	14020	Bloomington, IN MSA	105	Monroe	0007.00	Bloomington	47408	< 10%	>120%	129.0809
18	IN	14020	Bloomington, IN MSA	105	Monroe	0008.01	Bloomington	47404	10% - 19%	80% - 120%	105.4819
18	IN	14020	Bloomington, IN MSA	105	Monroe	0008.02	Bloomington	47408	20% - 50%	N/A	0
18	IN	14020	Bloomington, IN MSA	105	Monroe	0009.01	Perry	47401	20% - 50%	80% - 120%	115.2136
18	IN	14020	Bloomington, IN MSA	105	Monroe	0009.03	Bloomington	47408	20% - 50%	80% - 120%	81.9755
18	IN	14020	Bloomington, IN MSA	105	Monroe	0009.04	Perry	47401	20% - 50%	>120%	165.323
18	IN	14020	Bloomington, IN MSA	105	Monroe	0010.01	Perry	47401	20% - 50%	>120%	190.6159
18	IN	14020	Bloomington, IN MSA	105	Monroe	0010.02	Perry	47401	20% - 50%	>120%	149.159
18	IN	14020	Bloomington, IN MSA	105	Monroe	0011.01	Perry	47401	20% - 50%	50% - 80%	63.127
18	IN	14020	Bloomington, IN MSA	105	Monroe	0011.02	Perry	47403	20% - 50%	80% - 120%	103.5678
18	IN	14020	Bloomington, IN MSA	105	Monroe	0011.03	Perry	47403	10% - 19%	80% - 120%	91.8522
18	IN	14020	Bloomington, IN MSA	105	Monroe	0012.00	Indian Creek	47403	< 10%	80% - 120%	108.6887
18	IN	14020	Bloomington, IN MSA	105	Monroe	0013.01	Bean Blossom	47429	< 10%	80% - 120%	95.3247
18	IN	14020	Bloomington, IN MSA	105	Monroe	0013.03	Richland	47404	< 10%	>120%	126.9882
18	IN	14020	Bloomington, IN MSA	105	Monroe	0013.04	Richland	47404	< 10%	80% - 120%	101.847
18	IN	14020	Bloomington, IN MSA	105	Monroe	0013.05	Richland	47404	10% - 19%	80% - 120%	116.717
18	IN	14020	Bloomington, IN MSA	105	Monroe	0014.01	Washington	47408	< 10%	>120%	124.7614
18	IN	14020	Bloomington, IN MSA	105	Monroe	0014.03	Benton	47408	< 10%	50% - 80%	66.4049
18	IN	14020	Bloomington, IN MSA	105	Monroe	0014.04	Benton	47468	< 10%	80% - 120%	105.1208
18	IN	14020	Bloomington, IN MSA	105	Monroe	0015.01	Clear Creek	47401	10% - 19%	>120%	129.7561
18	IN	14020	Bloomington, IN MSA	105	Monroe	0015.02	Clear Creek	47403	< 10%	>120%	125.2969
18	IN	14020	Bloomington, IN MSA	105	Monroe	0016.00	Bloomington	47408	20% - 50%	N/A	0
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0101.00	Columbus	47201	20% - 50%	50% - 80%	61.0412
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0102.00	Columbus	47201	10% - 19%	80% - 120%	98.2725
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0103.00	Columbus	47203	10% - 19%	>120%	140.3603
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0104.00	Columbus	47203	20% - 50%	80% - 120%	115.6021
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0105.00	Columbus	47203	10% - 19%	80% - 120%	110.2368
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0106.00	Columbus	47203	10% - 19%	50% - 80%	66.4633
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0107.00	Columbus	47201	20% - 50%	50% - 80%	79.6802
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0108.00	Columbus	47201	20% - 50%	50% - 80%	65.6817
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0109.00	Columbus	47201	20% - 50%	>120%	180.6891
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0110.00	Harrison	47201	10% - 19%	80% - 120%	112.1688
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0111.01	German	46124	20% - 50%	80% - 120%	82.5757
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0111.02	German	47201	10% - 19%	80% - 120%	86.0355
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0112.00	Haw Creek	47246	< 10%	80% - 120%	89.811
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0113.00	Clifty	47203	< 10%	80% - 120%	104.9523
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0114.00	Sand Creek	47201	10% - 19%	80% - 120%	96.3179
18	IN	18020	Columbus, IN MSA	005	Bartholomew	0115.00	Wayne	47201	20% - 50%	80% - 120%	104.6531
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0001.00	Wayne	46805	20% - 50%	50% - 80%	79.9224
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0003.00	Wayne	46805	20% - 50%	80% - 120%	109.7318
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0004.00	Adams	46805	20% - 50%	80% - 120%	98.3436
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0005.00	Wayne	46805	20% - 50%	80% - 120%	81.7853
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0006.00	Wayne	46808	20% - 50%	50% - 80%	66.0307
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0007.01	Wayne	46808	20% - 50%	50% - 80%	55.4938
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0007.04	Washington	46808	20% - 50%	80% - 120%	104.0784
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0008.00	Wayne	46808	20% - 50%	80% - 120%	98.4602
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0009.00	Wayne	46808	20% - 50%	50% - 80%	55.255
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0010.00	Wayne	46808	20% - 50%	50% - 80%	64.0989
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0011.00	Wayne	46802	10% - 19%	80% - 120%	101.9443
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0012.00	Wayne	46802	20% - 50%	N/A	0
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0013.00	Wayne	46802	20% - 50%	80% - 120%	99.7358
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0016.00	Wayne	46803	51% - 79%	<50%	29.9793
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0017.00	Wayne	46803	80% - 100%	<50%	26.9559
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0020.00	Wayne	46802	51% - 79%	<50%	48.1546
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0021.00	Wayne	46802	20% - 50%	<50%	49.1184
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0022.00	Wayne	46802	20% - 50%	50% - 80%	58.6057
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0023.00	Wayne	46806	80% - 100%	<50%	34.9976
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0025.00	Wayne	46807	20% - 50%	50% - 80%	75.9086
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0026.00	Wayne	46807	51% - 79%	80% - 120%	81.1924
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0028.00	Wayne	46806	80% - 100%	<50%	44.6564
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0029.00	Wayne	46806	80% - 100%	50% - 80%	57.3834
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0030.00	Wayne	46806	80% - 100%	<50%	42.5799
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0031.00	Wayne	46806	51% - 79%	50% - 80%	63.9739
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0032.00	Wayne	46807	20% - 50%	80% - 120%	91.6295
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0033.01	Washington	46825	20% - 50%	80% - 120%	80.4043
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0033.04	Washington	46825	20% - 50%	50% - 80%	74.1328
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0034.00	Wayne	46805	20% - 50%	80% - 120%	85.1725
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0035.00	St. Joseph	46805	20% - 50%	50% - 80%	76.2036

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0036.00	Wayne	46816	51% - 79%	50% - 80%	68.9557
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0037.00	Wayne	46809	20% - 50%	80% - 120%	92.3306
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0038.00	Wayne	46809	20% - 50%	50% - 80%	67.2038
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0039.01	Wayne	46819	20% - 50%	80% - 120%	83.1242
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0039.02	Wayne	46819	20% - 50%	80% - 120%	85.8314
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0040.00	Adams	46806	80% - 100%	50% - 80%	72.2713
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0041.01	St. Joseph	46825	20% - 50%	50% - 80%	66.9846
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0041.03	St. Joseph	46835	20% - 50%	80% - 120%	81.8949
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0043.00	Wayne	46803	51% - 79%	<50%	44.9065
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0044.00	Wayne	46803	80% - 100%	50% - 80%	52.2457
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0101.00	Springfield	46741	< 10%	80% - 120%	110.9976
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0102.01	Cedar Creek	46765	< 10%	>120%	151.6795
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0102.02	Cedar Creek	46765	< 10%	80% - 120%	118.1626
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0103.04	Perry	46845	10% - 19%	>120%	140.2141
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0103.05	Perry	46845	10% - 19%	>120%	170.6795
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0103.06	Perry	46748	10% - 19%	>120%	131.8197
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0103.07	Perry	46818	10% - 19%	>120%	131.5767
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0103.08	Perry	46845	10% - 19%	>120%	129.1068
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0104.00	Eel River	46723	< 10%	>120%	129.156
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0105.00	Lake	46818	10% - 19%	>120%	125.6157
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0106.01	Washington	46808	20% - 50%	80% - 120%	113.5053
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0106.02	Washington	46818	20% - 50%	80% - 120%	80.4422
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0106.03	Washington	46818	10% - 19%	80% - 120%	104.7415
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0106.04	Washington	46818	20% - 50%	50% - 80%	52.8119
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0107.05	Washington	46825	20% - 50%	80% - 120%	113.8299
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0107.06	Washington	46825	20% - 50%	80% - 120%	114.2949
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0107.07	Washington	46825	20% - 50%	>120%	138.1151
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.03	St. Joseph	46835	20% - 50%	80% - 120%	101.8558
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.04	St. Joseph	46835	20% - 50%	80% - 120%	97.4458
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.07	St. Joseph	46835	10% - 19%	80% - 120%	89.9338
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.08	St. Joseph	46835	10% - 19%	>120%	137.4408
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.09	St. Joseph	46815	20% - 50%	80% - 120%	104.49
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.11	Adams	46815	20% - 50%	80% - 120%	87.2602
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.12	St. Joseph	46774	10% - 19%	80% - 120%	106.3712
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.13	St. Joseph	46825	20% - 50%	>120%	123.8075
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.15	St. Joseph	46835	10% - 19%	>120%	150.1187
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.16	St. Joseph	46835	10% - 19%	>120%	125.4035
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.17	St. Joseph	46815	20% - 50%	>120%	127.612
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.19	St. Joseph	46835	20% - 50%	80% - 120%	81.0969
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0108.21	St. Joseph	46815	20% - 50%	80% - 120%	89.0206
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0109.00	Milan	46797	< 10%	>120%	132.8622
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0110.00	Jefferson	46773	< 10%	80% - 120%	110.4609
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0111.00	Adams	46774	10% - 19%	50% - 80%	79.2804
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0112.01	Adams	46803	10% - 19%	50% - 80%	62.9469
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0112.02	Adams	46774	10% - 19%	50% - 80%	78.8575
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0112.04	Adams	46774	10% - 19%	80% - 120%	106.8615
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0112.05	Adams	46774	10% - 19%	80% - 120%	105.7193
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0113.02	Adams	46816	80% - 100%	50% - 80%	58.5242
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0113.03	Adams	46816	80% - 100%	50% - 80%	71.1459
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0113.04	Adams	46816	51% - 79%	50% - 80%	79.0542
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0115.01	Wayne	46804	20% - 50%	80% - 120%	82.6184
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0115.02	Wayne	46809	20% - 50%	50% - 80%	69.6216
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.03	Aboite	46804	10% - 19%	>120%	143.5465
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.04	Aboite	46804	10% - 19%	>120%	125.4667
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.05	Aboite	46804	10% - 19%	80% - 120%	112.0878
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.06	Aboite	46804	20% - 50%	>120%	167.09
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.07	Aboite	46804	10% - 19%	>120%	139.4695
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.08	Aboite	46814	20% - 50%	>120%	149.2715
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0116.09	Aboite	46814	10% - 19%	>120%	199.4408
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0117.01	Lafayette	46798	10% - 19%	>120%	143.5901
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0117.02	Pleasant	46819	20% - 50%	80% - 120%	88.9391
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0118.01	Marion	46745	10% - 19%	80% - 120%	94.4604
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0118.02	Madison	46773	< 10%	80% - 120%	95.2219
18	IN	23060	Fort Wayne, IN MSA	003	Allen	0119.00	Monroe	46773	< 10%	80% - 120%	91.4117
18	IN	23060	Fort Wayne, IN MSA	003	Allen	9800.01	St. Joseph	46815	20% - 50%	N/A	0
18	IN	23060	Fort Wayne, IN MSA	003	Allen	9800.02	Washington	46808	20% - 50%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1101.01	Wayne	46060	20% - 50%	80% - 120%	113.3195
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1101.02	White River	46060	< 10%	80% - 120%	100.3634
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1102.01	Jackson	46030	< 10%	80% - 120%	100.1045
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1102.02	Jackson	46034	< 10%	80% - 120%	87.9563
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1103.01	Washington	46074	10% - 19%	>120%	131.5287
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1103.02	Washington	46074	20% - 50%	80% - 120%	117.3963
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1103.03	Adams	46069	< 10%	80% - 120%	109.8925
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1104.01	Washington	46074	20% - 50%	80% - 120%	90.0103
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1104.04	Washington	46032	10% - 19%	>120%	163.772
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1104.05	Washington	46033	20% - 50%	80% - 120%	114.1884
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1104.06	Washington	46074	10% - 19%	80% - 120%	113.3145
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.05	Noblesville	46060	10% - 19%	>120%	131.027
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.09	Noblesville	46062	10% - 19%	80% - 120%	109.829
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.11	Noblesville	46062	< 10%	>120%	144.3765

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.12	Noblesville	46062	< 10%	>120%	144.8582
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.13	Noblesville	46060	20% - 50%	>120%	137.9781
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.14	Noblesville	46060	< 10%	>120%	127.2665
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.15	Washington	46033	10% - 19%	>120%	221.8341
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.16	Washington	46062	10% - 19%	>120%	121.8415
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.17	Noblesville	46062	10% - 19%	>120%	144.8657
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1105.18	Noblesville	46062	10% - 19%	>120%	150.9553
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1106	Noblesville	46060	10% - 19%	80% - 120%	88.4269
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1107	Noblesville	46060	10% - 19%	80% - 120%	82.7916
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.05	Fall Creek	46037	10% - 19%	>120%	192.9468
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.07	Delaware	46037	20% - 50%	>120%	120.2706
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.1	Delaware	46038	10% - 19%	>120%	121.6996
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.11	Delaware	46038	20% - 50%	80% - 120%	107.1104
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.12	Delaware	46038	20% - 50%	>120%	137.0171
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.13	Fall Creek	46040	20% - 50%	>120%	223.2469
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.14	Fall Creek	46037	20% - 50%	>120%	159.2682
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.15	Fall Creek	46037	20% - 50%	>120%	163.5865
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.16	Fall Creek	46037	20% - 50%	>120%	129.4051
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.17	Fall Creek	46038	20% - 50%	>120%	159.6753
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.18	Fall Creek	46038	20% - 50%	>120%	138.1922
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.19	Delaware	46038	10% - 19%	>120%	202.0004
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.2	Delaware	46038	20% - 50%	80% - 120%	89.2833
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.21	Fall Creek	46037	20% - 50%	>120%	143.1951
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1108.22	Fall Creek	46037	20% - 50%	>120%	220.4361
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.04	Clay	46033	10% - 19%	>120%	228.0432
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.05	Clay	46032	20% - 50%	>120%	121.6971
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.06	Clay	46032	10% - 19%	>120%	169.6426
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.07	Clay	46033	10% - 19%	>120%	232.8706
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.09	Clay	46032	20% - 50%	>120%	256.7438
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.1	Clay	46074	20% - 50%	>120%	224.0673
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.11	Clay	46033	20% - 50%	>120%	180.9853
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1109.12	Clay	46033	20% - 50%	>120%	192.9468
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.03	Clay	46033	< 10%	>120%	168.6592
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.04	Clay	46033	10% - 19%	>120%	140.7491
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.06	Clay	46032	20% - 50%	80% - 120%	116.7614
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.07	Clay	46032	20% - 50%	80% - 120%	101.424
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.09	Clay	46032	10% - 19%	>120%	291.1953
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.1	Clay	46077	20% - 50%	>120%	264.0708
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.11	Clay	46032	20% - 50%	80% - 120%	82.3659
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1110.12	Clay	46032	20% - 50%	80% - 120%	114.3676
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1111.01	Clay	46280	10% - 19%	>120%	169.477
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1111.03	Clay	46032	20% - 50%	>120%	223.9478
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	057	Hamilton	1111.04	Clay	46280	10% - 19%	80% - 120%	110.5348
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6101.01	Clark	46143	20% - 50%	80% - 120%	100.9087
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6101.02	Pleasant	46184	20% - 50%	80% - 120%	112.9535
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6102.01	Pleasant	46143	10% - 19%	50% - 80%	75.1584
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6102.03	Pleasant	46143	20% - 50%	80% - 120%	113.6344
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6102.04	Pleasant	46143	20% - 50%	80% - 120%	89.6269
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6103	Pleasant	46142	10% - 19%	50% - 80%	70.8525
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6104.01	White River	46142	20% - 50%	80% - 120%	80.1351
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6104.03	Pleasant	46143	10% - 19%	80% - 120%	89.4899
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6104.04	White River	46142	10% - 19%	80% - 120%	115.7768
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6105.01	Pleasant	46184	< 10%	80% - 120%	106.3124
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6105.02	Pleasant	46184	< 10%	80% - 120%	89.1725
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6106.03	White River	46142	10% - 19%	>120%	149.7192
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6106.05	White River	46142	10% - 19%	80% - 120%	115.0162
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6106.06	White River	46142	10% - 19%	80% - 120%	102.1846
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6106.07	White River	46143	10% - 19%	>120%	144.3155
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6106.08	White River	46143	< 10%	80% - 120%	107.6045
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6107.03	White River	46143	< 10%	>120%	163.2268
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6107.04	White River	46143	10% - 19%	>120%	151.6313
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6107.05	White River	46106	10% - 19%	>120%	154.8653
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6107.06	White River	46106	< 10%	50% - 80%	69.6065
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6108.01	Union	46131	< 10%	>120%	126.2631
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6108.02	Franklin	46131	10% - 19%	80% - 120%	103.5477
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6109	Franklin	46131	< 10%	50% - 80%	79.5513
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6110	Franklin	46131	< 10%	50% - 80%	78.9687
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6111	Needham	46131	< 10%	80% - 120%	116.2635
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6112	Needham	46131	10% - 19%	80% - 120%	113.9793
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6113	Blue River	46124	< 10%	50% - 80%	69.7434
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	081	Johnson	6114	Nineveh	46181	< 10%	80% - 120%	118.7021
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.04	Pike	46268	20% - 50%	80% - 120%	109.1332
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.05	Pike	46268	51% - 79%	80% - 120%	113.434
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.06	Pike	46268	51% - 79%	50% - 80%	56.8857
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.08	Pike	46234	20% - 50%	>120%	203.4929
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.1	Pike	46254	51% - 79%	80% - 120%	84.5916
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.11	Pike	46254	51% - 79%	50% - 80%	56.4898
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.12	Pike	46278	20% - 50%	>120%	163.8865
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3101.13	Pike	46278	20% - 50%	>120%	155.2462
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3102.01	Pike	46268	51% - 79%	80% - 120%	87.0401

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3102.03	Pike	46268	51% - 79%	80% - 120%	83.6903
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3102.04	Pike	46268	80% - 100%	80% - 120%	105.6054
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.05	Pike	46254	80% - 100%	80% - 120%	80.0754
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.06	Pike	46254	80% - 100%	50% - 80%	54.2964
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.08	Pike	46254	51% - 79%	50% - 80%	78.6824
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.09	Pike	46254	80% - 100%	50% - 80%	66.5442
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.1	Pike	46254	51% - 79%	80% - 120%	94.2999
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.11	Pike	46228	51% - 79%	80% - 120%	86.531
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3103.12	Pike	46254	80% - 100%	50% - 80%	58.9359
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3201.05	Washington	46260	20% - 50%	80% - 120%	106.1419
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3201.06	Washington	46260	20% - 50%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3201.07	Washington	46260	10% - 19%	>120%	152.3607
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3201.08	Washington	46260	51% - 79%	50% - 80%	66.8417
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3201.09	Washington	46260	20% - 50%	>120%	123.5482
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3202.02	Washington	46240	10% - 19%	>120%	138.3005
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3202.03	Washington	46240	20% - 50%	80% - 120%	82.1156
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3202.05	Washington	46240	20% - 50%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3202.06	Washington	46240	51% - 79%	50% - 80%	68.1239
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3203.01	Washington	46240	10% - 19%	>120%	159.7288
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3203.03	Washington	46250	20% - 50%	80% - 120%	83.5459
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3203.05	Washington	46250	10% - 19%	>120%	159.3554
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3203.06	Washington	46250	20% - 50%	>120%	131.4615
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3204	Washington	46220	20% - 50%	50% - 80%	76.2451
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3205	Washington	46220	20% - 50%	80% - 120%	104.0307
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3206	Washington	46220	10% - 19%	80% - 120%	89.8808
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3207	Washington	46220	10% - 19%	>120%	215.5091
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3208	Washington	46240	< 10%	>120%	204.3581
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3209.01	Washington	46260	20% - 50%	80% - 120%	107.6406
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3209.02	Washington	46260	51% - 79%	50% - 80%	53.1276
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3209.03	Washington	46260	80% - 100%	<50%	38.7636
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3210.01	Washington	46228	51% - 79%	80% - 120%	85.6534
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3210.02	Washington	46228	51% - 79%	80% - 120%	116.2112
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3211	Washington	46228	20% - 50%	80% - 120%	100.7829
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3212	Washington	46220	10% - 19%	>120%	186.2646
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3213	Washington	46220	10% - 19%	>120%	160.1595
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3214	Washington	46220	20% - 50%	80% - 120%	108.1958
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3216	Washington	46205	51% - 79%	80% - 120%	96.8755
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3217	Washington	46220	10% - 19%	>120%	148.5591
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3218	Washington	46220	10% - 19%	>120%	230.0038
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3219	Washington	46208	10% - 19%	>120%	224.5864
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3220	Washington	46208	51% - 79%	50% - 80%	79.636
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3221	Washington	46205	20% - 50%	>120%	147.8221
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3222	Washington	46205	20% - 50%	>120%	138.9727
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3223	Washington	46205	10% - 19%	>120%	145.0736
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3224	Washington	46205	20% - 50%	80% - 120%	95.2709
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3225	Washington	46205	51% - 79%	<50%	47.1188
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3226.01	Washington	46205	80% - 100%	<50%	14.4772
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3226.02	Washington	46205	51% - 79%	80% - 120%	96.7846
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3227	Washington	46226	80% - 100%	80% - 120%	86.8783
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.03	Lawrence	46250	20% - 50%	80% - 120%	96.7846
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.05	Lawrence	46250	20% - 50%	80% - 120%	93.1024
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.06	Lawrence	46256	51% - 79%	<50%	45.7794
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.07	Lawrence	46256	10% - 19%	>120%	124.8565
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.08	Lawrence	46256	10% - 19%	>120%	184.5829
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3301.09	Lawrence	46256	20% - 50%	80% - 120%	112.2066
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.03	Lawrence	46236	10% - 19%	>120%	228.1266
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.04	Lawrence	46236	20% - 50%	>120%	156.5745
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.06	Lawrence	46236	20% - 50%	>120%	141.079
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.08	Lawrence	46236	20% - 50%	>120%	136.208
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.1	Lawrence	46235	51% - 79%	80% - 120%	102.0464
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.11	Lawrence	46235	80% - 100%	<50%	46.423
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.12	Lawrence	46235	51% - 79%	80% - 120%	102.7199
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3302.13	Lawrence	46236	20% - 50%	>120%	138.257
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3304.01	Lawrence	46220	20% - 50%	>120%	123.3615
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3305	Lawrence	46226	51% - 79%	50% - 80%	75.5094
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3306	Lawrence	46226	51% - 79%	50% - 80%	59.2209
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3307.01	Lawrence	46226	51% - 79%	<50%	46.3035
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3307.02	Lawrence	46235	51% - 79%	50% - 80%	61.5263
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3308.03	Lawrence	46235	80% - 100%	<50%	43.3719
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3308.04	Lawrence	46235	80% - 100%	50% - 80%	75.9389
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3308.05	Lawrence	46226	51% - 79%	<50%	41.6341
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3308.06	Lawrence	46226	80% - 100%	<50%	31.7428
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3309	Lawrence	46226	80% - 100%	<50%	43.1939
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3310	Lawrence	46226	80% - 100%	50% - 80%	52.8525
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.01	Wayne	46234	20% - 50%	80% - 120%	86.2945
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.02	Wayne	46214	51% - 79%	50% - 80%	62.4326
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.08	Wayne	46224	80% - 100%	50% - 80%	52.4852
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.11	Wayne	46214	51% - 79%	80% - 120%	99.8966
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.12	Wayne	46214	51% - 79%	50% - 80%	63.7471
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.13	Wayne	46234	20% - 50%	50% - 80%	69.0239

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.14	Wayne	46234	20% - 50%	80% - 120%	104.0083
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3401.15	Wayne	46214	51% - 79%	50% - 80%	63.2591
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3402.01	Wayne	46224	51% - 79%	50% - 80%	62.4351
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3402.02	Wayne	46224	51% - 79%	50% - 80%	52.5462
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3403.01	Wayne	46224	80% - 100%	<50%	47.0479
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3403.02	Wayne	46224	80% - 100%	50% - 80%	53.2881
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3404	Wayne	46222	80% - 100%	50% - 80%	54.8242
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3405	Wayne	46222	51% - 79%	50% - 80%	59.3118
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3406	Wayne	46222	51% - 79%	50% - 80%	61.377
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3407	Wayne	46222	51% - 79%	50% - 80%	51.3487
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3408	Wayne	46224	10% - 19%	80% - 120%	82.8937
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3409.01	Wayne	46214	51% - 79%	80% - 120%	97.2987
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3409.03	Wayne	46224	51% - 79%	50% - 80%	50.389
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3409.04	Wayne	46224	51% - 79%	80% - 120%	88.9945
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3410	Wayne	46224	10% - 19%	80% - 120%	108.2543
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3411	Wayne	46222	51% - 79%	<50%	47.9143
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3412	Wayne	46222	80% - 100%	<50%	33.2441
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3416	Wayne	46222	80% - 100%	<50%	37.6906
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3417.01	Wayne	46222	51% - 79%	<50%	39.3549
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3417.02	Wayne	46222	20% - 50%	50% - 80%	70.021
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3419.02	Wayne	46214	20% - 50%	80% - 120%	82.5762
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3419.03	Wayne	46224	51% - 79%	<50%	46.3595
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3419.04	Wayne	46224	51% - 79%	<50%	49.0321
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3420	Wayne	46231	51% - 79%	50% - 80%	74.2198
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3421.01	Wayne	46241	51% - 79%	50% - 80%	75.5691
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3422	Wayne	46241	51% - 79%	50% - 80%	58.4865
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3423	Wayne	46241	20% - 50%	50% - 80%	58.1218
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3424	Wayne	46241	20% - 50%	50% - 80%	72.0961
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3425	Wayne	46241	20% - 50%	<50%	46.8238
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3426	Wayne	46221	20% - 50%	<50%	41.9304
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3501	Center	46208	80% - 100%	50% - 80%	54.3549
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3503	Center	46208	51% - 79%	<50%	30.2652
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3504	Center	46205	51% - 79%	50% - 80%	72.5492
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3505	Center	46218	80% - 100%	<50%	35.0105
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3506	Center	46218	80% - 100%	50% - 80%	50.4599
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3507	Center	46218	80% - 100%	<50%	37.9669
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3508	Center	46218	80% - 100%	<50%	34.8872
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3509	Center	46205	51% - 79%	80% - 120%	82.4692
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3510	Center	46208	51% - 79%	<50%	41.3902
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3512	Center	46208	80% - 100%	<50%	42.0126
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3515	Center	46208	51% - 79%	50% - 80%	51.752
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3516	Center	46205	20% - 50%	>120%	192.9468
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3517	Center	46205	51% - 79%	80% - 120%	95.9394
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3519	Center	46218	80% - 100%	50% - 80%	58.235
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3521	Center	46218	80% - 100%	<50%	39.5229
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3523	Center	46218	80% - 100%	<50%	40.037
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3524	Center	46218	51% - 79%	50% - 80%	51.6948
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3525	Center	46201	20% - 50%	<50%	48.8454
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3526	Center	46201	51% - 79%	50% - 80%	53.7126
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3527	Center	46201	51% - 79%	50% - 80%	61.0745
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3528	Center	46218	80% - 100%	<50%	46.6159
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3533	Center	46202	20% - 50%	>120%	141.2868
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3535	Center	46202	51% - 79%	80% - 120%	88.4543
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3536	Center	46202	51% - 79%	50% - 80%	51.6724
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3542.01	Center	46202	20% - 50%	>120%	169.8181
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3542.02	Center	46202	20% - 50%	>120%	167.2264
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3544	Center	46202	20% - 50%	80% - 120%	112.9672
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3545	Center	46201	20% - 50%	80% - 120%	109.1805
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3547	Center	46201	51% - 79%	50% - 80%	55.3944
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3548	Center	46201	51% - 79%	<50%	48.6923
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3549	Center	46201	51% - 79%	<50%	41.6242
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3550	Center	46201	51% - 79%	<50%	38.613
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3551	Center	46201	51% - 79%	<50%	27.8391
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3553	Center	46201	20% - 50%	<50%	46.3346
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3554	Center	46201	20% - 50%	50% - 80%	64.0558
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3555	Center	46203	20% - 50%	50% - 80%	73.0359
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3556	Center	46201	20% - 50%	<50%	40.2175
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3557	Center	46201	20% - 50%	50% - 80%	50.7201
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3559	Center	46203	20% - 50%	>120%	124.9399
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3562	Center	46203	20% - 50%	>120%	144.9802
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3564	Center	46222	51% - 79%	<50%	49.1304
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3569	Center	46225	20% - 50%	50% - 80%	53.384
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3570	Center	46203	20% - 50%	<50%	32.8993
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3571	Center	46203	20% - 50%	80% - 120%	88.1094
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3572	Center	46203	20% - 50%	<50%	42.2889
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3573	Center	46203	20% - 50%	50% - 80%	50.8296
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3574	Center	46203	20% - 50%	<50%	44.8134
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3575	Center	46107	10% - 19%	50% - 80%	68.2459
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3576.01	Center	46203	20% - 50%	<50%	37.7951
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3576.02	Center	46203	51% - 79%	80% - 120%	84.4235

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3578	Center	46203	20% - 50%	50% - 80%	55.5151
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3579	Center	46203	20% - 50%	80% - 120%	88.6933
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3580	Center	46225	20% - 50%	<50%	45.1246
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3581	Center	46221	20% - 50%	50% - 80%	57.7558
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3601.01	Warren	46218	51% - 79%	50% - 80%	51.9325
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3601.02	Warren	46218	80% - 100%	<50%	41.7275
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3602.01	Warren	46226	51% - 79%	<50%	48.8753
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3602.02	Warren	46226	51% - 79%	50% - 80%	59.4911
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3603.01	Warren	46219	51% - 79%	50% - 80%	51.6599
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3603.02	Warren	46219	80% - 100%	<50%	33.8441
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3604.01	Warren	46229	80% - 100%	<50%	46.4267
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3604.02	Warren	46235	80% - 100%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3604.05	Warren	46229	51% - 79%	80% - 120%	82.2102
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3604.06	Warren	46235	80% - 100%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3604.07	Warren	46235	51% - 79%	50% - 80%	69.8094
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3605.01	Warren	46229	51% - 79%	80% - 120%	94.0024
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3605.02	Warren	46229	51% - 79%	50% - 80%	66.9513
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3606.01	Warren	46219	20% - 50%	80% - 120%	82.4692
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3606.02	Warren	46219	20% - 50%	50% - 80%	50.2209
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3607	Warren	46219	20% - 50%	80% - 120%	108.222
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3608	Warren	46219	20% - 50%	50% - 80%	63.0898
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3609	Warren	46218	20% - 50%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3610	Warren	46219	10% - 19%	>120%	126.705
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3611	Warren	46219	10% - 19%	80% - 120%	97.5813
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3612	Warren	46219	20% - 50%	50% - 80%	75.9774
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3613	Warren	46219	20% - 50%	50% - 80%	58.8985
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3614.01	Warren	46239	51% - 79%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3614.02	Warren	46203	20% - 50%	50% - 80%	69.9239
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3616.01	Warren	46239	20% - 50%	80% - 120%	110.2834
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3616.02	Warren	46239	20% - 50%	80% - 120%	112.6212
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3702.01	Decatur	46221	20% - 50%	50% - 80%	64.143
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3702.03	Decatur	46241	20% - 50%	<50%	37.5038
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3702.04	Decatur	46221	20% - 50%	50% - 80%	63.2479
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3703.03	Decatur	46113	20% - 50%	80% - 120%	95.6954
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3703.04	Decatur	46221	20% - 50%	80% - 120%	111.9664
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3703.05	Decatur	46221	20% - 50%	50% - 80%	71.4637
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3703.06	Decatur	46221	20% - 50%	80% - 120%	92.7564
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3801.01	Perry	46217	20% - 50%	>120%	150.0753
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3801.02	Perry	46217	20% - 50%	>120%	128.5163
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3801.03	Perry	46217	20% - 50%	80% - 120%	97.1356
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3802	Perry	46217	20% - 50%	50% - 80%	75.9675
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3803.01	Perry	46237	20% - 50%	<50%	44.1387
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3803.02	Perry	46227	20% - 50%	<50%	45.2802
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3804.02	Perry	46237	20% - 50%	50% - 80%	78.604
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3804.03	Perry	46107	10% - 19%	80% - 120%	80.1351
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3804.04	Perry	46237	20% - 50%	50% - 80%	75.772
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3805.01	Perry	46227	20% - 50%	50% - 80%	61.5824
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3805.02	Perry	46227	20% - 50%	50% - 80%	63.8678
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3806	Perry	46227	20% - 50%	80% - 120%	80.2683
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3807	Perry	46217	20% - 50%	50% - 80%	69.9724
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3808	Perry	46227	20% - 50%	50% - 80%	70.5824
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3809.01	Perry	46227	20% - 50%	80% - 120%	80.5883
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3809.02	Perry	46237	10% - 19%	>120%	132.949
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3810.02	Perry	46227	20% - 50%	>120%	138.486
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3810.03	Perry	46227	51% - 79%	50% - 80%	65.9056
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3810.04	Perry	46227	51% - 79%	50% - 80%	74.287
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3811.01	Perry	46217	20% - 50%	80% - 120%	116.2772
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3811.02	Perry	46217	20% - 50%	80% - 120%	86.302
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3812.03	Perry	46227	51% - 79%	<50%	39.1831
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3812.04	Perry	46227	20% - 50%	80% - 120%	82.9422
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3812.05	Perry	46237	20% - 50%	50% - 80%	66.6177
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3812.06	Perry	46227	20% - 50%	80% - 120%	94.2949
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3812.07	Perry	46217	20% - 50%	80% - 120%	93.1024
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3901.02	Franklin	46203	20% - 50%	50% - 80%	56.7948
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3901.03	Franklin	46237	20% - 50%	50% - 80%	70.8924
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3901.04	Franklin	46239	20% - 50%	80% - 120%	101.8336
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3902	Franklin	46239	20% - 50%	>120%	125.6258
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3903	Franklin	46259	10% - 19%	>120%	120.5544
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.05	Franklin	46237	20% - 50%	>120%	123.9913
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.06	Franklin	46259	20% - 50%	>120%	125.9345
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.07	Franklin	46259	10% - 19%	>120%	164.2525
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.08	Franklin	46237	20% - 50%	80% - 120%	108.5332
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.09	Franklin	46237	20% - 50%	>120%	120.8332
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.1	Franklin	46237	10% - 19%	>120%	134.4491
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3904.11	Franklin	46237	20% - 50%	80% - 120%	85.3111
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3905	Center	46208	80% - 100%	50% - 80%	53.6081
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3906.01	Lawrence	46226	20% - 50%	<50%	36.1433
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3906.02	Lawrence	46216	51% - 79%	80% - 120%	95.4265
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3907	Wayne	46222	51% - 79%	50% - 80%	55.7716
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3908.01	Wayne	46241	80% - 100%	N/A	0

