

Community Reinvestment Act Notice LCNB National Bank

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

Your involvement is encouraged.

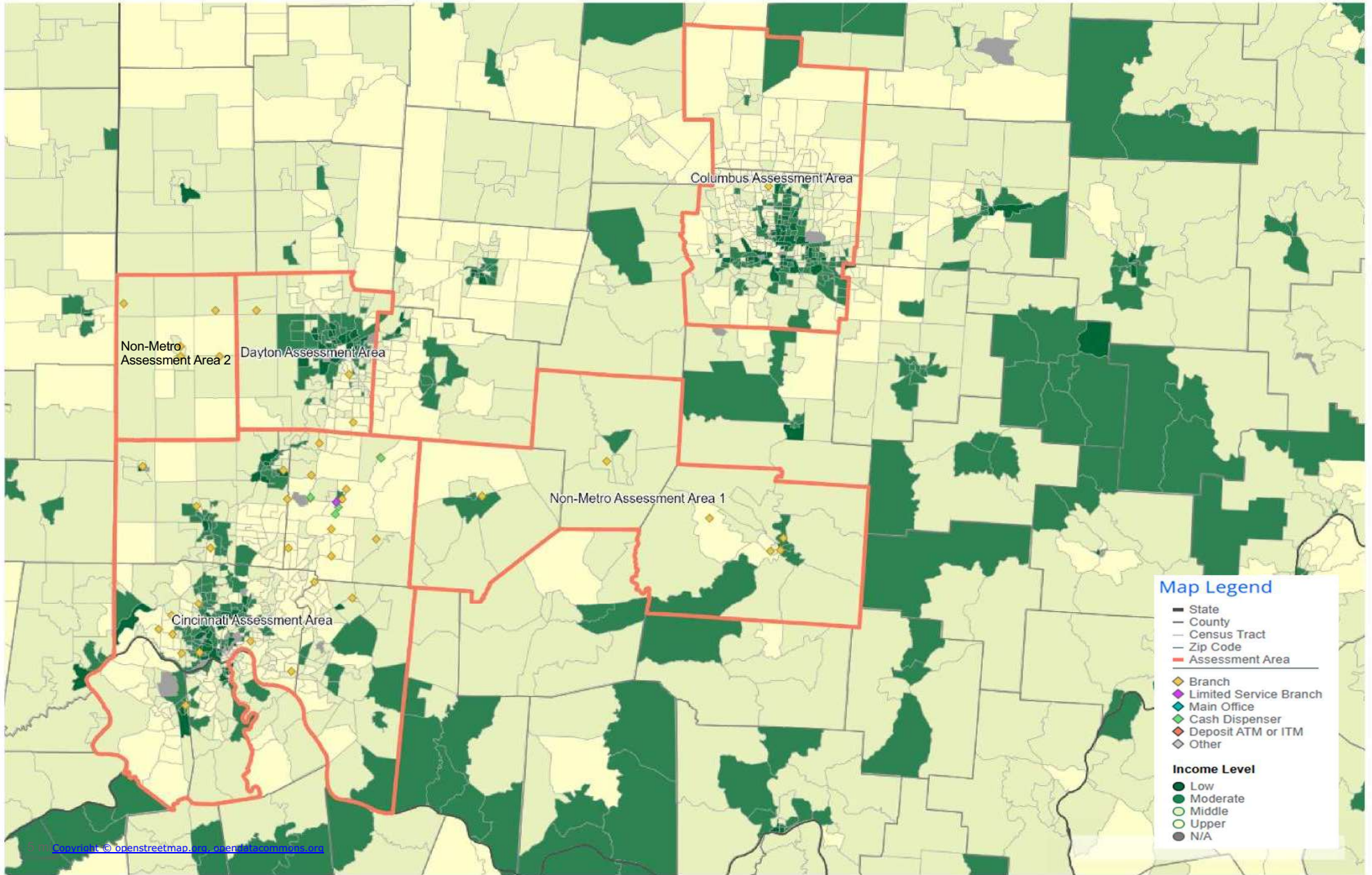
You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC, and comments 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 OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at OCC.gov.

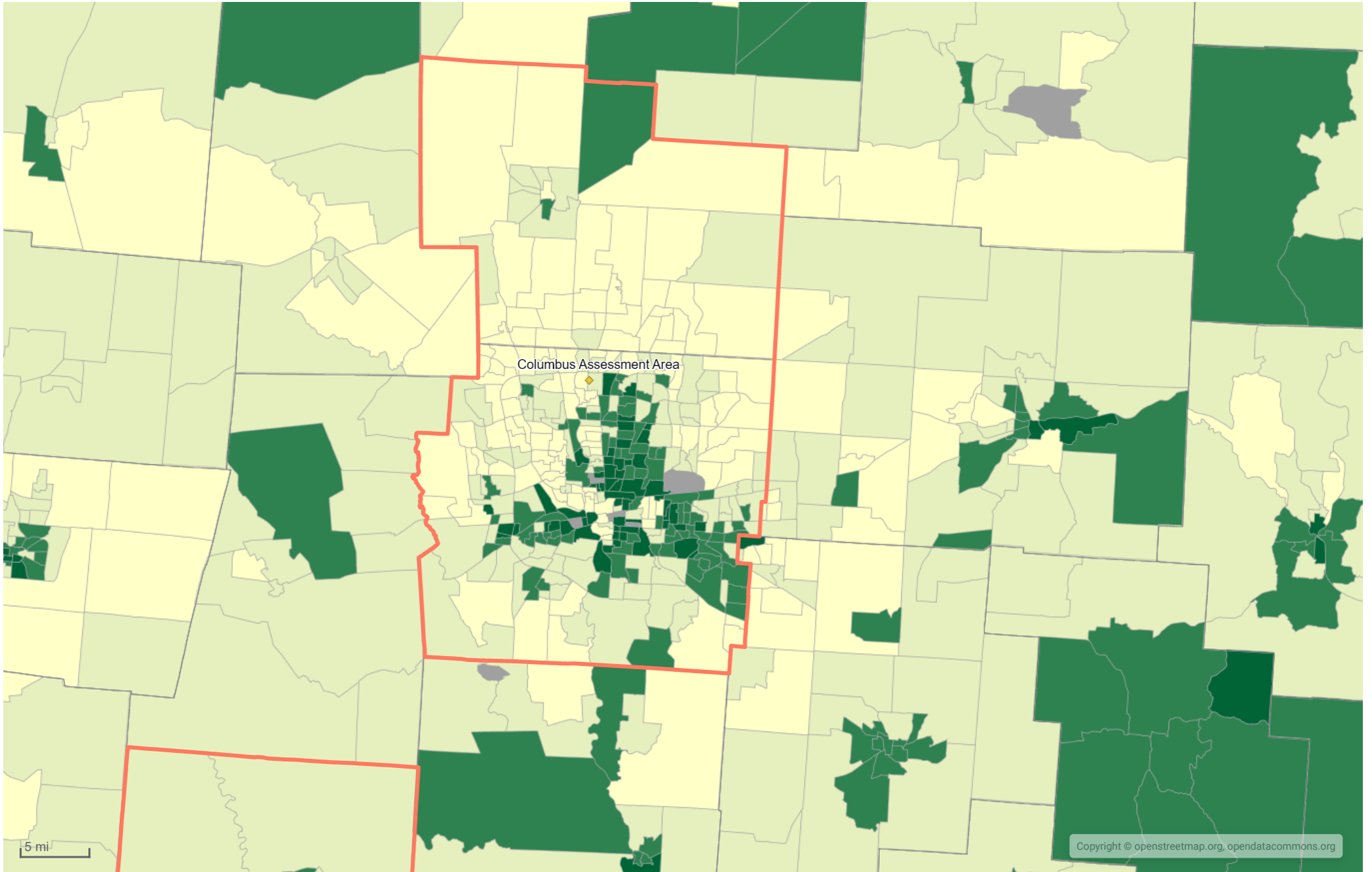
You may send written comments about our performance in helping to meet community credit needs to Bradley Ruppert, Executive Vice President, (bruppert@lcnb.com), 2 North Broadway, Lebanon, OH 45036, to the Deputy Comptroller, Large Bank Supervision, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of LCNB Corp., a bank holding company. You may request from Banking Supervisor, Federal Reserve Bank of Cleveland, 1455 East Sixth St., Cleveland, OH 44114 (questions.applications@clev.frb.org) an announcement of applications covered by the CRA filed by bank holding companies.

