



PUBLIC DISCLOSURE

August 1, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Liberty Savings Association
Charter Number 704214

24 S. Judson Street
Fort Scott, KS 66701

Office of the Comptroller of the Currency
7101 College Blvd., Suite 1600
Overland Park, KS 66210

NOTE: 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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	4
State of Kansas.....	4
Lending Test	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- Lending to borrowers of different incomes is reasonable.
- Lending in moderate-income census tracts is reasonable.
- The loan-to-deposit ratio (LTD) is reasonable.
- The majority of LSA's lending is within its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is acceptable at 35.4 percent. The Office of the Comptroller of the Currency (OCC) calculated LSA's quarterly average LTD ratio using data from the Consolidated Reports of Condition from September 30, 2018 to December 31, 2021. LSA's highest peak was 37.2 percent, and the lowest rate was 34.0 percent. The quarterly average for similar peer institutions is 58.4 percent. The highest peer ratio is 82.1 percent, and the lowest peer ratio is 27.6 percent. By LTD ratio, LSA ranked 4th out of five similar peer financial institutions.

LSA competes with five other institutions within its AA, as well as banks outside of its AA. By asset size, LSA ranked 6th. LSA's market share footprint remains limited compared to competitors. Competitors often have larger deposit bases and are able to offer more competitive rates to customers. LSA's customer base is aging, and loan demand is limited. Older customers tend to be depositors and not loan recipients.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 79.4 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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	21	75.0	7	25.0	28	2,534	64.4	1,399	35.6	3,933
Consumer	33	82.5	7	17.5	40	490	79.5	126	20.5	616
Total	54	79.4	14	20.6	68	3,024	66.5	1,525	33.5	4,549

Description of Institution

LSA is a \$32.7 million single-state financial institution headquartered in Fort Scott, Kansas. LSA is a mutual charter. LSA has not opened or closed any branches since the prior CRA examination.

LSA has one AA, which includes all of Bourbon County, Kansas. The AA does not include an MSA. Bourbon County includes four middle-income CTs and one moderate-income CT.

LSA is a full-service financial institution operating one branch in Fort Scott, Kansas. LSA offers a variety of loan and deposit products. However, the institution's primary product is residential real estate mortgages. As of June 30, 2022, the loan portfolio totaled \$9.8 million, or 30.0 percent of total assets. LSA's loan portfolio consists of the following by dollar: real estate loans (78 percent), commercial loans (6 percent), and other loans (16 percent). Net tier one capital totals \$6.5 million and deposits total \$26.1 million. LSA holds 8.1 percent of the AA's deposit market share, which ranks 5th out of the six financial institutions in the AA. Primary competitors include Landmark National Bank, UMB Bank, and Union State Bank. Given the amount of competition in the Bourbon County market, LSA has limited lending opportunities.

LSA's strategic plan is to continue originating residential real estate mortgages within the AA. LSA does not have plans for significant loan growth.

There are no legal, financial, or other factors impeding LSA's ability to meet the community's credit needs. LSA received a "Satisfactory" rating at the previous CRA examination dated July 30, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC used small bank examination procedures to evaluate LSA's record of meeting the credit needs of its community through its lending activities. The lending test review period is September 30, 2018 through December 31, 2021. LSA has one AA, Bourbon County. Conclusions were based on residential real estate lending, the primary product by dollar, and consumer lending, the primary product by number. Examiners sampled 28 residential real estate loans and 40 consumer loans to assess the bank's performance under the Lending Test.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

LSA overall rating is based solely on its rating in the state of Kansas.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Kansas

CRA rating for the State of Kansas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- Excellent distribution of mortgage loans to borrowers in moderate-income geographies.
- Reasonable distribution of loans to borrowers in moderate-income geographies.
- Reasonable distribution of loans to borrowers of different incomes.
- Excellent distribution of mortgage loans to moderate-income borrowers.

Description of Institution's Operations in Kansas

Bourbon AA (Full-Scope Review)

The non-MSA AA encompasses all of Bourbon County and consists of four middle income CTs (9556, 9557, 9558, 9559) and one moderate-income CT (9560). LSA operates its sole location in the AA. Demographic data reports the 2021 median family income (MFI) for non-MSAs as \$57,229. Median housing value is \$83,906. The AA has 13.4 percent of families below the poverty level.

Primary industries within the AA are healthcare, manufacturing, and retail trade. The AA's largest employers include Peerless Products Inc., Ward Kraft Inc., USD 234, and Mercy Hospital. The unemployment rate in the AA is 2.5 percent compared to 2.9 percent for the state of Kansas and 3.9 percent nationally.

LSA's primary loan products are residential real estate and consumer loans. As of June 30, 2021, 69.33 percent of the bank's total loans were in 1-4 family residential real estate, while 12.12 percent were in consumer loans.

We relied on a community contact that described economic conditions as poor but improving. Institutions such as nursing homes, restaurants, and daycares were negatively affected during the pandemic, many of which relied on PPP funding to continue operations. Farmers faced rising input costs while selling prices remained flat. Homes sell quickly, often in mediocre condition and at inflated values. Affordable homes are available but are often not of good quality and not in good areas. The community contact was not aware of any credit needs of the community that have not been adequately addressed.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bourbon County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	14,812	0.0	18.8	81.2	0.0	0.0
Housing Units by Geography	7,114	0.0	21.3	78.7	0.0	0.0
Owner-Occupied Units by Geography	3,901	0.0	18.0	82.0	0.0	0.0
Occupied Rental Units by Geography	1,759	0.0	26.3	73.7	0.0	0.0
Vacant Units by Geography	1,454	0.0	23.9	76.1	0.0	0.0
Businesses by Geography	886	0.0	28.9	71.1	0.0	0.0
Farms by Geography	92	0.0	5.4	94.6	0.0	0.0
Family Distribution by Income Level	3,827	25.5	20.6	18.3	35.6	0.0
Household Distribution by Income Level	5,660	30.8	17.7	16.4	35.1	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$83,906
Median Household Income: \$37,979 Households Below the Poverty Level: 20.4 percent			Median Gross Rent			\$595
			Families Below Poverty Level			13.4%
<i>Source: 2015 ACS and 2021 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Kansas