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3908.02	Decatur	46231	20% - 50%	80% - 120%	87.1372
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3909	Center	46202	20% - 50%	>120%	170.3845
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3910.01	Center	46204	20% - 50%	N/A	0
18	IN	26900	Indianapolis-Carmel-Greenwood, IN MSA	097	Marion	3910.02	Center	46204	20% - 50%	>120%	165.8023
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0001.00	Hamilton	45015	20% - 50%	50% - 80%	76.0071
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0002.00	Hamilton	45015	20% - 50%	50% - 80%	59.0418
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0003.00	Hamilton	45011	51% - 79%	<50%	35.6531
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0004.00	Hamilton	45011	51% - 79%	<50%	29.6483
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0005.00	Hamilton	45011	20% - 50%	50% - 80%	53.3289
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0006.00	Hamilton	45011	20% - 50%	50% - 80%	66.8277
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0010.01	Hamilton	45013	10% - 19%	80% - 120%	85.7583
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0010.02	Hamilton	45013	10% - 19%	80% - 120%	93.5382
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0011.00	Hamilton	45013	10% - 19%	50% - 80%	57.3169
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0013.00	Hamilton	45013	10% - 19%	50% - 80%	78.2571
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0101.02	Oxford	45056	10% - 19%	80% - 120%	104.3086
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0101.03	Oxford	45056	20% - 50%	80% - 120%	116.1806
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0101.04	Oxford	45056	10% - 19%	<50%	19.4377
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0101.05	Oxford	45056	10% - 19%	>120%	176.8253
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0101.06	Oxford	45056	20% - 50%	<50%	35.5119
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0102.01	Oxford	45056	20% - 50%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0102.02	Reily	45056	10% - 19%	80% - 120%	107.7918
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0102.03	Morgan	45053	< 10%	>120%	124.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0103.01	Wayne	45011	< 10%	80% - 120%	91.7416
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0103.02	Milford	45013	< 10%	>120%	124.1028
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0105.00	St. Clair	45011	10% - 19%	50% - 80%	63.5203
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0106.00	St. Clair	45011	< 10%	80% - 120%	87.4055
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0108.00	Ross	45013	< 10%	80% - 120%	111.0047
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.01	Fairfield	45014	20% - 50%	80% - 120%	89.0478
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.03	Fairfield	45014	20% - 50%	>120%	120.9724
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.04	Fairfield	45014	20% - 50%	80% - 120%	85.4473
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.06	Fairfield	45014	51% - 79%	50% - 80%	65.0729
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.07	Fairfield	45014	20% - 50%	80% - 120%	88.0897
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.09	Fairfield	45014	51% - 79%	80% - 120%	89.6447
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.10	Fairfield	45014	20% - 50%	80% - 120%	100.055
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.11	Fairfield	45014	10% - 19%	80% - 120%	107.3755
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.12	Fairfield	45014	20% - 50%	80% - 120%	117.683
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0109.13	Fairfield	45014	51% - 79%	50% - 80%	69.0897
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0110.03	Fairfield	45011	20% - 50%	80% - 120%	113.3779
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0110.04	Hamilton	45011	20% - 50%	50% - 80%	66.2954
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0110.05	Fairfield	45011	20% - 50%	80% - 120%	115.0514
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0110.06	Fairfield	45011	20% - 50%	80% - 120%	112.3899
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.09	Union	45069	20% - 50%	80% - 120%	100.5239
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.10	Union	45069	10% - 19%	>120%	146.2093
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.11	Union	45069	10% - 19%	>120%	143.0263
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.12	Union	45069	20% - 50%	>120%	197.6327
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.18	Liberty	45044	10% - 19%	>120%	211.3588
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.20	Liberty	45044	20% - 50%	>120%	148.159
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.22	Union	45069	20% - 50%	>120%	138.8014
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.23	Union	45011	51% - 79%	50% - 80%	54.1842
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.25	Union	45069	20% - 50%	>120%	146.671
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.26	Union	45069	20% - 50%	>120%	130.8133
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.27	Union	45069	20% - 50%	>120%	147.1471
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.28	Union	45069	20% - 50%	>120%	184.36
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.29	Union	45069	20% - 50%	>120%	145.9617
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.30	Union	45241	20% - 50%	>120%	126.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.31	Union	45069	10% - 19%	>120%	148.2129
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.32	Liberty	45044	20% - 50%	>120%	164.3157
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.33	Liberty	45044	10% - 19%	>120%	189.3935
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.34	Liberty	45011	20% - 50%	>120%	147.5502
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.35	Liberty	45011	20% - 50%	>120%	147.9114
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.36	Liberty	45011	20% - 50%	>120%	158.6507
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0111.37	Liberty	45011	20% - 50%	>120%	154.0071
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0112.00	Lemon	45050	10% - 19%	80% - 120%	113.1267
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0113.00	Lemon	45044	20% - 50%	80% - 120%	110.488
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0118.00	Trenton	45067	10% - 19%	80% - 120%	113.0717
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0121.00	Madison	45042	< 10%	80% - 120%	90.3803
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0122.00	Middletown	45042	20% - 50%	<50%	41.0143
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0123.00	Middletown	45042	10% - 19%	50% - 80%	63.8911
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0124.00	Middletown	45042	< 10%	>120%	124.3169
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0125.00	Middletown	45042	10% - 19%	80% - 120%	108.4736
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0126.00	Middletown	45042	10% - 19%	80% - 120%	98.7105
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0127.00	Middletown	45042	10% - 19%	50% - 80%	75.8002
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0130.00	Middletown	45044	51% - 79%	50% - 80%	55.2607
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0131.00	Middletown	45044	51% - 79%	50% - 80%	51.0167
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0132.00	Middletown	45044	20% - 50%	50% - 80%	50.7739
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0133.00	Middletown	45044	10% - 19%	80% - 120%	109.3995
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0134.00	Middletown	45044	20% - 50%	50% - 80%	74.9748
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0135.00	Middletown	45044	20% - 50%	50% - 80%	56.7511
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0136.00	Middletown	45044	20% - 50%	<50%	36.5358
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0139.00	Lemon	45044	10% - 19%	<50%	43.86

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0140.00	Lemon	45044	20% - 50%	<50%	32.8516
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0141.00	Middletown	45044	20% - 50%	50% - 80%	55.1471
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0143.00	Madison	45042	< 10%	80% - 120%	102.1016
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0144.00	Middletown	45042	20% - 50%	<50%	26.5406
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0146.00	Hamilton	45011	20% - 50%	50% - 80%	63.5179
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0147.00	Hamilton	45013	10% - 19%	50% - 80%	54.805
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0148.00	Hanover	45013	10% - 19%	50% - 80%	73.6423
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0149.00	Ross	45013	< 10%	80% - 120%	119.4174
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0150.00	Hanover	45013	< 10%	80% - 120%	98.8265
39	OH	17140	Cincinnati, OH-KY-IN MSA	017	Butler	0151.00	Trenton	45067	10% - 19%	80% - 120%	102.6004
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0401.01	Jackson	45176	< 10%	80% - 120%	86.47
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0401.02	Wayne	45122	< 10%	80% - 120%	86.3145
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0402.02	Goshen	45122	< 10%	80% - 120%	96.4413
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0402.03	Goshen	45122	< 10%	80% - 120%	93.177
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0402.05	Goshen	45140	10% - 19%	<50%	49.2177
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0402.06	Goshen	45122	10% - 19%	80% - 120%	81.8492
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0403.01	Miami	45140	< 10%	>120%	202.3301
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0403.02	Loveland	45140	< 10%	>120%	163.165
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0403.03	Miami	45140	10% - 19%	>120%	173.9055
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0404.01	Miami	45140	< 10%	>120%	124.4318
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0404.03	Miami	45150	10% - 19%	80% - 120%	83.1937
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0404.04	Miami	45140	< 10%	>120%	141.2404
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0404.05	Miami	45140	10% - 19%	>120%	163.5227
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0405.00	Milford	45150	< 10%	80% - 120%	92.7966
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0406.00	Miami	45150	< 10%	>120%	146.0322
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0407.02	Miami	45150	10% - 19%	80% - 120%	115.4569
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0407.03	Miami	45150	< 10%	>120%	127.8409
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0407.04	Miami	45150	10% - 19%	80% - 120%	98.3803
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0408.00	Stonelick	45103	< 10%	50% - 80%	68.8863
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0409.00	Williamsburg	45176	< 10%	50% - 80%	79.3648
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0410.01	Batavia	45103	< 10%	80% - 120%	113.9246
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0410.02	Batavia	45103	< 10%	>120%	176.9593
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0411.01	Batavia	45103	10% - 19%	80% - 120%	95.9581
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0411.02	Batavia	45103	10% - 19%	50% - 80%	66.537
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0411.04	Batavia	45102	10% - 19%	80% - 120%	96.6375
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0411.05	Batavia	45102	10% - 19%	50% - 80%	79.8815
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0412.01	Union	45245	10% - 19%	80% - 120%	82.3911
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0412.02	Union	45102	< 10%	80% - 120%	103.9306
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0413.03	Union	45103	10% - 19%	80% - 120%	105.1531
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0413.04	Union	45150	< 10%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0413.05	Union	45245	10% - 19%	>120%	120.6937
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0413.06	Union	45245	10% - 19%	80% - 120%	95.8241
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0413.07	Union	45245	10% - 19%	80% - 120%	109.0442
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0414.03	Union	45244	10% - 19%	50% - 80%	71.1363
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0414.04	Union	45255	10% - 19%	80% - 120%	81.0837
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0414.05	Union	45244	10% - 19%	50% - 80%	72.6387
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0414.06	Union	45244	< 10%	>120%	154.3277
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0415.03	Pierce	45102	10% - 19%	80% - 120%	97.1387
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0415.04	Pierce	45102	< 10%	80% - 120%	112.7571
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0415.05	Pierce	45245	< 10%	>120%	131.2057
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0415.06	Pierce	45157	< 10%	>120%	132.1686
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0416.00	Ohio	45157	10% - 19%	80% - 120%	82.5765
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0417.01	Monroe	45102	< 10%	80% - 120%	82.0191
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0417.02	Monroe	45157	< 10%	>120%	138.0657
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0418.00	Tate	45106	< 10%	50% - 80%	68.421
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0419.00	Tate	45106	< 10%	80% - 120%	104.9641
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0420.01	Franklin	45120	< 10%	50% - 80%	72.7105
39	OH	17140	Cincinnati, OH-KY-IN MSA	025	Clermont	0420.02	Washington	45153	< 10%	80% - 120%	95.9928
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0002.00	Cincinnati	45214	80% - 100%	<50%	30.0992
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0007.00	Cincinnati	45202	20% - 50%	>120%	121.7105
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0009.00	Cincinnati	45202	20% - 50%	>120%	125.6913
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0010.00	Cincinnati	45202	20% - 50%	80% - 120%	103.3361
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0011.00	Cincinnati	45202	20% - 50%	80% - 120%	108.0825
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0016.00	Cincinnati	45202	51% - 79%	<50%	31.1937
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0017.00	Cincinnati	45202	51% - 79%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0018.00	Cincinnati	45202	20% - 50%	80% - 120%	100.7775
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0019.00	Cincinnati	45206	20% - 50%	80% - 120%	95.6937
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0020.00	Cincinnati	45206	20% - 50%	>120%	134.5693
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0022.00	Cincinnati	45219	51% - 79%	50% - 80%	53.3289
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0023.00	Cincinnati	45219	51% - 79%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0025.00	Cincinnati	45219	20% - 50%	<50%	29.6686
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0026.00	Cincinnati	45219	20% - 50%	<50%	34.0059
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0027.00	Cincinnati	45219	20% - 50%	>120%	130.4581
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0028.00	Cincinnati	45225	20% - 50%	50% - 80%	70.5047
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0029.01	Cincinnati	45220	20% - 50%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0029.02	Cincinnati	45220	51% - 79%	50% - 80%	52.8313
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0030.00	Cincinnati	45220	20% - 50%	50% - 80%	69.0155
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0032.00	Cincinnati	45229	20% - 50%	50% - 80%	64.2942
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0033.00	Cincinnati	45219	20% - 50%	50% - 80%	50.7822
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0036.00	Cincinnati	45206	80% - 100%	N/A	0

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0037.00	Cincinnati	45206	51% - 79%	<50%	31.4234
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0038.00	Cincinnati	45207	80% - 100%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0039.00	Cincinnati	45207	80% - 100%	<50%	44.4581
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0040.00	Cincinnati	45207	51% - 79%	50% - 80%	76.555
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0041.00	Cincinnati	45206	20% - 50%	>120%	155.8014
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0042.00	Cincinnati	45206	20% - 50%	>120%	175.0227
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0046.02	Cincinnati	45230	10% - 19%	>120%	133.9282
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0046.03	Cincinnati	45230	10% - 19%	80% - 120%	89.1028
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0046.04	Cincinnati	45230	20% - 50%	80% - 120%	82.9401
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0046.05	Anderson	45230	20% - 50%	80% - 120%	113.0753
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0047.03	Cincinnati	45226	10% - 19%	>120%	160.6531
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0048.00	Cincinnati	45208	< 10%	>120%	230.8241
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0049.00	Cincinnati	45208	10% - 19%	>120%	195.4078
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0050.00	Cincinnati	45208	10% - 19%	>120%	149.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0051.00	Cincinnati	45208	10% - 19%	>120%	196.8504
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0052.00	Cincinnati	45209	10% - 19%	>120%	172.0215
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0053.01	Cincinnati	45209	10% - 19%	>120%	147.0095
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0053.02	Cincinnati	45209	10% - 19%	>120%	148.8803
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0055.00	Cincinnati	45227	51% - 79%	50% - 80%	72.238
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0056.00	Cincinnati	45227	20% - 50%	50% - 80%	70.372
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0057.01	Cincinnati	45213	20% - 50%	80% - 120%	96.5095
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0057.02	Cincinnati	45213	20% - 50%	>120%	125.9186
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0058.00	Cincinnati	45213	51% - 79%	50% - 80%	77.5933
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0059.00	Cincinnati	45212	20% - 50%	80% - 120%	112.4401
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0060.00	Cincinnati	45216	51% - 79%	50% - 80%	68.7165
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0061.00	Cincinnati	45216	51% - 79%	<50%	42.4031
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0063.00	Cincinnati	45237	80% - 100%	50% - 80%	57.7619
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0064.00	Cincinnati	45237	80% - 100%	<50%	49.3421
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0065.01	Cincinnati	45229	20% - 50%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0065.02	Cincinnati	45229	51% - 79%	80% - 120%	97.1244
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0066.00	Cincinnati	45229	51% - 79%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0068.00	Cincinnati	45229	80% - 100%	50% - 80%	54.0825
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0069.00	Cincinnati	45220	80% - 100%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0070.00	Cincinnati	45220	20% - 50%	>120%	140.4593
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0071.00	Cincinnati	45220	20% - 50%	>120%	169.0921
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0072.00	Cincinnati	45220	20% - 50%	80% - 120%	80.5681
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0073.00	Cincinnati	45232	51% - 79%	<50%	49.0968
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0074.00	Cincinnati	45223	20% - 50%	80% - 120%	107.4688
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0075.00	Cincinnati	45223	20% - 50%	80% - 120%	102.671
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0077.00	Cincinnati	45225	80% - 100%	<50%	14.122
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0080.00	Cincinnati	45232	80% - 100%	<50%	26.6423
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0081.00	Cincinnati	45224	80% - 100%	50% - 80%	57.0131
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0082.01	Cincinnati	45224	51% - 79%	50% - 80%	73.3684
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0082.02	Cincinnati	45224	51% - 79%	80% - 120%	81.7691
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0083.00	Cincinnati	45239	51% - 79%	50% - 80%	70.9581
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0084.00	Cincinnati	45224	51% - 79%	<50%	43.0825
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0085.01	Cincinnati	45223	80% - 100%	<50%	36.665
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0085.02	Cincinnati	45225	80% - 100%	<50%	12.4377
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0086.01	Cincinnati	45225	80% - 100%	<50%	23.5765
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0088.00	Cincinnati	45211	80% - 100%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0092.00	Cincinnati	45214	51% - 79%	<50%	48.2105
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0093.00	Cincinnati	45204	51% - 79%	<50%	25.5299
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0094.00	Cincinnati	45205	51% - 79%	<50%	43.5107
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0095.00	Cincinnati	45205	51% - 79%	50% - 80%	56.8181
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0096.00	Cincinnati	45205	20% - 50%	<50%	35.2619
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0097.00	Cincinnati	45205	51% - 79%	50% - 80%	51.3588
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0098.00	Cincinnati	45205	51% - 79%	<50%	34.6614
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0099.01	Cincinnati	45238	20% - 50%	50% - 80%	74.8397
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0099.02	Cincinnati	45238	20% - 50%	50% - 80%	58.9868
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0100.02	Cincinnati	45211	80% - 100%	<50%	49.2942
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0100.03	Cincinnati	45211	51% - 79%	50% - 80%	62.9521
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0100.04	Cincinnati	45238	80% - 100%	50% - 80%	58.9114
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0100.05	Cincinnati	45238	51% - 79%	50% - 80%	69.6901
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0101.00	Cincinnati	45211	51% - 79%	50% - 80%	62.4007
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0102.01	Cincinnati	45211	20% - 50%	50% - 80%	52.5813
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0102.02	Cincinnati	45211	20% - 50%	50% - 80%	79.9581
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0103.00	Cincinnati	45204	20% - 50%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0104.00	Cincinnati	45233	20% - 50%	50% - 80%	73.4688
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0105.00	Cincinnati	45233	10% - 19%	50% - 80%	64.2942
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0106.00	Cincinnati	45233	10% - 19%	80% - 120%	97.1889
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0107.00	Green	45238	20% - 50%	80% - 120%	95.3947
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0109.00	Cincinnati	45238	51% - 79%	50% - 80%	64.8253
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0110.00	Cincinnati	45237	80% - 100%	<50%	44.8564
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0111.00	Cincinnati	45224	51% - 79%	80% - 120%	95.1495
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0204.01	Miami	45052	< 10%	80% - 120%	101.5227
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0204.03	Miami	45002	< 10%	>120%	148.7416
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0204.04	Miami	45052	< 10%	>120%	128.549
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0205.01	Colerain	45247	10% - 19%	80% - 120%	118.3468
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0205.02	Colerain	45252	10% - 19%	>120%	133.5633
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0205.04	Colerain	45251	20% - 50%	80% - 120%	115.5633

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0205.05	Colerain	45251	20% - 50%	50% - 80%	76.4425
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0206.01	Green	45247	< 10%	80% - 120%	118.9401
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0206.03	Green	45248	10% - 19%	>120%	126.8696
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0206.04	Green	45247	< 10%	80% - 120%	83.1339
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.01	Colerain	45251	20% - 50%	80% - 120%	84.9174
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.05	Colerain	45251	20% - 50%	80% - 120%	83.7464
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.07	Colerain	45247	< 10%	>120%	155.744
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.41	Colerain	45251	51% - 79%	50% - 80%	53.2069
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.42	Colerain	45251	20% - 50%	50% - 80%	66.0968
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.62	Colerain	45239	20% - 50%	50% - 80%	53.4198
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.63	Green	45239	20% - 50%	80% - 120%	98.5813
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0207.64	Colerain	45239	20% - 50%	80% - 120%	103.3002
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0208.02	Green	45211	10% - 19%	80% - 120%	115.2906
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0208.11	Green	45239	20% - 50%	80% - 120%	80.4234
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0208.12	Green	45247	10% - 19%	>120%	124.9796
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0209.01	Cheviot	45211	20% - 50%	50% - 80%	77.3397
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0209.02	Cheviot	45211	20% - 50%	50% - 80%	64.3935
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0210.01	Green	45248	10% - 19%	50% - 80%	75.2153
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0210.02	Green	45248	< 10%	80% - 120%	100.5538
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0210.03	Green	45248	10% - 19%	80% - 120%	81.738
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0211.01	Green	45248	< 10%	>120%	133.1674
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0211.02	Green	45233	< 10%	>120%	127.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0212.01	Green	45233	< 10%	>120%	162.7296
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0212.02	Green	45238	10% - 19%	80% - 120%	97.738
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0213.02	Delhi	45233	< 10%	>120%	138.9306
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0213.03	Delhi	45238	< 10%	80% - 120%	116.8301
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0213.04	Delhi	45238	10% - 19%	80% - 120%	102.2882
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0214.01	Delhi	45238	10% - 19%	80% - 120%	100.1794
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0214.21	Delhi	45238	10% - 19%	80% - 120%	109.8301
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0214.22	Delhi	45238	20% - 50%	50% - 80%	77.7511
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.01	Springdale	45246	51% - 79%	80% - 120%	89.4832
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.04	Forest Park	45240	51% - 79%	50% - 80%	76.6016
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.05	Forest Park	45240	51% - 79%	80% - 120%	85.0287
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.06	Forest Park	45240	80% - 100%	50% - 80%	79.4856
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.08	Springfield	45240	20% - 50%	80% - 120%	94.7452
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.09	Springfield	45231	51% - 79%	50% - 80%	79.0705
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.71	Forest Park	45240	51% - 79%	80% - 120%	99.1614
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0215.72	Forest Park	45240	80% - 100%	80% - 120%	84.226
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0216.02	Springfield	45231	80% - 100%	80% - 120%	100.9461
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0216.03	Springfield	45231	51% - 79%	50% - 80%	71.4904
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0216.04	Springfield	45231	51% - 79%	50% - 80%	61.5526
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0217.01	Mount Healthy	45231	20% - 50%	50% - 80%	78.4844
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0217.02	Mount Healthy	45231	51% - 79%	50% - 80%	53.3767
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0218.01	North College Hill	45231	51% - 79%	50% - 80%	71.9569
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0218.02	North College Hill	45239	51% - 79%	50% - 80%	62.6351
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0219.00	Springfield	45224	51% - 79%	50% - 80%	63.0203
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0220.00	Greenhills	45218	20% - 50%	80% - 120%	92.3349
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0221.01	Springfield	45231	20% - 50%	80% - 120%	112.9772
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0221.02	Springfield	45231	51% - 79%	80% - 120%	97.9964
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0222.00	Springfield	45231	20% - 50%	50% - 80%	77.7511
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0223.01	Springdale	45246	51% - 79%	50% - 80%	57.7978
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0223.02	Sycamore	45249	20% - 50%	>120%	127.5203
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0224.00	Glendale	45246	20% - 50%	>120%	168.7834
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0225.00	Woodlawn	45215	51% - 79%	50% - 80%	78.6483
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0226.01	Wyoming	45215	10% - 19%	>120%	180.6662
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0226.02	Wyoming	45215	20% - 50%	80% - 120%	118.549
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0227.00	Lincoln Heights	45215	80% - 100%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0230.01	Sharonville	45241	20% - 50%	80% - 120%	84.1507
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0230.02	Sharonville	45241	10% - 19%	80% - 120%	96.6746
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0231.00	Evendale	45241	10% - 19%	>120%	204.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0232.01	Reading	45215	20% - 50%	50% - 80%	72.5179
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0232.10	Reading	45215	20% - 50%	80% - 120%	92.6794
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0232.22	Reading	45215	20% - 50%	50% - 80%	62.1148
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0233.00	Amberley	45237	10% - 19%	>120%	175.2464
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0234.00	Golf Manor	45237	51% - 79%	50% - 80%	63.921
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0235.01	Blue Ash	45242	20% - 50%	>120%	181.8636
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0235.21	Blue Ash	45242	20% - 50%	80% - 120%	112.659
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0235.22	Blue Ash	45242	20% - 50%	80% - 120%	110.0251
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0236.00	Sycamore	45236	10% - 19%	80% - 120%	104.3062
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0237.01	Deer Park	45236	10% - 19%	80% - 120%	80.8863
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0237.02	Deer Park	45236	10% - 19%	80% - 120%	103.1698
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0238.00	Silverton	45236	51% - 79%	80% - 120%	100.7511
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0239.01	Montgomery	45242	20% - 50%	>120%	145.5693
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0239.02	Montgomery	45242	10% - 19%	>120%	168.4784
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0240.01	Sycamore	45236	20% - 50%	80% - 120%	119.4031
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0240.02	Sycamore	45236	10% - 19%	>120%	183.0143
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0241.00	Madeira	45243	10% - 19%	>120%	173.3145
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0242.00	Madeira	45243	20% - 50%	>120%	167.1387
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0243.01	Symmes	45249	20% - 50%	>120%	148.8181
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0243.03	Loveland	45140	10% - 19%	>120%	125.5526

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0243.22	Symmes	45242	10% - 19%	>120%	179.3133
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0243.23	Symmes	45140	20% - 50%	>120%	172.6973
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0243.24	Symmes	45140	10% - 19%	80% - 120%	113.5514
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0244.01	The Village of Indian Hill	45243	10% - 19%	>120%	181.5944
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0244.02	The Village of Indian Hill	45243	10% - 19%	>120%	299.0442
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0247.00	Columbia	45227	10% - 19%	80% - 120%	91.7069
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0248.00	Marieumont	45227	< 10%	>120%	174.9401
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0249.01	Newtown	45244	10% - 19%	80% - 120%	92.2045
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0249.03	Anderson	45244	< 10%	>120%	245.5598
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0249.04	Newtown	45244	10% - 19%	>120%	152.2272
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0250.01	Anderson	45230	< 10%	>120%	150.787
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0250.02	Anderson	45230	10% - 19%	>120%	132.9677
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0251.01	Anderson	45244	10% - 19%	>120%	159.5478
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0251.02	Anderson	45255	10% - 19%	>120%	124.7918
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0251.03	Anderson	45255	10% - 19%	80% - 120%	119.9784
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0252.00	Norwood	45212	20% - 50%	50% - 80%	56.5334
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0253.00	Norwood	45212	20% - 50%	80% - 120%	91.4437
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0254.01	Norwood	45212	10% - 19%	80% - 120%	107.927
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0254.02	Norwood	45212	10% - 19%	50% - 80%	72.4736
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0255.00	Norwood	45212	20% - 50%	50% - 80%	71.0227
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0256.00	Norwood	45212	10% - 19%	80% - 120%	112.2655
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0257.00	Elmwood Place	45216	20% - 50%	<50%	37.5011
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0258.00	St. Bernard	45217	20% - 50%	80% - 120%	100.0992
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0260.01	Harrison	45030	< 10%	>120%	138.7679
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0260.02	Crosby	45030	< 10%	80% - 120%	117.4629
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0261.02	Whitewater	45030	< 10%	50% - 80%	60.7344
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0261.03	Harrison	45030	< 10%	80% - 120%	81.3026
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0261.04	Harrison	45030	< 10%	80% - 120%	113.1961
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0262.00	Whitewater	45033	10% - 19%	<50%	48.3145
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0263.00	Cincinnati	45214	51% - 79%	<50%	25.2942
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0264.00	Cincinnati	45214	80% - 100%	<50%	37.793
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0265.00	Cincinnati	45202	20% - 50%	>120%	139.6782
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0266.00	Cincinnati	45226	10% - 19%	>120%	163.726
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0267.00	Cincinnati	45206	80% - 100%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0268.00	Cincinnati	45202	10% - 19%	>120%	232.3564
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0269.00	Cincinnati	45214	80% - 100%	<50%	21.8564
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0270.00	Cincinnati	45229	80% - 100%	<50%	31.744
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0271.00	Cincinnati	45237	80% - 100%	50% - 80%	71.6375
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0272.00	Cincinnati	45214	51% - 79%	<50%	47.8468
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0273.00	Symmes	45111	< 10%	>120%	205.5095
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0274.00	Lockland	45215	20% - 50%	<50%	47.3744
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0275.00	Anderson	45230	< 10%	>120%	232.0382
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0276.00	Cincinnati	45209	20% - 50%	80% - 120%	99.9832
39	OH	17140	Cincinnati, OH-KY-IN MSA	061	Hamilton	0277.00	Cincinnati	45223	20% - 50%	50% - 80%	75.2009
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0301.01	Franklin	45005	< 10%	80% - 120%	94.4976
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0301.02	Franklin	45005	< 10%	80% - 120%	88.9102
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0302.00	Franklin	45005	< 10%	80% - 120%	81.0406
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0305.01	Franklin	45005	10% - 19%	80% - 120%	90.4964
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0305.03	Clear Creek	45066	10% - 19%	80% - 120%	115.7033
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0305.04	Clear Creek	45066	10% - 19%	>120%	182.4377
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0306.00	Franklin	45005	< 10%	80% - 120%	108.4581
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0307.00	Franklin	45005	10% - 19%	80% - 120%	105.8337
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0308.00	Clear Creek	45036	< 10%	>120%	128.7918
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0309.01	Clear Creek	45066	10% - 19%	>120%	162.1363
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0309.02	Clear Creek	45068	10% - 19%	>120%	196.5
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0310.01	Wayne	45068	< 10%	80% - 120%	109.3456
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0310.02	Wayne	45068	< 10%	>120%	125.0992
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0311.00	Washington	45054	< 10%	>120%	121.232
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0312.00	Turtle Creek	45036	10% - 19%	>120%	138.5645
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0313.00	Lebanon	45036	10% - 19%	>120%	135.5909
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0314.00	Lebanon	45036	10% - 19%	50% - 80%	78.0956
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0315.00	Lebanon	45036	10% - 19%	80% - 120%	88.0311
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0316.01	Turtle Creek	45036	10% - 19%	>120%	172.348
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0316.02	Turtle Creek	45036	10% - 19%	>120%	147.8433
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0316.03	Turtle Creek	45036	< 10%	80% - 120%	93.9437
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0317.00	Turtle Creek	45036	51% - 79%	N/A	0
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0319.04	Deerfield	45040	20% - 50%	>120%	124.2787
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0319.05	Deerfield	45040	20% - 50%	80% - 120%	103.3157
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0319.06	Deerfield	45040	20% - 50%	>120%	120.3839
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0319.07	Deerfield	45040	20% - 50%	>120%	181.5131
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0319.08	Deerfield	45040	20% - 50%	>120%	197.8672
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.03	Deerfield	45039	10% - 19%	80% - 120%	111.36
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.04	Deerfield	45040	20% - 50%	>120%	164.4138
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.06	Deerfield	45140	20% - 50%	>120%	149.7081
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.08	Deerfield	45040	20% - 50%	>120%	208.1064
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.09	Deerfield	45040	51% - 79%	>120%	156.0011
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.10	Deerfield	45140	10% - 19%	>120%	127.0933
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0320.11	Deerfield	45140	20% - 50%	80% - 120%	100.927
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0321.00	Union	45036	20% - 50%	>120%	150.7344
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0322.02	Hamilton	45140	< 10%	>120%	140.8062