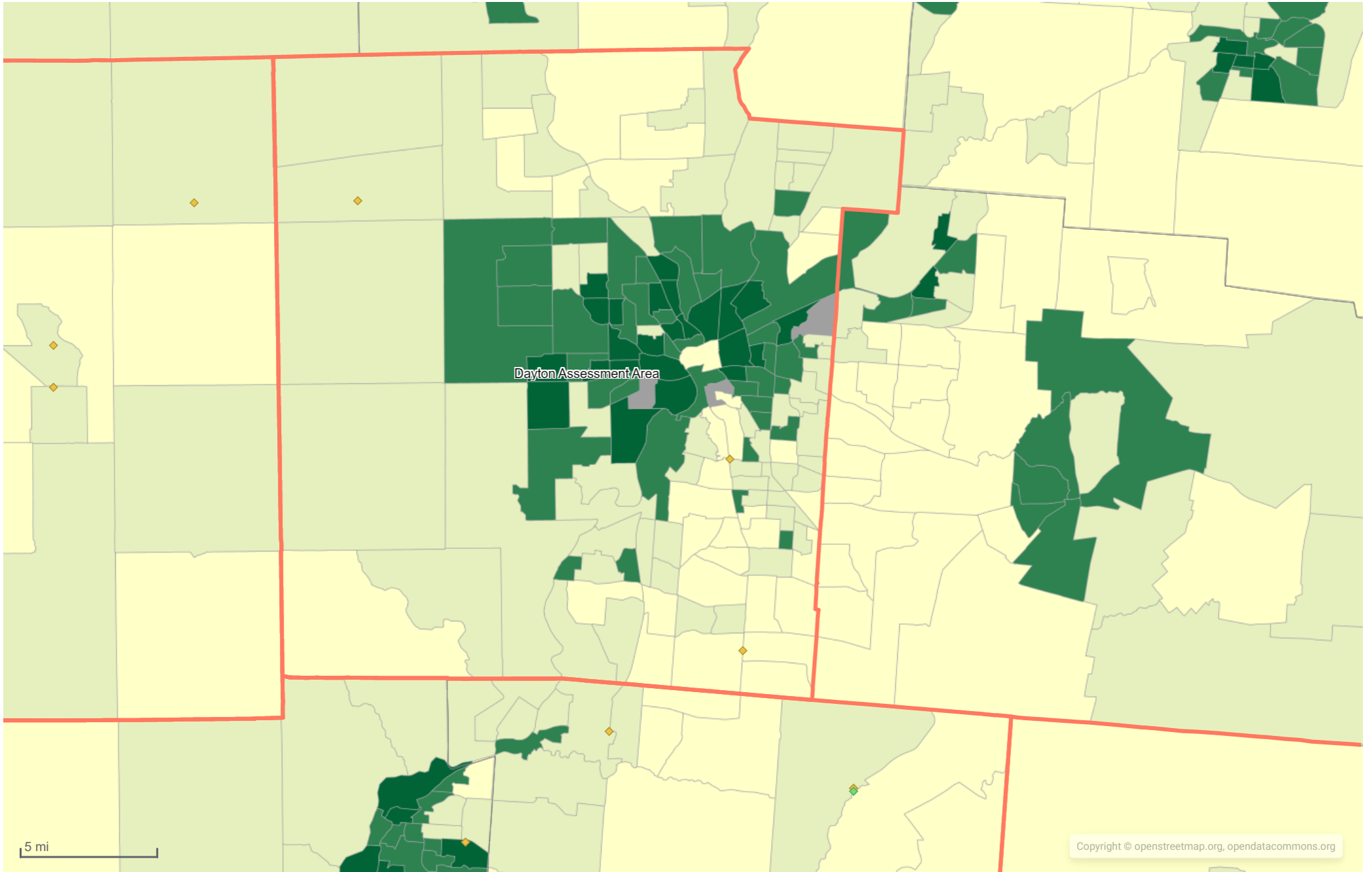
LCNB Assessment Area



Columbus Assessment Area



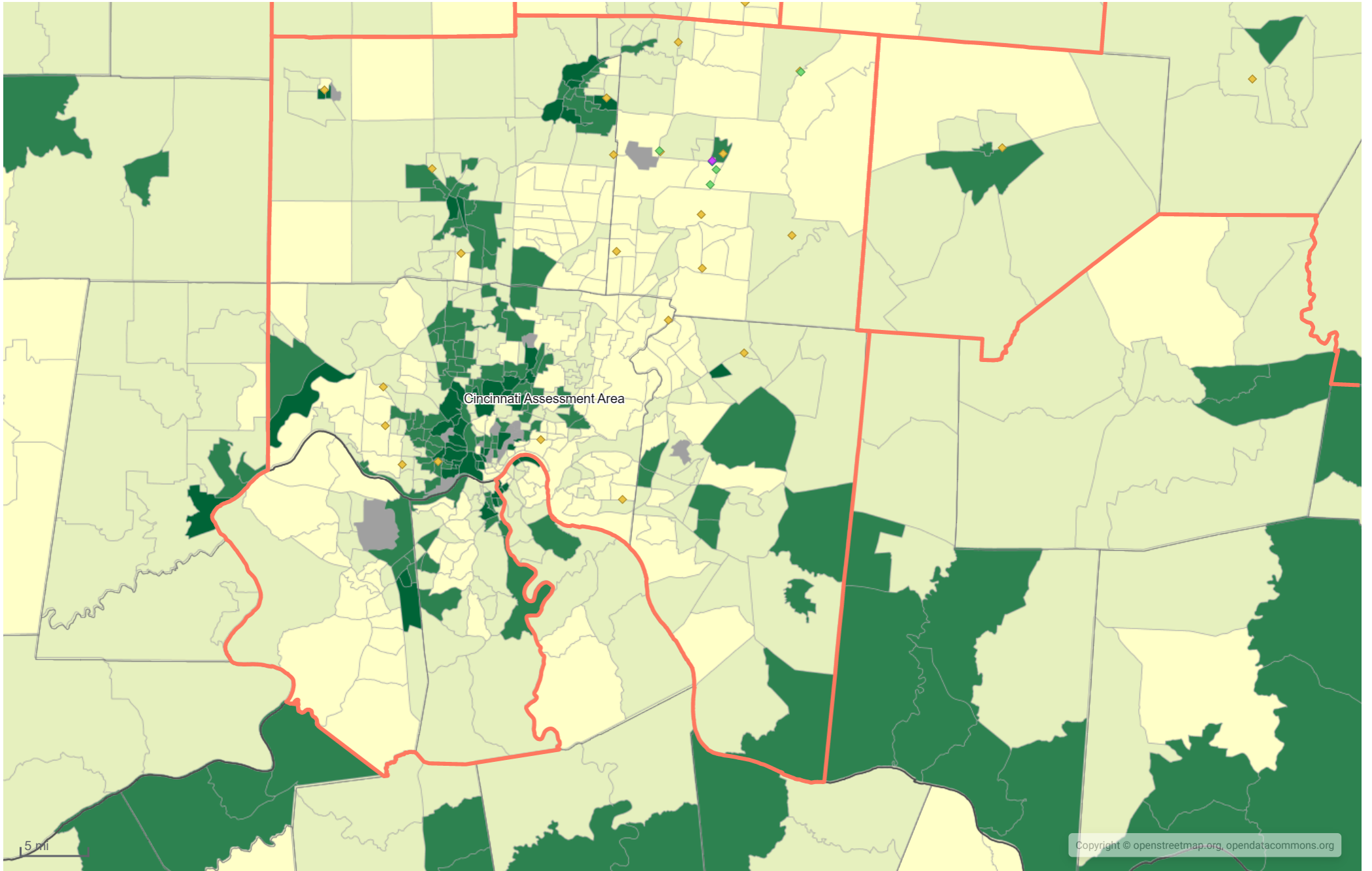
Dayton Assessment Area



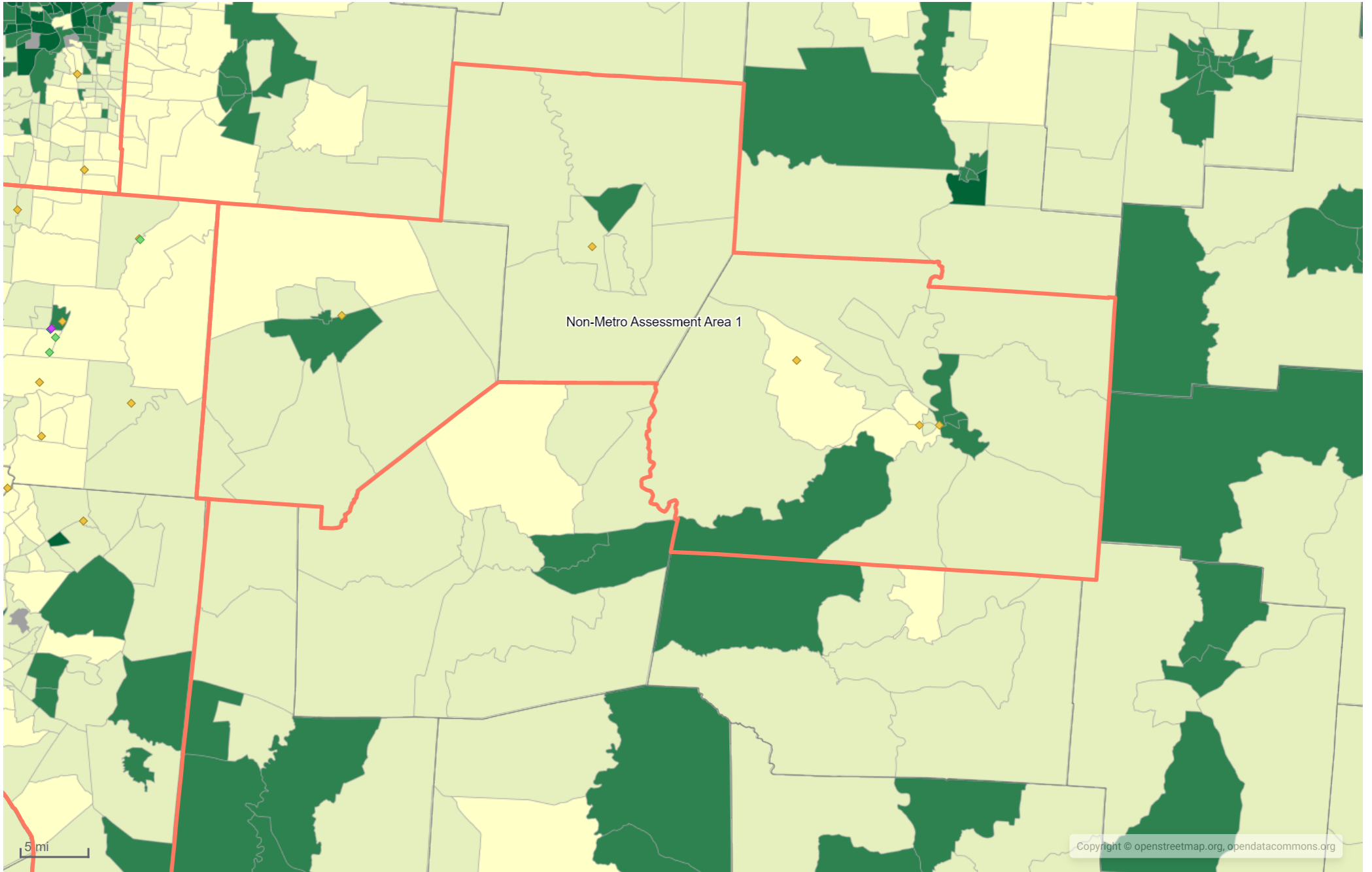
5 mi

Copyright © openstreetmap.org, opendatacommons.org

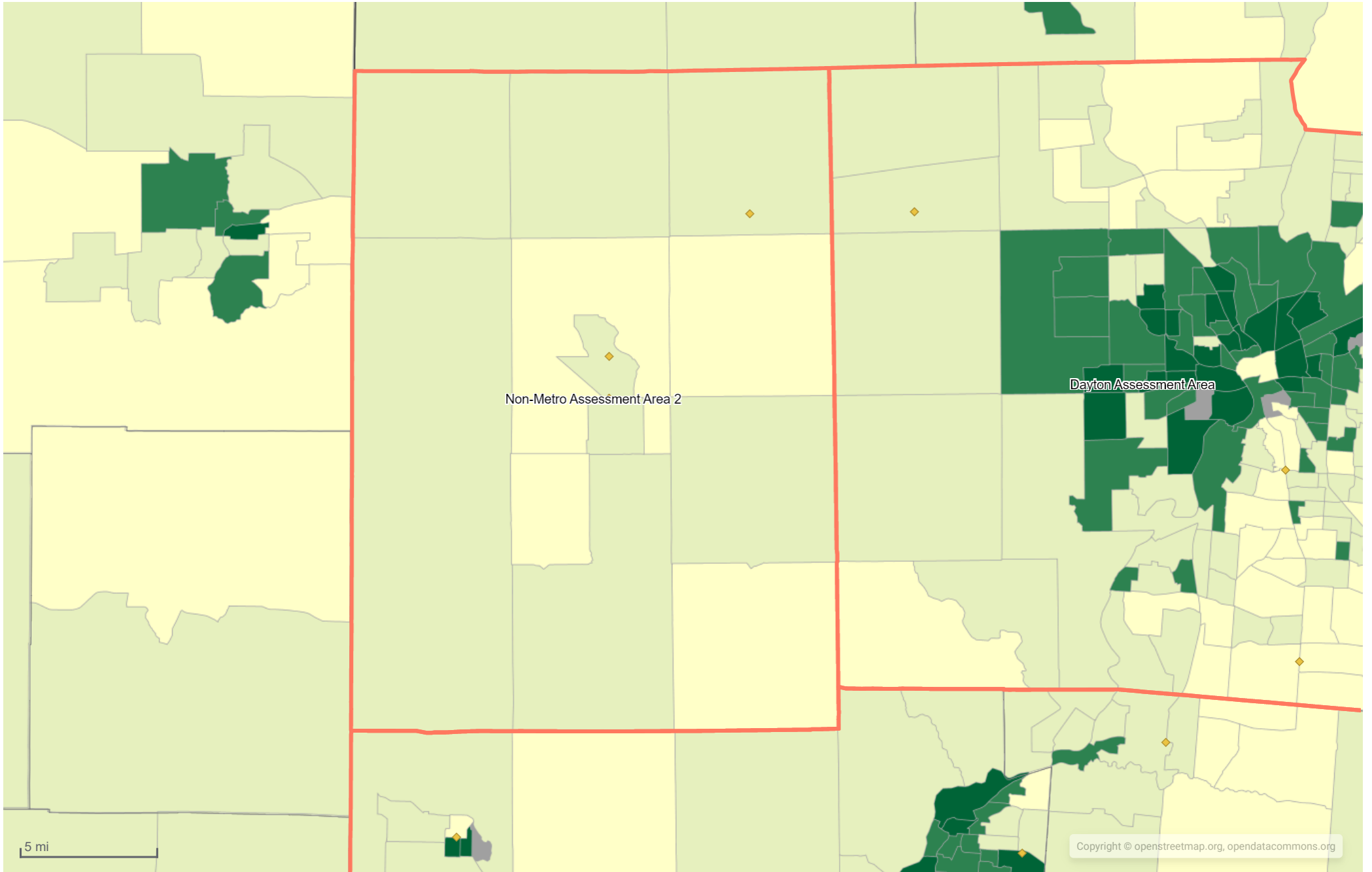
Cincinnati Assessment Area



Non-Metro Assessment Area 1



Non-Metro Assessment Area 2



5 mi

Copyright © openstreetmap.org, opendatacommons.org



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0101.00 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0102.00 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0104.20 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0104.21 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0104.22 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0105.20 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0105.30 | Moderate |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0111.01 | Moderate |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0111.02 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0112.00 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.11 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.12 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.21 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.23 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.30 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.31 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0114.32 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.20 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.30 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.40 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.61 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.62 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.63 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.64 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0115.65 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0116.04 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.10 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.40 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.60 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.62 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 011.763 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.64 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.65 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0117.66 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0119.00 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0120.00 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0121.00 | Upper |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0122.00 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0123.00 | Middle |
| Columbus Assessment Area | OH | DELAWARE COUNTY | COLUMBUS, OH | 39 | 041 | 18140 | 0124.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0001.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0001.20 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0002.10 | Upper |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0002.20 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0003.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0003.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0003.30 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0004.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0004.20 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0005.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0006.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0007.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0007.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0007.30 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0008.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0008.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0009.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0009.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0010.00 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0011.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0011.21 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0011.22 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0012.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0013.01 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0013.02 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0014.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0015.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0016.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0017.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0018.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0018.20 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0019.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0019.02 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0020.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0021.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0022.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0023.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0025.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0025.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0026.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.30 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.40 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.50 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.60 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.70 | Low |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0027.80 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0028.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0029.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0030.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0032.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0036.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0037.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0038.00 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0040.01 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0040.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0042.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0043.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0043.02 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0045.00 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0046.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0046.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0047.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0048.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0048.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0049.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0050.01 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0050.02 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0051.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0052.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0053.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0054.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0054.20 | Unknown |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0055.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0056.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0056.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0057.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0058.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0058.20 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0059.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0060.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0061.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.36 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.37 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.38 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.39 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.40 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0062.41 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.01 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.02 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.21 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.23 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.30 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.40 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.51 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.52 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.53 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.72 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.84 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.86 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.87 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.91 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.92 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.93 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.94 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.95 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.96 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.97 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0063.98 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0064.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0064.30 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0065.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0066.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0067.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0067.21 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0067.22 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0068.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0068.21 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0068.22 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.10 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.21 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.23 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.24 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.31 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.32 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.33 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.43 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.44 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.45 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.50 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.91 | Upper |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0069.92 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.20 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.41 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.43 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.44 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.47 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0070.48 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.01 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.03 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.12 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.13 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.14 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.15 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.20 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.93 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.98 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0071.99 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.02 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.05 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.09 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.11 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.12 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.13 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.14 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0072.15 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.01 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.02 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.03 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.05 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.06 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.94 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.97 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0073.98 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.24 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.25 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.26 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.27 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.92 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0074.94 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.11 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.12 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.31 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.32 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.33 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.34 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.50 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.52 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0075.53 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0077.10 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0077.21 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0077.22 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0077.30 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0077.40 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0078.11 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0078.12 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0078.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0078.30 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.22 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.31 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.41 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.55 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.56 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.57 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.58 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.59 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.60 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.61 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.62 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.63 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.64 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.65 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0079.66 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0080.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0080.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.10 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.32 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.63 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.64 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.65 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.66 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.67 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.68 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.69 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.70 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.71 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0081.72 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0082.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0082.30 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0082.41 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0082.42 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.11 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.12 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.21 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.22 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.30 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.40 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.50 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.60 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.80 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.81 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0083.82 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0084.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0085.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0087.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0087.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0087.30 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.11 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.12 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.13 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.21 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.22 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0088.25 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0089.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0090.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0091.00 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.20 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.30 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.40 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.50 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.51 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0092.52 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.11 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.12 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.21 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.22 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-----------------|--------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.23 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.25 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.26 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.32 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.34 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.36 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.37 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.40 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.50 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.61 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.72 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.73 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.81 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.82 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.83 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.84 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.85 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.86 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.90 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.91 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.92 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.93 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.94 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.95 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.96 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0093.97 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.01 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.03 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.04 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.05 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.10 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.20 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.40 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.95 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.97 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0094.98 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0095.20 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0095.90 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0096.00 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.11 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.12 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.51 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.52 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|--------------------------|-------|-------------------|------------------------|----------|-----------|--------|--------------|--------------------|
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.53 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.54 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.55 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.56 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0097.57 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0098.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0098.02 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0099.00 | Low |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0100.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0101.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0102.01 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0102.02 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0102.03 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0102.04 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0103.00 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0104.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0104.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0105.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0105.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0106.01 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0106.02 | Upper |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0107.00 | Moderate |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 0109.00 | Middle |
| Columbus Assessment Area | OH | FRANKLIN COUNTY | COLUMBUS, OH | 39 | 049 | 18140 | 9800.00 | Unknown |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0001.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0002.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0003.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0004.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0005.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0006.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0007.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0008.01 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0008.02 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0009.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0010.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0011.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0012.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0015.01 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0016.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0017.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0018.01 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0018.02 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0019.00 | Low |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|------------------------|-------|-------------------|------------------------|----------|-----------|--------|--------------|--------------------|
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0020.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0022.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0023.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0024.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0025.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0026.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0027.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0028.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0029.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0030.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0031.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0032.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0033.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0034.02 | Unknown |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0034.03 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0034.04 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0035.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0038.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0039.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0041.00 | Unknown |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0042.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0043.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0044.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0046.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0101.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0102.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0201.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0202.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0203.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0204.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0205.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0206.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0206.02 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0207.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0208.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0209.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0210.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0211.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0212.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0213.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0213.02 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0214.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0215.01 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|------------------------|-------|-------------------|------------------------|----------|-----------|--------|--------------|--------------------|