Examiners used the small bank examination procedures to evaluate LSA's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019 through December 31, 2021. The bank has one non-MSA AA which encompasses all of Bourbon County. Conclusions were based on the bank's residential real estate and commercial loans. Examiners sampled 28 real estate loans and 40 consumer loans originated or purchased in LSA's AA for the review period.

LENDING TEST

The bank's performance under the Lending Test in Kansas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Bourbon County AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is excellent. LSA originated 33.3 percent of real estate loans in moderate income tracts compared to demographics of 18.0 percent and the aggregate of 17.8 percent. There are no low-income tracts in the AA.

Consumer Loans

Refer to Table U in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is poor. LSA originated 15.2 percent of consumer loans in moderate tracts compared to 20.6 percent of households. The AA contains only one moderate income tract which encompasses the business center of Fort Scott including major highways and also includes LSA. The moderate-income tract contains only 18.8 percent of the AA's population. There are no low-income tracts in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Mortgage loan distribution to moderate-income borrowers is excellent at 42.9 percent compared to demographics of 20.6 percent and an aggregate of 19.0 percent. However, the bank made no loans to low-income borrowers during the evaluation period. Aggregate lending to low-income borrowers was 10.1 percent with demographics at 25.5 percent proportion of low-income families in the AA. LSA faces strong competition from other local banks and the new credit union (CU). Elevated housing prices negatively impacted low-income borrowers' ability to afford homes. Management stated that there are hardly any livable homes available for under \$75 thousand. According to economic data from the St. Louis Federal Reserve, the home price index in Bourbon County rose by 10 percent from 2019-2021. According to Realtor.com, median listing home prices increased from \$78,500 to \$98,000, or 25 percent, during the three-year assessment period. According to Redfin home inventory data, median days on the market decreased from 91 days to 15 days during the assessment period. 13.4 percent of families are below the poverty level and the median income for low-income families is less than \$32 thousand. This affects lower-income families' ability to afford mortgages in an inflated housing environment.

Additionally, the city of Fort Scott continues initiatives to provide affordable rental housing which decreases demand for home ownership from the low-income demographic. The median cost of rent in Fort Scott is 35 percent lower than the national average, and the number of renter-occupied households is 17 percent higher than the national average. Rental units represent 28.7 percent of total housing units in the AA.

Consumer Loans

Refer to Table V in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower penetration of consumer loans is poor. LSA made no consumer loans to low-income borrowers during the assessment period, and 9.1 percent to moderate-income borrowers, significantly below the percentage of households in the AA at 17.7 percent. Management indicated that multiple factors impair the bank's ability to lend to lower-income households. The bank faces strong competition from surrounding financial institutions, particularly from the CU. The nearby CU offers lower rates and less restrictive LTV requirements for borrowers. LSA lessened their LTV limit from 80 percent to 90 percent, but the CU was underwriting loans at 120 percent LTV with no down payment requirements. Management indicated they simply couldn't originate many of these types of loans without compromising the bank's credit risk practices. LSA keeps rates comparable with other local banks, but higher than the CU. Additionally, inflated vehicle prices have negatively impacted lower-income borrowers' demand for purchasing vehicles. LSA only holds 8.1 percent of market share within the AA, not including credit unions. The household poverty level is 20.4 percent in the AA.

Management also indicated that data is partially skewed due to some loans being underwritten that don't count toward the low-income metric. LSA originates many consumer loans using existing savings accounts and CDs in place of consumer income with income not collected and includes loans for borrowers that would not qualify but are co-signed using savings and CDs as backing.

Responses to Complaints

LSA has not received any complaints related to CRA since the previous exam.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/21	
Bank Products Reviewed:	Home mortgage and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States - Kansas	Small Bank	Satisfactory

Appendix B: Summary of MMSA and State Ratings

RATINGS	(BANK NAME)
Overall Bank:	Lending Test Rating
	Satisfactory
State:	
Kansas	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Bourbon County	28	3,934	100.0	258	0.0	0.0	0.0	18.0	33.3	17.8	82.0	66.7	82.2	0.0	0.0	0.0	0.0	0.0	0.0	
Total	28	3,934	100.0	258	0.0	0.0	0.0	18.0	33.3	17.8	82.0	66.7	82.2	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Bourbon County	28	3,933	100.0	258	25.5	0	10.1	20.6	42.9	19.0	18.3	14.29	18.6	35.6	42.8	27.5	0.0	0.0	24.8	
Total	28	3,933	100.0	258	25.5	0	10.1	20.6	42.9	19.0	18.3	14.29	18.6	35.6	42.8	27.5	0.0	0.0	24.8	

*Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Bourbon County	40	616	100.0	0.0	0.0	20.6	15.2	79.4	84.9	0.0	0.0	0.0	0.0	
Total	40	616	100.0	0.0	0.0	20.6	15.2	79.4	84.9	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Bourbon County	40	616	100	30.8	0.0	17.7	9.1	16.4	27.3	35.1	63.6	0.0	0.0	
Total	40	616	100	30.8	0.0	17.7	9.1	16.4	27.3	35.1	63.6	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*