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0322.03	Hamilton	45039	10% - 19%	>120%	135.055
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0322.04	Hamilton	45065	10% - 19%	>120%	188.0645
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0322.05	Hamilton	45039	10% - 19%	>120%	122.6124
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0322.06	Hamilton	45152	10% - 19%	>120%	150.2595
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0323.00	Salem	45152	< 10%	80% - 120%	89.2009
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0324.00	Harlan	45107	< 10%	80% - 120%	119.3325
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0325.01	Franklin	45005	< 10%	80% - 120%	84.4796
39	OH	17140	Cincinnati, OH-KY-IN MSA	165	Warren	0325.02	Franklin	45005	10% - 19%	50% - 80%	53.0801
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1011.01	Cleveland	44102	51% - 79%	<50%	37.4794
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1011.02	Cleveland	44102	20% - 50%	>120%	137.3299
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1012.01	Cleveland	44102	20% - 50%	50% - 80%	53.8028
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1013	Cleveland	44102	20% - 50%	50% - 80%	61.4179
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1014	Cleveland	44102	51% - 79%	<50%	37.0413
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1015.01	Cleveland	44102	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1016.03	Cleveland	44102	51% - 79%	<50%	48.1667
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1017	Cleveland	44102	51% - 79%	50% - 80%	56.8075
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1018	Cleveland	44102	51% - 79%	<50%	33.8725
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1019.01	Cleveland	44102	51% - 79%	50% - 80%	52.5189
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1021.01	Cleveland	44111	51% - 79%	50% - 80%	58.3245
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1021.02	Cleveland	44111	51% - 79%	50% - 80%	63.9686
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1022	Cleveland	44111	51% - 79%	50% - 80%	61.4404
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1023	Cleveland	44102	51% - 79%	<50%	37.5483
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1024.01	Cleveland	44102	51% - 79%	<50%	36.5185
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1024.02	Cleveland	44102	51% - 79%	<50%	37.175
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1027	Cleveland	44102	51% - 79%	<50%	42.8548
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1028	Cleveland	44109	51% - 79%	<50%	39.3921
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1029	Cleveland	44109	51% - 79%	50% - 80%	61.6826
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1033	Cleveland	44113	51% - 79%	<50%	19.5597
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1035	Cleveland	44102	20% - 50%	80% - 120%	103.5765
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1036.02	Cleveland	44113	20% - 50%	>120%	202.7611
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1038	Cleveland	44113	51% - 79%	<50%	35.3219
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1044	Cleveland	44113	20% - 50%	50% - 80%	71.3837
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1048	Cleveland	44109	51% - 79%	<50%	42.3426
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1051	Cleveland	44144	51% - 79%	<50%	39.494
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1053	Cleveland	44109	51% - 79%	50% - 80%	64.4768
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1054	Cleveland	44109	51% - 79%	<50%	36.4602
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1055	Cleveland	44109	51% - 79%	<50%	47.6822
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1056.02	Cleveland	44109	51% - 79%	<50%	32.4522
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1057	Cleveland	44109	20% - 50%	50% - 80%	54.1232
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1059	Cleveland	44109	20% - 50%	80% - 120%	88.0618
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1061	Cleveland	44144	20% - 50%	50% - 80%	76.7512
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1062	Cleveland	44144	20% - 50%	50% - 80%	59.979
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1065	Cleveland	44144	20% - 50%	50% - 80%	58.8288
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1066	Cleveland	44109	20% - 50%	50% - 80%	52.1403
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1068	Cleveland	44109	20% - 50%	50% - 80%	67.2565
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1069	Cleveland	44109	20% - 50%	80% - 120%	91.277
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1070	Cleveland	44109	20% - 50%	80% - 120%	94.9131
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1071.01	Cleveland	44114	20% - 50%	>120%	188.4378
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1077.01	Cleveland	44115	20% - 50%	>120%	123.949
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1078.02	Cleveland	44114	51% - 79%	<50%	29.0239
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1082.01	Cleveland	44114	51% - 79%	50% - 80%	59.0922
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1083.01	Cleveland	44103	51% - 79%	<50%	43.8462
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1084	Cleveland	44103	51% - 79%	<50%	28.9948
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1087.01	Cleveland	44115	80% - 100%	<50%	20.9893
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1093.01	Cleveland	44115	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1097.01	Cleveland	44115	51% - 79%	<50%	7.6388
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1098.01	Cleveland	44104	80% - 100%	<50%	16.8859
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1109.01	Cleveland	44105	51% - 79%	<50%	31.0504
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1112.02	Cleveland	44103	51% - 79%	<50%	47.7458
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1114.01	Cleveland	44108	80% - 100%	<50%	32.885
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1117	Cleveland	44103	80% - 100%	<50%	42.3982
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1121	Cleveland	44103	80% - 100%	<50%	38.1691
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1122	Cleveland	44103	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1123.01	Cleveland	44103	80% - 100%	<50%	37.0969
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1145.01	Cleveland	44104	80% - 100%	<50%	32.9538
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1146	Cleveland	44127	51% - 79%	<50%	37.7548
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1148	Cleveland	44104	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1154	Cleveland	44105	51% - 79%	<50%	41.3644
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1157	Cleveland	44105	51% - 79%	<50%	47.9827
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1158	Cleveland	44105	51% - 79%	<50%	33.8698
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1159	Cleveland	44105	51% - 79%	50% - 80%	52.8591
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1163	Cleveland	44108	80% - 100%	<50%	32.4641
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1164	Cleveland	44108	80% - 100%	50% - 80%	71.6484
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1165	Cleveland	44108	80% - 100%	<50%	40.7846
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1166	Cleveland	44108	80% - 100%	<50%	45.8053
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1167	Cleveland	44108	80% - 100%	<50%	35.9374
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1168	Cleveland	44108	80% - 100%	<50%	48.1336
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1169	Cleveland	44110	80% - 100%	<50%	42.1705
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1171.01	Cleveland	44110	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1171.02	Cleveland	44110	80% - 100%	50% - 80%	51.7644

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1172.01	Cleveland	44110	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1172.03	Cleveland	44110	80% - 100%	<50%	48.6035
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1173	Cleveland	44110	80% - 100%	<50%	41.5391
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1174	Cleveland	44110	80% - 100%	<50%	44.1666
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1175	Cleveland	44110	80% - 100%	<50%	36.7236
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1176	Cleveland	44119	51% - 79%	50% - 80%	54.503
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1177	Cleveland	44119	51% - 79%	50% - 80%	66.1499
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1178	Cleveland	44110	80% - 100%	<50%	47.4651
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1179	Cleveland	44112	80% - 100%	<50%	45.3393
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1181.01	Cleveland	44108	80% - 100%	80% - 120%	87.081
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1182	Cleveland	44108	80% - 100%	<50%	48.81
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1183.01	Cleveland	44106	80% - 100%	50% - 80%	64.3524
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1186.02	Cleveland	44106	80% - 100%	50% - 80%	67.2036
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1188	Cleveland	44106	20% - 50%	50% - 80%	55.8029
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1189	Cleveland	44106	80% - 100%	50% - 80%	74.7868
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1194.01	Cleveland	44120	80% - 100%	80% - 120%	90.7264
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1194.02	Cleveland	44120	80% - 100%	<50%	41.3644
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1195.01	Cleveland	44120	51% - 79%	>120%	153.3581
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1195.02	Cleveland	44120	80% - 100%	<50%	39.3789
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1196	Cleveland	44104	80% - 100%	50% - 80%	59.2047
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1197.01	Cleveland	44120	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1197.02	Cleveland	44120	80% - 100%	50% - 80%	74.7564
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1198	Cleveland	44120	80% - 100%	50% - 80%	65.6006
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1199	Cleveland	44120	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1202	Cleveland	44104	80% - 100%	50% - 80%	59.2563
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1204	Cleveland	44105	80% - 100%	50% - 80%	50.9795
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1205	Cleveland	44104	80% - 100%	50% - 80%	54.4117
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1206	Cleveland	44105	80% - 100%	50% - 80%	50.6512
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1207.01	Cleveland	44105	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1207.02	Cleveland	44105	80% - 100%	50% - 80%	69.5584
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1208.01	Cleveland	44120	80% - 100%	50% - 80%	55.2549
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1208.02	Cleveland	44120	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1211	Cleveland	44105	80% - 100%	50% - 80%	54.5189
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1212	Cleveland	44105	80% - 100%	50% - 80%	53.6228
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1213	Cleveland	44105	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1214.01	Cleveland	44105	80% - 100%	50% - 80%	54.601
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1214.03	Cleveland	44105	80% - 100%	50% - 80%	52.3733
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1215	Cleveland	44128	80% - 100%	<50%	39.3577
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1217	Cleveland	44128	80% - 100%	50% - 80%	78.0073
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1218	Cleveland	44122	80% - 100%	50% - 80%	68.9746
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1219	Cleveland	44128	80% - 100%	50% - 80%	51.2918
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1221	Cleveland	44128	80% - 100%	50% - 80%	77.9742
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1222	Cleveland	44128	80% - 100%	<50%	49.1965
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1223	Cleveland	44128	80% - 100%	50% - 80%	70.6954
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1231	Cleveland	44111	10% - 19%	>120%	141.191
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1232	Cleveland	44111	10% - 19%	80% - 120%	94.3109
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1234	Cleveland	44111	10% - 19%	>120%	125.4871
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1235.01	Cleveland	44111	20% - 50%	<50%	46.9066
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1235.02	Cleveland	44111	51% - 79%	50% - 80%	67.7503
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1236.01	Cleveland	44135	10% - 19%	80% - 120%	118.8118
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1236.02	Cleveland	44135	20% - 50%	80% - 120%	87.4913
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1236.03	Cleveland	44111	20% - 50%	80% - 120%	107.7222
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1237	Cleveland	44135	20% - 50%	>120%	120.2321
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1238	Cleveland	44135	51% - 79%	<50%	21.5902
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1239	Cleveland	44111	20% - 50%	50% - 80%	69.8033
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1241	Cleveland	44111	51% - 79%	80% - 120%	80.1384
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1242.01	Cleveland	44135	20% - 50%	<50%	47.8119
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1242.02	Cleveland	44135	20% - 50%	50% - 80%	61.8811
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1243	Cleveland	44135	51% - 79%	50% - 80%	77.2846
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1245	Cleveland	44135	20% - 50%	80% - 120%	84.2179
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1246	Cleveland	44135	20% - 50%	<50%	44.0183
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1261	Cleveland	44121	80% - 100%	50% - 80%	57.6203
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1275.01	Cleveland	44105	80% - 100%	50% - 80%	79.2039
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1301.03	Bay Village	44140	< 10%	>120%	177.8074
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1301.04	Bay Village	44140	< 10%	>120%	185.7481
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1301.05	Bay Village	44140	< 10%	80% - 120%	119.6365
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1301.06	Bay Village	44140	< 10%	>120%	165.872
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1311.03	Beachwood	44122	20% - 50%	>120%	189.4027
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1311.04	Beachwood	44122	20% - 50%	>120%	136.9076
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1311.05	Beachwood	44122	20% - 50%	>120%	150.7875
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1321	Bedford	44146	51% - 79%	80% - 120%	96.7596
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1322	Bedford	44146	51% - 79%	80% - 120%	97.5101
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1323.01	Bedford	44146	51% - 79%	50% - 80%	57.8506
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1323.02	Bedford	44146	51% - 79%	50% - 80%	53.3356
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1331.03	Bedford Heights	44146	80% - 100%	80% - 120%	99.0376
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1331.04	Bedford Heights	44146	80% - 100%	50% - 80%	54.4435
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1341	Berea	44017	20% - 50%	80% - 120%	104.5692
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1342.03	Olmsted	44017	20% - 50%	>120%	150.4129
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1342.04	Berea	44017	10% - 19%	80% - 120%	88.0367
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1342.05	Berea	44017	10% - 19%	80% - 120%	118.1844

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1342.06	Berea	44017	10% - 19%	80% - 120%	112.8103
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1343	Berea	44017	10% - 19%	80% - 120%	100.7968
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1351.03	Brecksville	44141	< 10%	>120%	164.9057
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1351.04	Brecksville	44141	< 10%	>120%	163.5278
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1351.05	Brecksville	44141	10% - 19%	>120%	157.5157
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1351.06	Brecksville	44141	< 10%	>120%	168.5299
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1361.01	Broadview Heights	44147	10% - 19%	>120%	144.3241
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1361.03	Broadview Heights	44147	10% - 19%	80% - 120%	115.9527
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1361.04	Broadview Heights	44147	20% - 50%	>120%	130.0749
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1361.05	Broadview Heights	44147	10% - 19%	>120%	166.6159
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1371.01	Brooklyn	44144	20% - 50%	50% - 80%	69.8681
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1371.02	Brooklyn	44144	20% - 50%	50% - 80%	52.3587
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1371.03	Brooklyn	44144	20% - 50%	80% - 120%	100.4143
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.05	Cleveland	44142	20% - 50%	50% - 80%	78.4613
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.06	Brook Park	44142	20% - 50%	50% - 80%	70.1434
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.07	Brook Park	44142	10% - 19%	80% - 120%	87.8699
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.08	Brook Park	44142	10% - 19%	80% - 120%	100.127
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.09	Brook Park	44142	10% - 19%	80% - 120%	82.8228
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1381.1	Brook Park	44142	10% - 19%	80% - 120%	91.416
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1401	Cleveland Heights	44121	80% - 100%	50% - 80%	70.4624
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1403.01	Cleveland Heights	44112	80% - 100%	50% - 80%	63.3067
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1403.02	Cleveland Heights	44121	51% - 79%	80% - 120%	96.5611
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1404	Cleveland Heights	44121	51% - 79%	80% - 120%	90.6628
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1405	Cleveland Heights	44121	51% - 79%	50% - 80%	68.4399
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1406	Cleveland Heights	44118	51% - 79%	80% - 120%	112.5112
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1407.01	Cleveland Heights	44118	51% - 79%	80% - 120%	86.7686
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1407.02	Cleveland Heights	44118	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1408	Cleveland Heights	44121	20% - 50%	80% - 120%	82.7288
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1409	Cleveland Heights	44118	51% - 79%	80% - 120%	92.2962
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1410	Cleveland Heights	44118	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1411	Cleveland Heights	44106	20% - 50%	80% - 120%	108.9956
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1412	Cleveland Heights	44106	20% - 50%	>120%	176.0946
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1413	Cleveland Heights	44106	20% - 50%	>120%	172.0323
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1414	Cleveland Heights	44118	10% - 19%	>120%	216.7496
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1415	Cleveland Heights	44118	20% - 50%	>120%	200.2038
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1416.01	Cleveland Heights	44118	20% - 50%	>120%	138.684
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1416.02	Cleveland Heights	44118	51% - 79%	80% - 120%	109.938
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1417	Cleveland Heights	44118	20% - 50%	>120%	142.1705
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1501	East Cleveland	44112	80% - 100%	<50%	40.3385
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1503	East Cleveland	44112	80% - 100%	<50%	35.7243
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1504	East Cleveland	44112	80% - 100%	50% - 80%	57.5792
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1512	East Cleveland	44112	80% - 100%	<50%	39.1578
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1513	East Cleveland	44112	80% - 100%	50% - 80%	65.1307
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1515	East Cleveland	44112	80% - 100%	<50%	38.8825
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1516	East Cleveland	44118	80% - 100%	<50%	31.1788
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1517	East Cleveland	44112	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1518	East Cleveland	44112	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1521.01	Euclid	44123	20% - 50%	>120%	130.517
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1521.02	Euclid	44123	51% - 79%	80% - 120%	85.9241
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1522.01	Euclid	44123	51% - 79%	50% - 80%	54.503
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1522.02	Euclid	44123	51% - 79%	50% - 80%	63.7144
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1523.01	Euclid	44132	51% - 79%	50% - 80%	75.18
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1523.02	Euclid	44132	51% - 79%	80% - 120%	90.8177
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1523.03	Euclid	44132	51% - 79%	50% - 80%	69.8681
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1524	Euclid	44119	51% - 79%	50% - 80%	52.1747
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1525.01	Euclid	44119	51% - 79%	50% - 80%	67.7145
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1525.02	Euclid	44123	51% - 79%	50% - 80%	66.1129
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1526.05	Euclid	44117	51% - 79%	50% - 80%	72.1951
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1527.01	Euclid	44117	80% - 100%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1527.02	Euclid	44117	80% - 100%	50% - 80%	58.478
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1527.03	Euclid	44117	51% - 79%	80% - 120%	118.2625
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1531.03	Fairview Park	44126	10% - 19%	80% - 120%	102.7902
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1531.04	Fairview Park	44126	10% - 19%	80% - 120%	103.3885
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1531.05	Fairview Park	44126	10% - 19%	50% - 80%	75.5585
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1531.06	Fairview Park	44126	10% - 19%	>120%	128.2059
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1531.07	Fairview Park	44126	10% - 19%	>120%	152.1602
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1541	Garfield Heights	44125	51% - 79%	<50%	44.843
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1542	Garfield Heights	44125	51% - 79%	50% - 80%	66.1301
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1544	Garfield Heights	44125	51% - 79%	80% - 120%	84.5581
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1545.01	Garfield Heights	44125	51% - 79%	50% - 80%	70.0442
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1545.02	Garfield Heights	44125	51% - 79%	80% - 120%	86.2365
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1546.01	Garfield Heights	44125	51% - 79%	80% - 120%	81.834
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1546.03	Garfield Heights	44125	51% - 79%	50% - 80%	57.9459
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1546.04	Garfield Heights	44125	51% - 79%	50% - 80%	66.7125
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1551.01	Highland Heights	44143	10% - 19%	>120%	185.6673
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1551.02	Highland Heights	44143	10% - 19%	>120%	162.8103
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1561.01	Independence	44131	< 10%	>120%	185.9149
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1561.02	Independence	44131	< 10%	>120%	148.1402
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1601	Lakewood	44107	< 10%	>120%	196.3427
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1602	Lakewood	44107	10% - 19%	>120%	140.0619

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1603	Lakewood	44107	10% - 19%	80% - 120%	102.8207
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1604	Lakewood	44107	10% - 19%	80% - 120%	107.6454
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1605	Lakewood	44107	10% - 19%	>120%	130.832
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1606.02	Lakewood	44107	20% - 50%	80% - 120%	82.8665
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1606.03	Lakewood	44107	20% - 50%	50% - 80%	65.8574
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1606.04	Lakewood	44107	10% - 19%	80% - 120%	108.6315
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1609	Lakewood	44107	10% - 19%	>120%	126.8504
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1610	Lakewood	44107	10% - 19%	>120%	136.8123
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1611	Lakewood	44107	10% - 19%	>120%	130.5276
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1612	Lakewood	44107	10% - 19%	>120%	122.5843
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1613	Lakewood	44107	10% - 19%	80% - 120%	94.7702
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1614	Lakewood	44107	10% - 19%	80% - 120%	94.1044
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1615	Lakewood	44107	10% - 19%	80% - 120%	109.4085
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1616	Lakewood	44107	20% - 50%	80% - 120%	87.8249
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1619	Lakewood	44107	10% - 19%	>120%	140.8932
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1701.01	Lyndhurst	44124	20% - 50%	80% - 120%	89.2439
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1701.02	Lyndhurst	44124	20% - 50%	80% - 120%	117.4921
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1702.01	Lyndhurst	44124	10% - 19%	>120%	136.1346
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1702.02	Lyndhurst	44124	20% - 50%	>120%	132.8453
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1711.02	Maple Heights	44137	80% - 100%	<50%	49.4559
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1711.03	Maple Heights	44137	80% - 100%	50% - 80%	55.9988
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1711.04	Maple Heights	44137	80% - 100%	50% - 80%	64.5285
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1712.03	Maple Heights	44137	51% - 79%	50% - 80%	54.5255
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1712.04	Maple Heights	44137	51% - 79%	50% - 80%	52.5149
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1712.05	Maple Heights	44137	51% - 79%	50% - 80%	72.5829
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1712.06	Maple Heights	44137	51% - 79%	50% - 80%	73.7517
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1721.01	Mayfield Heights	44124	20% - 50%	80% - 120%	88.3822
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1721.02	Mayfield Heights	44124	20% - 50%	80% - 120%	108.0994
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1721.04	Mayfield Heights	44124	51% - 79%	80% - 120%	113.9447
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1721.05	Mayfield Heights	44124	20% - 50%	50% - 80%	72.0336
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1722.01	Mayfield Heights	44124	20% - 50%	80% - 120%	101.1502
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1722.02	Mayfield Heights	44124	20% - 50%	80% - 120%	87.858
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1731.03	Middleburg Heights	44130	10% - 19%	80% - 120%	101.812
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1731.04	Middleburg Heights	44130	10% - 19%	80% - 120%	111.3292
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1731.05	Middleburg Heights	44130	10% - 19%	80% - 120%	107.5475
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1731.06	Middleburg Heights	44130	20% - 50%	>120%	128.0457
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1731.07	Middleburg Heights	44130	< 10%	80% - 120%	100.5162
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1741.03	North Olmsted	44070	10% - 19%	>120%	123.266
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1741.04	North Olmsted	44070	10% - 19%	80% - 120%	109.0445
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1741.05	North Olmsted	44070	< 10%	>120%	130.7116
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1741.06	North Olmsted	44070	10% - 19%	>120%	136.4112
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1741.07	North Olmsted	44070	10% - 19%	80% - 120%	112.0095
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1742.03	North Olmsted	44070	< 10%	>120%	135.7785
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1742.04	North Olmsted	44070	10% - 19%	>120%	120.9681
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1742.05	North Olmsted	44070	20% - 50%	80% - 120%	89.5364
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1742.06	North Olmsted	44070	20% - 50%	50% - 80%	69.3135
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1742.07	North Olmsted	44070	10% - 19%	80% - 120%	119.9568
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.05	North Royalton	44133	< 10%	>120%	137.2796
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.06	North Royalton	44133	< 10%	>120%	142.0342
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.07	North Royalton	44133	10% - 19%	>120%	152.8935
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.08	North Royalton	44133	10% - 19%	80% - 120%	110.2504
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.09	North Royalton	44133	< 10%	>120%	134.5171
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1751.1	North Royalton	44133	10% - 19%	50% - 80%	74.8702
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1752.01	North Royalton	44133	10% - 19%	>120%	135.3047
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1752.02	North Royalton	44133	10% - 19%	80% - 120%	116.2016
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1761	Olmsted Falls	44138	< 10%	>120%	134.3251
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1762	Olmsted Falls	44138	10% - 19%	80% - 120%	112.9785
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1771.01	Parma	44130	20% - 50%	80% - 120%	87.6925
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1771.03	Parma	44129	20% - 50%	80% - 120%	97.125
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1771.04	Parma	44129	10% - 19%	80% - 120%	85.8169
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1772.01	Parma	44129	10% - 19%	80% - 120%	87.0559
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1772.02	Parma	44134	10% - 19%	80% - 120%	82.067
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1773.02	Parma	44134	10% - 19%	80% - 120%	98.6644
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1773.03	Parma	44134	20% - 50%	80% - 120%	82.6984
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1773.04	Parma	44134	20% - 50%	50% - 80%	72.8013
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1774.03	Parma	44129	10% - 19%	80% - 120%	92.3386
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1774.04	Parma	44129	10% - 19%	80% - 120%	96.2897
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1774.05	Parma	44129	10% - 19%	80% - 120%	100.3613
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1774.06	Parma	44134	10% - 19%	80% - 120%	92.2076
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1775.01	Parma	44134	10% - 19%	80% - 120%	92.2751
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1775.03	Parma	44134	10% - 19%	80% - 120%	108.257
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1775.04	Parma	44134	10% - 19%	80% - 120%	82.7288
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1775.05	Parma	44134	< 10%	80% - 120%	114.3418
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.04	Parma	44130	10% - 19%	80% - 120%	91.4292
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.05	Parma	44130	< 10%	80% - 120%	106.9955
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.06	Parma	44129	10% - 19%	80% - 120%	100.2859
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.07	Parma	44130	10% - 19%	80% - 120%	107.0908
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.08	Parma	44134	20% - 50%	50% - 80%	63.7952
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1776.09	Parma	44134	10% - 19%	>120%	120.2877
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1781.01	Parma Heights	44130	10% - 19%	80% - 120%	85.0929

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1781.02	Parma Heights	44130	20% - 50%	80% - 120%	107.8228
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1782.01	Parma Heights	44130	10% - 19%	80% - 120%	92.2433
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1782.04	Parma Heights	44130	20% - 50%	<50%	48.4632
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1782.05	Parma Heights	44130	10% - 19%	80% - 120%	101.591
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1782.06	Parma Heights	44130	10% - 19%	80% - 120%	94.4657
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1791.01	Pepper Pike	44124	20% - 50%	>120%	223.0926
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1791.02	Pepper Pike	44124	10% - 19%	>120%	300.5572
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1801.02	Richmond Heights	44143	51% - 79%	80% - 120%	112.9176
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1801.03	Richmond Heights	44143	51% - 79%	80% - 120%	101.3435
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1801.04	Richmond Heights	44143	80% - 100%	<50%	47.5935
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1811	Rocky River	44116	< 10%	>120%	201.9987
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1812.01	Rocky River	44116	10% - 19%	>120%	176.1767
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1812.03	Rocky River	44116	< 10%	>120%	141.2294
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1812.04	Rocky River	44116	10% - 19%	>120%	138.0049
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1821.03	Seven Hills	44131	10% - 19%	>120%	135.4079
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1821.04	Seven Hills	44131	< 10%	>120%	128.644
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1821.05	Seven Hills	44131	10% - 19%	>120%	135.1233
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1821.06	Seven Hills	44131	< 10%	80% - 120%	107.2907
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1831	Shaker Heights	44120	20% - 50%	80% - 120%	100.0264
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1832	Shaker Heights	44122	20% - 50%	>120%	330.9167
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1833	Shaker Heights	44122	20% - 50%	>120%	285.3325
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1834.01	Shaker Heights	44120	20% - 50%	>120%	179.5216
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1834.02	Shaker Heights	44120	80% - 100%	80% - 120%	115.6602
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1835.01	Shaker Heights	44122	20% - 50%	>120%	128.1807
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1835.02	Shaker Heights	44120	20% - 50%	>120%	186.5396
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1836.03	Shaker Heights	44120	80% - 100%	80% - 120%	80.2469
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1836.04	Shaker Heights	44120	51% - 79%	80% - 120%	111.5661
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1836.05	Shaker Heights	44122	51% - 79%	>120%	121.2421
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1836.06	Shaker Heights	44122	51% - 79%	>120%	130.8002
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1841.03	Solon	44139	20% - 50%	>120%	209.1531
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1841.04	Solon	44139	20% - 50%	>120%	161.8176
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1841.05	Solon	44139	20% - 50%	>120%	164.1036
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1841.06	Solon	44139	20% - 50%	80% - 120%	110.5813
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1841.08	Solon	44139	20% - 50%	>120%	201.6016
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1851.01	South Euclid	44121	80% - 100%	50% - 80%	76.9378
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1851.02	South Euclid	44121	51% - 79%	80% - 120%	88.2313
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1851.03	South Euclid	44121	51% - 79%	80% - 120%	110.9321
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1851.04	South Euclid	44121	20% - 50%	80% - 120%	111.9208
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1852.01	South Euclid	44118	51% - 79%	80% - 120%	81.0742
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1852.02	South Euclid	44121	51% - 79%	80% - 120%	87.7786
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1852.03	South Euclid	44121	20% - 50%	>120%	125.9053
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1861.03	Strongsville	44149	10% - 19%	>120%	158.8394
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1861.04	Strongsville	44149	10% - 19%	>120%	129.3111
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1861.05	Strongsville	44149	10% - 19%	>120%	159.8321
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1861.06	Strongsville	44136	20% - 50%	50% - 80%	69.0038
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1861.07	Strongsville	44136	10% - 19%	>120%	156.1417
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1862.01	Strongsville	44136	10% - 19%	80% - 120%	119.3797
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1862.02	Strongsville	44136	10% - 19%	>120%	169.2936
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1862.03	Strongsville	44136	10% - 19%	>120%	143.604
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1862.05	Strongsville	44136	10% - 19%	>120%	148.851
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1862.06	Strongsville	44149	10% - 19%	>120%	187.8977
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1871.03	University Heights	44118	51% - 79%	80% - 120%	94.5716
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1871.04	University Heights	44118	20% - 50%	>120%	171.524
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1871.05	University Heights	44118	20% - 50%	>120%	189.0361
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1871.06	University Heights	44118	10% - 19%	80% - 120%	116.9388
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1881.03	Warrensville Heights	44122	80% - 100%	50% - 80%	61.9778
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1881.06	Warrensville Heights	44128	80% - 100%	50% - 80%	50.7187
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1881.07	Warrensville Heights	44128	80% - 100%	50% - 80%	52.2846
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.05	Westlake	44145	10% - 19%	>120%	155.0894
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.07	Westlake	44145	10% - 19%	>120%	131.6619
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.08	Westlake	44145	10% - 19%	>120%	207.3741
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.09	Westlake	44145	10% - 19%	>120%	136.8269
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.1	Westlake	44145	20% - 50%	>120%	136.7474
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.11	Westlake	44145	10% - 19%	>120%	191.2413
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1891.12	Westlake	44145	10% - 19%	>120%	209.6018
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1905.02	Olmsted	44138	< 10%	50% - 80%	78.6228
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1905.03	Olmsted	44138	< 10%	80% - 120%	114.6952
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1905.05	Olmsted	44138	10% - 19%	>120%	208.2927
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1905.06	Olmsted	44138	10% - 19%	80% - 120%	106.2543
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1923	Brooklyn Heights	44131	10% - 19%	80% - 120%	118.42
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1928	Bratenahl	44108	20% - 50%	>120%	222.9549
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1929	Valley View	44125	< 10%	>120%	134.9036
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1941	Walton Hills	44146	10% - 19%	>120%	138.8666
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1943	Mayfield	44143	10% - 19%	>120%	159.7845
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1945	Gates Mills	44040	10% - 19%	>120%	287.4834
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1956	Bedford Heights	44146	80% - 100%	80% - 120%	97.256
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1957	Oakwood	44146	51% - 79%	>120%	127.5162
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1958	Bentleyville	44022	20% - 50%	>120%	279.323
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1959	Chagrin Falls	44022	< 10%	>120%	166.2294
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1960	Cleveland Heights	44118	51% - 79%	80% - 120%	96.5492

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1961	Cuyahoga Heights	44125	20% - 50%	50% - 80%	72.5644
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1962	Euclid	44132	80% - 100%	<50%	31.5852
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1963	Moreland Hills	44022	10% - 19%	>120%	237.9282
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1964	Cleveland	44135	80% - 100%	<50%	49.6611
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1968	Cleveland	44106	51% - 79%	>120%	176.3395
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1970	North Randall	44128	80% - 100%	50% - 80%	69.741
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1971	Orange	44022	20% - 50%	>120%	157.0524
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1972	Cleveland	44103	80% - 100%	<50%	41.2135
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1973	Lakewood	44107	20% - 50%	<50%	46.573
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1974	Cleveland	44109	20% - 50%	50% - 80%	58.3774
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1975	Cleveland	44102	20% - 50%	50% - 80%	50.6869
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1976	Cleveland	44109	51% - 79%	<50%	44.7146
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1977	Cleveland	44113	51% - 79%	50% - 80%	61.2987
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1978	Cleveland	44113	20% - 50%	>120%	143.0295
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1979	Cleveland	44127	51% - 79%	<50%	43.2863
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1980	Cleveland	44105	80% - 100%	<50%	36.7104
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1981	Cleveland	44105	51% - 79%	<50%	45.6186
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1982	Garfield Heights	44105	80% - 100%	50% - 80%	54.4832
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1983	Warrensville	44128	80% - 100%	50% - 80%	50.8246
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1984	Cleveland	44104	80% - 100%	<50%	20.9826
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1985	Cleveland	44106	80% - 100%	50% - 80%	63.0724
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1986	Cleveland	44104	80% - 100%	<50%	32.1888
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1987	Cleveland	44103	80% - 100%	50% - 80%	68.5617
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1988	Cleveland	44106	80% - 100%	<50%	39.4729
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1989	Cleveland	44103	51% - 79%	<50%	19.3492
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1990	Cleveland	44103	80% - 100%	<50%	47.6518
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1991	Cleveland	44108	80% - 100%	50% - 80%	52.1191
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1992	Cleveland	44108	80% - 100%	50% - 80%	55.153
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	1993	East Cleveland	44112	80% - 100%	<50%	43.248
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9801	Cleveland	44115	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9802	Cleveland	44102	Not applicable	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9805	Cleveland	44135	51% - 79%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9809	Cleveland	44119	Not applicable	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9810	Beachwood	44122	10% - 19%	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9811	Brook Park	44142	Not applicable	N/A	0
39	OH	17410	Cleveland, OH MSA	035	Cuyahoga	9900	NA	NA	Not applicable	N/A	0
39	OH	18140	Columbus, OH MSA	041	Delaware	0101.00	Delaware	43015	10% - 19%	>120%	132.064
39	OH	18140	Columbus, OH MSA	041	Delaware	0102.00	Delaware	43015	10% - 19%	80% - 120%	86.3381
39	OH	18140	Columbus, OH MSA	041	Delaware	0104.20	Delaware	43015	10% - 19%	80% - 120%	118.923
39	OH	18140	Columbus, OH MSA	041	Delaware	0104.21	Delaware	43015	< 10%	80% - 120%	95.2775
39	OH	18140	Columbus, OH MSA	041	Delaware	0104.22	Delaware	43015	10% - 19%	80% - 120%	115.3993
39	OH	18140	Columbus, OH MSA	041	Delaware	0105.20	Delaware	43015	10% - 19%	80% - 120%	111.6937
39	OH	18140	Columbus, OH MSA	041	Delaware	0105.30	Delaware	43015	20% - 50%	50% - 80%	55.7309
39	OH	18140	Columbus, OH MSA	041	Delaware	0111.01	Oxford	43015	< 10%	50% - 80%	68.2689
39	OH	18140	Columbus, OH MSA	041	Delaware	0111.02	Kingston	43074	< 10%	>120%	139.7987
39	OH	18140	Columbus, OH MSA	041	Delaware	0112.00	Troy	43015	10% - 19%	>120%	125.9097
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.11	Concord	43017	10% - 19%	>120%	174.4493
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.12	Concord	43065	10% - 19%	>120%	233.0154
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.21	Liberty	43065	10% - 19%	>120%	195.727
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.23	Liberty	43065	10% - 19%	>120%	204.6962
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.30	Liberty	43065	10% - 19%	>120%	204.4881
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.31	Concord	43015	< 10%	80% - 120%	103.3143
39	OH	18140	Columbus, OH MSA	041	Delaware	0114.32	Concord	43065	10% - 19%	>120%	160.9004
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.20	Orange	43065	20% - 50%	>120%	141.7895
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.30	Orange	43035	20% - 50%	>120%	158.1486
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.40	Orange	43035	20% - 50%	>120%	203.1752
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.61	Orange	43035	20% - 50%	80% - 120%	112.1408
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.62	Berlin	43015	20% - 50%	>120%	189.7191
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.63	Orange	43035	20% - 50%	>120%	197.9509
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.64	Orange	43035	10% - 19%	>120%	194.382
39	OH	18140	Columbus, OH MSA	041	Delaware	0115.65	Berlin	43021	10% - 19%	>120%	189.5835
39	OH	18140	Columbus, OH MSA	041	Delaware	0116.04	Berkshire	43074	10% - 19%	>120%	124.5314
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.10	Westerville	43082	10% - 19%	>120%	162.1265
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.40	Genoa	43082	10% - 19%	>120%	197.8748
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.60	Harlem	43021	10% - 19%	>120%	133.7289
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.62	Genoa	43082	10% - 19%	>120%	159.3295
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.63	Genoa	43021	10% - 19%	>120%	232.7074
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.64	Genoa	43021	10% - 19%	>120%	160.2012
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.65	Genoa	43082	10% - 19%	>120%	154.9424
39	OH	18140	Columbus, OH MSA	041	Delaware	0117.66	Genoa	43082	10% - 19%	>120%	157.6277
39	OH	18140	Columbus, OH MSA	041	Delaware	0119.00	Liberty	43065	20% - 50%	>120%	217.5304
39	OH	18140	Columbus, OH MSA	041	Delaware	0120.00	Thompson	43061	< 10%	>120%	136.5331
39	OH	18140	Columbus, OH MSA	041	Delaware	0121.00	Liberty	43065	20% - 50%	>120%	183.8347
39	OH	18140	Columbus, OH MSA	041	Delaware	0122.00	Delaware	43015	10% - 19%	80% - 120%	104.9781
39	OH	18140	Columbus, OH MSA	041	Delaware	0123.00	Trenton	43074	< 10%	80% - 120%	116.761
39	OH	18140	Columbus, OH MSA	041	Delaware	0124.00	Orange	43240	20% - 50%	>120%	133.9299
39	OH	18140	Columbus, OH MSA	045	Fairfield	0301.00	Walnut	43076	< 10%	80% - 120%	88.2634
39	OH	18140	Columbus, OH MSA	045	Fairfield	0302.00	Walnut	43105	< 10%	80% - 120%	83.2461
39	OH	18140	Columbus, OH MSA	045	Fairfield	0303.00	Liberty	43105	< 10%	50% - 80%	65.1056
39	OH	18140	Columbus, OH MSA	045	Fairfield	0304.00	Liberty	43105	< 10%	>120%	132.0283