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0215.02 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0216.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0216.02 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0217.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0218.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0219.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0301.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0302.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0401.01 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0401.02 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0401.03 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0402.01 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0402.03 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0402.04 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0403.02 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0403.03 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0403.05 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0403.06 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0404.01 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0404.03 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0404.05 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0404.06 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0501.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0501.04 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0501.05 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0501.06 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0501.07 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0503.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0503.02 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0503.03 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0504.01 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0504.02 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0505.02 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0505.03 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0505.04 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0506.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0601.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0602.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0603.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0701.01 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0701.02 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0702.01 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 0702.02 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-------------------|------------------------|----------|-----------|--------|--------------|--------------------|
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1301.02 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1401.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1501.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1601.00 | Upper |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1650.00 | Middle |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1651.00 | Low |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 1652.00 | Moderate |
| Dayton Assessment Area | OH | MONTGOMERY COUNTY | DAYTON-KETTERING-BEAVE | 39 | 113 | 19430 | 9800.00 | Unknown |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0701.01 | Moderate |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0701.02 | Moderate |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0702.01 | Moderate |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0702.02 | Low |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.01 | Low |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.05 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.09 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.11 | Moderate |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.12 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.13 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.14 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.15 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.16 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.17 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0703.18 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0704.03 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0704.04 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0704.05 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0704.06 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0704.07 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0705.02 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0705.03 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0705.05 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0705.06 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0706.01 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0706.04 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0706.05 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0706.06 | Middle |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 0706.07 | Upper |
| Cincinnati Assessment Area | KY | BOONE COUNTY | CINCINNATI, OH-KY-IN | 21 | 015 | 17140 | 9801.00 | Unknown |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0603.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0607.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0609.00 | Low |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0610.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0611.00 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|---------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0612.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0613.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0614.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0616.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.04 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.06 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.07 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.08 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.09 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0636.10 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0637.01 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0637.02 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0638.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0640.01 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0640.02 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0643.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0644.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0645.00 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0646.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0647.00 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0648.00 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0649.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0650.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0651.00 | Low |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0652.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0653.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0654.00 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0655.01 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0655.02 | Upper |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0656.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0657.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0658.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0659.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0668.01 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0668.02 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0669.00 | Moderate |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0670.00 | Middle |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0671.00 | Low |
| Cincinnati Assessment Area | KY | KENTON COUNTY | CINCINNATI, OH-KY-IN | 21 | 117 | 17140 | 0672.00 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0001.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0002.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0003.00 | Low |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0004.00 | Low |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|---------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0005.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0006.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0010.01 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0010.02 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0011.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0013.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0101.02 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0101.03 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0101.04 | Low |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0101.05 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0101.06 | Low |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0102.01 | Unknown |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0102.02 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0102.03 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0103.01 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0103.02 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0105.00 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0106.00 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0108.00 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.01 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.03 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.04 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.06 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.07 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.09 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.10 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.11 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.12 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0109.13 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0110.03 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0110.04 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0110.05 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0110.06 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.09 | Middle |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.10 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.11 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.12 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.18 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.20 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.22 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.23 | Moderate |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.25 | Upper |
| Cincinnati Assessment Area | OH | BUTLER COUNTY | CINCINNATI, OH-KY-IN | 39 | 017 | 17140 | 0111.26 | Upper |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0402.05 | Low |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0402.06 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0403.01 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0403.02 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0403.03 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0404.01 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0404.03 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0404.04 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0404.05 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0405.00 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0406.00 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0407.02 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0407.03 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0407.04 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0408.00 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0409.00 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0410.01 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0410.02 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0411.01 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0411.02 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0411.04 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0411.05 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0412.01 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0412.02 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0413.03 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0413.04 | Unknown |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0413.05 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0413.06 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0413.07 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0414.03 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0414.04 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0414.05 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0414.06 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0415.03 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0415.04 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0415.05 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0415.06 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0416.00 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0417.01 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0417.02 | Upper |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0418.00 | Moderate |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0419.00 | Middle |
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0420.01 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | CLERMONT COUNTY | CINCINNATI, OH-KY-IN | 39 | 025 | 17140 | 0420.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0002.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0007.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0009.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0010.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0011.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0016.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0017.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0018.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0019.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0020.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0022.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0023.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0025.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0026.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0027.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0028.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0029.01 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0029.02 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0030.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0032.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0033.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0036.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0037.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0038.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0039.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0040.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0041.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0042.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0046.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0046.03 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0046.04 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0046.05 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0047.03 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0048.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0049.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0050.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0051.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0052.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0053.01 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0053.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0055.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0056.00 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0057.01 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0057.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0058.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0059.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0060.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0061.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0063.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0064.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0065.01 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0065.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0066.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0068.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0069.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0070.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0071.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0072.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0073.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0074.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0075.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0077.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0080.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0081.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0082.01 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0082.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0083.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0084.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0085.01 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0085.02 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0086.01 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0088.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0092.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0093.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0094.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0095.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0096.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0097.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0098.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0099.01 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0099.02 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0100.02 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0100.03 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0100.04 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0100.05 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0101.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0102.01 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0102.02 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0103.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0104.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0105.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0106.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0107.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0109.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0110.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0111.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0204.01 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0204.03 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0204.04 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0205.01 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0205.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0205.04 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0205.05 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0206.01 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0206.03 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0206.04 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.01 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.05 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.07 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.41 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.42 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.62 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.63 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0207.64 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0208.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0208.11 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0208.12 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0209.01 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0209.02 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0210.01 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0210.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0210.03 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0211.01 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0211.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0212.01 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0212.02 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0213.02 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0213.03 | Middle |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|----------------------------|-------|-----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0266.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0267.00 | Unknown |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0268.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0269.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0270.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0271.00 | Moderate |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0272.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0273.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0274.00 | Low |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0275.00 | Upper |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0276.00 | Middle |
| Cincinnati Assessment Area | OH | HAMILTON COUNTY | CINCINNATI, OH-KY-IN | 39 | 061 | 17140 | 0277.00 | Moderate |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0301.01 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0301.02 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0302.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0305.01 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0305.03 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0305.04 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0306.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0307.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0308.00 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0309.01 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0309.02 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0310.01 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0310.02 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0311.00 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0312.00 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0313.00 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0314.00 | Moderate |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0315.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0316.01 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0316.02 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0316.03 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0317.00 | Unknown |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0319.04 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0319.05 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0319.06 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0319.07 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0319.08 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.03 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.04 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.06 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.08 | Upper |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|-----------------------------|-------|----------------|----------------------|----------|-----------|--------|--------------|--------------------|
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.09 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.10 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0320.11 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0321.00 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0322.02 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0322.03 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0322.04 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0322.05 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0322.06 | Upper |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0323.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0324.00 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0325.01 | Middle |
| Cincinnati Assessment Area | OH | WARREN COUNTY | CINCINNATI, OH-KY-IN | 39 | 165 | 17140 | 0325.02 | Moderate |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9555.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9556.03 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9556.04 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9557.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9558.01 | Upper |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9558.02 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9559.00 | Upper |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9560.00 | Upper |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9561.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9562.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9563.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9564.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9565.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9566.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9567.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9568.00 | Middle |
| Non-Metro Assessment Area 1 | OH | ROSS COUNTY | N/A | 39 | 141 | 99999 | 9569.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9258.00 | Middle |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9259.00 | Middle |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9260.00 | Middle |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9261.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9262.00 | Middle |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9263.00 | Middle |
| Non-Metro Assessment Area 1 | OH | FAYETTE COUNTY | N/A | 39 | 047 | 99999 | 9264.00 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9643.00 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9644.00 | Upper |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9645.01 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9645.02 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9646.00 | Moderate |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9647.00 | Moderate |



2025 Census Tract Listing

| Assessment Area Name | State | County Name | MSA/MD Name | State ID | County ID | MSA/MD | Census Tract | Tract Income Level |
|-----------------------------|-------|----------------|-------------|----------|-----------|--------|--------------|--------------------|
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9648.00 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9649.00 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9650.00 | Middle |
| Non-Metro Assessment Area 1 | OH | CLINTON COUNTY | N/A | 39 | 027 | 99999 | 9651.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4001.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4101.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4201.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4301.00 | Upper |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4401.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4501.00 | Upper |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4550.01 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4550.02 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4601.00 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4701.01 | Upper |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4701.02 | Middle |
| Non-Metro Assessment Area 2 | OH | PREBLE COUNTY | N/A | 39 | 135 | 99999 | 4801.00 | Upper |

LCNB NATIONAL BANK FACILITY LOCATIONS

Lobby: Monday thru Friday: 9:00 A.M. - 5:00 P.M., Saturday 9:00 A.M. - 12:00 P.M.

