

Table L – Distribution of Consumer Loans by Borrower Income Category

Assessment Area: 2018 Entire Assessment Area and Cincinnati

Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	25.4	3,323	23.7	30,259	13.4
Moderate	16.0	3,863	27.6	56,332	24.9
Middle	17.1	3,205	22.9	57,285	25.4
Upper	41.6	3,422	24.4	79,762	35.3
Not Available	0.0	187	1.3	2,160	1.0
Totals	100.0	14,000	100.0	225,798	100.0

Source: 2015 ACS Census ; 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0

Table H – Geographic Distribution of Consumer Loans

Assessment Area: 2018 Entire Assessment Area and Cincinnati

Tract Income Level	% of Households	#	%	\$(000s)	%
Low	7.3	242	1.7	3,544	1.6
Moderate	20.4	1,647	11.8	26,397	11.7
Middle	47.3	10,199	72.9	161,017	71.3
Upper	24.8	1,910	13.6	34,793	15.4
Not Available	0.2	2	0.0	47	0.0
Totals	100.0	14,000	100.0	225,798	100.0

*Source: 2015 ACS Census ; 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Table D - 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		
	#	%	#	%		\$	%	\$	%	
Consumer	14,000	81.4	3,202	18.6	17,202	225,798	75.9	71,722	24.1	297,520

*Source: Evaluation Period: 1/1/2018 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*