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	18140	Columbus, OH MSA	045	Fairfield	0306.01	Violet	43147	20% - 50%	>120%	139.5359
39	OH	18140	Columbus, OH MSA	045	Fairfield	0306.02	Violet	43147	20% - 50%	>120%	155.0482
39	OH	18140	Columbus, OH MSA	045	Fairfield	0307.00	Bloom	43110	10% - 19%	80% - 120%	118.6649
39	OH	18140	Columbus, OH MSA	045	Fairfield	0308.00	Bloom	43112	< 10%	>120%	149.3863
39	OH	18140	Columbus, OH MSA	045	Fairfield	0309.01	Greenfield	43112	< 10%	80% - 120%	113.4561
39	OH	18140	Columbus, OH MSA	045	Fairfield	0309.02	Greenfield	43112	< 10%	80% - 120%	94.2417
39	OH	18140	Columbus, OH MSA	045	Fairfield	0310.00	Pleasant	43130	< 10%	80% - 120%	119.2607
39	OH	18140	Columbus, OH MSA	045	Fairfield	0311.00	Rush Creek	43107	< 10%	80% - 120%	88.116
39	OH	18140	Columbus, OH MSA	045	Fairfield	0312.00	Berne	43155	< 10%	80% - 120%	86.3488
39	OH	18140	Columbus, OH MSA	045	Fairfield	0313.00	Lancaster	43130	10% - 19%	50% - 80%	78.972
39	OH	18140	Columbus, OH MSA	045	Fairfield	0314.01	Lancaster	43130	< 10%	80% - 120%	119.1977
39	OH	18140	Columbus, OH MSA	045	Fairfield	0314.02	Lancaster	43130	< 10%	50% - 80%	76.5067
39	OH	18140	Columbus, OH MSA	045	Fairfield	0315.00	Lancaster	43130	10% - 19%	50% - 80%	57.7894
39	OH	18140	Columbus, OH MSA	045	Fairfield	0316.00	Hocking	43130	< 10%	50% - 80%	53.2882
39	OH	18140	Columbus, OH MSA	045	Fairfield	0317.00	Lancaster	43130	10% - 19%	50% - 80%	56.0805
39	OH	18140	Columbus, OH MSA	045	Fairfield	0320.00	Lancaster	43130	10% - 19%	50% - 80%	62.2157
39	OH	18140	Columbus, OH MSA	045	Fairfield	0321.00	Lancaster	43130	< 10%	50% - 80%	73.982
39	OH	18140	Columbus, OH MSA	045	Fairfield	0322.00	Lancaster	43130	10% - 19%	50% - 80%	65.6098
39	OH	18140	Columbus, OH MSA	045	Fairfield	0323.00	Lancaster	43130	< 10%	50% - 80%	51.9753
39	OH	18140	Columbus, OH MSA	045	Fairfield	0325.01	Madison	43130	< 10%	80% - 120%	98.9118
39	OH	18140	Columbus, OH MSA	045	Fairfield	0325.02	Hocking	43130	20% - 50%	50% - 80%	77.0454
39	OH	18140	Columbus, OH MSA	045	Fairfield	0326.01	Clear Creek	43154	< 10%	80% - 120%	94.1299
39	OH	18140	Columbus, OH MSA	045	Fairfield	0326.02	Amanda	43102	< 10%	80% - 120%	90.6788
39	OH	18140	Columbus, OH MSA	045	Fairfield	0327.01	Violet	43147	20% - 50%	>120%	122.8463
39	OH	18140	Columbus, OH MSA	045	Fairfield	0327.03	Violet	43068	51% - 79%	80% - 120%	91.1093
39	OH	18140	Columbus, OH MSA	045	Fairfield	0327.04	Violet	43068	51% - 79%	<50%	41.2103
39	OH	18140	Columbus, OH MSA	045	Fairfield	0328.00	Violet	43147	20% - 50%	>120%	134.8361
39	OH	18140	Columbus, OH MSA	045	Fairfield	0329.01	Violet	43147	10% - 19%	>120%	153.3155
39	OH	18140	Columbus, OH MSA	045	Fairfield	0329.02	Violet	43147	20% - 50%	>120%	163.1481
39	OH	18140	Columbus, OH MSA	045	Fairfield	0330.00	Violet	43110	20% - 50%	>120%	139.0483
39	OH	18140	Columbus, OH MSA	045	Fairfield	0331.01	Violet	43147	20% - 50%	80% - 120%	94.256
39	OH	18140	Columbus, OH MSA	045	Fairfield	0331.02	Violet	43147	20% - 50%	80% - 120%	102.3772
39	OH	18140	Columbus, OH MSA	049	Franklin	0001.10	Columbus	43214	< 10%	80% - 120%	113.5429
39	OH	18140	Columbus, OH MSA	049	Franklin	0001.20	Columbus	43214	< 10%	>120%	184.9633
39	OH	18140	Columbus, OH MSA	049	Franklin	0002.10	Columbus	43214	10% - 19%	>120%	141.3198
39	OH	18140	Columbus, OH MSA	049	Franklin	0002.20	Columbus	43214	10% - 19%	>120%	142.1249
39	OH	18140	Columbus, OH MSA	049	Franklin	0003.10	Columbus	43224	20% - 50%	50% - 80%	73.869
39	OH	18140	Columbus, OH MSA	049	Franklin	0003.20	Columbus	43224	20% - 50%	50% - 80%	55.0019
39	OH	18140	Columbus, OH MSA	049	Franklin	0003.30	Columbus	43224	20% - 50%	<50%	36.4201
39	OH	18140	Columbus, OH MSA	049	Franklin	0004.10	Columbus	43202	10% - 19%	80% - 120%	109.7909
39	OH	18140	Columbus, OH MSA	049	Franklin	0004.20	Columbus	43202	10% - 19%	>120%	152.2524
39	OH	18140	Columbus, OH MSA	049	Franklin	0005.00	Columbus	43202	20% - 50%	80% - 120%	104.0576
39	OH	18140	Columbus, OH MSA	049	Franklin	0006.00	Columbus	43202	10% - 19%	80% - 120%	88.8949
39	OH	18140	Columbus, OH MSA	049	Franklin	0007.10	Columbus	43211	51% - 79%	<50%	47.7261
39	OH	18140	Columbus, OH MSA	049	Franklin	0007.20	Columbus	43211	51% - 79%	<50%	33.1224
39	OH	18140	Columbus, OH MSA	049	Franklin	0007.30	Columbus	43211	80% - 100%	<50%	21.4204
39	OH	18140	Columbus, OH MSA	049	Franklin	0008.10	Columbus	43224	20% - 50%	50% - 80%	56.3707
39	OH	18140	Columbus, OH MSA	049	Franklin	0008.20	Columbus	43224	51% - 79%	50% - 80%	67.7433
39	OH	18140	Columbus, OH MSA	049	Franklin	0009.10	Columbus	43211	51% - 79%	<50%	43.5198
39	OH	18140	Columbus, OH MSA	049	Franklin	0009.20	Columbus	43211	80% - 100%	<50%	37.6878
39	OH	18140	Columbus, OH MSA	049	Franklin	0010.00	Columbus	43202	20% - 50%	50% - 80%	60.8636
39	OH	18140	Columbus, OH MSA	049	Franklin	0011.10	Columbus	43201	20% - 50%	80% - 120%	93.6518
39	OH	18140	Columbus, OH MSA	049	Franklin	0011.21	Columbus	43210	10% - 19%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0011.22	Columbus	43221	20% - 50%	50% - 80%	66.6087
39	OH	18140	Columbus, OH MSA	049	Franklin	0012.00	Columbus	43201	20% - 50%	<50%	41.1271
39	OH	18140	Columbus, OH MSA	049	Franklin	0013.01	Columbus	43201	20% - 50%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0013.02	Columbus	43201	10% - 19%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0014.00	Columbus	43211	80% - 100%	<50%	35.7482
39	OH	18140	Columbus, OH MSA	049	Franklin	0015.00	Columbus	43211	80% - 100%	<50%	36.2203
39	OH	18140	Columbus, OH MSA	049	Franklin	0016.00	Columbus	43201	20% - 50%	<50%	40.1365
39	OH	18140	Columbus, OH MSA	049	Franklin	0017.00	Columbus	43201	20% - 50%	<50%	38.4585
39	OH	18140	Columbus, OH MSA	049	Franklin	0018.10	Columbus	43201	20% - 50%	<50%	13.2492
39	OH	18140	Columbus, OH MSA	049	Franklin	0018.20	Columbus	43201	20% - 50%	>120%	158.0689
39	OH	18140	Columbus, OH MSA	049	Franklin	0019.01	Columbus	43212	20% - 50%	>120%	159.8028
39	OH	18140	Columbus, OH MSA	049	Franklin	0019.02	Columbus	43212	10% - 19%	80% - 120%	111.1407
39	OH	18140	Columbus, OH MSA	049	Franklin	0020.00	Columbus	43201	10% - 19%	>120%	204.2134
39	OH	18140	Columbus, OH MSA	049	Franklin	0021.00	Columbus	43215	10% - 19%	>120%	165.2185
39	OH	18140	Columbus, OH MSA	049	Franklin	0022.00	Columbus	43201	20% - 50%	80% - 120%	102.5711
39	OH	18140	Columbus, OH MSA	049	Franklin	0023.00	Columbus	43219	51% - 79%	<50%	42.3211
39	OH	18140	Columbus, OH MSA	049	Franklin	0025.10	Columbus	43219	80% - 100%	<50%	47.8165
39	OH	18140	Columbus, OH MSA	049	Franklin	0025.20	Columbus	43219	51% - 79%	50% - 80%	75.1272
39	OH	18140	Columbus, OH MSA	049	Franklin	0026.00	Columbus	43219	51% - 79%	<50%	31.1066
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.10	Columbus	43209	51% - 79%	<50%	42.8836
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.30	Columbus	43213	80% - 100%	<50%	38.2789
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.40	Columbus	43209	20% - 50%	>120%	136.0182
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.50	Columbus	43213	80% - 100%	<50%	27.7839
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.60	Columbus	43209	20% - 50%	50% - 80%	68.2986
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.70	Columbus	43227	80% - 100%	<50%	42.6136
39	OH	18140	Columbus, OH MSA	049	Franklin	0027.80	Columbus	43209	20% - 50%	80% - 120%	108.0011
39	OH	18140	Columbus, OH MSA	049	Franklin	0028.00	Columbus	43203	51% - 79%	<50%	40.5289

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	18140	Columbus, OH MSA	049	Franklin	0029.00	Columbus	43203	80% - 100%	<50%	16.5921
39	OH	18140	Columbus, OH MSA	049	Franklin	0030.00	Columbus	43215	20% - 50%	>120%	155.3432
39	OH	18140	Columbus, OH MSA	049	Franklin	0032.00	Columbus	43215	10% - 19%	>120%	120.8258
39	OH	18140	Columbus, OH MSA	049	Franklin	0036.00	Columbus	43203	51% - 79%	80% - 120%	106.2303
39	OH	18140	Columbus, OH MSA	049	Franklin	0037.00	Columbus	43205	51% - 79%	80% - 120%	86.4855
39	OH	18140	Columbus, OH MSA	049	Franklin	0038.00	Columbus	43205	20% - 50%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0040.01	Columbus	43215	20% - 50%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0040.02	Columbus	43215	20% - 50%	>120%	138.713
39	OH	18140	Columbus, OH MSA	049	Franklin	0042.00	Columbus	43215	20% - 50%	<50%	19.0966
39	OH	18140	Columbus, OH MSA	049	Franklin	0043.01	Columbus	43204	10% - 19%	>120%	145.3239
39	OH	18140	Columbus, OH MSA	049	Franklin	0043.02	Columbus	43222	20% - 50%	<50%	34.3984
39	OH	18140	Columbus, OH MSA	049	Franklin	0045.00	Columbus	43204	20% - 50%	50% - 80%	54.9876
39	OH	18140	Columbus, OH MSA	049	Franklin	0046.10	Columbus	43204	20% - 50%	80% - 120%	94.91
39	OH	18140	Columbus, OH MSA	049	Franklin	0046.20	Columbus	43204	20% - 50%	<50%	42.4971
39	OH	18140	Columbus, OH MSA	049	Franklin	0047.00	Columbus	43204	51% - 79%	<50%	49.0557
39	OH	18140	Columbus, OH MSA	049	Franklin	0048.10	Columbus	43204	20% - 50%	50% - 80%	70.8579
39	OH	18140	Columbus, OH MSA	049	Franklin	0048.20	Columbus	43204	20% - 50%	50% - 80%	57.4338
39	OH	18140	Columbus, OH MSA	049	Franklin	0049.00	Columbus	43223	20% - 50%	<50%	48.58
39	OH	18140	Columbus, OH MSA	049	Franklin	0050.01	Columbus	43222	20% - 50%	<50%	35.6769
39	OH	18140	Columbus, OH MSA	049	Franklin	0050.02	Columbus	43223	20% - 50%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0051.00	Columbus	43223	51% - 79%	<50%	20.5463
39	OH	18140	Columbus, OH MSA	049	Franklin	0052.00	Columbus	43206	10% - 19%	80% - 120%	103.1217
39	OH	18140	Columbus, OH MSA	049	Franklin	0053.00	Columbus	43205	51% - 79%	<50%	47.1232
39	OH	18140	Columbus, OH MSA	049	Franklin	0054.10	Columbus	43205	80% - 100%	<50%	32.6717
39	OH	18140	Columbus, OH MSA	049	Franklin	0054.20	Columbus	43205	80% - 100%	N/A	0
39	OH	18140	Columbus, OH MSA	049	Franklin	0055.00	Columbus	43206	80% - 100%	<50%	43.5341
39	OH	18140	Columbus, OH MSA	049	Franklin	0056.10	Columbus	43206	51% - 79%	<50%	45.042
39	OH	18140	Columbus, OH MSA	049	Franklin	0056.20	Columbus	43206	51% - 79%	<50%	46.9745
39	OH	18140	Columbus, OH MSA	049	Franklin	0057.00	Columbus	43206	10% - 19%	>120%	151.0144
39	OH	18140	Columbus, OH MSA	049	Franklin	0058.10	Columbus	43206	10% - 19%	>120%	126.0536
39	OH	18140	Columbus, OH MSA	049	Franklin	0058.20	Columbus	43207	10% - 19%	80% - 120%	106.2672
39	OH	18140	Columbus, OH MSA	049	Franklin	0059.00	Columbus	43206	51% - 79%	<50%	49.6503
39	OH	18140	Columbus, OH MSA	049	Franklin	0060.00	Columbus	43207	20% - 50%	<50%	48.0651
39	OH	18140	Columbus, OH MSA	049	Franklin	0061.00	Columbus	43207	20% - 50%	<50%	40.0306
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.36	Washington	43017	10% - 19%	>120%	232.4243
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.37	Washington	43016	20% - 50%	>120%	121.7034
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.38	Washington	43017	20% - 50%	>120%	152.3023
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.39	Washington	43016	20% - 50%	>120%	130.072
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.40	Washington	43016	20% - 50%	80% - 120%	98.5693
39	OH	18140	Columbus, OH MSA	049	Franklin	0062.41	Washington	43016	20% - 50%	80% - 120%	109.2367
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.01	Perry	43017	20% - 50%	80% - 120%	95.576
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.02	Columbus	43017	20% - 50%	50% - 80%	65.1305
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.10	Upper Arlington	43220	10% - 19%	>120%	222.4229
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.21	Upper Arlington	43220	10% - 19%	>120%	179.2336
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.23	Upper Arlington	43221	10% - 19%	>120%	165.3898
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.30	Upper Arlington	43221	10% - 19%	>120%	137.381
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.40	Upper Arlington	43220	10% - 19%	>120%	172.3706
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.51	Columbus	43235	20% - 50%	80% - 120%	97.7618
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.52	Columbus	43220	20% - 50%	50% - 80%	76.0417
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.53	Columbus	43220	20% - 50%	80% - 120%	91.8739
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.72	Columbus	43017	20% - 50%	80% - 120%	81.1649
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.84	Columbus	43016	20% - 50%	>120%	128.1728
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.86	Columbus	43235	20% - 50%	80% - 120%	116.2591
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.87	Perry	43235	20% - 50%	>120%	129.4239
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.91	Perry	43235	10% - 19%	>120%	233.7586
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.92	Columbus	43085	10% - 19%	>120%	195.8091
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.93	Columbus	43016	20% - 50%	>120%	141.5933
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.94	Columbus	43065	20% - 50%	>120%	124.5504
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.95	Columbus	43235	20% - 50%	80% - 120%	94.7673
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.96	Columbus	43235	20% - 50%	80% - 120%	95.733
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.97	Columbus	43235	20% - 50%	80% - 120%	96.2123
39	OH	18140	Columbus, OH MSA	049	Franklin	0063.98	Perry	43016	20% - 50%	>120%	210.0596
39	OH	18140	Columbus, OH MSA	049	Franklin	0064.10	Upper Arlington	43221	10% - 19%	>120%	209.0714
39	OH	18140	Columbus, OH MSA	049	Franklin	0064.30	Upper Arlington	43221	10% - 19%	>120%	157.6372
39	OH	18140	Columbus, OH MSA	049	Franklin	0065.00	Upper Arlington	43221	< 10%	>120%	235.5627
39	OH	18140	Columbus, OH MSA	049	Franklin	0066.00	Upper Arlington	43212	10% - 19%	>120%	256.2256
39	OH	18140	Columbus, OH MSA	049	Franklin	0067.10	Sharon	43085	10% - 19%	>120%	135.2749
39	OH	18140	Columbus, OH MSA	049	Franklin	0067.21	Sharon	43085	< 10%	>120%	197.0019
39	OH	18140	Columbus, OH MSA	049	Franklin	0067.22	Sharon	43085	10% - 19%	80% - 120%	99.4672
39	OH	18140	Columbus, OH MSA	049	Franklin	0068.10	Sharon	43085	10% - 19%	>120%	130.9509
39	OH	18140	Columbus, OH MSA	049	Franklin	0068.21	Sharon	43214	20% - 50%	50% - 80%	60.8386
39	OH	18140	Columbus, OH MSA	049	Franklin	0068.22	Columbus	43214	10% - 19%	80% - 120%	114.4634
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.10	Sharon	43085	< 10%	>120%	198.2054
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.21	Columbus	43229	20% - 50%	50% - 80%	65.272
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.23	Columbus	43229	51% - 79%	80% - 120%	81.8166
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.24	Columbus	43229	51% - 79%	50% - 80%	65.1103
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.31	Columbus	43229	51% - 79%	50% - 80%	56.0377
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.32	Columbus	43229	51% - 79%	50% - 80%	68.5769
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.33	Columbus	43229	80% - 100%	<50%	35.571
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.43	Columbus	43229	51% - 79%	50% - 80%	54.5595

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.44	Columbus	43229	20% - 50%	80% - 120%	89.065
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.45	Columbus	43229	51% - 79%	<50%	46.8521
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.50	Columbus	43235	< 10%	>120%	145.1229
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.91	Sharon	43081	10% - 19%	>120%	155.7404
39	OH	18140	Columbus, OH MSA	049	Franklin	0069.92	Columbus	43229	51% - 79%	50% - 80%	51.7315
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.10	Westerville	43081	20% - 50%	80% - 120%	103.4832
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.20	Westerville	43081	10% - 19%	80% - 120%	109.3461
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.41	Sharon	43235	20% - 50%	80% - 120%	104.8687
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.43	Columbus	43235	20% - 50%	80% - 120%	104.4929
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.44	Sharon	43235	20% - 50%	>120%	121.921
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.47	Columbus	43085	20% - 50%	80% - 120%	102.2095
39	OH	18140	Columbus, OH MSA	049	Franklin	0070.48	Columbus	43085	20% - 50%	>120%	128.4796
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.01	Westerville	43081	20% - 50%	50% - 80%	76.5031
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.02	Westerville	43081	10% - 19%	>120%	162.3299
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.03	Columbus	43230	20% - 50%	80% - 120%	102.5033
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.12	Columbus	43231	51% - 79%	80% - 120%	80.2516
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.13	Columbus	43231	51% - 79%	50% - 80%	69.2905
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.14	Blendon	43231	51% - 79%	80% - 120%	92.9228
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.15	Columbus	43231	51% - 79%	50% - 80%	64.0269
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.20	Blendon	43081	20% - 50%	80% - 120%	101.2082
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.93	Westerville	43081	10% - 19%	>120%	138.9092
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.98	Blendon	43081	20% - 50%	>120%	129.23
39	OH	18140	Columbus, OH MSA	049	Franklin	0071.99	Columbus	43230	20% - 50%	80% - 120%	84.4365
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.02	Columbus	43230	51% - 79%	80% - 120%	119.0312
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.05	Plain	43054	20% - 50%	>120%	120.6438
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.09	Columbus	43054	20% - 50%	>120%	127.1192
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.11	Plain	43054	10% - 19%	>120%	296.0065
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.12	Plain	43054	20% - 50%	>120%	257.6669
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.13	Plain	43054	20% - 50%	>120%	194.2405
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.14	Plain	43081	20% - 50%	80% - 120%	105.1196
39	OH	18140	Columbus, OH MSA	049	Franklin	0072.15	Plain	43081	20% - 50%	80% - 120%	115.8167
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.01	Columbus	43004	51% - 79%	80% - 120%	113.7439
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.02	Jefferson	43004	20% - 50%	80% - 120%	95.0206
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.03	Jefferson	43004	20% - 50%	>120%	127.4581
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.05	Jefferson	43230	20% - 50%	>120%	130.87
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.06	Mifflin	43054	10% - 19%	>120%	193.2499
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.94	Jefferson	43004	10% - 19%	>120%	198.134
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.97	Columbus	43213	51% - 79%	80% - 120%	99.5516
39	OH	18140	Columbus, OH MSA	049	Franklin	0073.98	Jefferson	43004	51% - 79%	80% - 120%	111.0182
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.24	Mifflin	43230	20% - 50%	80% - 120%	84.4995
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.25	Mifflin	43230	20% - 50%	80% - 120%	102.3463
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.26	Mifflin	43230	20% - 50%	80% - 120%	109.5887
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.27	Mifflin	43230	20% - 50%	>120%	120.4095
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.92	Mifflin	43230	20% - 50%	>120%	157.5135
39	OH	18140	Columbus, OH MSA	049	Franklin	0074.94	Mifflin	43230	20% - 50%	>120%	120.8852
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.11	Columbus	43219	80% - 100%	50% - 80%	59.7195
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.12	Columbus	43219	80% - 100%	50% - 80%	60.923
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.20	Columbus	43211	80% - 100%	<50%	37.758
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.31	Mifflin	43224	80% - 100%	50% - 80%	51.6042
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.32	Columbus	43224	80% - 100%	<50%	46.1623
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.33	Columbus	43224	80% - 100%	<50%	44.1799
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.34	Columbus	43224	80% - 100%	50% - 80%	52.332
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.50	Columbus	43219	51% - 79%	50% - 80%	78.3714
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.52	Columbus	43219	80% - 100%	50% - 80%	60.1833
39	OH	18140	Columbus, OH MSA	049	Franklin	0075.53	Columbus	43219	80% - 100%	50% - 80%	51.2177
39	OH	18140	Columbus, OH MSA	049	Franklin	0077.10	Columbus	43224	51% - 79%	<50%	40.6324
39	OH	18140	Columbus, OH MSA	049	Franklin	0077.21	Columbus	43224	80% - 100%	<50%	44.2465
39	OH	18140	Columbus, OH MSA	049	Franklin	0077.22	Columbus	43224	51% - 79%	50% - 80%	53.3215
39	OH	18140	Columbus, OH MSA	049	Franklin	0077.30	Columbus	43224	51% - 79%	50% - 80%	64.0697
39	OH	18140	Columbus, OH MSA	049	Franklin	0077.40	Columbus	43224	20% - 50%	80% - 120%	99.598
39	OH	18140	Columbus, OH MSA	049	Franklin	0078.11	Columbus	43220	10% - 19%	80% - 120%	117.3484
39	OH	18140	Columbus, OH MSA	049	Franklin	0078.12	Columbus	43214	20% - 50%	50% - 80%	79.7771
39	OH	18140	Columbus, OH MSA	049	Franklin	0078.20	Columbus	43202	20% - 50%	<50%	48.2803
39	OH	18140	Columbus, OH MSA	049	Franklin	0078.30	Columbus	43212	20% - 50%	80% - 120%	119.5771
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.22	Norwich	43026	10% - 19%	>120%	139.4039
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.31	Norwich	43026	10% - 19%	80% - 120%	115.5658
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.41	Columbus	43228	20% - 50%	>120%	136.6259
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.55	Columbus	43026	10% - 19%	80% - 120%	114.5645
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.56	Columbus	43228	20% - 50%	>120%	124.0997
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.57	Columbus	43026	10% - 19%	80% - 120%	99.5171
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.58	Norwich	43026	10% - 19%	>120%	165.7989
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.59	Norwich	43026	20% - 50%	80% - 120%	101.5043
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.60	Norwich	43026	20% - 50%	80% - 120%	100.0332
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.61	Norwich	43026	20% - 50%	>120%	156.2494
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.62	Norwich	43026	20% - 50%	80% - 120%	105.6155
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.63	Norwich	43221	10% - 19%	>120%	147.8094
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.64	Columbus	43221	20% - 50%	>120%	132.7074
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.65	Columbus	43228	20% - 50%	80% - 120%	100.1284
39	OH	18140	Columbus, OH MSA	049	Franklin	0079.66	Columbus	43026	20% - 50%	50% - 80%	71.3894
39	OH	18140	Columbus, OH MSA	049	Franklin	0080.01	Brown	43026	10% - 19%	>120%	181.7298

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	18140	Columbus, OH MSA	049	Franklin	0080.02	Prairie	43119	10% - 19%	>120%	134.5316
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.10	Prairie	43228	20% - 50%	80% - 120%	84.8289
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.20	Prairie	43228	20% - 50%	<50%	49.1152
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.32	Columbus	43119	20% - 50%	80% - 120%	80.3705
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.63	Columbus	43228	51% - 79%	<50%	41.0629
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.64	Columbus	43228	20% - 50%	50% - 80%	67.723
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.65	Prairie	43119	20% - 50%	50% - 80%	61.7388
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.66	Prairie	43119	20% - 50%	>120%	150.8193
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.67	Prairie	43119	20% - 50%	80% - 120%	107.4231
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.68	Columbus	43123	20% - 50%	80% - 120%	84.6993
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.69	Columbus	43119	20% - 50%	50% - 80%	50.2949
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.70	Prairie	43119	20% - 50%	80% - 120%	99.4196
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.71	Prairie	43228	20% - 50%	<50%	44.3892
39	OH	18140	Columbus, OH MSA	049	Franklin	0081.72	Columbus	43228	20% - 50%	80% - 120%	98.2518
39	OH	18140	Columbus, OH MSA	049	Franklin	0082.10	Columbus	43228	20% - 50%	50% - 80%	56.3397
39	OH	18140	Columbus, OH MSA	049	Franklin	0082.30	Franklin	43228	80% - 100%	<50%	37.3763
39	OH	18140	Columbus, OH MSA	049	Franklin	0082.41	Columbus	43204	20% - 50%	<50%	38.2444
39	OH	18140	Columbus, OH MSA	049	Franklin	0082.42	Franklin	43204	20% - 50%	80% - 120%	80.9889
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.11	Columbus	43228	20% - 50%	50% - 80%	67.415
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.12	Columbus	43204	51% - 79%	50% - 80%	54.5369
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.21	Columbus	43204	20% - 50%	50% - 80%	60.3023
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.22	Columbus	43204	20% - 50%	50% - 80%	65.4373
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.30	Franklin	43223	20% - 50%	50% - 80%	55.5798
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.40	Franklin	43223	20% - 50%	80% - 120%	80.9306
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.50	Columbus	43228	51% - 79%	80% - 120%	86.3202
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.60	Franklin	43223	20% - 50%	80% - 120%	90.8512
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.80	Jackson	43123	20% - 50%	80% - 120%	97.0495
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.81	Columbus	43123	10% - 19%	80% - 120%	95.2585
39	OH	18140	Columbus, OH MSA	049	Franklin	0083.82	Jackson	43123	20% - 50%	80% - 120%	104.5059
39	OH	18140	Columbus, OH MSA	049	Franklin	0084.00	Grandview Heights	43212	< 10%	>120%	239.3326
39	OH	18140	Columbus, OH MSA	049	Franklin	0085.00	Grandview Heights	43212	10% - 19%	>120%	165.6811
39	OH	18140	Columbus, OH MSA	049	Franklin	0087.10	Columbus	43206	80% - 100%	50% - 80%	51.6946
39	OH	18140	Columbus, OH MSA	049	Franklin	0087.20	Columbus	43207	51% - 79%	50% - 80%	64.4051
39	OH	18140	Columbus, OH MSA	049	Franklin	0087.30	Columbus	43207	51% - 79%	<50%	35.728
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.11	Columbus	43207	20% - 50%	50% - 80%	51.0001
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.12	Columbus	43207	51% - 79%	80% - 120%	82.2554
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.13	Columbus	43207	80% - 100%	50% - 80%	52.7839
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.21	Columbus	43207	10% - 19%	<50%	45.8698
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.22	Columbus	43207	20% - 50%	50% - 80%	78.8923
39	OH	18140	Columbus, OH MSA	049	Franklin	0088.25	Columbus	43207	20% - 50%	80% - 120%	88.7308
39	OH	18140	Columbus, OH MSA	049	Franklin	0089.00	Bexley	43209	10% - 19%	>120%	121.7212
39	OH	18140	Columbus, OH MSA	049	Franklin	0090.00	Bexley	43209	10% - 19%	>120%	225.2925
39	OH	18140	Columbus, OH MSA	049	Franklin	0091.00	Bexley	43209	10% - 19%	>120%	212.9174
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.20	Whitehall	43213	51% - 79%	<50%	42.6136
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.30	Whitehall	43213	51% - 79%	50% - 80%	54.6308
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.40	Whitehall	43213	20% - 50%	50% - 80%	74.0295
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.50	Whitehall	43213	51% - 79%	50% - 80%	60.948
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.51	Whitehall	43213	80% - 100%	50% - 80%	57.1544
39	OH	18140	Columbus, OH MSA	049	Franklin	0092.52	Columbus	43213	51% - 79%	50% - 80%	69.093
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.11	Columbus	43227	51% - 79%	<50%	49.8965
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.12	Columbus	43232	51% - 79%	50% - 80%	60.1631
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.21	Columbus	43227	51% - 79%	<50%	44.2988
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.22	Columbus	43227	51% - 79%	50% - 80%	57.8869
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.23	Columbus	43227	80% - 100%	50% - 80%	52.401
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.25	Columbus	43232	80% - 100%	<50%	42.2497
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.26	Columbus	43232	80% - 100%	<50%	34.2795
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.32	Columbus	43209	80% - 100%	80% - 120%	98.9189
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.34	Columbus	43227	80% - 100%	50% - 80%	50.6564
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.36	Columbus	43207	51% - 79%	50% - 80%	59.1309
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.37	Columbus	43232	80% - 100%	50% - 80%	52.7304
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.40	Whitehall	43213	51% - 79%	50% - 80%	51.1
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.50	Whitehall	43213	51% - 79%	80% - 120%	87.5642
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.61	Columbus	43213	51% - 79%	80% - 120%	107.705
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.72	Columbus	43232	51% - 79%	50% - 80%	63.0137
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.73	Columbus	43232	51% - 79%	50% - 80%	71.0148
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.81	Truro	43068	51% - 79%	80% - 120%	98.0009
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.82	Truro	43068	20% - 50%	50% - 80%	72.0614
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.83	Truro	43068	20% - 50%	80% - 120%	84.4781
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.84	Truro	43068	20% - 50%	50% - 80%	67.5875
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.85	Truro	43068	20% - 50%	80% - 120%	109.0892
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.86	Truro	43068	51% - 79%	50% - 80%	51.4627
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.90	Truro	43068	51% - 79%	80% - 120%	117.1487
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.91	Columbus	43068	51% - 79%	80% - 120%	81.8951
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.92	Columbus	43232	51% - 79%	50% - 80%	72.694
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.93	Columbus	43227	80% - 100%	50% - 80%	74.9881
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.94	Columbus	43213	20% - 50%	80% - 120%	82.6943
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.95	Truro	43068	20% - 50%	80% - 120%	87.8068
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.96	Columbus	43232	80% - 100%	50% - 80%	55.3705
39	OH	18140	Columbus, OH MSA	049	Franklin	0093.97	Columbus	43232	51% - 79%	50% - 80%	53.193
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.01	Columbus	43207	51% - 79%	80% - 120%	85.6721