Drive Thru: Mon thru Friday 8:30 -5:00, Saturday 8:30 A.M. - 12:00 P.M.

| NAME | ADDRESS | ATM ON SITE | METRO-AREA | STATE ID | COUNTY ID | TRACT ID |
|------------------------|--|-------------|------------|----------|-----------|----------|
| ANDERSON | 1270 NAGEL RD, CINCINNATI, OH 45255 | X | 17140 | 39 | 061 | 0251.02 |
| BARRON STREET | 1697 N BARRON ST, EATON 45320 | X | N/A | 39 | 135 | 4550.02 |
| BRIDGETOWN | 6415 BRIDGETOWN RD, CINCINNATI, OH 45248 | x | 17140 | 39 | 061 | 0211.02 |
| BROOKVILLE BRANCH | 225 W UPPER LEWISBURG-SALEM RD, BROOKVILLE 45309 | X | 19430 | 39 | 113 | 1301.02 |
| CHILLICOTHE BRANCH | 193 E MAIN ST, CHILLICOTHE 45601 | X | N/A | 39 | 141 | 9563.00 |
| COLUMBUS AVENUE BRANCH | 730 COLUMBUS AVE., LEBANON 45036 | X | 17140 | 39 | 165 | 0314.00 |
| DELHI | 5681 RAPID RUN RD, CINCINNATI, OH 45238 | X | 17140 | 39 | 061 | 0213.03 |
| EATON BRANCH | 110 W MAIN ST, EATON 45320 | X | N/A | 39 | 135 | 4550.02 |
| FRANKFORT BRANCH | 1 N MAIN ST, FRANKFORT 45628 | X | N/A | 39 | 141 | 9558.01 |
| GOSHEN BRANCH | 6726 DICK FLYNN BLVD, GOSHEN 45122 | X | 17140 | 39 | 025 | 0402.03 |
| HAMILTON BRANCH | 794 NW WASHINGTON BLVD, HAMILTON 45013 | X | 17140 | 39 | 017 | 0010.02 |
| MAIN OFFICE AUTO BANK | 35 N MECHANIC ST, LEBANON 45036 | X | 17140 | 39 | 165 | 0315.00 |
| MAINEVILLE BRANCH | 7795 ST RT 48, MAINEVILLE 45039 | X | 17140 | 39 | 165 | 0322.03 |
| MASON BRANCH | 1050 READING RD, MASON 45040 | X | 17140 | 39 | 165 | 0319.04 |
| MIDDLETOWN BRANCH | 4441 MARIE DR., MIDDLETOWN 45044 | X | 17140 | 39 | 017 | 0136.00 |
| SOUTH LEBANON BRANCH | 603 CORWIN NIXON BLVD, SOUTH LEBANON 45065 | X | 17140 | 39 | 165 | 0321.00 |
| SPRINGBORO BRANCH | 525 W CENTRAL, SPRINGBORO 45066 | X | 17140 | 39 | 165 | 0305.01 |
| WAYNESVILLE BRANCH | 9 N MAIN ST., WAYNESVILLE 45068 | X | 17140 | 39 | 165 | 0310.01 |
| WILMINGTON BRANCH | 1243 ROMBACH AV, WILMINGTON 45177 | X | N/A | 39 | 027 | 9645.02 |

Lobby: Monday thru Friday: 9:00 A.M. - 5:00 P.M., CLOSED SATURDAY

Drive Thru: Mon thru Friday 8:30 -5:00 P.M., CLOSED SATURDAY

| NAME | ADDRESS | ATM ON SITE | METRO-AREA | STATE ID | COUNTY ID | TRACT ID |
|-------------------------------|--|-------------|------------|----------|-----------|----------|
| CENTERVILLE BRANCH | 9605 DAYTON-LEBANON PK, CENTERVILLE | X | 19430 | 39 | 113 | 0404.06 |
| FAIRFIELD BRANCH | 765 NILLES RD, FAIRFIELD 45014 | X | 17140 | 39 | 017 | 0109.03 |
| OAKWOOD BRANCH | 2705 FAR HILLS AVENUE, DAYTON 45419 | X | 19430 | 39 | 113 | 0101.00 |
| OXFORD BRANCH | 30 W PARK PLACE, OXFORD 45056 | X | 17140 | 39 | 017 | 0101.05 |
| ROACHESTER BRANCH | 6123 E ST RT 22-3, MORROW 45152 | X | 17140 | 39 | 165 | 0323.00 |
| WASHINGTON COURT HOUSE BRANCH | 100 CROSSINGS DR, WASHINGTON COURT HOUSE 43160 | X | N/A | 39 | 047 | 9260.00 |
| DENT | 6581 HARRISON AVE, CINCINNATI, OH 45247 | X | 17140 | 39 | 061 | 0206.03 |
| PRICE HILL | 4310 GLENWAY AVE, CINCINNATI, OH 45205 | X | 17140 | 39 | 061 | 0097.00 |
| LEWISBURG BRANCH | 522 S COMMERCE ST, LEWISBURG 45338 | X | N/A | 39 | 135 | 4201.00 |
| LOVELAND BRANCH | 500 LOVELAND-MADERIA, LOVELAND 45140 | X | 17140 | 39 | 061 | 0243.03 |
| MONROE BRANCH | 101 CLARENCE F WARNER DR, MONROE 45050 | X | 17140 | 39 | 017 | 0112.00 |
| WESTERN AVE BRANCH | 1006 WESTERN AVE, CHILLICOTHE 45601 | X | N/A | 39 | 141 | 9559.00 |

Lobby: Monday thru Friday: 9:00 A.M. - 5:00 P.M., CLOSED SATURDAY

Drive Thru: No Drive Thru

| NAME | ADDRESS | ATM ON SITE | METRO-AREA | STATE ID | COUNTY ID | TRACT ID |
|--------------------|---|-------------|------------|----------|-----------|----------|
| HYDE PARK | 3420 EDWARDS RD, CINCINNATI, OH 45208 | None | 17140 | 39 | 061 | 0050.00 |
| MAIN OFFICE | 2 N BROADWAY, LEBANON 45036 | X | 17140 | 39 | 165 | 0315.00 |
| UNION VILLAGE | 3855 LOWER MARKET ST 100C LEBANON, OH 45036 | X | 17140 | 39 | 165 | 0316.03 |
| WORTHINGTON BRANCH | 6877 N HIGH ST., COLUMBUS 43085 | None | 18140 | 39 | 049 | 0067.21 |

| LCNB NATIONAL BANK ATM-ONLY LOCATIONS | | METRO-AREA | STATE ID | COUNTY ID | TRACT ID |
|---------------------------------------|----------------------------------|------------|----------|-----------|----------|
| COUNTRYSIDE YMCA | 1699 DEERFIELD RD, LEBANON 45036 | 17140 | 39 | 165 | 0313.00 |
| | | | | | |
| | | | | | |

| LCNB NATIONAL BANK LPO LOCATIONS | | METRO- | STATE | COUNTY | TRACT ID |
|----------------------------------|--|--------|-------|--------|----------|
| NONE | | | | | |

LIST OF COUNTIES OHIO

| | |
|----------|------------|
| BUTLER | HAMILTON |
| CLERMONT | MONTGOMERY |
| CLINTON | PREBLE |
| FRANKLIN | ROSS |
| FAYETTE | WARREN |

**LCNB NATIONAL BANK
BRANCH OPENINGS AND CLOSINGS
BRANCH OPENINGS**

| NAME OF BRANCH | DATE OPENED | ADDRESS | STATE | STATE ID | COUNTY ID | CENSUS TRACT |
|----------------|----------------|---|-------|----------|-----------|--------------|
| | | | | | | |
| BRIDGETOWN | April 12, 2024 | 6415 BRIDGETOWN RD, CINCINNATI, OH 45248 | OH | 39 | 061 | 0211.02 |
| DELHI | APRIL 12, 2024 | 5681 RAPID RUN RD, CINCINNATI, OH 45238 | OH | 39 | 061 | 0213.03 |
| HYDE PARK | APRIL 12, 2024 | 3420 EDWARDS RD, CINCINNATI, OH 45208 | OH | 39 | 061 | 0050.00 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

BRANCH CLOSINGS

| NAME OF BRANCH | DATE CLOSED | ADDRESS | STATE | STATE ID | COUNTY ID | CENSUS TRACT |
|----------------|-------------------|--------------------------------------|-------|----------|-----------|--------------|
| Miami Heights | July 31, 2024 | 7553 Bridgetown Rd, Cincinnati 45248 | OH | 39 | 061 | 0204.04 |
| Florence | February 27, 2025 | 6890 Dixie HWY, Florence 41042 | KY | 20 | 015 | 0702.01 |
| | | | | | | |
| | | | | | | |
| | | | | | | |

LPO OPENINGS

| NAME OF BRANCH | DATE OPENED | ADDRESS | STATE | STATE ID | COUNTY ID | CENSUS TRACT |
|----------------|-------------|---------|-------|----------|-----------|--------------|
| NONE | | | | | | |

LPO Closings

| NAME OF BRANCH | DATE CLOSED | ADDRESS | STATE | STATE ID | COUNTY ID | CENSUS TRACT |
|----------------|-------------|---------|-------|----------|-----------|--------------|
| NONE | | | | | | |

Account Services & Fees

| | |
|--|-----------------------------------|
| eBanking (Online & Mobile Banking) _____ | *Free |
| Online Bill Pay | |
| Personal, Sole Prop and Non-Profit _____ | Free |
| Corporate, Partnership and LLC Accounts _____ | \$0.50 |
| BANKLINE (telephone) _____ | Free |
| Cashier's Check _____ | \$5.00 |
| Domestic Wire Transfer | |
| Incoming Wire Transfer Fee _____ | \$15.00 |
| <i>(may appear on your bank statement as: Wire Transfer Fee)</i> | |
| Outgoing Wire Transfer Fee _____ | \$30.00 |
| <i>(may appear on your bank statement as: Wire Transfer Fee)</i> | |
| International Wire Transfer | |
| Incoming Intl Wire Fee _____ | \$35.00 |
| Outgoing Intl Wire Fee _____ | \$60.00 |
| Coin Machine Services | |
| Customer _____ | Free |
| Non-customers _____ | 1% of Coin Run \$5 Minimum Fee |
| Overdrafts (Non-sufficient Funds) | |
| Overdraft Paid Item Fee _____ | **\$25.00 |
| Returned Item Fee _____ | \$25.00 |
| Stop Payment Fee _____ | \$35.00 |
| Return Deposit Item Fee _____ | \$15.00 |

New Account Closing Fee _____ \$25.00

Any account closed by a customer within 180 days of opening.

Incorrect Address _____ \$5.00

If the bank receives statements or notices returned from the post office due to a change of address, the bank will make every effort to contact you to verify the new address. If we are unsuccessful in contacting you, we will assess a \$5.00 fee per statement cycle.

Dormant Account _____ \$5.00

Monthly fee if no customer initiated activity within 2 years, and balance is less than \$100. Notice will be mailed 60 days prior to dormant status.

Account Transfers

| | |
|------------------------------|--------|
| Telephone Transfer Fee _____ | \$1.00 |
| LCNB Online/Mobile _____ | Free |
| BANKLINE _____ | Free |

*Mobile Internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to LCNB eBanking Terms and Conditions.

**No fee if item presented or resulting balance is under \$10.00. Maximum of six (6) Overdraft Fees will be charged in one day.

Safe Deposit Box Annual Rental Rates

LCNB National Bank has a wide range of safe deposit boxes available to protect your personal valuables and documents.

Various sizes available (3x5 - 10x10)

See Branch Manager for availability and pricing.

Safebox Fees

| | |
|--------------------------------|----------|
| Late Payment (per month) _____ | \$10.00 |
| Lost Key _____ | \$25.00 |
| Lock Drilling _____ | \$150.00 |

Miscellaneous

Notary Service for LCNB

Customers Only _____ Free

Signature Guarantee or Medallion

for LCNB Customers Only _____ Free

Contact our Client Care Team and request to speak to your local branch to make an appointment - (800) 344-2265.

Garnishment Processing _____ \$80.00

Guardianship

Guardianship requires
LCNB verification _____ \$10.00 Monthly Fee
No verification required _____ Free

Copies, Records and Research

Statements (up to three months) will be \$0.25 per page. Requests for more than three months of statements or other records than those provided through the normal operation of your account will be considered Research.

Research is \$25.00 per hour (\$10.00 minimum) plus \$0.25 per page.

Savings Bond Redemption

Established (12+ months) LCNB customers may redeem up to 15 Savings Bonds per visit. Quantities in excess of 15 must be by appointment only. Contact our Client Care Team and request to speak to your local branch to schedule an appointment - (800) 344-2265.

LCNB National Bank Debit Mastercard® & ATM Transaction Fees

| | |
|---|--------|
| Use of LCNB National Bank or participating MoneyPass® network ATMs _____ | Free |
| Use of non-LCNB National Bank or non-participating MoneyPass® network ATMs _____ | \$2.00 |
| <i>(May appear on your bank statement as: W/D SVC)</i> | |

Replacement Card _____ \$10.00
(First replacement FREE)

International Service Assessment Fee for multi-currency POS/ATM transactions _____ 3% of transaction amount
(May appear on your bank statement as: C/B Fee)



LCNB Loan Products

Mortgage Lending:

- Construction Loans
- Conventional Residential Mortgage Loans
- Bridge Loans
- FHA
- VA
- USDA
- Home Possible
- Home Ready
- Lot Loans
- Home Equity Loans

Personal Lending:

- Home Equity Lines of Credit
- Installment Consumer Loans
 - Unsecured Loans
 - Overdraft Protection Line of Credit
 - Auto / Truck Loans
 - Motorcycle, Lawn & Garden, ATV, Personal Watercraft and RV Loans
 - Cash Collateral Loans

Business Lending:

- Commercial Real Estate
 - Purchase
 - Refinance
 - Construction Loans
 - Lot Loans
- Lines of Credit
- Equipment Financing
- Agricultural Lending
- SBA Loans
- Multi-Family Housing
- Church Loans
- Letters of Credit

Wealth Services

Trust Services

- Customized Investment Management
- Trustee With Investment Management
- Trustee With Outside Investment Management
- Individual Retirement Accounts
- Estate Settlement Services
- Endowment and Charitable Trust Management
- Financial and Retirement Planning
- Estate Planning

Investment Services

- Advisory services
- Brokerage services
- Life Insurance
- Disability Insurance
- Long Term Care Insurance
- Annuities
- 529 Plans
- Individual IRAs
- Employer sponsored retirement plan

LCNB | Wealth

“Further Together”

Fiduciary Services

Charges for Trust Division services will normally be calculated and deducted from the account quarterly in arrears. Customers may, by special arrangement, have fees billed to them separately.

For accounts where LCNB manages the account with full investment responsibility, the fee will be as follows:

| <u>Assets Under Management</u> | <u>Fee Rate</u> |
|--------------------------------|-----------------|
| First \$1,000,000 | 1.25% |
| Next \$2,000,000 | 1.00% |
| Next \$2,000,000 | 0.75% |
| Next \$5,000,000 | 0.60% |
| Above \$10,000,000 | 0.50% |

For irrevocable trust accounts, the fee rate will be increased by .10%.

Multiple accounts within a relationship will typically be combined for fee purposes.

A minimum fee of \$5,000 per year will apply to each relationship.

- If LCNB is or becomes trustee or trustee agent of a trust on or after a grantor's death, and LCNB provides services to settle the grantor's trust, LCNB will charge a settlement fee pursuant to its separate Fiduciary Settlement Services fee schedule.
- LCNB may charge a fee of up to 1% of the market value of the account when an account is transferring to another institution or otherwise terminating at LCNB.
- For services involving the regular payment of medical and personal bills or filing medical reimbursement claims, there will be an additional charge of \$500.00 per year, billed quarterly.
- For the management of real estate, fees will be charged according to the separate Real Estate Services fee schedule.
- Services requiring unusual amounts of Trust administrative time will be billed accordingly.
- If LCNB employs tax and/or legal counsel to assist with certain trust and estate matters, such costs will be charged to the account.
- When serving as a co-fiduciary, LCNB will receive the same compensation as if it were acting as sole fiduciary.
- Fees for preparation and filing of trust income tax returns where LCNB serves as trustee are already included in the above fee schedule. However, additional tax fees will apply when LCNB serves as agent for trustee or for unique and extraordinary tax services provided to the trust.
- Trading expenses are charged to the account and are disclosed on the account statement.



PUBLIC DISCLOSURE

July 21, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

LCNB National Bank
Charter Number: 2360

2 North Broadway
Lebanon, OH 45036

Office of the Comptroller of the Currency

4555 Lake Forest Dr., Suite 520
Cincinnati, OH 45242

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.

Contents

Overall CRA Rating3

Description of Institution.....4

Scope of the Evaluation5

Discriminatory or Other Illegal Credit Practices Review6

Multistate Metropolitan Statistical Area Rating8

 Cincinnati MMSA

State Rating..... 18

 State of Ohio 18

Appendix A: Scope of ExaminationA-1

Appendix B: Summary of MMSA and State RatingsB-1

Appendix C: Definitions and Common AbbreviationsC-1

Appendix D: Tables of Performance DataD-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of LCNB National Bank (LCNB or bank) with respect to the Lending, Investment, and Service Tests:

| Performance Levels | LCNB Performance Tests | | |
|---------------------------|---------------------------|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | | | |
| Low Satisfactory | X | 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 major factors that support this rating include:

- The Lending Test rating is based on a combination of multistate metropolitan statistical area (MMSA) and one state rating area. The primary factor in the Low Satisfactory Lending Test was the performance in the Cincinnati MMSA, which had the largest deposit volume and lending activity.
- The Investment Test rating is based on a combination of MMSA and one state rating area. The primary factor in the Low Satisfactory Investment Test was the performance in the Cincinnati MMSA.
- The Service Test rating is based on a combination of MMSA and one state rating area. The primary factor in the Low Satisfactory Service Test was the performance in the Cincinnati MMSA.

Innovative or Flexible Lending Products

The bank participates in several innovative and flexible home mortgage products including HomeReady through Fannie Mae, Home Possible through Freddie Mac, the Ohio Housing Finance Agency homebuyer program, and the Freddie Mac VLIP (Very Low-Income Program). These programs are designed to meet the needs of creditworthy low-income borrowers, including down payment assistance. LCNB is also an approved Small Business Administration (SBA) lender. Refer to the "Product Innovation and Flexibility" section under the Lending Test for more details.

Lending in Assessment Area

A substantial majority of the bank's loans were in its assessment areas (AA).

The bank originated 89.8 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.

| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
|----------------|-----------------|-------------|------------|-------------|--------------|---------------------------------|-------------|---------------|-------------|----------------|
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| | | | | | | | | | | |
| Home Mortgage | 1,200 | 88.8 | 152 | 11.2 | 1,352 | 439,785 | 86.8 | 66,951 | 13.2 | 506,736 |
| Small Business | 595 | 90.8 | 60 | 9.2 | 655 | 135,653 | 89.0 | 16,797 | 11.0 | 152,450 |
| Small Farm | 109 | 95.6 | 5 | 4.4 | 114 | 19,486 | 94.2 | 1,190 | 5.8 | 20,676 |
| Total | 1,904 | 89.8 | 217 | 10.2 | 2,121 | 594,924 | 87.5 | 84,938 | 12.5 | 679,862 |

*Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%*

Description of Institution

LCNB is a multistate institution headquartered in Lebanon, Ohio. It is wholly owned by LCNB Corp., a one-bank holding company with total assets of \$2.3 billion as of December 31, 2024. The holding company operates from LCNB's main office. The bank has two affiliates, LCNB Title Company and LCNB Risk Management; however, affiliate data was not considered in this evaluation. During the evaluation period, LCNB operated in Ohio and Kentucky, covering five AAs with a total of 37 branches and 39 automated teller machine (ATM) locations. In November 2023, the bank acquired Cincinnati Federal, extending its presence into Boone and Kenton Counties in Northern Kentucky. The branch acquisition caused the Cincinnati MMSA to expand into Kentucky. In April 2024, the bank acquired EAGLE.bank, which operated three branches in Hamilton County, OH.

The bank offers traditional loan products, which include home mortgage, home equity, home equity lines of credit, construction, commercial and industrial, commercial real estate, small business, small farm, and consumer loans. LCNB's consumer deposit related products and services include checking, savings, certificates of deposit, online and mobile banking, bill pay, and ATM services. Business related products and services include checking, savings, certificates of deposit, retirement accounts, remote deposit capture, and online banking. There are no material differences in services offered at the branch level. ATMs do not take deposits, but they are located at all branches except the Hyde Park and Worthington locations. All branches are open relatively the same hours and days.

As of December 31, 2024, total assets were \$2.3 billion, with tier 1 capital of \$178.7 million and total deposits of \$1.9 billion. Total net loans and leases totaled \$1.7 billion and represented 74.5 percent of total assets. During the same period, nonfarm nonresidential loans represented 41.6 percent of net loans, residential real estate loans represented 26.8 percent of net loans, multi-family loans represented 15.3 percent of net loans, commercial and industrial loans represented 6.8 percent of total net loans, construction and development represented 5.3 percent of net loans, farm loans represented 2.9 percent of net loans, and consumer loans represented 1.1 percent of net loans. LCNB's business strategy is not limited to any one business endeavor. However, its primary lending approach focuses on residential and commercial lending.

There were no legal, financial, or other factors impeding LCNB's ability to meet the credit needs of the AAs. The bank received a "Satisfactory" rating on its previous Community Reinvestment Act (CRA) performance evaluation dated May 16, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses LCNB's record of meeting the credit and community development (CD) needs of its entire community, including low- and moderate-income (LMI) areas. The Office of the Comptroller of the Currency (OCC) used large bank CRA evaluation procedures to assess the bank's performance under the Lending, Investment, and Service Tests during the evaluation period, January 1, 2022, to December 31, 2024. For the Lending Test, examiners evaluated home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), and small loans to businesses and small loans to farms reported under the CRA. Due to the expansion of the Cincinnati MMSA in 2024, examiners conducted a split analysis of data into two periods, 2022-2023 and 2024. The volume of reported small loans to farms in the Dayton MSA is too small to provide a meaningful analysis; however, these loans were in our analysis of lending activity within the bank's AAs.

The OCC also considered the volume of CD loans and the degree of responsiveness of those loans to the needs in the AAs. To provide perspective regarding the relative level of qualified CD lending, examiners allocated a portion of the bank's tier 1 capital to each AA based on the pro rata share of deposits as a means of comparative analysis. The level of CD lending in each AA had a positive, neutral, or negative effect on the rating area's Lending Test, as applicable.

The Investment Test considers qualified investments, donations, and grants made during the evaluation period that had CD as their primary purpose. Qualified investments included investments that met the definition of CD and were made prior to the current evaluation period and were still outstanding or were made during the current evaluation period. Examiners considered prior period investments at the book value at the end of the current evaluation period and current-period investments at their original investment amount. To provide perspective regarding the relative level of qualified investments, examiners allocated a portion of the bank's tier 1 capital to each AA based on its pro rata share of deposits as a means of comparative analysis. The OCC also considered the responsiveness of investments to the needs of the AAs, the complexity of investments, and whether the bank acted in a leadership position.

The Service Test considers both retail services and CD services. For retail services, the geographic distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies, along with the impact of branch openings and closings were given the most weight. Additionally, the Service Test considers the availability and effectiveness of alternative delivery systems (ADS) for delivering retail banking services including ATMs, online banking, and mobile banking. The level and responsiveness of CD services were also evaluated.

LCNB operates five or fewer branches in the Dayton MSA and Columbus MSA. The presence of few branches in an AA makes it difficult to assess the accessibility of those branches, as one branch can have an outsized impact on the overall distribution of branches within geographies of different income levels. In these AAs, the OCC placed emphasis on branch accessibility features, such as hours of operation or locations, and proxies for accessibility, such as the geographic distribution of lending, while also considering the physical locations of branches.

Limited-scope procedures focused primarily on quantitative data, with consideration of qualitative data generally limited to demographic and competitive factors. The OCC completed a limited-scope review of the Columbus MSA. Performance in the Columbus MSA is considered as either stronger than, weaker

than, or consistent with overall performance in full-scope AAs within Ohio. Based on these conclusions, there is either a positive, negative, or neutral impact on the state rating.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA or MMSA, 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. For this evaluation, the OCC selected three full-scope areas and one limited-scope area including:

Full-Scope

- Cincinnati MMSA - Cincinnati, OH-KY-IN MSA (Boone, KY, Butler, OH, Clermont, OH, Hamilton, OH, Kenton, KY, and Warren, OH Counties)
- Dayton MSA - Dayton-Kettering, OH MSA (Montgomery County)
- OH Non-MSA (Clinton, Fayette, Preble, and Ross Counties)

Limited-Scope

- Columbus MSA - Columbus, OH MSA (Delaware and Franklin Counties)

Refer to the “Scope” section under each State Rating section 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. LCNB’s overall CRA rating is based the performance in the Cincinnati MMSA and Ohio. When determining the overall rating, the OCC gave the most weight to the Cincinnati MMSA as it represents 68.1 percent of the bank’s total deposits. The MMSA and state ratings with multiple AAs are based on the combination of conclusions in those AAs. Refer to the “Scope” section under each MMSA and State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Other Information

LCNB purchased a \$750,000 investment that provides capital to a Community Development Financial Institution (CDFI) in Louisiana and Texas but did not impact the overall rating as it is outside of the bank’s rating areas.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 assessment area 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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.