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.03	Madison	43110	51% - 79%	50% - 80%	68.1048
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.04	Madison	43110	10% - 19%	>120%	138.5631
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.05	Madison	43110	10% - 19%	>120%	136.9898
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.10	Madison	43232	20% - 50%	50% - 80%	79.2693
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.20	Madison	43232	20% - 50%	50% - 80%	68.9753
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.40	Madison	43125	20% - 50%	80% - 120%	94.6615
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.95	Madison	43125	20% - 50%	80% - 120%	84.2177
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.97	Madison	43125	10% - 19%	>120%	126.0857
39	OH	18140	Columbus, OH MSA	049	Franklin	0094.98	Madison	43232	51% - 79%	80% - 120%	88.135
39	OH	18140	Columbus, OH MSA	049	Franklin	0095.20	Hamilton	43207	20% - 50%	80% - 120%	86.9945
39	OH	18140	Columbus, OH MSA	049	Franklin	0095.90	Hamilton	43137	10% - 19%	80% - 120%	81.5467
39	OH	18140	Columbus, OH MSA	049	Franklin	0096.00	Jackson	43123	20% - 50%	50% - 80%	62.2038
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.11	Jackson	43123	10% - 19%	50% - 80%	68.7648
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.12	Jackson	43123	10% - 19%	80% - 120%	86.6425
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.51	Jackson	43123	10% - 19%	>120%	145.3834
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.52	Jackson	43123	20% - 50%	80% - 120%	116.2651
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.53	Jackson	43123	< 10%	>120%	149.7514
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.54	Jackson	43123	10% - 19%	80% - 120%	111.6925
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.55	Jackson	43123	10% - 19%	>120%	135.376
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.56	Jackson	43123	20% - 50%	80% - 120%	81.5383
39	OH	18140	Columbus, OH MSA	049	Franklin	0097.57	Jackson	43123	10% - 19%	80% - 120%	107.8263
39	OH	18140	Columbus, OH MSA	049	Franklin	0098.01	Pleasant	43123	10% - 19%	>120%	132.7597
39	OH	18140	Columbus, OH MSA	049	Franklin	0098.02	Pleasant	43123	< 10%	80% - 120%	85.2487
39	OH	18140	Columbus, OH MSA	049	Franklin	0099.00	Columbus	43229	51% - 79%	<50%	36.1193
39	OH	18140	Columbus, OH MSA	049	Franklin	0100.00	Blendon	43081	20% - 50%	80% - 120%	98.454
39	OH	18140	Columbus, OH MSA	049	Franklin	0101.00	Columbus	43219	51% - 79%	80% - 120%	115.3553
39	OH	18140	Columbus, OH MSA	049	Franklin	0102.01	Madison	43110	51% - 79%	50% - 80%	57.8144
39	OH	18140	Columbus, OH MSA	049	Franklin	0102.02	Columbus	43110	51% - 79%	50% - 80%	77.5925
39	OH	18140	Columbus, OH MSA	049	Franklin	0102.03	Madison	43110	51% - 79%	80% - 120%	80.8438
39	OH	18140	Columbus, OH MSA	049	Franklin	0102.04	Columbus	43110	51% - 79%	50% - 80%	74.6575
39	OH	18140	Columbus, OH MSA	049	Franklin	0103.00	Madison	43217	20% - 50%	50% - 80%	50.5422
39	OH	18140	Columbus, OH MSA	049	Franklin	0104.01	Washington	43017	20% - 50%	>120%	260.0252
39	OH	18140	Columbus, OH MSA	049	Franklin	0104.02	Washington	43016	20% - 50%	>120%	192.1617
39	OH	18140	Columbus, OH MSA	049	Franklin	0105.01	Washington	43017	20% - 50%	>120%	147.3396
39	OH	18140	Columbus, OH MSA	049	Franklin	0105.02	Washington	43017	20% - 50%	>120%	209.0833
39	OH	18140	Columbus, OH MSA	049	Franklin	0106.01	Norwich	43026	20% - 50%	>120%	152.4295
39	OH	18140	Columbus, OH MSA	049	Franklin	0106.02	Columbus	43026	20% - 50%	>120%	164.7405
39	OH	18140	Columbus, OH MSA	049	Franklin	0107.00	Columbus	43214	20% - 50%	50% - 80%	67.0428
39	OH	18140	Columbus, OH MSA	049	Franklin	0109.00	Columbus	43230	20% - 50%	80% - 120%	111.4665
39	OH	18140	Columbus, OH MSA	049	Franklin	9800	Columbus	43219	51% - 79%	N/A	0
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2001.01	Bath	45324	20% - 50%	50% - 80%	74.376
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2001.03	Bath	45324	20% - 50%	80% - 120%	118.3121
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2001.04	Bath	45424	20% - 50%	50% - 80%	52.3886
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2003	Bath	45324	20% - 50%	80% - 120%	91.0868
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2004	Bath	45324	20% - 50%	<50%	47.144
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2005	Bath	45324	10% - 19%	50% - 80%	60.4685
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2006	Bath	45324	10% - 19%	80% - 120%	107.6712
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2007	Bath	45324	20% - 50%	<50%	47.6326
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2009.01	Bath	45324	20% - 50%	>120%	120.3061
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2009.02	Bath	45324	10% - 19%	>120%	149.6266
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2101.01	Beavercreek	45431	20% - 50%	>120%	143.8628
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2101.02	Beavercreek	45431	20% - 50%	80% - 120%	117.4801
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2102.01	Beavercreek	45432	10% - 19%	>120%	159.8083
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2102.02	Beavercreek	45432	10% - 19%	>120%	143.0429
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2103	Beavercreek	45430	10% - 19%	>120%	135.5953
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2104.01	Beavercreek	45440	10% - 19%	>120%	127.0615
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2104.02	Beavercreek	45430	10% - 19%	>120%	130.7168
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2105	Beavercreek	45385	10% - 19%	>120%	203.5647
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2106.02	Beavercreek	45434	10% - 19%	>120%	146.2935
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2106.03	Beavercreek	45385	20% - 50%	>120%	215.1347
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2106.04	Beavercreek	45431	20% - 50%	>120%	127.6858
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2106.05	Beavercreek	45434	10% - 19%	>120%	170.3613
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2201.01	Sugar Creek	45305	10% - 19%	>120%	201.3311
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2201.02	Sugar Creek	45370	10% - 19%	>120%	221.0422
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2202.01	Bellbrook	45305	10% - 19%	>120%	159.8722
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2202.02	Bellbrook	45305	10% - 19%	>120%	150.4013
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2301	Spring Valley	45370	< 10%	>120%	137.4376
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2401	Xenia	45385	10% - 19%	50% - 80%	78.7234
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2402	Xenia	45385	10% - 19%	50% - 80%	63.0336
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2403.02	Xenia	45385	10% - 19%	50% - 80%	73.3564
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2403.03	Xenia	45385	20% - 50%	50% - 80%	75.377
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2403.04	Xenia	45385	10% - 19%	>120%	130.991
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2405	Xenia	45385	10% - 19%	80% - 120%	93.5108
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2406	Xenia	45385	51% - 79%	50% - 80%	77.4202
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2407	Xenia	45385	10% - 19%	80% - 120%	82.0392
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2550	Miami	45387	20% - 50%	>120%	121.7916
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2601	Cedarville	45314	< 10%	80% - 120%	116.2968
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2701	Silver Creek	45335	< 10%	80% - 120%	91.6752
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2801.01	New Jasper	45385	< 10%	>120%	133.5653
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2801.02	Jefferson	45335	< 10%	80% - 120%	115.759

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2802	Miami	45387	10% - 19%	>120%	145.2246
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	057	Greene	2803	Bath	45433	20% - 50%	80% - 120%	82.6276
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3001	Springcreek	45356	10% - 19%	80% - 120%	92.0093
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3150.01	Washington	45356	< 10%	80% - 120%	119.1946
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3150.02	Washington	45356	10% - 19%	80% - 120%	80.8559
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3151	Washington	45356	10% - 19%	80% - 120%	101.9061
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3153	Washington	45356	10% - 19%	50% - 80%	58.8552
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3201	Newberry	45318	< 10%	80% - 120%	90.6821
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3250	Newberry	45318	< 10%	80% - 120%	90.9976
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3301	Newton	45359	< 10%	80% - 120%	97.5041
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3401	Union	45383	< 10%	80% - 120%	107.1041
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3450	Union	45383	< 10%	50% - 80%	78.7327
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3501.01	Monroe	45371	< 10%	>120%	135.57
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3501.02	Monroe	45373	< 10%	>120%	145.2019
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3550.01	Monroe	45371	< 10%	80% - 120%	86.6888
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3550.02	Monroe	45371	< 10%	80% - 120%	106.7447
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3650.01	Concord	45373	20% - 50%	>120%	132.5564
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3650.02	Concord	45373	10% - 19%	>120%	121.7717
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3651.01	Staunton	45373	< 10%	80% - 120%	117.3044
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3651.02	Staunton	45373	10% - 19%	80% - 120%	104.1743
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3652	Concord	45373	10% - 19%	50% - 80%	77.146
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3653.01	Concord	45373	10% - 19%	80% - 120%	101.5866
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3653.02	Concord	45373	10% - 19%	>120%	151.393
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3801	Bethel	45371	10% - 19%	>120%	129.6226
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	109	Miami	3901	Lostcreek	45312	< 10%	>120%	121.8808
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0001.00	Dayton	45406	80% - 100%	<50%	45.0209
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0002.00	Dayton	45406	80% - 100%	<50%	48.0971
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0003.00	Dayton	45406	80% - 100%	<50%	46.9391
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0004.00	Dayton	45406	80% - 100%	50% - 80%	58.4878
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0005.00	Dayton	45406	80% - 100%	50% - 80%	56.0732
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0006.00	Dayton	45406	80% - 100%	80% - 120%	80.3567
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0007.00	Dayton	45402	80% - 100%	<50%	44.5164
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0008.01	Dayton	45405	80% - 100%	<50%	47.1054
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0008.02	Dayton	45405	80% - 100%	50% - 80%	53.5866
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0009.00	Dayton	45406	51% - 79%	<50%	47.8455
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0010.00	Dayton	45402	80% - 100%	50% - 80%	53.1061
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0011.00	Dayton	45405	51% - 79%	<50%	40.3434
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0012.00	Dayton	45405	51% - 79%	<50%	47.7537
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0015.01	Dayton	45402	20% - 50%	>120%	164.1703
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0016.00	Dayton	45414	20% - 50%	50% - 80%	57.3856
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0017.00	Dayton	45404	20% - 50%	<50%	38.3214
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0018.01	Dayton	45404	51% - 79%	<50%	30.155
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0018.02	Dayton	45404	20% - 50%	<50%	42.4292
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0019.00	Dayton	45403	20% - 50%	<50%	38.4772
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0020.00	Dayton	45403	20% - 50%	50% - 80%	57.9207
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0022.00	Dayton	45410	20% - 50%	<50%	29.3936
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0023.00	Dayton	45403	20% - 50%	<50%	43.0123
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0024.00	Dayton	45403	20% - 50%	50% - 80%	65.1088
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0025.00	Dayton	45403	20% - 50%	50% - 80%	50.798
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0026.00	Dayton	45410	20% - 50%	50% - 80%	64.8918
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0027.00	Dayton	45410	10% - 19%	50% - 80%	65.8156
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0028.00	Dayton	45432	10% - 19%	80% - 120%	100.0079
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0029.00	Dayton	45420	10% - 19%	80% - 120%	90.798
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0030.00	Dayton	45420	20% - 50%	50% - 80%	67.7444
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0031.00	Dayton	45420	10% - 19%	50% - 80%	74.2695
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0032.01	Dayton	45419	20% - 50%	80% - 120%	108.2036
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0033.00	Dayton	45410	20% - 50%	50% - 80%	55.6179
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0034.02	Dayton	45409	10% - 19%	N/A	0
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0034.03	Dayton	45409	10% - 19%	>120%	153.4948
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0034.04	Dayton	45402	20% - 50%	50% - 80%	53.5773
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0035.00	Dayton	45417	80% - 100%	<50%	49.9394
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0038.00	Dayton	45402	80% - 100%	<50%	41.7091
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0039.00	Dayton	45417	80% - 100%	<50%	32.2795
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0041.00	Dayton	45417	80% - 100%	N/A	0
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0042.00	Dayton	45417	80% - 100%	50% - 80%	50.5823
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0043.00	Dayton	45417	80% - 100%	<50%	36.1717
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0044.00	Dayton	45417	80% - 100%	<50%	49.6572
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0046.00	Dayton	45428	51% - 79%	50% - 80%	54.3534
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0101.00	Oakwood	45419	10% - 19%	>120%	262.3081
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0102.00	Oakwood	45419	10% - 19%	>120%	186.5903
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0201.00	Kettering	45409	10% - 19%	80% - 120%	103.9693
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0202.00	Kettering	45409	10% - 19%	80% - 120%	100.9038
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0203.00	Kettering	45419	10% - 19%	>120%	157.7504
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0204.00	Kettering	45429	20% - 50%	>120%	123.5487
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0205.00	Kettering	45429	10% - 19%	50% - 80%	55.7404
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0206.01	Kettering	45429	10% - 19%	80% - 120%	119.385
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0206.02	Kettering	45429	< 10%	>120%	136.0612
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0207.00	Kettering	45429	10% - 19%	80% - 120%	112.8745
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0208.00	Kettering	45429	10% - 19%	80% - 120%	105.5387
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0209.00	Kettering	45419	10% - 19%	50% - 80%	76.4951

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0210.00	Kettering	45419	10% - 19%	80% - 120%	80.9757
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0211.00	Kettering	45420	20% - 50%	50% - 80%	75.7564
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0212.00	Kettering	45429	10% - 19%	>120%	122.5144
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0213.01	Kettering	45420	10% - 19%	80% - 120%	92.9011
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0213.02	Kettering	45420	10% - 19%	80% - 120%	89.1846
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0214.00	Kettering	45420	10% - 19%	80% - 120%	106.0738
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0215.01	Kettering	45429	10% - 19%	80% - 120%	96.9357
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0215.02	Kettering	45429	20% - 50%	80% - 120%	92.0971
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0216.01	Kettering	45429	10% - 19%	80% - 120%	89.6838
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0216.02	Kettering	45440	10% - 19%	>120%	129.0608
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0217.00	Kettering	45440	20% - 50%	80% - 120%	99.6259
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0218.00	Kettering	45440	20% - 50%	50% - 80%	71.0535
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0219.00	Kettering	45440	10% - 19%	80% - 120%	118.9683
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0301.00	Moraine	45439	20% - 50%	50% - 80%	62.7926
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0302.00	Moraine	45342	20% - 50%	80% - 120%	83.6698
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0401.01	Washington	45459	10% - 19%	>120%	151.4143
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0401.02	Washington	45459	10% - 19%	>120%	208.1251
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0401.03	Washington	45459	10% - 19%	>120%	153.6918
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0402.01	Washington	45429	10% - 19%	>120%	125.347
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0402.03	Washington	45459	10% - 19%	>120%	136.1557
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0402.04	Washington	45459	10% - 19%	80% - 120%	88.1863
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0403.02	Washington	45459	20% - 50%	>120%	131.3397
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0403.03	Washington	45458	10% - 19%	>120%	171.4848
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0403.05	Washington	45458	20% - 50%	>120%	224.7494
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0403.06	Washington	45458	10% - 19%	>120%	187.5966
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0404.01	Washington	45459	10% - 19%	>120%	141.8715
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0404.03	Washington	45458	20% - 50%	80% - 120%	94.4452
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0404.05	Washington	45458	20% - 50%	80% - 120%	115.8509
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0404.06	Washington	45458	20% - 50%	>120%	212.354
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0501.01	Miami	45449	20% - 50%	80% - 120%	104.8252
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0501.04	Miami	45459	10% - 19%	80% - 120%	95.0495
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0501.05	Miami	45459	20% - 50%	80% - 120%	98.7633
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0501.06	Miami	45342	20% - 50%	>120%	146.9164
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0501.07	Miami	45342	20% - 50%	>120%	137.8409
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0503.01	West Carrollton City	45449	10% - 19%	80% - 120%	93.3164
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0503.02	West Carrollton City	45449	10% - 19%	80% - 120%	100.8692
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0503.03	West Carrollton City	45449	20% - 50%	50% - 80%	66.2096
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0504.01	Miami	45342	10% - 19%	80% - 120%	104.8252
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0504.02	Miami	45342	< 10%	50% - 80%	78.1497
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0505.02	Miami	45342	10% - 19%	80% - 120%	117.7371
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0505.03	Miami	45342	10% - 19%	>120%	124.2728
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0505.04	Miami	45342	20% - 50%	80% - 120%	119.4835
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0506.00	Jefferson	45327	10% - 19%	80% - 120%	90.6702
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0601.00	Jefferson	45417	51% - 79%	50% - 80%	75.3504
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0602.00	Jefferson	45417	51% - 79%	<50%	45.5906
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0603.00	Dayton	45417	51% - 79%	80% - 120%	81.7757
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0701.01	Madison	45426	51% - 79%	50% - 80%	77.4855
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0701.02	Madison	45426	51% - 79%	50% - 80%	56.9051
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0702.01	Madison	45417	20% - 50%	<50%	48.8079
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0702.02	Dayton	45417	80% - 100%	50% - 80%	51.7191
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0703.00	Dayton	45426	80% - 100%	50% - 80%	50.3161
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0704.00	Madison	45426	51% - 79%	50% - 80%	69.6758
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0705.00	Madison	45426	80% - 100%	50% - 80%	65.0382
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0706.00	Madison	45426	80% - 100%	80% - 120%	106.6968
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0707.00	Madison	45416	80% - 100%	80% - 120%	99.6765
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0801.00	Harrison	45416	51% - 79%	50% - 80%	69.9367
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0802.00	Harrison	45415	20% - 50%	80% - 120%	111.7683
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0803.00	Harrison	45405	51% - 79%	50% - 80%	79.9361
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0804.00	Harrison	45405	51% - 79%	<50%	49.568
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0805.00	Dayton	45414	20% - 50%	50% - 80%	60.4792
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0806.00	Dayton	45414	10% - 19%	50% - 80%	57.4043
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0807.00	Dayton	45414	< 10%	50% - 80%	67.2
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0903.02	Mad River	45404	20% - 50%	50% - 80%	79.397
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0903.03	Dayton	45424	20% - 50%	>120%	132.0479
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0903.04	Mad River	45424	20% - 50%	>120%	132.7188
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0906.00	Mad River	45431	20% - 50%	<50%	48.981
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0907.00	Mad River	45431	20% - 50%	50% - 80%	62.4878
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0908.00	Mad River	45431	10% - 19%	80% - 120%	82.2801
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0909.00	Mad River	45432	10% - 19%	80% - 120%	92.1051
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0910.00	Mad River	45432	10% - 19%	80% - 120%	83.6113
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	0911.00	Mad River	45431	20% - 50%	80% - 120%	94.1763
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1001.01	Huber Heights	45424	20% - 50%	80% - 120%	91.8003
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1001.02	Huber Heights	45424	20% - 50%	80% - 120%	119.6459
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1002.01	Huber Heights	45424	20% - 50%	80% - 120%	97.8995
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1002.02	Huber Heights	45424	20% - 50%	80% - 120%	98.1058
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1002.03	Huber Heights	45424	20% - 50%	80% - 120%	110.9257
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1003.01	Huber Heights	45424	20% - 50%	50% - 80%	67.546
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1003.02	Huber Heights	45424	20% - 50%	80% - 120%	81.2272
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1004	Huber Heights	45424	20% - 50%	80% - 120%	113.1447
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1101	Butler	45377	< 10%	>120%	135.8402

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1102.01	Butler	45414	10% - 19%	>120%	131.0429
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1102.02	Butler	45414	20% - 50%	80% - 120%	92.5723
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1150.02	Vandalia	45377	10% - 19%	80% - 120%	89.3963
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1150.11	Vandalia	45377	10% - 19%	80% - 120%	84.5697
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1150.12	Vandalia	45377	10% - 19%	>120%	168.1863
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1201.01	Randolph	45315	20% - 50%	80% - 120%	116.5071
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1201.02	Randolph	45415	20% - 50%	>120%	133.5281
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1201.03	Randolph	45415	20% - 50%	80% - 120%	85.4229
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1250	Randolph	45322	10% - 19%	80% - 120%	93.0222
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1251.02	Randolph	45322	20% - 50%	80% - 120%	81.9833
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1251.03	Randolph	45322	20% - 50%	>120%	140.8492
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1251.04	Randolph	45322	20% - 50%	>120%	135.3078
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1301.01	Clay	45309	< 10%	80% - 120%	94.979
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1301.02	Clay	45309	< 10%	80% - 120%	105.355
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1401	Perry	45309	< 10%	80% - 120%	98.8885
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1501	Jackson	45325	< 10%	80% - 120%	95.196
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1601	German	45327	< 10%	>120%	128.6482
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1650	German	45327	< 10%	80% - 120%	108.3607
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1651	Dayton	45402	80% - 100%	<50%	25.2352
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	1652	Dayton	45405	51% - 79%	50% - 80%	79.7484
39	OH	19430	Dayton-Kettering-Beavercreek, OH MSA	113	Montgomery	9800	Mad River	45433	Not applicable	N/A	0
39	OH	99999	NA	047	Fayette	9258	Paint	43106	< 10%	80% - 120%	113.9631
39	OH	99999	NA	047	Fayette	9259	Jefferson	43128	< 10%	80% - 120%	85.8932
39	OH	99999	NA	047	Fayette	9260	Union	43160	< 10%	80% - 120%	82.3624
39	OH	99999	NA	047	Fayette	9261	Union	43160	10% - 19%	50% - 80%	67.5755
39	OH	99999	NA	047	Fayette	9262	Union	43160	10% - 19%	80% - 120%	106.0565
39	OH	99999	NA	047	Fayette	9263	Union	43160	< 10%	80% - 120%	99.1913
39	OH	99999	NA	047	Fayette	9264	Perry	43160	< 10%	80% - 120%	106.5039
39	OH	99999	NA	141	Ross	9555	Green	45644	< 10%	80% - 120%	94.022
39	OH	99999	NA	141	Ross	9556.03	Deerfield	43115	< 10%	80% - 120%	86.0928
39	OH	99999	NA	141	Ross	9556.04	Union	45601	20% - 50%	80% - 120%	117.0223
39	OH	99999	NA	141	Ross	9557	Buckskin	45681	< 10%	80% - 120%	103.5368
39	OH	99999	NA	141	Ross	9558.01	Concord	45628	< 10%	>120%	128.2874
39	OH	99999	NA	141	Ross	9558.02	Union	45601	10% - 19%	80% - 120%	105.399
39	OH	99999	NA	141	Ross	9559	Scioto	45601	10% - 19%	>120%	131.383
39	OH	99999	NA	141	Ross	9560	Scioto	45601	10% - 19%	>120%	123.5474
39	OH	99999	NA	141	Ross	9561	Scioto	45601	10% - 19%	80% - 120%	110.3778
39	OH	99999	NA	141	Ross	9562	Scioto	45601	10% - 19%	80% - 120%	90.4186
39	OH	99999	NA	141	Ross	9563	Scioto	45601	10% - 19%	50% - 80%	67.0918
39	OH	99999	NA	141	Ross	9564	Scioto	45601	10% - 19%	50% - 80%	72.4032
39	OH	99999	NA	141	Ross	9565	Scioto	45601	10% - 19%	50% - 80%	62.5952
39	OH	99999	NA	141	Ross	9566	Harrison	45601	< 10%	80% - 120%	105.9446
39	OH	99999	NA	141	Ross	9567	Jefferson	45601	< 10%	80% - 120%	99.6961
39	OH	99999	NA	141	Ross	9568	Huntington	45601	< 10%	80% - 120%	83.3041
39	OH	99999	NA	141	Ross	9569	Twin	45612	< 10%	50% - 80%	69.0885
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0103.01	Pittsburgh	15219	51% - 79%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0103.02	Pittsburgh	15219	20% - 50%	<50%	30.1735
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0201.00	Pittsburgh	15222	20% - 50%	>120%	253.1017
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0203.00	Pittsburgh	15222	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0305.00	Pittsburgh	15219	51% - 79%	<50%	48.6261
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0402.00	Pittsburgh	15213	20% - 50%	<50%	44.9647
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0404.00	Pittsburgh	15213	20% - 50%	>120%	132.9076
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0405.00	Pittsburgh	15213	20% - 50%	<50%	49.0424
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0406.00	Pittsburgh	15213	20% - 50%	<50%	45.243
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0409.00	Pittsburgh	15213	20% - 50%	50% - 80%	75.9473
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0501.00	Pittsburgh	15219	80% - 100%	<50%	46.4918
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0506.00	Pittsburgh	15219	51% - 79%	50% - 80%	75.6567
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0509.00	Pittsburgh	15219	80% - 100%	<50%	26.2152
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0510.00	Pittsburgh	15213	51% - 79%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0511.00	Pittsburgh	15219	80% - 100%	<50%	21.2901
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0603.00	Pittsburgh	15201	20% - 50%	80% - 120%	119.4366
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0605.00	Pittsburgh	15219	10% - 19%	80% - 120%	113.6642
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0703.00	Pittsburgh	15232	20% - 50%	>120%	173.5581
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0705.00	Pittsburgh	15232	20% - 50%	80% - 120%	94.2645
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0706.00	Pittsburgh	15232	20% - 50%	80% - 120%	110.0754
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0708.00	Pittsburgh	15206	20% - 50%	>120%	142.0705
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0709.00	Pittsburgh	15213	20% - 50%	>120%	123.7792
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0802.00	Pittsburgh	15224	10% - 19%	50% - 80%	63.7782
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0804.00	Pittsburgh	15224	20% - 50%	80% - 120%	90.608
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0806.00	Pittsburgh	15224	10% - 19%	>120%	125.7866
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0807.00	Pittsburgh	15232	20% - 50%	50% - 80%	76.5065
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0809.00	Pittsburgh	15224	20% - 50%	80% - 120%	86.6497
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0901.00	Pittsburgh	15201	10% - 19%	80% - 120%	109.8882
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0902.00	Pittsburgh	15201	10% - 19%	>120%	124.1831
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	0903.00	Pittsburgh	15224	10% - 19%	80% - 120%	103.1442
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1005	Pittsburgh	15201	51% - 79%	80% - 120%	106.2231
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1011	Pittsburgh	15201	10% - 19%	50% - 80%	69.4348
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1014	Pittsburgh	15206	10% - 19%	80% - 120%	94.7399
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1018	Pittsburgh	15201	20% - 50%	80% - 120%	91.8371
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1019	Pittsburgh	15224	51% - 79%	50% - 80%	54.183

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1102	Pittsburgh	15206	20% - 50%	>120%	125.8051
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1106	Pittsburgh	15206	20% - 50%	>120%	157.3099
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1113	Pittsburgh	15206	51% - 79%	50% - 80%	75.6542
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1114	Pittsburgh	15206	51% - 79%	50% - 80%	59.2694
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1115	Pittsburgh	15206	51% - 79%	<50%	42.0274
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1203	Pittsburgh	15206	80% - 100%	50% - 80%	70.1553
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1209	Pittsburgh	15206	80% - 100%	<50%	30.0195
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1302	Pittsburgh	15208	80% - 100%	50% - 80%	55.704
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1306	Pittsburgh	15221	80% - 100%	<50%	41.999
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1307	Pittsburgh	15208	80% - 100%	<50%	36.9471
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1308	Pittsburgh	15208	80% - 100%	<50%	38.4521
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1401	Pittsburgh	15217	20% - 50%	>120%	239.9201
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1402	Pittsburgh	15217	20% - 50%	>120%	213.8046
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1403	Pittsburgh	15217	20% - 50%	>120%	208.9055
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1404	Pittsburgh	15206	10% - 19%	>120%	251.8565
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1405	Pittsburgh	15208	20% - 50%	80% - 120%	109.0656
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1408	Pittsburgh	15217	20% - 50%	>120%	141.3512
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1411	Pittsburgh	15218	10% - 19%	>120%	151.5782
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1412	Pittsburgh	15221	10% - 19%	>120%	156.1794
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1413	Pittsburgh	15217	20% - 50%	>120%	124.204
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1414	Pittsburgh	15217	20% - 50%	>120%	174.6899
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1516	Pittsburgh	15207	10% - 19%	80% - 120%	95.5429
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1517	Pittsburgh	15217	20% - 50%	80% - 120%	100.6724
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1608	Pittsburgh	15203	20% - 50%	50% - 80%	74.0864
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1609	Pittsburgh	15203	20% - 50%	>120%	125.246
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1610	Pittsburgh	15210	20% - 50%	<50%	39.0297
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1702	Pittsburgh	15203	10% - 19%	50% - 80%	51.0228
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1706	Pittsburgh	15203	20% - 50%	50% - 80%	72.5051
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1803	Pittsburgh	15210	20% - 50%	50% - 80%	50.0018
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1807	Pittsburgh	15211	20% - 50%	50% - 80%	50.4944
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1903	Pittsburgh	15211	< 10%	80% - 120%	80.4377
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1911	Pittsburgh	15211	10% - 19%	>120%	130.8767
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1914	Pittsburgh	15211	10% - 19%	80% - 120%	108.6604
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1915	Pittsburgh	15211	20% - 50%	50% - 80%	74.0224
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1916	Pittsburgh	15216	20% - 50%	50% - 80%	77.9819
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1917	Pittsburgh	15226	20% - 50%	80% - 120%	109.8205
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1918	Pittsburgh	15226	10% - 19%	80% - 120%	83.0547
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1919	Pittsburgh	15226	10% - 19%	80% - 120%	83.0695
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	1920	Pittsburgh	15216	20% - 50%	80% - 120%	94.0995
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2022	Pittsburgh	15204	51% - 79%	50% - 80%	58.2718
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2023	Pittsburgh	15220	20% - 50%	80% - 120%	112.4179
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2413	Pittsburgh	15212	20% - 50%	80% - 120%	97.8447
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2509	Pittsburgh	15214	51% - 79%	<50%	38.0937
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2602	Pittsburgh	15214	20% - 50%	80% - 120%	86.6891
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2607	Pittsburgh	15214	20% - 50%	80% - 120%	94.5983
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2613	Pittsburgh	15214	51% - 79%	<50%	34.766
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2614	Pittsburgh	15214	51% - 79%	50% - 80%	65.1317
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2615	Pittsburgh	15214	51% - 79%	50% - 80%	58.6339
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2620	Pittsburgh	15212	20% - 50%	50% - 80%	63.2523
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2701	Pittsburgh	15212	20% - 50%	80% - 120%	84.5425
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2703	Pittsburgh	15212	20% - 50%	80% - 120%	90.0587
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2708	Pittsburgh	15212	20% - 50%	80% - 120%	98.8681
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2716	Pittsburgh	15212	51% - 79%	50% - 80%	64.8952
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2814	Pittsburgh	15205	51% - 79%	<50%	34.5283
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2815	Pittsburgh	15205	20% - 50%	50% - 80%	78.5127
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2901	Pittsburgh	15210	20% - 50%	50% - 80%	59.847
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2902	Pittsburgh	15210	20% - 50%	50% - 80%	62.3483
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	2904	Pittsburgh	15210	20% - 50%	80% - 120%	85.4588
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	3001	Pittsburgh	15210	51% - 79%	50% - 80%	54.1854
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	3102	Pittsburgh	15207	10% - 19%	80% - 120%	90.2126
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	3204	Pittsburgh	15210	10% - 19%	50% - 80%	61.7251
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	3206	Pittsburgh	15226	10% - 19%	80% - 120%	107.4547
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	3207	Pittsburgh	15234	10% - 19%	80% - 120%	98.0122
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4011	Harrison	15065	< 10%	80% - 120%	100.5554
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4012	Harrison	15065	20% - 50%	50% - 80%	69.3153
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4013	Harrison	15065	< 10%	80% - 120%	88.6141
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4020	Brackenridge	15014	10% - 19%	50% - 80%	63.4259
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4035	Tarentum	15084	10% - 19%	50% - 80%	57.6831
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4040	East Deer	15030	10% - 19%	80% - 120%	92.0477
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4050	Frazer	15084	< 10%	80% - 120%	103.3153
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4060	Fawn	15084	< 10%	80% - 120%	98.6354
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4070.01	West Deer	15044	< 10%	80% - 120%	111.3255
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4070.02	West Deer	15024	< 10%	80% - 120%	111.5915
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4080.01	Richland	15044	< 10%	>120%	138.345
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4080.02	Richland	15044	< 10%	>120%	154.6608
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4090.01	Pine	15090	10% - 19%	>120%	194.1217
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4090.02	Pine	15090	10% - 19%	>120%	240.9571
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4100	Bradfordwoods	15015	< 10%	>120%	177.3809
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4110.01	Marshall	15005	20% - 50%	>120%	278.7713
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4110.02	Bradfordwoods	15090	20% - 50%	>120%	152.5302