Multistate Metropolitan Statistical Area Rating

Cincinnati MMSA

CRA rating for the Cincinnati MMSA: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity levels reflected adequate responsiveness to community credit needs.
- The bank exhibited adequate geographic distribution of loans in its AA and a good distribution of loans among individuals of different income levels, small businesses, and small farms of different sizes.
- The bank had made a relatively high level of CD loans.
- The bank had an adequate level of qualified CD investments.
- Service delivery systems were reasonably accessible to geographics and individuals of different income levels in the AA.
- The bank provided a relatively high level of CD services.

Description of Institution's Operations in the Cincinnati MMSA

The Cincinnati MMSA in 2022 and 2023 was comprised of Butler, Clermont, Hamilton, and Warren counties in Ohio. In 2024, it expanded to include Boone and Kenton counties in Kentucky due to the acquisition of Cincinnati Federal in November 2023. As of December 31, 2024, LCNB had 22 branches, four full-service ATMs, and one limited-service auto drive-through. Two branches and ATMs are in moderate-income geographies and one branch and ATM is in a low-income geography. Refer to appendix A for a complete list of counties included in the AA.

During the evaluation period, home mortgage loans represented 49.2 percent of the total number of reported loan originations and 47.8 percent of the total reported dollar amount originated. Loans to small businesses represented 17.1 percent of the total number of reported loan originations and 11.4 percent of the total reported dollar amount originated. Loans to small farms represented 1.4 percent of the total number of reported loan originations and 0.5 percent of the total reported dollar amount originated.

Demographic Data

The following information regarding affordable housing cost, job market and economic conditions, competition, and community contact/credit needs provides additional performance context for LCNB's operations in the Cincinnati MMSA. The tables below provide a summary of demographic data for the AA.

| Assessment Area(s) - Cincinnati MMSA | | | | | | |
|--|-----------|------------|-----------------|---------------|------------------------------|-------------|
| | | | | | | 2022 - 2023 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 448 | 10.04 | 23.88 | 34.82 | 27.90 | 3.35 |
| Population by Geography | 1,840,998 | 7.22 | 22.50 | 36.46 | 32.15 | 1.68 |
| Housing Units by Geography | 774,535 | 8.10 | 24.19 | 36.34 | 29.59 | 1.77 |
| Owner-Occupied Housing by Geography | 466,437 | 3.47 | 18.65 | 40.01 | 37.25 | 0.61 |
| Occupied Rental Units by Geography | 246,905 | 14.66 | 33.24 | 31.05 | 17.87 | 3.17 |
| Vacant Units by Geography | 61,193 | 16.96 | 29.86 | 29.78 | 18.47 | 4.94 |
| Businesses by Geography | 77,077 | 6.05 | 20.63 | 35.15 | 36.95 | 1.21 |
| Farms by Geography | 2,512 | 3.50 | 18.19 | 42.04 | 35.43 | 0.84 |
| Family Distribution by Income Level | 453,969 | 21.30 | 17.40 | 20.73 | 40.57 | 0.00 |
| Household Distribution by Income Level | 713,342 | 24.92 | 15.58 | 17.46 | 42.03 | 0.00 |
| Unemployment rate (%) | 4.77 | 11.32 | 6.18 | 3.75 | 3.44 | 12.36 |
| Households Below Poverty Level (%) | 11.61 | 35.81 | 16.52 | 8.15 | 4.78 | 39.55 |
| Median Family Income 17140 - Cincinnati, OH-KY-IN MSA | | \$84,990 | | | Median Housing Value | \$160,600 |
| Median Family Income 17140 - Cincinnati, OH-KY-IN MSA for 2023 | | \$102,300 | | | Median Gross Rent | \$880 |
| | | | | | Families Below Poverty Level | 8.06 |

FFIEC File – 2020 Census
 2023 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

| Assessment Area(s) - Cincinnati MMSA | | | | | | |
|--|-----------|------------|-----------------|---------------|------------------------------|------------|
| | | | | | | 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 478 | 9.41 | 22.18 | 34.52 | 30.54 | 3.35 |
| Population by Geography | 1,976,966 | 6.85 | 20.76 | 35.87 | 34.95 | 1.57 |
| Housing Units by Geography | 824,473 | 7.67 | 22.38 | 36.16 | 32.12 | 1.67 |
| Owner-Occupied Housing by Geography | 502,391 | 3.41 | 16.83 | 38.98 | 40.21 | 0.57 |
| Occupied Rental Units by Geography | 258,342 | 13.91 | 31.54 | 32.08 | 19.43 | 3.03 |
| Vacant Units by Geography | 63,740 | 16.00 | 29.00 | 30.46 | 19.80 | 4.74 |
| Businesses by Geography | 84,243 | 6.02 | 19.66 | 33.08 | 40.00 | 1.24 |
| Farms by Geography | 2,777 | 3.46 | 17.00 | 39.72 | 38.89 | 0.94 |
| Family Distribution by Income Level | 488,382 | 20.44 | 17.00 | 20.79 | 41.76 | 0.00 |
| Household Distribution by Income Level | 760,733 | 24.28 | 15.45 | 17.44 | 42.83 | 0.00 |
| Unemployment rate (%) | 4.68 | 11.43 | 6.24 | 3.84 | 3.31 | 12.34 |
| Households Below Poverty Level (%) | 11.27 | 34.72 | 16.95 | 8.36 | 4.62 | 39.48 |
| Median Family Income 17140 - Cincinnati, OH-KY-IN MSA | | \$83,600 | | | Median Housing Value | \$164,400 |
| Median Family Income 17140 - Cincinnati, OH-KY-IN MSA for 2024 | | \$103,500 | | | Median Gross Rent | \$886 |
| | | | | | Families Below Poverty Level | 7.79 |

FFIEC File – 2024 Census
 2024 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

Affordable Housing Cost

Housing availability in the AA posed challenges to lending in LMI geographies. As of the 2024 U.S. Census, total occupied rental units in the AA were 31.3 percent (45.5 percent in LMI CTs) of available units. An additional barrier to available units was the volume of vacant units of 7.7 percent (45 percent in LMI CTs) of total housing units. Owner-occupied units in the AA accounted for 60.9 percent of total housing units, with only 20.2 percent in LMI geographies.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with

income above the poverty level. For the Cincinnati MMSA, households below poverty level according to the 2024 U.S. Census were 11.3 percent and families below poverty level were 7.8 percent.

Based on FFIEC median family income ranges, low-income families earned less than \$51,750 in 2024 and moderate-income families earned less than \$82,800 in 2024 within the Cincinnati MMSA. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. In the Cincinnati MMSA, this is calculated to a maximum monthly mortgage payment of \$1,294 in 2024 for low-income borrowers and \$2,070 in 2024 for moderate-income borrowers. According to Realtor.com, the median list price in the MSA as of December 2024 was \$319,050. Assuming a 30-year mortgage with a 6 percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$1,913 in 2024. Most low-income income borrowers would be unable to afford a mortgage loan in this AA, while most moderate-income borrowers would be able to afford a mortgage in the AA.

Job Market and Economic Conditions

The economic conditions in the Cincinnati MMSA AA were stable. According to the April 2025 U.S. Bureau of Labor Statistics, which analyzes information from 2024, not seasonally adjusted unemployment rates in Butler, Clermont, Hamilton, and Warren Counties in Ohio were 4.2 percent, 4.1 percent, 4.1 percent, and 3.8 percent, respectively. Unemployment rates in Boone and Kenton Counties in Kentucky were 4.5 percent. These unemployment rates compare favorably to the statewide rates of 4.3 percent and 5.1 percent, respectively.

The economy in the Cincinnati MMSA AA was well diversified with little dependency on one industry. According to Moody's Analytics, top industries include trade, government, professional and business services, education and health services, leisure and hospitality, and manufacturing. Top employers in the area include Procter & Gamble Co., General Electric Co., Cincinnati Children's Hospital Medical Center, Kroger Co., TriHealth Inc., UC Health, Mercy Health, and the University of Cincinnati.

Competition

Competition for deposits in the AA was strong. As of the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, LCNB held \$1.3 billion or 0.8 percent of the deposits inside this market area. Deposits in the MMSA represented 68.2 percent of LCNB's total deposits. The market was dominated by large financial institutions. The top five financial institutions in deposit market share were U.S. Bank N.A., Fifth Third Bank, N.A., PNC Bank, N.A., First Financial Bank, and The Huntington National Bank. These financial institutions held 90 percent of total deposits in the AA.

Investment opportunities were highly competitive. Many financial institutions tend to purchase mortgage-backed securities comprised of home mortgages to LMI people or geographies, affordable housing multifamily properties, or SBA loan pools in the AAs. CD lending opportunities are available, including opportunities to partner with nonprofit organizations with a CD mission or purpose. There are numerous nonprofits that provide various services to LMI individuals or small businesses, such as affordable housing, financial literacy education, and support for economic development activities.

Community Contacts/Credit Needs

Examiners reviewed information provided from a recent interview with a community contact to understand the Cincinnati MMSA's needs and opportunities. According to the community contact, the largest credit needs in the AA are loans to support affordable housing. The increased demand for housing due to increasing rents, home prices, and related ownership costs have made affordable housing a primary concern.

Scope of Evaluation in the Cincinnati MMSA

Examiners performed a full-scope review for the Cincinnati MMSA. Examiners placed more emphasis on home mortgage loans than small loans to businesses in arriving at the overall conclusion as they represented the majority of LCNB's lending in this AA. Small farm loans had a negligible impact on the rating.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI MMSA**LENDING TEST**

The bank's performance under the Lending Test in the Cincinnati MMSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the Cincinnati MMSA was adequate.

Lending Activity

Lending levels reflected adequate responsiveness to AA credit needs.

| Table 3: Lending Activity | | | | | | | | 2022 - 2024 | |
|--|---------------|----------------|------------|-----------------------|----------|---------|---------------------|------------------------|--|
| Number of Loans | | | | | | | | | |
| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits | |
| Cincinnati MMSA AA | 936 | 326 | 26 | 8 | 0 | 1,296 | 100.00 | 100.00 | |
| Dollar Volume of Loans (\$000s) | | | | | | | | | |
| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits | |
| Cincinnati MMSA AA | 284,255 | 67,844 | 3,237 | 22,855 | 0 | 378,191 | 100.00 | 100.00 | |
| Source: 1/1/2022 - 12/31/2024 Bank Data. | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | |

According to the June 30, 2024, FDIC Deposit Market Share data, there were 49 deposit-taking institutions with one or more banking offices in the AA. The bank ranked 8th with a deposit market share of 0.8 percent.

According to the 2023 HMDA market share data, LCNB had 0.4 percent of the market share for home mortgages, lending \$58.6 million and ranking 53rd among 594 reporting lenders. The top five

institutions for home mortgage lending were Fifth Third Bank N.A., Huntington National Bank, Union Savings Bank, U.S. Bank, and Rocket Mortgage. When combined, these five financial institutions had 22.3 percent of the total market share.

According to the 2023 CRA small business market share data, LCNB had 0.3 percent of the market share of small business loans, lending \$22.1 million and ranking 24th among 133 reporting lenders. The top five institutions for small business lending were American Express N.B., JPMorgan Chase Bank, N.A., U.S. Bank N.A., Capital One, N.A., and Citibank, N.A. The top five competitors held 68.6 percent of the market share.

According to the 2023 CRA small farm market share data, LCNB had 4.7 percent of the market share of small farm loans, lending \$1.2 million and ranking fourth among 27 reporting lenders. Besides LCNB, the top four institutions for small farm lending were JPMorgan Chase Bank N.A., U.S. Bank N.A., John Deere Financial, F.S.B, and Huntington National Bank. The top four competitors held 69.8 percent of the market share.

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AA. LCNB faced challenges originating loans to small farms due to the bank's branches being primarily located in urban and residential neighborhoods rather than rural areas, limiting access to farmland and reducing demand for agricultural lending.

Home Mortgage Loans

Refer to Table 7 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The geographic distribution of home mortgage loans was adequate.

2022-2023

The percentage of home mortgage loans in low-income geographies was below both the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units located in those geographies and below the aggregate percentage of all reporting lenders.

2024

The percentage of home mortgage loans in low-income geographies was near to the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units and below the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 9 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The geographic distribution of loans to small businesses was adequate.

2022-2023

The percentage of loans to small businesses in low-income geographies was significantly below both the percentage of small businesses in the AA and the aggregate percentage of all reporting lenders. The proportion of loans to small businesses in moderate-income geographies was near to the percentage of small businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders.

2024

The percentage of loans to small businesses in low-income geographies was significantly below both the percentage of small businesses and the aggregate percentage of all reporting lenders. The percentage of loans to small businesses in moderate-income geographies exceeded both the percentage of small businesses located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 11 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to farms.

The distribution of loans to small farms was adequate considering the performance context mentioned above.

2022-2023

The percentage of loans to small farms in low-income geographies was significantly below both the percentage of loans to small farms and the aggregate percentage of all reporting lenders. The percentage of loans to small farms in moderate-income geographies was significantly below the percentage of loans to small farms and the aggregate percentage of all reporting lenders.

2024

The bank did not originate enough loans to small farms to perform a meaningful analysis.

Lending Gap Analysis

The OCC analyzed LCNB's geographic lending patterns of home mortgage loans and small loans to businesses and farms by mapping loan originations throughout the AA. Examiners did not identify any conspicuous or unexplained gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and business and farms of different sizes.

Home Mortgage Loans

Refer to Table 8 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations.

The distribution of home mortgage loans among individuals of different income levels was good.

2022-2023

The percentage of home mortgage loans to low-income borrowers was well below the percentage of families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of families and was near to the aggregate percentage of all reporting lenders.

2024

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of families and below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of families and aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 10 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations of small loans to businesses.

The distribution of small loans to businesses of different sizes was adequate.

2022-2023

The percentage of loans to small businesses with revenues of \$1 million or less was below both the percentage of businesses with revenues of \$1 million or less and near to the aggregate percentage of all reporting lenders.

2024

The percentage of loans to small businesses with revenues of \$1 million or less was below both the percentage of businesses with revenues of \$1 million or less and the aggregate percentage of all reporting lenders.

Examiners evaluated lending opportunities by taking into account competitive dynamics and initiatives to enhance small business lending. In 2024, following the acquisition of two financial institutions and the expansion of its commercial lending team, the bank strategically targeted small business referrals in areas with LMI populations.

Small Loans to Farms

Refer to Table 12 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations of small loans to farms.

The distribution of small loans to farms of different sizes was good.

2022-2023

The percentage of loans to small farms with gross annual revenues of \$1 million or less was near to the percentage of small farms with revenues of \$1 million or less and exceeded the aggregate percentage of all reporting lenders.

2024

The bank did not originate enough loans to small farms to perform a meaningful analysis.

Community Development Lending

The institution had made a relatively high level of CD loans. CD lending had a neutral impact on performance.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was good. LCNB originated a total of eight CD loans totaling \$22.9 million, which represented 18.8 percent of allocated tier 1 capital. By dollar volume, 68.5 percent of CD loans funded economic development, 16.3 percent provided for affordable housing, and 15.2 percent funded revitalization and stabilization activities. The following are examples of CD loans the bank originated in the MMSA:

- A \$15.7 million loan to purchase a hotel that employs LMI individuals.
- A \$2.2 million SBA 504 loan to a business that provides jobs to LMI individuals in adjacent LMI geographies.

Product Innovation and Flexibility

The bank used innovative and/or flexible lending practices in order to serve AA credit needs. During the evaluation period, LCNB originated 103 Federal Housing Administration loans totaling \$19.2 million among the various flexible home mortgage lending products available in the Cincinnati MMSA. LCNB also originated 77 SBA loans totaling \$3.8 million in the Cincinnati MMSA.

INVESTMENT TEST

The institution's performance under the Investment Test in the Cincinnati MMSA is rated Low Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the institution's performance in the Cincinnati MMSA was adequate.

Number and Amount of Qualified Investments

| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
|----------------------|--------------|--------------|----------------|--------------|------------|---------------|--------------|---------------|----------------------|--------------|
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ | # | \$(000's) |
| Cincinnati MMSA 2024 | 5 | 821 | 112 | 2,351 | 117 | 100.00 | 3,172 | 100.00 | 10 | 1,685 |
| Total | 5 | \$821 | 112 | 2,351 | 117 | 100.00 | 3,172 | 100.00 | 10 | 1,685 |

The bank had an adequate level of qualified investments, including grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank exhibited adequate responsiveness to credit and CD needs.

During the evaluation period, LCNB made 112 current period investments, totaling \$2.3 million and provided 109 qualifying grants and donations totaling \$181,000. Additionally, LCNB held five prior period investments, with a book value of \$821,000 in mortgage-backed securities as of December 31, 2024, relating primarily to mortgages granted to LMI borrowers. The dollar volume of current- and prior-period investments represented 2.6 percent of tier 1 capital allocated in the AA.

LCNB occasionally used innovative and/or complex investments to support CD initiatives. Examples of qualified investments in the AA include:

- One Low-Income Housing Tax Credit (LIHTC) investment totaling \$1 million for the development of affordable housing
- A \$250,000 certificate of deposit in a local Minority Depository Institution.

SERVICE TEST

The institution's performance under the Service Test in the Cincinnati MMSA is rated Low Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the institution's performance in the Cincinnati MMSA was adequate.

Retail Banking Services

Delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA, particularly LMI geographies and/or LMI individuals.

| Assessment Area | Deposits | | Branches | | | | | Population | | | | | 2024 | |
|----------------------|--------------------------------|--------------------|--------------------------------|---|------|-------|-------|------------|---------------------------------------|-------|-------|-------|------|----|
| | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | | NA |
| Cincinnati MMSA 2024 | 100.0 | 27 | 100.0 | 3.70 | 7.41 | 40.74 | 48.12 | 0.00 | 6.85 | 20.76 | 35.87 | 34.95 | 1.57 | |

Source: FFIEC File - 2024 Census
1/1/2022 - 12/31/2024 Bank Data
Due to rounding, totals may not equal 100.0%

The bank's distribution of branches in low-income geographies was below, and in moderate-income geographies was significantly below, the percentage of the population living within those geographies. LCNB offered ADS including ATMs, Call Center, and digital banking (online/mobile). These systems provided additional delivery availability and access to banking services to both retail and business customers.

| | | Branch Openings/Closings | | | | | |
|------------------------|-----------------------------|---------------------------------|--|------------|------------|------------|-----------|
| Assessment Area | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | |
| | | | Low | Mod | Mid | Upp | NA |
| Cincinnati MMSA 2024 | 8 | 3 | +1 | +1 | -1 | +4 | 0 |

1/1/2022 - 12/31/2024 Bank Data.

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or for LMI individuals. LCNB acquired multiple branches in the November 2023 and April 2024 acquisitions. The bank opened five branches in 2023 and opened three branches in 2024. The bank closed three branches that were acquired during the evaluation period. Two branches were in middle-income geographies and one branch was in an upper-income geography. The bank acquired two additional branches in moderate-income geographies. These branches were closed after the acquisition was completed due to proximity of existing branches.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced the various portions of its AA, particularly LMI geographies and/or individuals. LCNB maintained standard business hours at all branch locations in the AA. Three of the 22 branches in the AA did not offer Saturday hours. All but two locations had drive-through facilities and offered night deposit services. These two branches are in middle-income geographies.

Community Development Services

The institution provided a relatively high level of CD services. During the evaluation period, 23 LCNB employees provided approximately 2,997 qualified CD service hours to 54 organizations in the Cincinnati MMSA. Leadership was evident through board or committee participation with 17 bank employees providing 975 service hours in that capacity during the evaluation period. The bank's assistance was responsive to identified needs in the AA.

Examples of CD services in the AA included:

- A senior officer provided 157 hours of board service to two organizations that provide critical community job placement needs and other resources to primarily to LMI individuals.
- A senior officer provided 120 hours of board service to two organizations that provide economic development and community services to LMI individuals.

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected adequate responsiveness to AAs credit needs.
- The bank exhibited an adequate geographic distribution of loans in its AAs. LCNB exhibited an adequate distribution of loans among individuals of different income levels and businesses and farms of different sizes.
- The bank was a leader in making CD loans, which had a positive impact on the rating.
- LCNB had an excellent level of qualified CD investments.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the AAs.
- The bank provided an adequate level of CD services.

Description of Institution's Operations in Ohio

Dayton MSA

The Dayton MSA consisted of Montgomery County in its entirety. As of December 31, 2024, LCNB had three full-service branches in this AA. The Brookville Branch is in a middle-income geography while the Oakwood and Dayton Branches are in upper-income geographies.

During the evaluation period, loans to small businesses represented 4.6 percent of the total number of loan originations and 3.2 percent of the total dollar amount originated. Home mortgage loans represented 4 percent of the total number of loan originations and 7.8 percent of the total dollar amount originated. Loans to small farm loans represented 0.4 percent of the total number of loan originations and 0.2 percent of the total dollar amount originated.

The following information regarding affordable housing cost, job market and economic conditions, competition, and community contact/credit needs provides additional performance context for LCNB's operations in the Dayton MSA. The tables below provide a summary of demographic data for the AA.

| Assessment Area - Dayton MSA 2024 | | | | | | |
|--|---------|------------|-----------------|---------------|-------------------------------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 156 | 15.38 | 25.00 | 37.18 | 20.51 | 1.92 |
| Population by Geography | 537,309 | 11.25 | 22.27 | 40.92 | 24.48 | 1.07 |
| Housing Units by Geography | 254,931 | 13.97 | 25.43 | 38.96 | 20.81 | 0.84 |
| Owner-Occupied Housing by Geography | 139,416 | 7.48 | 19.74 | 45.42 | 26.99 | 0.36 |
| Occupied Rental Units by Geography | 87,661 | 18.10 | 32.66 | 33.58 | 14.54 | 1.12 |
| Vacant Units by Geography | 27,854 | 33.48 | 31.13 | 23.52 | 9.56 | 2.30 |
| Businesses by Geography | 22,565 | 10.97 | 21.31 | 35.79 | 31.12 | 0.81 |
| Farms by Geography | 734 | 9.54 | 22.34 | 43.87 | 23.71 | 0.54 |
| Family Distribution by Income Level | 133,824 | 24.58 | 17.36 | 20.89 | 37.17 | 0.00 |
| Household Distribution by Income Level | 227,077 | 27.38 | 16.80 | 16.96 | 38.86 | 0.00 |
| Unemployment rate (%) | 6.22 | 12.67 | 7.80 | 4.82 | 4.07 | 12.75 |
| Households Below Poverty Level (%) | 15.21 | 32.96 | 22.71 | 9.82 | 6.77 | 40.75 |
| Median Family Income (19430 - Dayton-Kettering-Beavercreek, OH MSA) | | \$75,125 | | | Median Housing Value | \$113,900 |
| Median Family Income (19430 - Dayton-Kettering-Beavercreek, OH MSA) for 2024 | | \$92,900 | | | Median Gross Rent | \$792 |
| | | | | | Families Below Poverty Level | 11.77 |
| FFIEC File - 2020 Census | | | | | | |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |

(*) The NA category consists of geographies that have not been assigned an income classification

Affordable Housing Cost

Housing availability in the AA posed challenges to lending in LMI geographies. As of the 2024 U.S. Census, total occupied rental units in the AA were 34.4 percent (50.8 percent in LMI geographies) of available units. An additional barrier to available units was the volume of vacant units of 10.9 percent (64.6 percent in LMI geographies) of total housing units. Owner-occupied units in the AA accounted for 54.7 percent of total housing units, with only 27.2 percent in LMI geographies.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For the Dayton MSA, households below poverty level according to the 2024 U.S. Census were 15.2 percent and families below poverty level were 11.8 percent.

Based on FFIEC median family income ranges, low-income families earned less than \$46,450 in 2024 and moderate-income families earned less than \$74,320 in 2024 within the Dayton MSA. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. In the Dayton MSA, this is calculated to a maximum monthly mortgage payment of \$1,161 in 2024 for low-income borrowers and \$1,858 in 2024 for moderate-income borrowers. According to Realtor.com, the median list price in the MSA as of December 2024 was \$229,850. Assuming a 30-year mortgage with a 6 percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$1,378 in 2024. Most low-income income borrowers would be unable to afford a mortgage loan in this AA, while most moderate-income borrowers would be able to afford a mortgage in the AA.