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4120.02	Franklin Park	15237	10% - 19%	>120%	228.6931
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4120.03	Franklin Park	15090	20% - 50%	>120%	228.4776
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4120.04	Franklin Park	15143	20% - 50%	>120%	170.3498
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4131	McCandless	15090	10% - 19%	>120%	141.2884
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4132.01	McCandless	15237	< 10%	>120%	150.2518
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4132.02	McCandless	15237	< 10%	>120%	143.5557
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4133	McCandless	15237	10% - 19%	>120%	134.218
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4134	McCandless	15237	10% - 19%	>120%	151.1755
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4135	McCandless	15101	10% - 19%	>120%	129.5946
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4141.01	Hampton	15101	< 10%	>120%	172.127
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4141.02	Hampton	15101	< 10%	>120%	154.7569
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4142	Hampton	15101	< 10%	>120%	142.1099
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4150.01	Indiana	15024	10% - 19%	>120%	147.9906
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4150.02	Indiana	15238	10% - 19%	>120%	144.8969
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4160	Springdale	15144	< 10%	80% - 120%	82.8232
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4171	Springdale	15144	< 10%	80% - 120%	80.3945
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4172	Springdale	15144	< 10%	80% - 120%	86.3246
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4180	Cheswick	15024	< 10%	>120%	124.8063
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4190	Harmar	15024	< 10%	80% - 120%	114.9057
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4200	Blawnox	15238	10% - 19%	50% - 80%	55.8062
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4211	O'Hara	15238	10% - 19%	>120%	185.8135
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4212	O'Hara	15215	10% - 19%	>120%	134.8953
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4220	Fox Chapel	15238	10% - 19%	>120%	289.0353
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4230	Aspinwall	15215	10% - 19%	>120%	197.4765
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4240	Sharpsburg	15215	20% - 50%	50% - 80%	71.0075
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4250	Etna	15223	10% - 19%	50% - 80%	79.7726
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4263	Shaler	15116	< 10%	>120%	128.1007
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4264	Shaler	15116	< 10%	80% - 120%	102.8671
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4267	Shaler	15116	< 10%	80% - 120%	109.1099
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4268	Shaler	15101	< 10%	>120%	138.4496
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4270	Millvale	15209	10% - 19%	50% - 80%	75.004
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4271	Shaler	15209	< 10%	>120%	124.2976
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4272	Shaler	15209	< 10%	50% - 80%	78.6864
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4281	Reserve	15212	< 10%	80% - 120%	83.003
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4282	Reserve	15212	< 10%	80% - 120%	94.9333
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4291	Ross	15229	10% - 19%	80% - 120%	114.0608
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4292.01	Ross	15237	10% - 19%	>120%	142.3131
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4292.02	Ross	15237	10% - 19%	>120%	145.9512
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4293	Ross	15237	10% - 19%	>120%	128.1734
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4294	Ross	15229	< 10%	>120%	129.623
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4295	Ross	15237	10% - 19%	80% - 120%	102.1047
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4296	Ross	15229	10% - 19%	>120%	122.5279
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4297	Ross	15214	10% - 19%	50% - 80%	75.5483
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4301	West View	15229	10% - 19%	80% - 120%	90.7595
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4302	West View	15229	10% - 19%	>120%	121.1781
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4311	Bellevue	15202	20% - 50%	80% - 120%	97.0565
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4314	Bellevue	15202	10% - 19%	80% - 120%	84.3627
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4315	Bellevue	15202	20% - 50%	>120%	124.4762
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4323	Avalon	15202	10% - 19%	80% - 120%	115.152
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4324	Avalon	15202	20% - 50%	80% - 120%	89.5969
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4340	Ben Avon	15202	10% - 19%	>120%	149.636
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4350	Emsworth	15202	10% - 19%	80% - 120%	87.5574
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4370	Ohio	15237	10% - 19%	>120%	155.9601
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4390	Bel Acres	15143	< 10%	>120%	168.0739
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4455	Sewickley	15143	10% - 19%	>120%	152.7371
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4460	Edgeworth	15143	< 10%	>120%	289.4195
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4470	Leet	15143	10% - 19%	80% - 120%	117.6151
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4480	Leetsdale	15056	20% - 50%	50% - 80%	75.5828
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4490	Crescent	15046	10% - 19%	80% - 120%	107.1258
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4507	Coraopolis	15108	20% - 50%	50% - 80%	72.9263
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4508	Coraopolis	15108	20% - 50%	50% - 80%	78.8489
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4511.01	Moon	15108	10% - 19%	>120%	141.031
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4511.02	Moon	15108	20% - 50%	80% - 120%	110.3082
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4511.04	Moon	15108	10% - 19%	>120%	163.5429
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4511.05	Moon	15108	20% - 50%	>120%	136.8585
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4513	Moon	15108	10% - 19%	80% - 120%	104.2871
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4520	Findlay	15126	10% - 19%	>120%	132.6206
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4530.03	North Fayette	15071	< 10%	>120%	126.8285
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4530.04	North Fayette	15108	10% - 19%	>120%	133.0627
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4550	Oakdale	15071	< 10%	80% - 120%	102.4335
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4560.01	South Fayette	15057	10% - 19%	>120%	156.5587
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4560.03	South Fayette	15057	20% - 50%	>120%	180.8428
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4560.04	South Fayette	15017	10% - 19%	>120%	131.4124
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4571	Bridgeville	15017	10% - 19%	80% - 120%	83.9008
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4572	Bridgeville	15017	10% - 19%	80% - 120%	84.1151
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4580.01	Collier	15142	10% - 19%	>120%	153.2778
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4580.02	Collier	15106	< 10%	>120%	140.0507
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4591.01	Robinson	15108	10% - 19%	80% - 120%	104.6836
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4591.02	Robinson	15136	10% - 19%	>120%	144.9166
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4592.01	Robinson	15205	10% - 19%	80% - 120%	118.1546

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4592.02	Pennsbury Village	15205	< 10%	80% - 120%	111.1839
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4600.01	Kennedy	15108	< 10%	80% - 120%	118.2432
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4600.02	Kennedy	15136	10% - 19%	80% - 120%	114.163
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4610	Neville	15225	20% - 50%	50% - 80%	79.0989
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4621	Stowe	15136	20% - 50%	50% - 80%	50.9686
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4626	Stowe	15136	20% - 50%	50% - 80%	58.6634
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4639	McKees Rocks	15136	20% - 50%	50% - 80%	54.2433
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4643	Ingram	15205	10% - 19%	80% - 120%	98.4703
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4644	McKees Rocks	15136	51% - 79%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4656	Crafton	15205	20% - 50%	80% - 120%	86.2556
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4658	Crafton	15205	10% - 19%	>120%	141.887
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4687	Carnegie	15106	10% - 19%	80% - 120%	86.8554
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4688	Carnegie	15106	10% - 19%	80% - 120%	101.0529
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4689	Carnegie	15106	20% - 50%	80% - 120%	91.9984
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4690	Green Tree	15220	10% - 19%	>120%	121.002
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4703	Scott	15243	10% - 19%	80% - 120%	104.7612
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4704	Scott	15243	< 10%	>120%	133.867
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4705.01	Scott	15220	51% - 79%	>120%	122.502
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4705.02	Scott	15106	10% - 19%	>120%	131.1846
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4706	Scott	15106	10% - 19%	80% - 120%	85.263
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4710	Heidelberg	15106	10% - 19%	80% - 120%	85.056
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4721	Dormont	15216	10% - 19%	80% - 120%	102.0444
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4722	Dormont	15216	10% - 19%	80% - 120%	101.0911
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4723	Dormont	15216	10% - 19%	80% - 120%	85.4403
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4724	Dormont	15216	< 10%	80% - 120%	116.6915
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4731	Mount Lebanon	15216	10% - 19%	>120%	159.0108
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4732	Mount Lebanon	15228	10% - 19%	>120%	148.5313
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4733	Mount Lebanon	15228	10% - 19%	>120%	170.207
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4734.01	Mount Lebanon	15228	10% - 19%	>120%	154.1522
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4734.02	Mount Lebanon	15228	10% - 19%	>120%	197.5085
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4735	Mount Lebanon	15228	10% - 19%	>120%	213.216
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4736.01	Mount Lebanon	15243	10% - 19%	>120%	189.5747
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4736.02	Mount Lebanon	15243	10% - 19%	>120%	131.4223
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4741.01	Upper St. Clair	15241	20% - 50%	>120%	171.223
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4741.02	Upper St. Clair	15241	10% - 19%	>120%	185.2309
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4742.01	Upper St. Clair	15241	10% - 19%	>120%	174.5754
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4742.02	Upper St. Clair	15241	10% - 19%	>120%	201.1724
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4742.03	Upper St. Clair	15241	10% - 19%	>120%	164.4802
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4751.01	Bethel Park	15102	10% - 19%	80% - 120%	104.7711
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4751.02	Bethel Park	15102	< 10%	>120%	120.6941
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4752	Bethel Park	15102	< 10%	>120%	140.9916
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4753.01	Bethel Park	15102	10% - 19%	80% - 120%	109.7072
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4753.03	Bethel Park	15102	< 10%	>120%	137.4521
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4753.04	Bethel Park	15102	< 10%	>120%	150.2296
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4754.01	Bethel Park	15102	< 10%	>120%	128.6303
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4754.02	Bethel Park	15102	< 10%	>120%	152.9674
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4761	Castle Shannon	15234	20% - 50%	80% - 120%	92.8507
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4762	Castle Shannon	15234	< 10%	80% - 120%	108.7158
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4771	Whitehall	15236	< 10%	>120%	131.7782
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4772	Whitehall	15227	10% - 19%	80% - 120%	115.1298
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4773	Whitehall	15227	20% - 50%	80% - 120%	84.1348
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4781	Brentwood	15227	20% - 50%	80% - 120%	101.7402
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4782	Brentwood	15227	10% - 19%	80% - 120%	89.1966
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4790	Baldwin	15234	10% - 19%	80% - 120%	100.4753
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4801.01	Baldwin	15236	20% - 50%	50% - 80%	78.3723
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4801.02	Baldwin	15236	10% - 19%	80% - 120%	118.2506
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4802	Baldwin	15227	20% - 50%	80% - 120%	114.9291
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4803	Baldwin	15227	10% - 19%	80% - 120%	105.8807
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4804	Baldwin	15227	10% - 19%	80% - 120%	107.43
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4810	Mount Oliver	15210	51% - 79%	50% - 80%	55.4207
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4825	West Homestead	15120	20% - 50%	80% - 120%	95.1907
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4838	Homestead	15120	51% - 79%	<50%	37.8856
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4843	Munhall	15120	20% - 50%	80% - 120%	93.1376
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4845	Munhall	15120	10% - 19%	50% - 80%	75.4338
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4846	Munhall	15120	20% - 50%	80% - 120%	95.2412
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4850	Whitaker	15120	20% - 50%	50% - 80%	68.5062
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4867	Duquesne	15110	51% - 79%	<50%	41.2293
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4868	Duquesne	15110	51% - 79%	50% - 80%	51.0979
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4869	Duquesne	15110	51% - 79%	50% - 80%	56.9602
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4870	Dravosburg	15034	10% - 19%	50% - 80%	65.8423
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4881	West Mifflin	15122	20% - 50%	50% - 80%	76.371
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4882	West Mifflin	15122	20% - 50%	50% - 80%	58.4184
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4883	West Mifflin	15122	< 10%	80% - 120%	115.7924
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4884	West Mifflin	15122	20% - 50%	80% - 120%	81.1926
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4885	West Mifflin	15122	10% - 19%	80% - 120%	88.9047
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4886	West Mifflin	15122	10% - 19%	80% - 120%	100.4175
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4890.01	Pleasant Hills	15236	10% - 19%	80% - 120%	119.843
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4890.02	Pleasant Hills	15236	10% - 19%	80% - 120%	117.2789
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4900.02	South Park	15129	10% - 19%	80% - 120%	89.3111
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4900.03	South Park	15236	< 10%	>120%	123.6018

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4900.04	South Park	15129	< 10%	>120%	142.7306
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4911.01	Jefferson	15025	10% - 19%	>120%	175.8291
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4912	Jefferson	15025	10% - 19%	80% - 120%	115.7678
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4927	Clairton	15025	20% - 50%	50% - 80%	73.9682
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4928	Clairton	15025	51% - 79%	50% - 80%	58.1573
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4929	Clairton	15025	20% - 50%	<50%	45.3046
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4940	Elizabeth	15037	10% - 19%	50% - 80%	68.3781
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4950	Forward	15063	< 10%	50% - 80%	76.6703
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4961.01	Elizabeth	15037	< 10%	>120%	124.2693
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4961.02	Elizabeth	15037	< 10%	80% - 120%	94.4209
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4962	Elizabeth	15135	< 10%	80% - 120%	91.5982
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4970	Lincoln	15037	< 10%	80% - 120%	106.0519
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4980	Liberty	15133	< 10%	80% - 120%	97.4999
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4993	Glassport	15045	10% - 19%	50% - 80%	63.8878
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	4994	Glassport	15045	20% - 50%	50% - 80%	62.8188
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5003	Port Vue	15133	10% - 19%	80% - 120%	87.7495
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5010	Versailles	15132	20% - 50%	50% - 80%	64.3496
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5030.02	White Oak	15131	10% - 19%	80% - 120%	88.4182
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5041	North Versailles	15137	20% - 50%	50% - 80%	57.0821
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5070	East McKeesport	15035	20% - 50%	80% - 120%	95.8668
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5080	Wilmerding	15148	20% - 50%	50% - 80%	58.8075
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5094	Turtle Creek	15145	20% - 50%	<50%	47.4327
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5100	East Pittsburgh	15112	51% - 79%	<50%	40.0261
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5120	North Braddock	15104	20% - 50%	50% - 80%	62.4838
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5130	North Braddock	15104	51% - 79%	50% - 80%	59.2694
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5138	Braddock	15104	80% - 100%	<50%	40.6123
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5140	Rankin	15104	80% - 100%	<50%	49.4254
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5151	Swissvale	15218	51% - 79%	50% - 80%	74.818
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5152	Swissvale	15218	20% - 50%	80% - 120%	93.4825
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5153	Swissvale	15218	51% - 79%	80% - 120%	81.4106
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5154.01	Swissvale	15218	20% - 50%	>120%	133.1637
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5161	Edgewood	15218	10% - 19%	>120%	137.6602
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5162	Edgewood	15218	20% - 50%	>120%	136.9028
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5170	Braddock Hills	15221	20% - 50%	50% - 80%	67.1761
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5180.01	Forest Hills	15221	10% - 19%	>120%	135.9348
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5190	Churchill	15235	20% - 50%	>120%	126.9578
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5200.01	Wilkins	15235	20% - 50%	80% - 120%	84.5043
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5200.02	Wilkins	15145	20% - 50%	80% - 120%	81.0202
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5211	Monroeville	15146	20% - 50%	80% - 120%	107.797
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5212	Monroeville	15146	20% - 50%	80% - 120%	90.7102
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5213.01	Monroeville	15146	20% - 50%	80% - 120%	94.2448
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5213.02	Monroeville	15146	20% - 50%	80% - 120%	89.0587
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5214.01	Monroeville	15146	20% - 50%	>120%	121.9687
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5214.02	Monroeville	15146	20% - 50%	>120%	139.1295
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5215	Monroeville	15146	10% - 19%	80% - 120%	118.8467
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5220	Pitcairn	15140	20% - 50%	50% - 80%	50.4181
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5231	Penn Hills	15147	80% - 100%	50% - 80%	72.4952
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5232	Penn Hills	15235	51% - 79%	50% - 80%	72.9706
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5233	Penn Hills	15235	51% - 79%	80% - 120%	94.0478
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5234	Penn Hills	15235	51% - 79%	50% - 80%	62.9764
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5235.01	Penn Hills	15235	51% - 79%	50% - 80%	77.6666
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5235.02	Penn Hills	15235	20% - 50%	50% - 80%	75.4338
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5236	Penn Hills	15235	20% - 50%	80% - 120%	109.4067
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5237.01	Penn Hills	15147	20% - 50%	80% - 120%	81.934
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5237.02	Penn Hills	15147	20% - 50%	80% - 120%	83.9365
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5238	Penn Hills	15147	20% - 50%	80% - 120%	88.3099
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5240	Verona	15147	10% - 19%	50% - 80%	74.2589
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5251	Oakmont	15139	< 10%	>120%	152.0228
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5252	Oakmont	15139	< 10%	>120%	137.6134
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5253	Oakmont	15139	< 10%	>120%	149.9439
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5261.01	Plum	15068	< 10%	>120%	160.4677
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5261.02	Plum	15239	< 10%	80% - 120%	101.5714
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5262.01	Plum	15239	< 10%	80% - 120%	113.3477
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5262.02	Plum	15239	10% - 19%	80% - 120%	105.0211
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5263.01	Plum	15239	< 10%	>120%	125.3962
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5263.02	Plum	15239	10% - 19%	80% - 120%	110.4018
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5509	McKeesport	15132	51% - 79%	<50%	44.0287
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5512	McKeesport	15132	51% - 79%	<50%	41.6296
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5513	McKeesport	15132	20% - 50%	80% - 120%	114.7296
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5519	McKeesport	15132	51% - 79%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5520	McKeesport	15132	51% - 79%	50% - 80%	51.6238
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5521	McKeesport	15132	51% - 79%	<50%	25.3802
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5522	McKeesport	15132	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5523	McKeesport	15132	51% - 79%	50% - 80%	51.508
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5524	McKeesport	15132	20% - 50%	<50%	44.0348
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5604	Wilkinsburg	15221	51% - 79%	50% - 80%	70.3917
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5605	Wilkinsburg	15221	20% - 50%	>120%	128.3803
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5614	Wilkinsburg	15221	80% - 100%	50% - 80%	61.8779
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5615	Wilkinsburg	15221	51% - 79%	50% - 80%	59.7435
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5619	Pittsburgh	15206	80% - 100%	<50%	44.1223

State	State Abvr	MSA	MSA Name	County	County Name	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5620	Pittsburgh	15213	20% - 50%	50% - 80%	67.6133
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5623	Pittsburgh	15207	51% - 79%	<50%	45.7529
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5624	Pittsburgh	15210	51% - 79%	<50%	48.1236
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5625	Pittsburgh	15204	51% - 79%	<50%	47.4869
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5626	Pittsburgh	15220	20% - 50%	50% - 80%	55.7052
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5627	Pittsburgh	15212	20% - 50%	80% - 120%	106.031
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5628	Pittsburgh	15205	20% - 50%	80% - 120%	90.2582
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5629.01	Pittsburgh	15207	20% - 50%	<50%	48.9993
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5630	Pittsburgh	15205	51% - 79%	80% - 120%	82.5683
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5631	Pittsburgh	15220	20% - 50%	80% - 120%	101.9348
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5632.01	Pittsburgh	15212	10% - 19%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5632.02	Pittsburgh	15212	20% - 50%	>120%	120.3578
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5633	Sewickley Heights	15143	10% - 19%	>120%	271.4595
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5638	Glenfield	15143	< 10%	>120%	140.1936
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5639	Forest Hills	15221	20% - 50%	80% - 120%	91.4504
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5640	North Fayette	15071	< 10%	>120%	170.4373
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5641	Rosslyn Farms	15106	< 10%	>120%	225.5317
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5642	White Oak	15131	< 10%	80% - 120%	93.8113
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5644	North Versailles	15137	10% - 19%	80% - 120%	83.4932
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5645	Jefferson	15332	< 10%	80% - 120%	89.5735
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5647	Wilkinsburg	15221	51% - 79%	<50%	43.9597
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5648	Wilkinsburg	15221	80% - 100%	<50%	28.2239
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5651	Pittsburgh	15212	20% - 50%	80% - 120%	106.4152
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5652	Pittsburgh	15233	51% - 79%	50% - 80%	73.031
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	5653	Pittsburgh	15207	10% - 19%	50% - 80%	79.4499
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9800	Pittsburgh	15238	Not applicable	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9801	Pittsburgh	15206	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9803	Pittsburgh	15217	Not applicable	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9804	Pittsburgh	15214	10% - 19%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9805	Pittsburgh	15207	10% - 19%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9806	Pittsburgh	15233	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9807	Pittsburgh	15219	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9808	Pittsburgh	15219	80% - 100%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9809	Pittsburgh	15233	Not applicable	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9810	Pittsburgh	15201	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9811	Pittsburgh	15208	Not applicable	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9812	Pittsburgh	15212	Not applicable	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9818	Pittsburgh	15206	20% - 50%	N/A	0
42	PA	38300	Pittsburgh, PA MSA	003	Allegheny	9822	Pittsburgh	15213	20% - 50%	N/A	0

UNION SAVINGS BANK

PUBLIC COMMENTS PERTAINING TO THE BANK'S CRA PERFORMANCE AND BANK RESPONSE FOR CURRENT YEAR AND PREVIOUS TWO CALENDAR YEARS

As of April 1, 2026:

None

As of December 31, 2025

None

As of December 31, 2024

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

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Savings Bank

Respondent ID: 0000032296
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - BUTLER COUNTY (017) - MSA 17140	1	165	1	165	0	0
OH - CLERMONT COUNTY (025) - MSA 17140	2	602	2	602	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	5	1,223	4	1,110	0	0
OH - WARREN COUNTY (165) - MSA 17140	2	768	2	768	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460	1	90	1	90	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	6	2,282	5	1,569	0	0
OH - MONTGOMERY COUNTY (113) - MSA 19430	7	1,552	7	1,552	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	2	600	2	600	0	0
IN - MARION COUNTY (097) - MSA 26900	2	30	2	30	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Union Savings Bank

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	34	23,924	0	0
Purchased	0	0	0	0
Total	34	23,924	0	0
Consortium/Third Party Loans (optional)				
Originated	18	405		
Purchased	0	0		
Total	18	405		

2023 Institution Disclosure Statement - Table 6

PAGE: 1 OF 17

Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

ASSESSMENT AREA - 0001**MONROE COUNTY (105), IN****MSA: 14020****Low Income**

0001.00* 0006.01*

Moderate Income

0002.01* 0004.01* 0005.02* 0006.02* 0011.01* 0014.03*

Middle Income0003.01* 0004.02* 0008.01* 0009.01* 0009.03* 0011.02* 0011.03* 0012.00* 0013.01* 0013.04* 0013.05*
0014.04***Upper Income**

0003.02* 0005.01* 0007.00* 0009.04* 0010.01* 0010.02* 0013.03* 0014.01* 0015.01* 0015.02*

Income Not Known

0002.02* 0008.02* 0016.00*

ASSESSMENT AREA - 0002**BUTLER COUNTY (017), OH****MSA: 17140****Low Income**

0003.00* 0004.00* 0101.04* 0101.06* 0122.00* 0132.00* 0136.00* 0139.00* 0140.00* 0144.00*

Moderate Income0001.00* 0002.00* 0005.00* 0006.00* 0011.00* 0013.00* 0105.00* 0109.06* 0109.13* 0110.04* 0111.23*
0123.00* 0127.00* 0130.00* 0131.00* 0134.00* 0135.00* 0141.00* 0146.00* 0147.00* 0148.00***Middle Income**0010.01* 0010.02* 0101.02* 0101.03* 0102.02* 0103.01* 0106.00* 0108.00* 0109.01* 0109.03* 0109.04*
0109.07* 0109.09* 0109.10* 0109.11* 0109.12* 0110.03* 0110.05* 0110.06* 0111.09 0112.00* 0113.00*
0118.00* 0121.00* 0125.00* 0126.00* 0133.00* 0143.00* 0149.00* 0150.00* 0151.00***Upper Income**0101.05* 0102.03* 0103.02* 0111.10* 0111.11* 0111.12* 0111.18* 0111.20* 0111.22* 0111.25* 0111.26*
0111.27* 0111.28* 0111.29* 0111.30* 0111.31* 0111.32* 0111.33* 0111.34* 0111.35* 0111.36* 0111.37*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000032296

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Union Savings Bank

0124.00*

Income Not Known

0102.01*

CLERMONT COUNTY (025), OH

MSA: 17140

Low Income

0402.05*

Moderate Income

0408.00* 0409.00* 0411.02* 0411.05* 0414.03* 0414.04* 0414.05* 0418.00* 0420.01*

Middle Income

0401.01* 0401.02* 0402.02* 0402.03* 0402.06* 0404.03* 0405.00 0407.02* 0407.04* 0410.01* 0411.01*

0411.04* 0412.01* 0412.02* 0413.03* 0413.05* 0413.06* 0413.07* 0415.03* 0415.04* 0416.00* 0417.01*

0419.00* 0420.02*

Upper Income

0403.01* 0403.02* 0403.03* 0404.01* 0404.04* 0404.05* 0406.00* 0407.03 0410.02* 0414.06* 0415.05*

0415.06* 0417.02*

Income Not Known

0413.04*

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 10-20%

0077.00* 0085.02*

Median Family Income 20-30%

0002.00* 0025.00* 0080.00* 0086.01* 0093.00* 0263.00* 0269.00*

Median Family Income 30-40%

0016.00* 0026.00* 0037.00* 0085.01* 0096.00* 0098.00* 0257.00* 0264.00* 0270.00*

Median Family Income 40-50%

0033.00* 0039.00* 0061.00* 0064.00* 0073.00* 0084.00* 0092.00* 0094.00* 0100.02* 0110.00* 0262.00*

0272.00* 0274.00*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

Median Family Income 50-60%

0022.00* 0029.02* 0063.00* 0068.00* 0081.00* 0095.00* 0097.00* 0099.02* 0100.04* 0102.01* 0207.41*
0207.62* 0217.02* 0223.01* 0252.00* 0261.02*

Median Family Income 60-70%

0028.00* 0030.00* 0032.00* 0056.00* 0060.00* 0083.00* 0100.03* 0100.05* 0101.00* 0105.00* 0109.00*
0207.42* 0209.02* 0216.04* 0218.02* 0219.00* 0232.22* 0234.00* 0255.00*

Median Family Income 70-80%

0040.00* 0055.00* 0058.00* 0072.00* 0082.01* 0099.01* 0102.02* 0104.00* 0205.05* 0208.11* 0209.01*
0210.01* 0214.22* 0215.04* 0215.06* 0215.09* 0216.03* 0217.01* 0218.01 0222.00* 0225.00* 0232.01*
0237.01* 0254.02* 0261.03 0271.00* 0277.00*

Median Family Income 80-90%

0046.03* 0046.04* 0082.02* 0206.04* 0207.01* 0207.05* 0210.03* 0215.01* 0215.05* 0215.72* 0230.01*
0253.00*

Median Family Income 90-100%

0018.00* 0019.00* 0057.01* 0065.02* 0106.00* 0107.00* 0111.00* 0204.01* 0207.63* 0210.02* 0212.02*
0214.01* 0215.08* 0215.71* 0216.02* 0220.00* 0221.02* 0230.02* 0232.10* 0238.00* 0247.00* 0249.01*
0258.00* 0276.00*

Median Family Income 100-110%

0010.00* 0011.00* 0074.00* 0075.00* 0207.64* 0213.04* 0214.21* 0235.22* 0236.00* 0237.02* 0254.01*

Median Family Income 110-120%

0007.00* 0046.05* 0059.00* 0205.01* 0205.04* 0206.01* 0208.02* 0213.03* 0221.01* 0226.02* 0235.21*
0240.01* 0243.24* 0251.03 0256.00* 0260.02* 0261.04*

Median Family Income >= 120%

0009.00* 0020.00* 0027.00* 0041.00* 0042.00* 0046.02* 0047.03* 0048.00* 0049.00* 0050.00* 0051.00*
0052.00* 0053.01* 0053.02* 0057.02* 0070.00* 0071.00* 0204.03* 0204.04* 0205.02* 0206.03* 0207.07*
0208.12* 0211.01* 0211.02* 0212.01* 0213.02* 0223.02* 0224.00* 0226.01* 0231.00* 0233.00* 0235.01*
0239.01* 0239.02* 0240.02* 0241.00* 0242.00* 0243.01 0243.03* 0243.22* 0243.23* 0244.01* 0244.02*
0248.00* 0249.03* 0249.04* 0250.01 0250.02* 0251.01* 0251.02* 0260.01* 0265.00* 0266.00* 0268.00*
0273.00* 0275.00*

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Union Savings Bank

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Respondent ID: 0000032296

Agency: FDIC - 3

0017.00* 0023.00* 0029.01* 0036.00* 0038.00* 0065.01* 0066.00* 0069.00* 0088.00* 0103.00* 0227.00*
0267.00*

WARREN COUNTY (165), OH

MSA: 17140

Moderate Income

0302.00* 0314.00* 0325.02*

Middle Income

0301.01* 0301.02* 0305.01 0305.03* 0306.00* 0307.00* 0310.01* 0311.00* 0315.00* 0316.03* 0319.05*
0319.06* 0320.03* 0320.11* 0323.00* 0324.00* 0325.01*

Upper Income

0305.04* 0308.00* 0309.01* 0309.02* 0310.02* 0312.00 0313.00* 0316.01* 0316.02* 0319.04* 0319.07*
0319.08* 0320.04* 0320.06* 0320.08* 0320.09* 0320.10* 0321.00* 0322.02* 0322.03* 0322.04* 0322.05*
0322.06*

Income Not Known

0317.00*

ASSESSMENT AREA - 0003

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income < 10%

1097.01*

Median Family Income 10-20%

1033.00* 1098.01* 1989.00*

Median Family Income 20-30%

1078.02* 1084.00* 1087.01* 1238.00* 1984.00*

Median Family Income 30-40%

1011.01* 1014.00* 1018.00* 1023.00* 1024.01* 1024.02* 1028.00* 1038.00* 1051.00* 1054.00* 1056.02*
1109.01* 1114.01* 1121.00* 1123.01* 1145.01* 1146.00* 1158.00* 1163.00* 1167.00* 1175.00* 1195.02*
1215.00* 1501.00* 1503.00* 1512.00* 1515.00* 1516.00* 1962.00* 1980.00* 1986.00* 1988.00*

Median Family Income 40-50%

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

1016.03* 1027.00* 1048.00* 1055.00* 1083.01* 1112.02* 1117.00* 1154.00* 1157.00* 1165.00* 1166.00*
1168.00* 1169.00* 1172.03* 1173.00* 1174.00* 1178.00* 1179.00* 1182.00* 1194.02* 1206.00* 1222.00*
1235.01* 1242.01* 1246.00* 1541.00* 1711.02* 1782.04* 1801.04* 1881.06* 1964.00* 1972.00* 1973.00*
1975.00* 1976.00* 1979.00* 1981.00* 1990.00* 1993.00*

Median Family Income 50-60%

1012.01* 1017.00* 1019.01* 1021.01* 1057.00* 1062.00* 1065.00* 1066.00* 1082.01* 1159.00* 1171.02*
1176.00* 1188.00* 1196.00* 1202.00* 1204.00* 1205.00* 1208.01* 1211.00* 1212.00* 1214.01* 1214.03*
1219.00* 1261.00* 1323.01* 1323.02* 1331.04* 1371.02* 1504.00* 1522.01* 1524.00* 1527.02* 1546.03*
1711.03* 1712.03* 1712.04* 1881.07* 1974.00* 1982.00* 1983.00* 1991.00* 1992.00*

Median Family Income 60-70%

1013.00* 1021.02* 1022.00* 1029.00* 1053.00* 1068.00* 1177.00* 1183.01* 1186.02* 1198.00* 1207.02*
1218.00* 1223.00* 1235.02* 1239.00* 1242.02* 1371.01* 1381.06* 1401.00* 1403.01* 1405.00* 1513.00*
1522.02* 1523.03* 1525.01* 1525.02* 1542.00* 1545.01* 1546.04* 1606.03* 1711.04* 1742.06* 1776.08*
1861.06* 1881.03* 1970.00* 1977.00* 1985.00* 1987.00*

Median Family Income 70-80%

1044.00* 1061.00* 1164.00* 1189.00* 1197.02* 1217.00* 1221.00* 1241.00* 1243.00* 1275.01* 1381.05*
1523.01* 1526.05* 1531.05* 1712.05* 1712.06* 1721.05* 1751.10* 1773.04* 1836.03* 1851.01* 1852.01*
1905.02* 1961.00*

Median Family Income 80-90%

1059.00* 1069.00* 1181.01* 1194.01* 1236.02* 1245.00* 1342.04* 1381.07* 1381.09* 1381.10* 1404.00*
1407.01* 1408.00* 1521.02* 1523.02* 1544.00* 1545.02* 1546.01 1606.02* 1616.00* 1701.01* 1721.01*
1722.02* 1742.05* 1771.01* 1771.04* 1772.01* 1772.02* 1773.03* 1775.04* 1776.04* 1781.01* 1851.02*
1852.02*

Median Family Income 90-100%

1070.00* 1232.00* 1321.00* 1322.00* 1331.03* 1343.00* 1371.03* 1381.08* 1403.02* 1409.00* 1613.00*
1614.00* 1722.01* 1731.07* 1771.03* 1773.02* 1774.03* 1774.04* 1774.05* 1774.06* 1775.01* 1776.06*
1782.01* 1782.05* 1782.06* 1801.03* 1831.00* 1871.03* 1956.00* 1960.00*

Median Family Income 100-110%

1035.00* 1236.03* 1341.00* 1411.00* 1416.02* 1531.03* 1531.04* 1603.00* 1604.00* 1606.04* 1615.00*
1721.02* 1731.03* 1731.04* 1731.05* 1741.04* 1751.08* 1775.03* 1776.05* 1776.07* 1781.02* 1821.06*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

1836.04* 1841.06* 1851.03* 1905.06*

Median Family Income 110-120%

1236.01* 1237.00* 1301.05* 1342.05* 1342.06* 1361.03* 1406.00* 1527.03* 1701.02* 1721.04* 1741.07*

1742.04* 1742.07* 1752.02* 1762.00* 1775.05* 1776.09* 1801.02* 1834.02* 1836.05* 1851.04* 1862.01*

1871.06* 1905.03* 1923.00*

Median Family Income >= 120%

1011.02* 1036.02* 1071.01* 1077.01* 1195.01* 1231.00* 1234.00* 1301.03* 1301.04* 1301.06* 1311.03*

1311.04* 1311.05* 1342.03* 1351.03* 1351.04* 1351.05* 1351.06* 1361.01* 1361.04* 1361.05* 1412.00*

1413.00* 1414.00* 1415.00* 1416.01* 1417.00* 1521.01* 1531.06* 1531.07* 1551.01* 1551.02* 1561.01*

1561.02* 1601.00* 1602.00* 1605.00* 1609.00* 1610.00* 1611.00* 1612.00* 1619.00* 1702.01* 1702.02*

1731.06* 1741.03* 1741.05* 1741.06* 1742.03* 1751.05* 1751.06* 1751.07* 1751.09* 1752.01* 1761.00*

1791.01* 1791.02* 1811.00* 1812.01* 1812.03* 1812.04* 1821.03* 1821.04* 1821.05* 1832.00* 1833.00*

1834.01* 1835.01* 1835.02* 1836.06* 1841.03* 1841.04* 1841.05* 1841.08* 1852.03* 1861.03* 1861.04*

1861.05* 1861.07* 1862.02* 1862.03* 1862.05* 1862.06* 1871.04* 1871.05* 1891.05* 1891.07* 1891.08*

1891.09* 1891.10* 1891.11* 1891.12* 1905.05* 1928.00* 1929.00* 1941.00* 1943.00* 1945.00* 1957.00*

1958.00* 1959.00* 1963.00* 1968.00* 1971.00* 1978.00*

Median Family Income Not Known

1015.01* 1093.01* 1122.00* 1148.00* 1171.01* 1172.01* 1197.01* 1199.00* 1207.01* 1208.02* 1213.00*

1407.02* 1410.00* 1517.00* 1518.00* 1527.01* 9801.00* 9802.00* 9805.00* 9809.00* 9810.00* 9811.00*

9900.00*

ASSESSMENT AREA - 0004**BARTHOLOMEW COUNTY (005), IN****MSA: 18020****Moderate Income**

0101.00* 0106.00* 0107.00* 0108.00*

Middle Income

0102.00* 0104.00* 0105.00* 0110.00* 0111.01* 0111.02* 0112.00* 0113.00* 0114.00* 0115.00*

Upper Income

0103.00* 0109.00*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

ASSESSMENT AREA - 0005**DELAWARE COUNTY (041), OH****MSA: 18140****Moderate Income**

0105.30* 0111.01*

Middle Income

0102.00* 0104.20* 0104.21* 0104.22* 0105.20* 0114.31* 0115.61* 0122.00* 0123.00*

Upper Income

0101.00* 0111.02* 0112.00* 0114.11* 0114.12* 0114.21* 0114.23* 0114.30* 0114.32* 0115.20* 0115.30*

0115.40* 0115.62* 0115.63* 0115.64* 0115.65* 0116.04* 0117.10* 0117.40* 0117.60* 0117.62* 0117.63*

0117.64* 0117.65* 0117.66* 0119.00* 0120.00* 0121.00* 0124.00*

FAIRFIELD COUNTY (045), OH**MSA: 18140****Low Income**

0327.04*

Moderate Income

0303.00* 0313.00* 0314.02* 0315.00* 0316.00* 0317.00* 0320.00* 0321.00* 0322.00* 0323.00* 0325.02*

Middle Income

0301.00* 0302.00* 0307.00* 0309.01* 0309.02* 0310.00* 0311.00* 0312.00* 0314.01* 0325.01* 0326.01*

0326.02* 0327.03* 0331.01* 0331.02*

Upper Income

0304.00* 0306.01* 0306.02* 0308.00* 0327.01* 0328.00* 0329.01* 0329.02* 0330.00*

FRANKLIN COUNTY (049), OH**MSA: 18140****Median Family Income 10-20%**

0018.10* 0029.00* 0042.00*

Median Family Income 20-30%

0007.30* 0027.50* 0051.00*

Median Family Income 30-40%

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

0003.30* 0007.20* 0009.20* 0014.00* 0015.00* 0017.00* 0026.00* 0027.30* 0043.02* 0050.01* 0054.10*
0069.33* 0075.20* 0082.30* 0082.41* 0087.30* 0093.26* 0099.00*

Median Family Income 40-50%

0007.10* 0009.10* 0012.00* 0016.00* 0023.00* 0025.10* 0027.10* 0027.70* 0028.00* 0046.20* 0047.00*
0049.00* 0053.00* 0055.00* 0056.10* 0056.20* 0059.00* 0060.00* 0061.00* 0069.45* 0075.32* 0075.33*
0077.10* 0077.21* 0078.20* 0081.20* 0081.63* 0081.71* 0088.21* 0092.20* 0093.11* 0093.21* 0093.25*

Median Family Income 50-60%

0003.20* 0008.10* 0045.00* 0048.20* 0069.31* 0069.43* 0069.92* 0075.11* 0075.31* 0075.34* 0075.53*
0077.22* 0081.69* 0082.10* 0083.12* 0083.30* 0087.10* 0088.11* 0088.13* 0092.30* 0092.51* 0093.22*
0093.23* 0093.34* 0093.36* 0093.37* 0093.40* 0093.86* 0093.96* 0093.97* 0102.01* 0103.00*

Median Family Income 60-70%

0008.20* 0010.00* 0011.22* 0027.60* 0063.02* 0068.21* 0069.21* 0069.24* 0069.32* 0071.13* 0071.15*
0075.12* 0075.52* 0077.30* 0081.64* 0081.65* 0083.11* 0083.21* 0083.22* 0087.20* 0092.50* 0092.52*
0093.12* 0093.72* 0093.84* 0094.03* 0094.20* 0096.00* 0097.11 0107.00*

Median Family Income 70-80%

0003.10* 0025.20* 0048.10* 0063.52* 0071.01* 0075.50* 0078.12* 0079.66 0088.22* 0092.40* 0093.73*
0093.82* 0093.92* 0093.93* 0094.10* 0102.02* 0102.04*

Median Family Income 80-90%

0006.00* 0037.00* 0063.72* 0069.23* 0069.44* 0071.12* 0071.99* 0074.24* 0081.10* 0081.32 0081.68*
0082.42* 0083.40* 0083.50* 0088.12* 0088.25* 0093.50* 0093.83* 0093.91* 0093.94* 0093.95* 0094.01*
0094.95* 0094.98* 0095.20* 0095.90* 0097.12* 0097.56* 0098.02* 0102.03*

Median Family Income 90-100%

0011.10* 0046.10* 0062.40* 0063.01* 0063.51* 0063.53 0063.95* 0063.96* 0063.97* 0067.22* 0071.14*
0073.02* 0073.97* 0077.40* 0079.57* 0081.70* 0081.72* 0083.60* 0083.80* 0083.81* 0093.32* 0093.81*
0094.40* 0100.00*

Median Family Income 100-110%

0004.10* 0005.00* 0022.00* 0027.80* 0036.00* 0052.00* 0058.20* 0062.41* 0070.10* 0070.20* 0070.41*
0070.43* 0070.47* 0071.03* 0071.20* 0072.14* 0074.25* 0074.26* 0079.59* 0079.60* 0079.62* 0079.65*
0081.67* 0083.82* 0093.61* 0093.85* 0097.57*

Median Family Income 110-120%

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

0001.10* 0019.02* 0063.86* 0068.22* 0072.02* 0072.15* 0073.01* 0073.98* 0078.11* 0078.30* 0079.31*
0079.55* 0093.90* 0097.52* 0097.54* 0101.00* 0109.00*

Median Family Income >= 120%

0001.20* 0002.10* 0002.20* 0004.20* 0018.20* 0019.01* 0020.00* 0021.00* 0027.40* 0030.00* 0032.00*
0040.02* 0043.01* 0057.00 0058.10* 0062.36* 0062.37* 0062.38* 0062.39* 0063.10* 0063.21* 0063.23
0063.30* 0063.40* 0063.84* 0063.87* 0063.91* 0063.92* 0063.93* 0063.94* 0063.98* 0064.10* 0064.30*
0065.00* 0066.00* 0067.10* 0067.21* 0068.10* 0069.10* 0069.50* 0069.91* 0070.44* 0070.48* 0071.02*
0071.93* 0071.98* 0072.05* 0072.09* 0072.11* 0072.12* 0072.13* 0073.03* 0073.05* 0073.06* 0073.94*
0074.27* 0074.92* 0074.94* 0079.22* 0079.41* 0079.56* 0079.58* 0079.61* 0079.63* 0079.64* 0080.01*
0080.02* 0081.66* 0084.00* 0085.00* 0089.00* 0090.00* 0091.00* 0094.04* 0094.05* 0094.97* 0097.51*
0097.53* 0097.55* 0098.01* 0104.01* 0104.02* 0105.01* 0105.02* 0106.01* 0106.02*

Median Family Income Not Known

0011.21* 0013.01* 0013.02* 0038.00* 0040.01* 0050.02* 0054.20* 9800.00*

ASSESSMENT AREA - 0006**GREENE COUNTY (057), OH****MSA: 19430****Low Income**

2004.00* 2007.00*

Moderate Income

2001.01* 2001.04* 2005.00* 2401.00* 2402.00* 2403.02* 2403.03* 2406.00*

Middle Income

2001.03* 2003.00* 2006.00* 2101.02* 2405.00* 2407.00* 2601.00* 2701.00* 2801.02* 2803.00*

Upper Income

2009.01* 2009.02* 2101.01* 2102.01* 2102.02* 2103.00* 2104.01* 2104.02* 2105.00* 2106.02* 2106.03*
2106.04* 2106.05* 2201.01* 2201.02* 2202.01* 2202.02* 2301.00* 2403.04* 2550.00* 2801.01* 2802.00*

MIAMI COUNTY (109), OH**MSA: 19430****Moderate Income**

3153.00* 3450.00* 3652.00*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

Middle Income

3001.00* 3150.01* 3150.02* 3151.00* 3201.00* 3250.00* 3301.00* 3401.00* 3550.01* 3550.02* 3651.01*
3651.02* 3653.01*

Upper Income

3501.01* 3501.02* 3650.01* 3650.02* 3653.02* 3801.00* 3901.00*

MONTGOMERY COUNTY (113), OH**MSA: 19430****Median Family Income 20-30%**

0022.00* 1651.00*

Median Family Income 30-40%

0017.00* 0018.01* 0019.00* 0039.00* 0043.00*

Median Family Income 40-50%

0001.00* 0002.00* 0003.00* 0007.00* 0008.01* 0009.00* 0011.00* 0012.00* 0018.02* 0023.00* 0035.00*
0038.00* 0044.00* 0602.00* 0702.01* 0804.00* 0906.00

Median Family Income 50-60%

0004.00* 0005.00* 0008.02* 0010.00* 0016.00* 0020.00* 0025.00* 0033.00* 0034.04* 0042.00* 0046.00*
0205.00* 0701.02* 0702.02* 0703.00* 0806.00*

Median Family Income 60-70%

0024.00* 0026.00* 0027.00* 0030.00* 0301.00* 0503.03* 0704.00* 0705.00* 0801.00* 0805.00* 0807.00*
0907.00* 1003.01*

Median Family Income 70-80%

0031.00* 0209.00* 0211.00* 0218.00* 0504.02 0601.00* 0701.01* 0803.00* 0903.02* 1652.00*

Median Family Income 80-90%

0006.00* 0210.00* 0213.02* 0216.01* 0302.00* 0402.04* 0603.00* 0908.00* 0910.00* 1003.02* 1150.02*
1150.11 1201.03* 1251.02*

Median Family Income 90-100%

0029.00* 0213.01* 0215.01* 0215.02* 0217.00* 0404.03* 0501.04* 0501.05* 0503.01* 0506.00* 0707.00*
0909.00* 0911.00* 1001.01* 1002.01* 1002.02* 1102.02* 1250.00* 1301.01* 1401.00* 1501.00*

Median Family Income 100-110%

0028.00* 0032.01* 0201.00* 0202.00* 0208.00* 0214.00* 0501.01* 0503.02* 0504.01* 0706.00* 1301.02*

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

1650.00*

Median Family Income 110-120%

0206.01* 0207.00* 0219.00* 0404.05* 0505.02* 0505.04 0802.00 1001.02* 1002.03* 1004.00* 1201.01*

Median Family Income >= 120%

0015.01* 0034.03* 0101.00* 0102.00* 0203.00* 0204.00* 0206.02* 0212.00* 0216.02* 0401.01* 0401.02*

0401.03* 0402.01* 0402.03* 0403.02 0403.03* 0403.05* 0403.06* 0404.01* 0404.06* 0501.06* 0501.07*

0505.03* 0903.03* 0903.04* 1101.00* 1102.01* 1150.12* 1201.02* 1251.03 1251.04* 1601.00*

Median Family Income Not Known

0034.02* 0041.00* 9800.00*

ASSESSMENT AREA - 0007**ALLEN COUNTY (003), IN****MSA: 23060****Low Income**

0016.00* 0017.00* 0020.00* 0021.00* 0023.00* 0028.00* 0030.00* 0043.00*

Moderate Income

0001.00* 0006.00* 0007.01* 0009.00* 0010.00* 0022.00* 0025.00* 0029.00* 0031.00* 0033.01* 0033.04*

0035.00* 0036.00* 0038.00* 0040.00* 0041.01* 0044.00* 0106.02* 0106.04* 0111.00* 0112.01* 0112.02*

0113.02* 0113.03* 0113.04* 0115.02*

Middle Income

0003.00* 0004.00* 0005.00* 0007.04* 0008.00* 0011.00* 0013.00* 0026.00* 0032.00* 0034.00* 0037.00*

0039.01* 0039.02* 0041.03* 0101.00* 0102.02* 0106.01* 0106.03* 0107.05* 0107.06* 0108.03* 0108.04*

0108.07* 0108.09* 0108.11* 0108.12* 0108.19* 0108.21* 0110.00* 0112.04* 0112.05* 0115.01* 0116.05*

0117.02* 0118.01* 0118.02* 0119.00*

Upper Income

0102.01* 0103.04* 0103.05* 0103.06* 0103.07* 0103.08* 0104.00* 0105.00* 0107.07* 0108.08* 0108.13*

0108.15* 0108.16* 0108.17* 0109.00* 0116.03* 0116.04* 0116.06* 0116.07* 0116.08* 0116.09* 0117.01*

Income Not Known

0012.00* 9800.01* 9800.02*

ASSESSMENT AREA - 0008

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

HAMILTON COUNTY (057), IN**MSA: 26900****Middle Income**

1101.01* 1101.02* 1102.01* 1102.02* 1103.02* 1103.03* 1104.01* 1104.05* 1104.06* 1105.09* 1106.00*
1107.00* 1108.07* 1108.11* 1108.20* 1110.06* 1110.07* 1110.11* 1110.12* 1111.04*

Upper Income

1103.01* 1104.04* 1105.05* 1105.11* 1105.12* 1105.13* 1105.14* 1105.15* 1105.16* 1105.17* 1105.18*
1108.05* 1108.10* 1108.12* 1108.13* 1108.14* 1108.15* 1108.16* 1108.17* 1108.18* 1108.19* 1108.21*
1108.22* 1109.04* 1109.05* 1109.06* 1109.07* 1109.09* 1109.10* 1109.11* 1109.12* 1110.03* 1110.04*
1110.09* 1110.10* 1111.01* 1111.03*

JOHNSON COUNTY (081), IN**MSA: 26900****Moderate Income**

6102.01* 6103.00* 6104.01* 6107.06* 6109.00 6110.00* 6113.00*

Middle Income

6101.01* 6101.02* 6102.03* 6102.04* 6104.03* 6104.04* 6105.01* 6105.02* 6106.05 6106.06* 6106.08*
6108.02* 6111.00* 6112.00* 6114.00*

Upper Income

6106.03* 6106.07* 6107.03* 6107.04* 6107.05* 6108.01*

MARION COUNTY (097), IN**MSA: 26900****Median Family Income 10-20%**

3226.01*

Median Family Income 20-30%

3551.00*

Median Family Income 30-40%

3209.03* 3308.06* 3412.00* 3416.00* 3417.01* 3503.00* 3505.00* 3507.00* 3508.00* 3521.00* 3523.00*
3550.00* 3556.00* 3570.00* 3576.01* 3603.02* 3702.03* 3812.03* 3906.01*

Median Family Income 40-50%

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

3225.00* 3301.06* 3302.11* 3307.01* 3308.03* 3308.05* 3309.00* 3403.01* 3409.03* 3411.00* 3419.03*
3419.04* 3425.00* 3426.00* 3510.00* 3512.00* 3525.00 3528.00* 3548.00* 3549.00* 3553.00* 3564.00*
3572.00* 3574.00* 3580.00* 3601.02 3602.01* 3604.01* 3606.02* 3803.01* 3803.02*

Median Family Income 50-60%

3101.06* 3101.11* 3103.06* 3103.12* 3209.02* 3306.00* 3310.00* 3401.08* 3402.02* 3403.02* 3404.00*
3405.00* 3407.00* 3422.00* 3423.00* 3501.00* 3506.00* 3515.00* 3519.00* 3524.00* 3526.00* 3536.00*
3547.00* 3557.00* 3569.00* 3573.00* 3578.00* 3581.00* 3601.01* 3602.02* 3603.01* 3613.00* 3901.02*
3905.00* 3907.00*

Median Family Income 60-70%

3103.09* 3201.08* 3202.06* 3307.02* 3401.02* 3401.12* 3401.13* 3401.15* 3402.01* 3406.00* 3417.02*
3527.00* 3554.00* 3575.00* 3604.07* 3605.02* 3608.00* 3614.02* 3702.01* 3702.04* 3805.01* 3805.02*
3807.00* 3810.03* 3812.05*

Median Family Income 70-80%

3103.05* 3103.08* 3204.00* 3220.00* 3305.00* 3308.04* 3420.00* 3421.01* 3424.00* 3504.00* 3555.00*
3612.00* 3703.05* 3802.00* 3804.02* 3804.03* 3804.04* 3806.00* 3808.00* 3809.01* 3810.04* 3901.03*

Median Family Income 80-90%

3101.10* 3102.01* 3102.03* 3103.11* 3202.03* 3203.03* 3206.00* 3210.01* 3227.00* 3401.01* 3408.00*
3409.04* 3419.02* 3509.00* 3535.00* 3571.00* 3576.02* 3579.00* 3604.05* 3606.01* 3811.02* 3812.04*
3904.11* 3908.02*

Median Family Income 90-100%

3103.10* 3211.00* 3216.00* 3224.00* 3226.02* 3301.03* 3301.05* 3401.11* 3409.01* 3517.00* 3605.01*
3611.00* 3703.03* 3703.06* 3801.03* 3812.06* 3812.07* 3906.02*

Median Family Income 100-110%

3101.04* 3102.04* 3201.05* 3205.00* 3209.01* 3214.00* 3302.10* 3302.12* 3401.14* 3410.00* 3545.00*
3607.00* 3616.01* 3901.04* 3904.08*

Median Family Income 110-120%

3101.05* 3210.02* 3301.09* 3544.00* 3616.02* 3703.04* 3811.01* 3903.00* 3904.09*

Median Family Income >= 120%

3101.08* 3101.12* 3101.13* 3201.07* 3201.09* 3202.02* 3203.01* 3203.05* 3203.06* 3207.00* 3208.00*
3212.00* 3213.00* 3217.00* 3218.00* 3219.00* 3221.00* 3222.00* 3223.00* 3301.07* 3301.08* 3302.03*

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

3302.04* 3302.06* 3302.08* 3302.13* 3304.01* 3516.00* 3533.00* 3542.01* 3542.02* 3559.00* 3562.00*
3610.00* 3801.01* 3801.02* 3809.02* 3810.02* 3902.00* 3904.05* 3904.06* 3904.07* 3904.10* 3909.00*
3910.02*

Median Family Income Not Known

3201.06* 3202.05* 3604.02* 3604.06* 3609.00* 3614.01* 3908.01* 3910.01*

ASSESSMENT AREA - 0009**ALLEGHENY COUNTY (003), PA****MSA: 38300****Median Family Income 20-30%**

0103.02* 0509.00* 0511.00* 1209.00* 5521.00* 5648.00*

Median Family Income 30-40%

1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00* 5100.00* 5138.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 1803.00* 1807.00* 4867.00* 4929.00*
5094.00* 5140.00* 5220.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01*
5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00* 4200.00* 4621.00*
4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00* 5080.00* 5130.00* 5520.00*
5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 1203.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4240.00*
4850.00* 4870.00* 4940.00* 4993.00* 4994.00* 5010.00* 5120.00* 5170.00* 5234.00* 5604.00* 5614.00*
5620.00*

Median Family Income 70-80%

0409.00* 0506.00* 0807.00* 1113.00* 1608.00* 1706.00* 1903.00* 1915.00* 1916.00* 2815.00* 4171.00*
4250.00* 4270.00* 4272.00* 4297.00* 4480.00* 4507.00* 4508.00* 4610.00* 4801.01* 4845.00* 4881.00*
4884.00* 4927.00* 4950.00* 5151.00* 5153.00* 5200.02* 5231.00* 5232.00* 5235.01* 5235.02* 5240.00*
5652.00* 5653.00*

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Assessment Area(s) by Tract**Respondent ID: 0000032296***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Union Savings Bank**

Median Family Income 80-90%

0804.00* 0809.00* 1918.00* 1919.00* 2602.00* 2701.00* 2703.00* 2904.00* 3102.00* 4013.00* 4160.00*
4172.00* 4281.00* 4301.00* 4314.00* 4324.00* 4350.00* 4571.00* 4572.00* 4656.00* 4687.00* 4706.00*
4710.00* 4723.00* 4773.00* 4782.00* 4885.00* 4900.02* 4962.00* 5003.00* 5030.02* 5200.01* 5212.00*
5213.02* 5237.01* 5237.02* 5238.00* 5628.00* 5630.00* 5639.00* 5644.00* 5645.00*

Median Family Income 90-100%

0705.00* 1014.00* 1018.00* 1516.00* 1517.00* 1920.00* 2413.00* 2607.00* 2708.00* 3207.00* 4011.00*
4040.00* 4060.00* 4282.00* 4311.00* 4643.00* 4688.00* 4689.00* 4722.00* 4761.00* 4781.00* 4790.00*
4825.00* 4843.00* 4846.00* 4886.00* 4961.02* 4980.00* 5070.00* 5152.00* 5213.01* 5233.00* 5261.02*
5642.00*

Median Family Income 100-110%

0706.00* 0901.00* 0903.00* 1005.00* 1405.00* 1914.00* 1917.00* 3206.00* 4050.00* 4070.01* 4070.02*
4264.00* 4267.00* 4295.00* 4490.00* 4511.02* 4513.00* 4550.00* 4591.01* 4592.02* 4703.00* 4721.00*
4751.01* 4753.01* 4762.00* 4803.00* 4804.00* 4970.00* 5211.00* 5236.00* 5262.02* 5263.02* 5627.00*
5631.00* 5651.00*

Median Family Income 110-120%

0603.00* 0605.00* 2023.00* 4190.00* 4291.00* 4302.00* 4323.00* 4470.00* 4592.01* 4600.01* 4600.02*
4690.00* 4724.00* 4751.02* 4772.00* 4801.02* 4802.00* 4883.00* 4890.01* 4890.02* 4912.00* 5214.01*
5215.00* 5262.01* 5513.00* 5632.02*

Median Family Income >= 120%

0201.00* 0404.00* 0703.00* 0708.00* 0709.00* 0806.00* 0902.00* 1102.00* 1106.00* 1401.00* 1402.00*
1403.00* 1404.00* 1408.00* 1411.00* 1412.00* 1413.00* 1414.00* 1609.00* 1911.00* 4080.01* 4080.02*
4090.01* 4090.02* 4100.00* 4110.01* 4110.02* 4120.02* 4120.03* 4120.04* 4131.00* 4132.01* 4132.02*
4133.00* 4134.00* 4135.00* 4141.01* 4141.02* 4142.00* 4150.01* 4150.02* 4180.00* 4211.00* 4212.00*
4220.00* 4230.00* 4263.00* 4268.00* 4271.00* 4292.01* 4292.02* 4293.00* 4294.00* 4296.00* 4315.00*
4340.00* 4370.00* 4390.00* 4455.00* 4460.00* 4511.01* 4511.04* 4511.05* 4520.00* 4530.03* 4530.04*
4560.01* 4560.03* 4560.04* 4580.01* 4580.02* 4591.02* 4658.00* 4704.00* 4705.01* 4705.02* 4731.00*
4732.00* 4733.00* 4734.01* 4734.02* 4735.00* 4736.01* 4736.02* 4741.01* 4741.02* 4742.01* 4742.02*
4742.03* 4752.00* 4753.03* 4753.04* 4754.01* 4754.02* 4771.00* 4900.03* 4900.04* 4911.01* 4961.01*

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Assessment Area(s) by Tract

Respondent ID: 0000032296

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Union Savings Bank

5154.01* 5161.00* 5162.00* 5180.01* 5190.00* 5214.02* 5251.00* 5252.00* 5253.00* 5261.01* 5263.01*
5605.00* 5633.00* 5638.00* 5640.00* 5641.00*

Median Family Income Not Known

0103.01* 0203.00* 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00*
9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

ASSESSMENT AREA - 0010

ROSS COUNTY (141), OH

MSA: NA

Moderate Income

9563.00* 9564.00* 9565.00* 9569.00*

Middle Income

9555.00* 9556.03* 9556.04* 9557.00* 9558.02* 9561.00* 9562.00* 9566.00* 9567.00* 9568.00*

Upper Income

9558.01* 9559.00* 9560.00*

ASSESSMENT AREA - 0011

FAYETTE COUNTY (047), OH

MSA: NA

Moderate Income

9261.00*

Middle Income

9258.00* 9259.00* 9260.00* 9262.00* 9263.00* 9264.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 90-100%

7018.01

LEE COUNTY (071), FL

MSA: 15980

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Union Savings Bank

Median Family Income >= 120%

0601.02

CLARK COUNTY (023), OH

MSA: 44220

Middle Income

0024.04

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income >= 120%

5327.03

WASHINGTON COUNTY (125), PA

MSA: 38300

Moderate Income

7731.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032296

Institution: Union Savings Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	33	33	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	2,358	2,358	0	0.00%
Total	2,394	2,394	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

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)
HENDRICKS COUNTY (063), IN										
MSA 26900										
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	1	111	0	0	1	111	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	111	0	0	1	111	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	111	0	0	1	111	0	0
STATE TOTAL	0	0	1	111	0	0	1	111	0	0

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRY COUNTY (103), KY										
MSA 31140										
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	1	105	0	0	1	105	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	105	0	0	1	105	0	0
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	1	237	0	0	1	237	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	0	0	1	237	0	0	1	237	0	0

Loans by County
Small Business Loans - Originations
Institution: Union Savings Bank

Respondent ID: 0000032296
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIKE COUNTY (195), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	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	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	592	0	0	2	342	0	0
STATE TOTAL	0	0	3	592	0	0	2	342	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	0	0	1	410	1	410	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	410	1	410	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17410										
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	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	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 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	230	0	0	1	230	0	0
Upper Income	0	0	0	0	1	699	1	699	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	230	1	699	2	929	0	0
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	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	300	1	300	0	0
FAYETTE COUNTY (047), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	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	0	0	1	624	1	624	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	130	0	0	1	130	0	0
Median Family Income ≥ 120%	0	0	1	124	2	773	3	897	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	254	3	1,397	5	1,651	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%	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%	1	95	0	0	1	401	2	496	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	176	1	385	2	561	0	0
Median Family Income ≥ 120%	0	0	2	454	0	0	2	454	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	630	2	786	6	1,511	0	0
ROSS COUNTY (141), OH										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	256	1	256	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	256	1	256	0	0

Loans by County

Small Business Loans - Originations

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	338	1	338	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	338	1	338	0	0
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	1	150	0	0	1	150	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	150	0	0	1	150	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)
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	2	1,009	2	1,009	0	0
Upper Income	0	0	0	0	1	319	1	319	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	3	1,328	3	1,328	0	0
TOTAL INSIDE AA IN STATE	2	165	6	1,114	13	5,476	21	6,755	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	338	2	488	0	0
STATE TOTAL	2	165	7	1,264	14	5,814	23	7,243	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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
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	1	342	1	342	0	0
Median Family Income 80-90%	0	0	0	0	1	335	1	335	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	131	0	0	1	131	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	131	2	677	3	808	0	0
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	0	0	1	216	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	216	0	0	1	216	0	0
TOTAL INSIDE AA IN STATE	0	0	1	131	2	677	3	808	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	216	0	0	1	216	0	0
STATE TOTAL	0	0	2	347	2	677	4	1,024	0	0

Loans by County
Small Business Loans - Originations
Institution: Union Savings Bank

Respondent ID: 0000032296
Agency: FDIC - 3

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	165	7	1,245	15	6,153	24	7,563	0	0
TOTAL OUTSIDE AA	0	0	6	1,069	1	338	6	1,157	0	0
TOTAL INSIDE & OUTSIDE	2	165	13	2,314	16	6,491	30	8,720	0	0

Loans by County

Small Farm 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 Farms 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)
SENECA COUNTY (147), 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	2	300	0	0	2	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	2	300	0	0	2	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	300	0	0	2	300	0	0
STATE TOTAL	0	0	2	300	0	0	2	300	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	2	300	0	0	2	300	0	0
TOTAL INSIDE & OUTSIDE	0	0	2	300	0	0	2	300	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Savings Bank

PAGE: 1 OF 1
Respondent ID: 0000032296
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - BUTLER COUNTY (017) - MSA 17140	1	410	1	410	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	5	1,651	5	1,651	0	0
OH - WARREN COUNTY (165) - MSA 17140	3	1,328	3	1,328	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17410	1	300	1	300	0	0
OH - DELAWARE COUNTY (041) - MSA 18140	2	929	2	929	0	0
OH - FAIRFIELD COUNTY (045) - MSA 18140	1	300	1	300	0	0
OH - MONTGOMERY COUNTY (113) - MSA 19430	6	1,511	6	1,511	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	3	808	3	808	0	0
OH - ROSS COUNTY (141) - MSA NA	1	256	1	256	0	0
OH - FAYETTE COUNTY (047) - MSA NA	1	70	1	70	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	24	16,866	0	0
Purchased	0	0	0	0
Total	24	16,866	0	0
Consortium/Third Party Loans (optional)				
Originated	6	150		
Purchased	0	0		
Total	6	150		

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Union Savings Bank

PAGE: 1 OF 17

Respondent ID: 0000032296

Agency: FDIC - 3

ASSESSMENT AREA - 0001

MONROE COUNTY (105), IN

MSA: 14020

Low Income

0001.00* 0006.01*

Moderate Income

0002.01* 0004.01* 0005.02* 0006.02* 0011.01* 0014.03*

Middle Income

0003.01* 0004.02* 0008.01* 0009.01* 0009.03* 0011.02* 0011.03* 0012.00* 0013.01* 0013.04* 0013.05*

0014.04*

Upper Income

0003.02* 0005.01* 0007.00* 0009.04* 0010.01* 0010.02* 0013.03* 0014.01* 0015.01* 0015.02*

Income Not Known

0002.02* 0008.02* 0016.00*

ASSESSMENT AREA - 0002

BUTLER COUNTY (017), OH

MSA: 17140

Low Income

0003.00* 0004.00* 0101.04* 0101.06* 0122.00* 0136.00* 0139.00* 0140.00* 0144.00*

Moderate Income

0001.00* 0002.00* 0005.00* 0006.00* 0011.00* 0013.00* 0105.00* 0109.06* 0109.13* 0110.04* 0111.23*

0123.00* 0127.00* 0130.00* 0131.00* 0132.00* 0134.00* 0135.00* 0141.00* 0146.00* 0147.00* 0148.00*

Middle Income

0010.01* 0010.02* 0101.02* 0101.03* 0102.02* 0103.01* 0106.00* 0108.00* 0109.01* 0109.04* 0109.07

0109.09* 0109.10* 0109.11* 0109.12* 0110.03* 0110.05* 0110.06* 0111.09* 0112.00* 0113.00* 0118.00*

0121.00* 0125.00* 0126.00* 0133.00* 0143.00* 0149.00* 0150.00* 0151.00*

Upper Income

0101.05* 0102.03* 0103.02* 0109.03* 0111.10* 0111.11* 0111.12* 0111.18* 0111.20* 0111.22* 0111.25*

0111.26* 0111.27* 0111.28* 0111.29* 0111.30* 0111.31* 0111.32* 0111.33* 0111.34* 0111.35* 0111.36*

2024 Institution Disclosure Statement - Table 6

PAGE: 2 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

0111.37* 0124.00*

Income Not Known

0102.01*

CLERMONT COUNTY (025), OH

MSA: 17140

Low Income

0402.05*

Moderate Income

0408.00* 0409.00* 0411.02* 0411.05* 0414.03* 0414.05* 0418.00* 0420.01*

Middle Income

0401.01* 0401.02* 0402.02* 0402.03* 0402.06* 0404.03* 0405.00* 0407.02* 0407.04* 0410.01* 0411.01*

0411.04* 0412.01* 0412.02* 0413.03* 0413.06* 0413.07* 0414.04* 0415.03* 0415.04* 0416.00* 0417.01*

0419.00* 0420.02*

Upper Income

0403.01* 0403.02* 0403.03* 0404.01* 0404.04* 0404.05* 0406.00* 0407.03* 0410.02* 0413.05* 0414.06*

0415.05* 0415.06* 0417.02*

Income Not Known

0413.04*

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 10-20%

0077.00* 0085.02*

Median Family Income 20-30%

0025.00* 0080.00* 0086.01* 0093.00* 0263.00* 0269.00*

Median Family Income 30-40%

0002.00* 0016.00* 0026.00* 0037.00* 0085.01* 0096.00* 0098.00* 0257.00* 0264.00* 0270.00*

Median Family Income 40-50%

0039.00* 0061.00* 0064.00* 0073.00* 0084.00* 0092.00* 0094.00* 0100.02* 0110.00* 0262.00* 0272.00*

0274.00*

2024 Institution Disclosure Statement - Table 6

PAGE: 3 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

Median Family Income 50-60%

0022.00* 0029.02* 0033.00* 0063.00* 0068.00* 0081.00* 0095.00* 0097.00* 0099.02* 0100.04* 0102.01*
0207.41* 0207.62* 0217.02* 0223.01* 0252.00*

Median Family Income 60-70%

0030.00* 0032.00* 0060.00* 0100.03* 0100.05* 0101.00* 0105.00* 0109.00* 0207.42* 0209.02* 0216.04*
0218.02* 0219.00* 0232.22* 0234.00* 0261.02*

Median Family Income 70-80%

0028.00* 0040.00* 0055.00 0056.00* 0058.00* 0082.01* 0083.00* 0099.01* 0102.02* 0104.00* 0205.05*
0209.01* 0210.01* 0214.22* 0215.04* 0215.06* 0215.09* 0216.03* 0217.01* 0218.01* 0222.00* 0225.00*
0232.01* 0254.02* 0255.00* 0271.00* 0277.00*

Median Family Income 80-90%

0046.03* 0046.04* 0072.00* 0082.02* 0206.04* 0207.01* 0207.05* 0208.11* 0210.03* 0215.01* 0215.05*
0215.72* 0230.01* 0237.01* 0261.03*

Median Family Income 90-100%

0019.00* 0057.01* 0065.02* 0106.00* 0107.00* 0111.00* 0207.63* 0212.02* 0215.08* 0215.71* 0220.00*
0221.02* 0230.02* 0232.10* 0247.00* 0249.01* 0253.00* 0276.00*

Median Family Income 100-110%

0010.00* 0011.00* 0018.00* 0074.00* 0075.00* 0204.01* 0207.64* 0210.02* 0213.04* 0214.01* 0214.21*
0216.02* 0236.00* 0237.02* 0238.00* 0254.01* 0258.00*

Median Family Income 110-120%

0046.05* 0059.00* 0205.01* 0205.04* 0206.01* 0208.02* 0213.03* 0221.01* 0226.02* 0235.21* 0235.22
0240.01* 0243.24* 0251.03* 0256.00* 0260.02* 0261.04*

Median Family Income >= 120%

0007.00* 0009.00* 0020.00* 0027.00* 0041.00* 0042.00* 0046.02* 0047.03* 0048.00* 0049.00* 0050.00*
0051.00* 0052.00* 0053.01* 0053.02* 0057.02* 0070.00* 0071.00* 0204.03* 0204.04* 0205.02* 0206.03*
0207.07* 0208.12* 0211.01* 0211.02* 0212.01* 0213.02* 0223.02* 0224.00 0226.01* 0231.00* 0233.00*
0235.01* 0239.01* 0239.02* 0240.02* 0241.00 0242.00* 0243.01* 0243.03* 0243.22* 0243.23* 0244.01*
0244.02 0248.00* 0249.03* 0249.04* 0250.01* 0250.02* 0251.01* 0251.02* 0260.01* 0265.00* 0266.00*
0268.00* 0273.00* 0275.00*

Median Family Income Not Known

2024 Institution Disclosure Statement - Table 6

PAGE: 4 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

0017.00* 0023.00* 0029.01* 0036.00* 0038.00* 0065.01* 0066.00* 0069.00* 0088.00* 0103.00* 0227.00*
0267.00*

WARREN COUNTY (165), OH

MSA: 17140

Moderate Income

0314.00* 0325.02*

Middle Income

0301.01* 0301.02* 0302.00* 0305.01 0305.03* 0306.00* 0307.00* 0310.01* 0315.00* 0316.03* 0319.05*
0320.03* 0320.11* 0323.00 0324.00* 0325.01*

Upper Income

0305.04* 0308.00* 0309.01* 0309.02* 0310.02* 0311.00* 0312.00* 0313.00* 0316.01* 0316.02* 0319.04*
0319.06 0319.07* 0319.08* 0320.04* 0320.06* 0320.08* 0320.09* 0320.10* 0321.00* 0322.02* 0322.03*
0322.04* 0322.05* 0322.06*

Income Not Known

0317.00*

ASSESSMENT AREA - 0003

CUYAHOGA COUNTY (035), OH

MSA: 17410

Median Family Income < 10%

1097.01*

Median Family Income 10-20%

1033.00* 1098.01* 1989.00*

Median Family Income 20-30%

1078.02* 1084.00* 1087.01* 1238.00* 1984.00*

Median Family Income 30-40%

1011.01* 1014.00* 1018.00* 1023.00* 1024.01* 1024.02* 1028.00* 1038.00* 1051.00* 1054.00* 1056.02*
1109.01* 1114.01* 1121.00* 1123.01* 1145.01* 1146.00* 1158.00* 1163.00* 1167.00* 1175.00* 1195.02*
1215.00* 1503.00* 1512.00* 1515.00* 1516.00* 1962.00* 1980.00* 1986.00* 1988.00*

Median Family Income 40-50%

2024 Institution Disclosure Statement - Table 6

PAGE: 5 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

1016.03*	1027.00*	1048.00*	1055.00*	1083.01*	1112.02*	1117.00*	1154.00*	1157.00*	1165.00*	1166.00*
1168.00*	1169.00*	1172.03*	1173.00*	1174.00*	1178.00*	1179.00*	1182.00*	1194.02*	1222.00*	1235.01*
1242.01*	1246.00*	1501.00*	1541.00*	1711.02*	1782.04*	1801.04*	1964.00*	1972.00*	1973.00*	1976.00*
1979.00*	1981.00*	1990.00*	1993.00*							
Median Family Income 50-60%										
1012.01*	1017.00*	1019.01*	1021.01*	1057.00*	1062.00*	1065.00*	1066.00*	1082.01*	1159.00*	1171.02*
1176.00*	1188.00*	1196.00*	1202.00*	1204.00*	1205.00*	1206.00*	1208.01*	1211.00*	1212.00*	1214.01*
1214.03*	1219.00*	1261.00*	1323.01*	1323.02*	1331.04*	1371.02*	1504.00*	1522.01*	1524.00*	1527.02*
1546.03*	1711.03*	1712.03*	1712.04*	1881.06*	1881.07*	1974.00*	1975.00*	1982.00*	1983.00*	1991.00*
1992.00*										
Median Family Income 60-70%										
1013.00*	1021.02*	1022.00*	1029.00*	1053.00*	1068.00*	1177.00*	1183.01*	1186.02*	1198.00*	1207.02*
1218.00*	1235.02*	1239.00*	1242.02*	1371.01*	1403.01*	1405.00*	1513.00*	1522.02*	1523.03*	1525.01*
1525.02*	1542.00*	1546.04*	1606.03*	1711.04*	1742.06*	1776.08*	1861.06*	1881.03*	1970.00*	1977.00*
1985.00*	1987.00*									
Median Family Income 70-80%										
1044.00*	1061.00*	1164.00*	1189.00*	1197.02*	1217.00*	1221.00*	1223.00*	1243.00*	1275.01*	1381.05*
1381.06*	1401.00*	1523.01*	1526.05*	1531.05*	1545.01*	1712.05*	1712.06*	1721.05*	1751.10*	1773.04*
1851.01*	1905.02*	1961.00*								
Median Family Income 80-90%										
1059.00*	1181.01*	1236.02*	1241.00*	1245.00*	1342.04*	1381.07*	1381.09*	1407.01*	1408.00*	1521.02*
1544.00*	1545.02*	1546.01*	1606.02*	1616.00*	1701.01*	1721.01*	1722.02*	1742.05*	1771.01*	1771.04*
1772.01*	1772.02*	1773.03*	1775.04*	1781.01*	1836.03*	1851.02*	1852.01*	1852.02*		
Median Family Income 90-100%										
1069.00*	1070.00*	1194.01*	1232.00*	1321.00*	1322.00*	1331.03*	1381.10*	1403.02*	1404.00*	1409.00*
1523.02*	1613.00*	1614.00*	1771.03*	1773.02*	1774.03*	1774.04*	1774.06*	1775.01*	1776.04*	1782.01*
1782.06*	1871.03*	1956.00*	1960.00*							
Median Family Income 100-110%										
1035.00*	1236.03*	1341.00*	1343.00*	1371.03*	1381.08*	1411.00*	1416.02*	1531.03*	1531.04*	1603.00*
1604.00*	1606.04*	1615.00*	1721.02*	1722.01*	1731.03*	1731.05*	1731.07*	1741.04*	1774.05*	1775.03*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

ASSESSMENT AREA - 0005

DELAWARE COUNTY (041), OH

MSA: 18140

Moderate Income

0105.30* 0111.01*

Middle Income

0102.00* 0104.20* 0104.21* 0104.22* 0105.20* 0114.31* 0115.61* 0122.00* 0123.00

Upper Income

0101.00* 0111.02* 0112.00* 0114.11* 0114.12* 0114.21* 0114.23* 0114.30* 0114.32 0115.20* 0115.30*

0115.40* 0115.62* 0115.63* 0115.64* 0115.65* 0116.04* 0117.10* 0117.40* 0117.60* 0117.62* 0117.63*

0117.64* 0117.65* 0117.66* 0119.00* 0120.00* 0121.00* 0124.00*

FAIRFIELD COUNTY (045), OH

MSA: 18140

Low Income

0327.04*

Moderate Income

0303.00* 0313.00* 0314.02* 0315.00* 0316.00* 0317.00* 0320.00* 0321.00* 0322.00* 0323.00* 0325.02*

Middle Income

0301.00* 0302.00* 0307.00* 0309.01* 0309.02* 0310.00* 0311.00* 0312.00* 0314.01* 0325.01* 0326.01*

0326.02* 0327.03* 0331.01* 0331.02*

Upper Income

0304.00* 0306.01* 0306.02* 0308.00* 0327.01* 0328.00* 0329.01 0329.02* 0330.00*

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 10-20%

0018.10* 0029.00* 0042.00*

Median Family Income 20-30%

0007.30* 0027.50* 0051.00*

Median Family Income 30-40%

Institution: Union Savings Bank

Agency: FDIC - 3

0003.30*	0007.20*	0009.20*	0014.00*	0015.00*	0017.00*	0026.00*	0027.30*	0043.02*	0050.01*	0054.10*
0069.33*	0075.20*	0082.30*	0082.41*	0087.30*	0093.26*	0099.00*				
Median Family Income 40-50%										
0007.10*	0009.10*	0012.00*	0016.00*	0023.00*	0025.10*	0027.10*	0027.70*	0028.00*	0046.20*	0047.00*
0049.00*	0053.00*	0055.00*	0056.10*	0056.20*	0059.00*	0060.00*	0061.00*	0069.45*	0075.32*	0075.33*
0077.10*	0077.21*	0078.20*	0081.20*	0081.63*	0081.71*	0088.21*	0092.20*	0093.11*	0093.21*	0093.25*
Median Family Income 50-60%										
0003.20*	0008.10*	0045.00*	0048.20*	0069.31*	0069.43*	0069.92*	0075.11*	0075.31*	0075.34*	0075.53*
0077.22*	0081.69*	0082.10*	0083.12*	0083.30*	0087.10*	0088.11*	0088.13*	0092.30*	0092.51*	0093.22*
0093.23*	0093.34*	0093.36*	0093.37*	0093.40*	0093.86*	0093.96*	0093.97*	0102.01*	0103.00*	
Median Family Income 60-70%										
0008.20*	0010.00*	0011.22*	0027.60*	0063.02*	0068.21*	0069.21*	0069.24*	0069.32*	0071.13*	0071.15*
0075.12*	0075.52*	0077.30*	0081.64*	0081.65*	0083.11*	0083.21*	0083.22*	0087.20*	0092.50*	0092.52*
0093.12*	0093.72*	0093.84*	0094.03*	0094.20*	0096.00*	0097.11*	0107.00*			
Median Family Income 70-80%										
0003.10*	0025.20*	0048.10*	0063.52*	0071.01*	0075.50*	0078.12*	0079.66*	0088.22*	0092.40*	0093.73*
0093.82*	0093.92*	0093.93*	0094.10*	0102.02*	0102.04*					
Median Family Income 80-90%										
0006.00*	0037.00*	0063.72*	0069.23*	0069.44*	0071.12*	0071.99*	0074.24*	0081.10*	0081.32*	0081.68*
0082.42*	0083.40*	0083.50*	0088.12*	0088.25*	0093.50*	0093.83*	0093.91*	0093.94*	0093.95*	0094.01*
0094.95*	0094.98*	0095.20*	0095.90*	0097.12*	0097.56*	0098.02*	0102.03*			
Median Family Income 90-100%										
0011.10*	0046.10*	0062.40*	0063.01*	0063.51*	0063.53*	0063.95*	0063.96*	0063.97*	0067.22*	0071.14*
0073.02*	0073.97*	0077.40*	0079.57*	0081.70*	0081.72*	0083.60*	0083.80*	0083.81*	0093.32*	0093.81*
0094.40*	0100.00*									
Median Family Income 100-110%										
0004.10*	0005.00*	0022.00*	0027.80*	0036.00*	0052.00*	0058.20*	0062.41*	0070.10*	0070.20*	0070.41*
0070.43*	0070.47*	0071.03*	0071.20*	0072.14*	0074.25*	0074.26*	0079.59*	0079.60*	0079.62*	0079.65*
0081.67*	0083.82*	0093.61*	0093.85*	0097.57*						
Median Family Income 110-120%										

2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

0001.10* 0019.02* 0063.86* 0068.22* 0072.02* 0072.15* 0073.01* 0073.98* 0078.11* 0078.30* 0079.31*
0079.55* 0093.90* 0097.52* 0097.54* 0101.00* 0109.00*

Median Family Income >= 120%

0001.20* 0002.10* 0002.20* 0004.20* 0018.20* 0019.01* 0020.00* 0021.00* 0027.40* 0030.00* 0032.00*
0040.02* 0043.01* 0057.00* 0058.10* 0062.36* 0062.37* 0062.38* 0062.39* 0063.10* 0063.21* 0063.23*
0063.30* 0063.40* 0063.84* 0063.87* 0063.91* 0063.92* 0063.93* 0063.94* 0063.98* 0064.10* 0064.30*
0065.00* 0066.00* 0067.10* 0067.21* 0068.10* 0069.10* 0069.50* 0069.91* 0070.44* 0070.48* 0071.02*
0071.93* 0071.98* 0072.05* 0072.09* 0072.11* 0072.12* 0072.13* 0073.03* 0073.05* 0073.06* 0073.94*
0074.27* 0074.92* 0074.94* 0079.22* 0079.41* 0079.56* 0079.58* 0079.61* 0079.63* 0079.64* 0080.01*
0080.02* 0081.66* 0084.00* 0085.00* 0089.00* 0090.00* 0091.00* 0094.04* 0094.05* 0094.97* 0097.51*
0097.53* 0097.55* 0098.01* 0104.01* 0104.02* 0105.01* 0105.02* 0106.01* 0106.02*

Median Family Income Not Known

0011.21* 0013.01* 0013.02* 0038.00* 0040.01* 0050.02* 0054.20* 9800.00*

ASSESSMENT AREA - 0006

GREENE COUNTY (057), OH

MSA: 19430

Low Income

2004.00* 2007.00*

Moderate Income

2001.01* 2001.04* 2005.00* 2401.00* 2402.00* 2403.02* 2403.03* 2406.00*

Middle Income

2001.03* 2003.00* 2006.00* 2101.02* 2405.00* 2407.00* 2601.00* 2701.00* 2801.02* 2803.00*

Upper Income

2009.01* 2009.02* 2101.01* 2102.01* 2102.02* 2103.00* 2104.01* 2104.02* 2105.00* 2106.02* 2106.03*
2106.04* 2106.05* 2201.01* 2201.02* 2202.01* 2202.02* 2301.00* 2403.04* 2550.00* 2801.01* 2802.00*

MIAMI COUNTY (109), OH

MSA: 19430

Moderate Income

3153.00* 3450.00* 3652.00*

2024 Institution Disclosure Statement - Table 6

PAGE: 10 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

Middle Income

3001.00* 3150.01* 3150.02* 3151.00* 3201.00* 3250.00* 3301.00* 3401.00* 3550.01* 3550.02* 3651.01*
 3651.02* 3653.01*

Upper Income

3501.01* 3501.02* 3650.01* 3650.02* 3653.02* 3801.00* 3901.00*

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 20-30%

0022.00* 1651.00*

Median Family Income 30-40%

0017.00* 0018.01* 0019.00* 0039.00* 0043.00*

Median Family Income 40-50%

0001.00* 0002.00* 0003.00* 0007.00* 0008.01* 0009.00* 0011.00* 0012.00* 0018.02* 0023.00* 0035.00*
 0038.00* 0044.00* 0602.00* 0702.01* 0804.00* 0906.00*

Median Family Income 50-60%

0004.00* 0005.00* 0008.02* 0010.00* 0016.00* 0020.00* 0025.00* 0033.00* 0034.04* 0042.00* 0046.00*
 0205.00* 0701.02* 0702.02* 0703.00* 0806.00*

Median Family Income 60-70%

0024.00* 0026.00* 0027.00* 0030.00* 0301.00* 0503.03* 0704.00* 0705.00* 0801.00* 0805.00* 0807.00*
 0907.00* 1003.01*

Median Family Income 70-80%

0031.00* 0209.00* 0211.00* 0218.00 0504.02* 0601.00* 0701.01* 0803.00* 0903.02* 1652.00

Median Family Income 80-90%

0006.00* 0210.00* 0213.02* 0216.01* 0302.00* 0402.04* 0603.00* 0908.00* 0910.00* 1003.02* 1150.02*
 1150.11* 1201.03* 1251.02*

Median Family Income 90-100%

0029.00* 0213.01* 0215.01* 0215.02* 0217.00* 0404.03* 0501.04* 0501.05* 0503.01* 0506.00* 0707.00*
 0909.00* 0911.00* 1001.01* 1002.01* 1002.02* 1102.02* 1250.00* 1301.01* 1401.00* 1501.00*

Median Family Income 100-110%

0028.00* 0032.01* 0201.00* 0202.00* 0208.00* 0214.00* 0501.01* 0503.02* 0504.01* 0706.00* 1301.02*

2024 Institution Disclosure Statement - Table 6

PAGE: 11 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

1650.00*

Median Family Income 110-120%

0206.01* 0207.00* 0219.00* 0404.05* 0505.02 0505.04* 0802.00* 1001.02* 1002.03* 1004.00* 1201.01*

Median Family Income >= 120%

0015.01* 0034.03* 0101.00* 0102.00* 0203.00* 0204.00* 0206.02* 0212.00* 0216.02* 0401.01* 0401.02*

0401.03* 0402.01* 0402.03* 0403.02 0403.03* 0403.05* 0403.06* 0404.01* 0404.06* 0501.06* 0501.07*

0505.03* 0903.03* 0903.04* 1101.00* 1102.01* 1150.12* 1201.02* 1251.03* 1251.04* 1601.00*

Median Family Income Not Known

0034.02* 0041.00* 9800.00*

ASSESSMENT AREA - 0007

ALLEN COUNTY (003), IN

MSA: 23060

Low Income

0016.00* 0017.00* 0020.00* 0021.00* 0023.00* 0028.00* 0030.00* 0043.00*

Moderate Income

0001.00* 0006.00* 0007.01* 0009.00* 0010.00* 0022.00* 0025.00* 0029.00* 0031.00* 0033.04* 0035.00*

0036.00* 0038.00* 0040.00* 0041.01* 0044.00* 0106.04* 0111.00* 0112.01* 0112.02* 0113.02* 0113.03*

0113.04* 0115.02*

Middle Income

0003.00* 0004.00* 0005.00* 0007.04* 0008.00* 0011.00* 0013.00* 0026.00* 0032.00* 0033.01* 0034.00*

0037.00* 0039.01* 0039.02* 0041.03* 0101.00* 0102.02* 0106.01* 0106.02* 0106.03* 0107.05* 0107.06*

0108.03* 0108.04* 0108.07* 0108.09* 0108.11* 0108.12* 0108.19* 0108.21* 0110.00* 0112.04* 0112.05*

0115.01* 0116.05* 0117.02* 0118.01* 0118.02* 0119.00*

Upper Income

0102.01* 0103.04* 0103.05* 0103.06* 0103.07* 0103.08* 0104.00* 0105.00* 0107.07* 0108.08* 0108.13*

0108.15* 0108.16* 0108.17* 0109.00* 0116.03* 0116.04* 0116.06* 0116.07* 0116.08* 0116.09* 0117.01*

Income Not Known

0012.00* 9800.01* 9800.02*

ASSESSMENT AREA - 0008

2024 Institution Disclosure Statement - Table 6

PAGE: 12 OF 17

Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1101.01* 1101.02* 1102.01* 1102.02* 1103.02* 1103.03* 1104.01* 1104.05* 1104.06* 1105.09* 1106.00*
1107.00* 1108.11* 1108.20* 1110.06* 1110.07* 1110.11* 1110.12* 1111.04*

Upper Income

1103.01* 1104.04* 1105.05* 1105.11* 1105.12* 1105.13* 1105.14* 1105.15* 1105.16* 1105.17* 1105.18*
1108.05* 1108.07* 1108.10* 1108.12* 1108.13* 1108.14* 1108.15* 1108.16* 1108.17* 1108.18* 1108.19*
1108.21* 1108.22* 1109.04* 1109.05* 1109.06* 1109.07* 1109.09* 1109.10* 1109.11* 1109.12* 1110.03*
1110.04* 1110.09* 1110.10* 1111.01* 1111.03*

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01* 6103.00* 6107.06* 6109.00* 6110.00* 6113.00*

Middle Income

6101.01* 6101.02* 6102.03* 6102.04* 6104.01* 6104.03* 6104.04* 6105.01* 6105.02* 6106.05* 6106.06*
6106.08* 6108.02* 6111.00* 6112.00* 6114.00*

Upper Income

6106.03* 6106.07* 6107.03* 6107.04* 6107.05* 6108.01*

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 10-20%

3226.01*

Median Family Income 20-30%

3551.00*

Median Family Income 30-40%

3209.03* 3308.06* 3412.00* 3416.00* 3417.01* 3503.00* 3505.00* 3507.00* 3508.00* 3521.00* 3550.00*
3570.00* 3576.01* 3603.02* 3702.03* 3812.03* 3906.01*

Median Family Income 40-50%

2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

3225.00*	3301.06*	3302.11*	3307.01*	3308.03*	3308.05*	3309.00*	3403.01*	3411.00*	3419.03*	3419.04*
3425.00*	3426.00*	3510.00*	3512.00*	3523.00*	3525.00*	3528.00*	3548.00*	3549.00*	3553.00*	3556.00*
3564.00*	3572.00*	3574.00*	3580.00*	3601.02*	3602.01*	3604.01*	3803.01*	3803.02*		
Median Family Income 50-60%										
3101.06*	3101.11*	3103.06*	3103.12*	3209.02*	3306.00*	3310.00*	3401.08*	3402.02*	3403.02*	3404.00*
3405.00*	3407.00*	3409.03*	3422.00*	3423.00*	3501.00*	3506.00*	3515.00*	3519.00*	3524.00*	3526.00*
3536.00*	3547.00*	3557.00*	3569.00*	3573.00*	3578.00*	3581.00*	3601.01*	3602.02*	3603.01*	3606.02*
3613.00*	3901.02*	3905.00*	3907.00*							
Median Family Income 60-70%										
3103.09*	3201.08*	3202.06*	3307.02*	3401.02*	3401.12*	3401.13*	3401.15*	3402.01*	3406.00*	3527.00*
3554.00*	3575.00*	3604.07*	3605.02*	3608.00*	3614.02*	3702.01*	3702.04*	3805.01*	3805.02*	3807.00*
3810.03*	3812.05*									
Median Family Income 70-80%										
3103.08*	3204.00*	3220.00*	3305.00*	3308.04*	3417.02*	3420.00*	3421.01*	3424.00*	3504.00*	3555.00*
3612.00*	3703.05*	3802.00*	3804.02*	3804.04*	3808.00*	3810.04*	3901.03*			
Median Family Income 80-90%										
3101.10*	3102.01*	3102.03*	3103.05*	3103.11*	3202.03*	3203.03*	3206.00*	3210.01*	3227.00*	3401.01*
3408.00*	3409.04*	3419.02*	3509.00*	3535.00*	3571.00*	3576.02*	3579.00*	3604.05*	3606.01*	3804.03*
3806.00*	3809.01*	3811.02*	3812.04*	3904.11*	3908.02*					
Median Family Income 90-100%										
3103.10*	3216.00*	3224.00*	3226.02*	3301.03*	3301.05*	3401.11*	3409.01*	3517.00*	3605.01*	3611.00*
3703.03*	3703.06*	3801.03*	3812.06*	3812.07*	3906.02*					
Median Family Income 100-110%										
3101.04*	3102.04*	3201.05*	3205.00*	3209.01*	3211.00*	3214.00*	3302.10*	3302.12*	3401.14*	3410.00*
3545.00*	3607.00*	3901.04*	3904.08*							
Median Family Income 110-120%										
3101.05*	3210.02*	3301.09*	3544.00*	3616.01*	3616.02*	3703.04*	3811.01*			
Median Family Income >= 120%										
3101.08*	3101.12*	3101.13*	3201.07*	3201.09*	3202.02*	3203.01*	3203.05*	3203.06*	3207.00*	3208.00*
3212.00*	3213.00*	3217.00*	3218.00*	3219.00*	3221.00*	3222.00*	3223.00*	3301.07*	3301.08*	3302.03*

2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000032296

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Union Savings Bank

3302.04* 3302.06* 3302.08* 3302.13* 3304.01* 3516.00* 3533.00* 3542.01* 3542.02* 3559.00* 3562.00*
 3610.00* 3801.01* 3801.02* 3809.02* 3810.02* 3902.00* 3903.00* 3904.05* 3904.06* 3904.07* 3904.09*
 3904.10* 3909.00* 3910.02*

Median Family Income Not Known

3201.06* 3202.05* 3604.02* 3604.06* 3609.00* 3614.01* 3908.01* 3910.01*

ASSESSMENT AREA - 0009

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0509.00* 0511.00* 5521.00* 5648.00*

Median Family Income 30-40%

0103.02* 1209.00* 1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 4867.00* 4929.00* 5094.00* 5100.00*
 5138.00* 5140.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01* 5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 1803.00* 1807.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00*
 4200.00* 4621.00* 4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00* 5080.00*
 5130.00* 5220.00* 5520.00* 5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4850.00* 4870.00*
 4940.00* 4993.00* 4994.00* 5010.00* 5120.00* 5170.00* 5234.00* 5614.00* 5620.00*

Median Family Income 70-80%

0409.00* 0506.00* 0807.00* 1113.00* 1203.00* 1608.00* 1706.00* 1915.00* 1916.00* 2815.00* 4240.00*
 4250.00 4270.00* 4272.00* 4297.00* 4480.00* 4507.00* 4508.00* 4610.00* 4801.01* 4845.00* 4881.00*
 4927.00* 4950.00* 5151.00* 5231.00* 5232.00* 5235.01* 5235.02* 5240.00* 5604.00* 5652.00* 5653.00*

Median Family Income 80-90%

0809.00* 1903.00* 1918.00* 1919.00* 2602.00* 2701.00* 2904.00* 4013.00* 4160.00* 4171.00* 4172.00*
 4281.00* 4314.00* 4324.00* 4350.00* 4571.00* 4572.00* 4656.00* 4687.00* 4706.00* 4710.00* 4723.00*

Assessment Area(s) by Tract

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

4773.00*	4782.00	4884.00*	4885.00*	4900.02*	5003.00*	5030.02*	5153.00*	5200.01*	5200.02*	5213.02*
5237.01*	5237.02*	5238.00*	5630.00*	5644.00*	5645.00*					
Median Family Income 90-100%										
0705.00*	0804.00*	1014.00*	1018.00*	1516.00*	1920.00*	2413.00*	2607.00*	2703.00*	2708.00*	3102.00*
3207.00*	4040.00*	4060.00*	4282.00*	4301.00*	4311.00*	4643.00*	4689.00*	4761.00*	4825.00*	4843.00*
4846.00*	4961.02*	4962.00*	4980.00*	5070.00*	5152.00*	5212.00*	5213.01*	5233.00*	5628.00*	5639.00*
5642.00*										
Median Family Income 100-110%										
0901.00*	0903.00*	1005.00*	1405.00*	1517.00*	1914.00*	1917.00*	3206.00*	4011.00*	4050.00*	4264.00*
4267.00*	4295.00*	4490.00*	4513.00*	4550.00*	4591.01*	4688.00*	4703.00*	4721.00*	4722.00*	4751.01*
4753.01*	4762.00*	4781.00*	4790.00*	4803.00*	4804.00*	4886.00*	4970.00*	5211.00*	5236.00*	5261.02*
5262.02*	5627.00*	5631.00*	5651.00*							
Median Family Income 110-120%										
0603.00*	0605.00*	0706.00*	2023.00*	4070.01*	4070.02*	4190.00*	4291.00*	4323.00*	4470.00*	4511.02*
4592.01*	4592.02*	4600.01*	4600.02*	4724.00*	4772.00*	4801.02*	4802.00*	4883.00*	4890.01*	4890.02*
4912.00*	5215.00*	5262.01*	5263.02*	5513.00*						
Median Family Income >= 120%										
0201.00*	0404.00*	0703.00*	0708.00*	0709.00*	0806.00*	0902.00*	1102.00*	1106.00*	1401.00*	1402.00*
1403.00*	1404.00*	1408.00*	1411.00*	1412.00*	1413.00*	1414.00*	1609.00*	1911.00*	4080.01*	4080.02*
4090.01*	4090.02*	4100.00*	4110.01*	4110.02*	4120.02*	4120.03*	4120.04*	4131.00*	4132.01*	4132.02*
4133.00*	4134.00*	4135.00*	4141.01*	4141.02*	4142.00*	4150.01*	4150.02*	4180.00*	4211.00*	4212.00*
4220.00*	4230.00*	4263.00*	4268.00*	4271.00*	4292.01*	4292.02*	4293.00*	4294.00*	4296.00*	4302.00*
4315.00*	4340.00*	4370.00*	4390.00*	4455.00*	4460.00*	4511.01*	4511.04*	4511.05*	4520.00	4530.03*
4530.04*	4560.01*	4560.03*	4560.04*	4580.01*	4580.02*	4591.02*	4658.00*	4690.00*	4704.00*	4705.01*
4705.02*	4731.00*	4732.00*	4733.00*	4734.01*	4734.02*	4735.00*	4736.01*	4736.02*	4741.01*	4741.02*
4742.01*	4742.02*	4742.03*	4751.02*	4752.00*	4753.03*	4753.04*	4754.01*	4754.02*	4771.00*	4900.03*
4900.04*	4911.01*	4961.01*	5154.01*	5161.00*	5162.00*	5180.01*	5190.00*	5214.01*	5214.02*	5251.00*
5252.00*	5253.00*	5261.01*	5263.01*	5605.00*	5632.02*	5633.00*	5638.00*	5640.00*	5641.00*	
Median Family Income Not Known										

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Union Savings Bank

Respondent ID: 0000032296

Agency: FDIC - 3

0103.01* 0203.00* 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00*
9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

ASSESSMENT AREA - 0010

ROSS COUNTY (141), OH

MSA: NA

Moderate Income

9563.00 9564.00* 9565.00* 9569.00*

Middle Income

9555.00* 9556.03* 9556.04* 9557.00* 9558.02* 9561.00* 9562.00* 9566.00* 9567.00* 9568.00*

Upper Income

9558.01* 9559.00* 9560.00*

ASSESSMENT AREA - 0011

FAYETTE COUNTY (047), OH

MSA: NA

Moderate Income

9261.00*

Middle Income

9258.00* 9259.00* 9260.00 9262.00* 9263.00* 9264.00*

OUTSIDE ASSESSMENT AREA

HENDRICKS COUNTY (063), IN

MSA: 26900

Middle Income

2106.11

HENRY COUNTY (103), KY

MSA: 31140

Middle Income

0902.00

JEFFERSON COUNTY (111), KY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Union Savings Bank

MSA: 31140

Median Family Income 50-60%

0016.00

PIKE COUNTY (195), KY

MSA: NA

Moderate Income

9302.02

SENECA COUNTY (147), OH

MSA: NA

Middle Income

9625.00

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income >= 120%

5301.05

UNION COUNTY (159), OH

MSA: 18140

Middle Income

0505.02

ERIE COUNTY (049), PA

MSA: 21500

Moderate Income

0010.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032296

Institution: Union Savings Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	29	29	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	2,358	2,358	0	0.00%
Total	2,391	2,391	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

PUBLIC DISCLOSURE

June 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Union Savings Bank
Certificate Number: 32296

8805 Governors Hill Drive
Cincinnati, Ohio 45249

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

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

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INSTITUTION RATING

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

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			
* 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
Source: FFIEC				

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

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

Competition

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

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

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

Community Contact

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN DAYTON, OH MSA AA

LENDING TEST

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

Lending Activity

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

Geographic Distribution

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

Home Purchase Loans

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

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

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

Home Improvement Loans

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

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

Innovative or Flexible Lending Practices

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

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

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

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

Community Development Loans

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

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

Below are notable examples of community development loans:

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

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

INVESTMENT TEST

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

Investment and Grant Activity

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

Qualified Investments and Donations in the Columbus, OH MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	1	29	0	0	0	0	0	0	1	29
2023	3	1,171	0	0	0	0	0	0	3	1,171
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
Source: Bank Data; 03/03/2022 – 06/13/2023										

Responsiveness to Credit and Community Development Needs

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

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

Community Development Services

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

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

INDIANAPOLIS, IN MSA AA – Full-Scope Review

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

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

Economic and Demographic Data

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

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

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

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

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

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

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

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

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

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

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

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

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

Competition

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

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

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

Community Contact

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

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANAPOLIS, IN MSA AA

LENDING TEST

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

Lending Activity

Lending levels reflect good responsiveness to credit needs in the Indianapolis, IN MSA AA. USB's Indianapolis, IN MSA AA home mortgage loans equaled 1,240 loans totaling \$247.7 million in 2022. As a percentage of all home mortgage loans, USB made 13.7 percent by number of loans in this AA in 2022. USB ranked ninth out of 621 lenders with 2.2 percent home mortgage loan market share in 2022 by number of loans and 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
<i>Source: FFIEC</i>				

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

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

Competition

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

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

Community Contacts

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

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT WAYNE, IN MSA AA

LENDING TEST

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

Lending Activity

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

Geographic Distribution

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

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

Home Purchase Loans

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

Geographic Distribution of Home Mortgage Purchase Loans – Fort Wayne, IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.5	2.2	3	2.3	475	1.5
Moderate	19.6	17.0	13	10.1	1,695	5.5
Middle	40.1	36.2	47	36.4	8,275	26.6
Upper	36.6	44.4	65	50.4	20,045	64.5
Not Available	0.2	0.1	1	0.8	565	1.8
Total	100.0	100.0	129	100.0	31,055	100.0
<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
<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/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
<i>Source: Bank Data. 03/03/2022 – 06/13/2023</i>						

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

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
<i>Source: FFIEC</i>				

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

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

Competition

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

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

Credit and Community Development Needs and Opportunities

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

CONCLUSIONS ON PERFORMANCE CRITERIA IN BLOOMINGTON, IN MSA AA

LENDING TEST

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

Lending Activity

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

Geographic Distribution

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

Home Purchase Loans

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

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

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

Home Refinance Loans

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

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

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

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

Borrower Profile

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

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

Home Purchase Loans

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

Distribution of Home Purchase Loans by Borrower Income Level – Bloomington, IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.1	8.1	1	5.6	85	2.3
Moderate	17.0	16.5	1	5.6	95	2.5
Middle	20.1	23.5	5	27.8	1,235	33.1
Upper	43.8	31.9	11	61.1	2,315	62.1
Not Available	0.0	20.0	0	0.0	0	0.0
Total	100.0	100.0	18	100.0	3,730	100.0
<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.