Job Market and Economic Conditions

Economic conditions in the Dayton MSA have declined slightly since the beginning of the evaluation period. According to U.S. Bureau of Labor Statistics as of December 2024, the annual non-seasonally adjusted employment rate in Montgomery County was 4.5 percent, which is an increase from the prior December 2021 period rate of 3.6 percent and higher than the statewide rate of 4.3 percent. The following table summarizes these unemployment rates.

| Average Annual Unemployment Rates | | | |
|--|-------------|-------------|-------------|
| | 2022 | 2023 | 2024 |
| State of Ohio | 4.0 | 3.7 | 4.3 |
| Dayton MSA (Montgomery County) | 4.0 | 3.9 | 4.6 |

Source: U.S. Bureau of Labor Statistics; Rates Not Seasonally Adjusted.

The economy in the Dayton MSA remained generally diversified, with multiple industries represented. According to Moody's Analytics for the Dayton MSA based on 2024 data, top industries included educational and health services, government, professional and business services, and manufacturing sectors. The top employers included Wright-Patterson Air Force Base, Kettering Health Network, Premiere Health Partners, Kroger Co., Miami University, and Dayton Children's Hospital.

Competition

Competition for deposits in the AA was strong. As of the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, LCNB held \$197.8 million or 1.9 percent of the deposits inside this market area. This represented 10.2 percent of LCNB's total deposits. The market was dominated by large financial institutions. The top five financial institutions in deposit market share were Fifth Third Bank, N.A., JPMorgan Chase Bank, N.A, PNC Bank, N.A., KeyBank N.A., and The Huntington National Bank. These financial institutions held 79.1 percent of total deposits in the AA.

Investment opportunities were highly competitive. Many financial institutions tend to purchase mortgage-backed securities with home mortgages to LMI people or geographies, affordable housing multifamily properties, or SBA loan pools in the AAs. CD lending opportunities are available, including opportunities to partner with nonprofit organizations with a CD mission or purpose. There are numerous nonprofits that provide various services to LMI individuals or small businesses, such as affordable housing, financial literacy education, and support for economic development activities.

Community Contacts/Credit Needs

The community contact's focus was in economic and community development for the city of Dayton. The contact noted that the city and greater Dayton area need to develop more stable and affordable housing given the lack of availability for its residents and need to focus on revitalization efforts to promote economic development. The contact observed that this has been caused by a lack of incentive and investment from private developers to build new or revitalize existing homes. Finally, the contact noted the need for greater philanthropic donations, grants, and lower-cost financing options from financial institutions to combat affordable housing and community revitalization concerns.

OH Non-MSA

The OH Non-MSA consisted of Clinton, Fayette, Preble, and Ross Counties. As of December 31, 2024, LCNB had eight branches with an ATM at each branch. The Chillicothe branch is in a moderate-income geography. The Barron Street, Lewisburg, Eaton, Washington Court House, and Wilmington branches are located in middle-income geographies. The Frankfort and Western Ave branches are located in upper-income geographies.

During the evaluation period, home mortgage loans represented 7.7 percent of the total number of reported loan originations and 2.1 percent of the total reported dollar amount originated. Loans to small businesses represented 4.6 percent of the total number of reported loan originations and 3 percent of the total reported dollar amount originated. Loans to small farm loans represented 4 percent of the total number of reported loan originations and 2.5 percent of the total reported dollar amount originated.

The following information regarding demographic data, affordable housing cost, job market and economic conditions, competition, and community contact/credit needs provides additional performance context for LCNB’s operations in the OH Non-MSA. The tables below provide a summary of demographic data for the AA.

| Assessment Area(s) – OH Non-MSA 2024 | | | | | | |
|---|---------|------------|-----------------|---------------|------------------------------|------------|
| | | | | | | 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 46 | 0.00 | 15.22 | 67.39 | 17.39 | 0.00 |
| Population by Geography | 189,061 | 0.00 | 14.80 | 68.29 | 16.91 | 0.00 |
| Housing Units by Geography | 81,003 | 0.00 | 15.27 | 67.34 | 17.38 | 0.00 |
| Owner-Occupied Housing by Geography | 52,287 | 0.00 | 10.54 | 69.28 | 20.18 | 0.00 |
| Occupied Rental Units by Geography | 21,688 | 0.00 | 25.68 | 63.20 | 11.12 | 0.00 |
| Vacant Units by Geography | 7,028 | 0.00 | 18.37 | 65.74 | 15.89 | 0.00 |
| Businesses by Geography | 5,439 | 0.00 | 22.76 | 61.02 | 16.22 | 0.00 |
| Farms by Geography | 554 | 0.00 | 6.32 | 75.45 | 18.23 | 0.00 |
| Family Distribution by Income Level | 49,534 | 20.50 | 17.80 | 21.26 | 40.44 | 0.00 |
| Household Distribution by Income Level | 73,975 | 23.91 | 15.82 | 18.22 | 42.06 | 0.00 |
| Unemployment rate (%) | 5.11 | 0.00 | 8.28 | 5.23 | 2.30 | 0.00 |
| Households Below Poverty Level (%) | 13.77 | 0.00 | 22.50 | 12.71 | 10.38 | 0.00 |
| Median Family Income (Non-MSAs – OH) | | \$66,160 | | | Median Housing Value | \$130,650 |
| Median Family Income (Non-MSAs – OH) for 2024 | | \$81,600 | | | Median Gross Rent | \$749 |
| | | | | | Families Below Poverty Level | 10.38 |
| FFIEC File – 2020 Census FFIEC File – 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

Affordable Housing Cost

Housing availability in the AA posed challenges to lending in LMI geographies. As of the 2024 U.S. Census, total occupied rental units in the AA were 26.8 percent (88.8 percent in LMI geographies) of available units. An additional barrier to available units was the volume of vacant units of 8.7 percent (84.1. percent in LMI geographies) of total housing units. Owner-occupied units in the AA accounted for 64.5 percent of total housing units, with only 79.8 percent in LMI geographies.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with

income above the poverty level. For the OH Non-MSA, households below poverty level according to the 2024 U.S. Census was 13.8 percent and families below poverty level were 10.4 percent.

Based on FFIEC median family income ranges, low-income families earned less than \$40,800 in 2024 and moderate-income families earned less than \$65,280 in 2024 within the OH Non-MSA. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. In the OH Non-MSA, this is calculated to a maximum monthly mortgage payment of \$1,020 in 2024 for low-income borrowers and \$1,632 in 2024 for moderate-income borrowers. According to Realtor.com, the average median list price of the counties in the MSA was \$234,256. Assuming a 30-year mortgage with a 6 percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$1,404 in 2024. Most low-income borrowers would be unable to afford a mortgage loan in this AA, while most moderate-income borrowers would be able to afford a mortgage in the AA.

Job Market and Economic Conditions

According to the U.S. Bureau of Labor Statistics, the average annual unemployment rate for the state of Ohio and counties located in the OH Non-MSA worsened during the evaluation period. The unemployment trend in the OH Non-MSA was similar to overall unemployment in Ohio. Unemployment improved from 2022 to 2023 but declined to below 2022 levels in 2024. This change was due to slower growth in significant local economic sectors in manufacturing and finance in the AA. Top employers in Clinton County included Amazon, Clinton Memorial Hospital, and Ahresty. Top employers in Fayette County included Fayette County Memorial Hospital, Cargill, Inc., and YUSA Corp. Top employers in Preble County include Neaton Auto Products Manufacturing, Bullen Ultrasonics, and Henry Penny. Top employers in Ross County included Kenworth Truck Company, Pixelle Specialty Products, and Petland.

| Average Annual Unemployment Rates | | | |
|-----------------------------------|------|------|------|
| | 2022 | 2023 | 2024 |
| State of Ohio | 4.0 | 3.7 | 4.3 |
| Clinton County | 3.7 | 3.5 | 4.1 |
| Fayette County | 4.3 | 4.2 | 4.5 |
| Preble County | 3.5 | 3.3 | 3.9 |
| Ross County | 4.1 | 3.8 | 4.6 |

Source: U.S. Bureau of Labor Statistics; Rates Not Seasonally Adjusted.

Competition

As of the June 30, 2024, FDIC Deposit Market Share Report, LCNB held \$351.7 million or 10.3 percent of the deposits inside this market area. The top four financial institutions in deposit market share, which also included LCNB, were Fifth Third Bank, N.A, LCNB National Bank, Kingston National Bank, and The Huntington National Bank. These four financial institutions held 41 percent of total deposits in the AA.

Community Contacts/Credit Needs

Examiners reviewed information provided from two community contacts to understand the AA's needs and opportunities. The community contacts were conducted with community service organizations that

serve the OH Non-MSA. The contacts mentioned affordable housing, low rental unit inventory, rising utility costs, and a lack of living wage jobs. Specific to credit needs, the contacts mentioned volunteers for board members, funds for childcare providers, unrestricted funds for emergency services, and funds for resource centers as credit needs in the OH Non-MSA.

Scope of Evaluation in Ohio

The OCC completed a full-scope reviews for the Dayton MSA and the OH Non-MSA. When determining the state rating, the OCC placed greater weight on the OH Non-MSA as it represented 58.9 percent of deposits within Ohio. Examiners placed more emphasis on home mortgage loans than loans to small businesses and farms in the OH Non-MSA when arriving at the overall conclusion as they represented the majority of LCNB’s lending in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

The bank’s performance under the Lending Test in Ohio is rated High Satisfactory.

Conclusions for Areas Receiving a Full-Scope Review

Based on full-scope reviews, the bank’s performance in the Dayton MSA and OH Non-MSA was adequate. The statewide and regional loans provided support for the Lending Test rating of High Satisfactory.

Lending Activity

Lending levels reflected adequate responsiveness to AAs credit needs.

| Table 3: Lending Activity | | | | | | | | 2022 - 2024 | |
|--|----------------|----------------|---------------|-----------------------|----------|----------------|---------------------|------------------------|--|
| Number of Loans | | | | | | | | | |
| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits | |
| Columbus MSA | 42 | 94 | 0 | 4 | 0 | 140 | 22.26 | 11.27 | |
| Dayton MSA | 76 | 88 | 7 | 4 | 0 | 175 | 27.82 | 31.94 | |
| OH Non-MSA | 146 | 87 | 76 | 0 | 0 | 309 | 49.13 | 56.79 | |
| Broader Statewide or Regional Area | - | - | - | 5 | - | 5 | 0.79 | - | |
| Total | 264 | 269 | 83 | 13 | 0 | 629 | 100.00 | 100.0 | |
| Dollar Volume of Loans (\$000s) | | | | | | | | | |
| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits | |
| Columbus MSA | 96,108 | 30,541 | 0 | 47,186 | 0 | 173,835 | 54.15 | 11.27 | |
| Dayton MSA | 46,686 | 19,272 | 1,257 | 1,901 | 0 | 69,116 | 21.53 | 31.94 | |
| OH Non-MSA | 12,738 | 17,996 | 14,992 | 0 | 0 | 45,726 | 14.24 | 56.79 | |
| Broader Statewide or Regional Area | - | - | - | 32,358 | - | 32,358 | 10.08 | - | |
| Total | 155,532 | 67,809 | 16,249 | 81,445 | 0 | 321,035 | 100.00 | 100.0 | |

Source: 1/1/2022 - 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dayton MSA

According to the FDIC's Summary of Deposits as of June 30, 2024, LCNB ranked 10th out of 20 depository institutions with a deposit market share of 1.9 percent.

According to the 2023 HMDA market share data, LCNB had 0.2 percent of the market share for home mortgages, lending \$3.9 million and ranking 69th among 405 reporting lenders. The top five institutions included Wright Patt Credit Union Inc., Union Savings Bank, The Huntington National Bank, Fifth Third Bank, N.A., and Day Air Credit Union. The top five competitors held 30.4 percent of the market share.

According to the 2023 CRA small business market share data, the bank had 0.4 percent of the market share, lending \$5.7 million and ranking 23rd among 102 reporting lenders. The top five institutions included American Express N.B., JPMorgan Chase Bank, N.A., Capital One, N.A, U.S. Bank, N.A., and Synchrony Bank. The top five competitors held 65.2 percent of the market share.

OH Non-MSA

According to the FDIC's Summary of Deposits as of June 30, 2024, LCNB ranked second out of 29 depository institutions with a deposit market share of 10.3 percent.

According to the 2023 HMDA market share data, LCNB had 1.3 percent of the market share for home mortgages, lending \$3.6 million and ranking 23rd among 238 reporting lenders. The top five institutions included Fifth Third Bank, N.A., Huntington National Bank, Guaranteed Rate, Inc., Rocket Mortgage, and US Bank, N.A. The top five competitors held 23.1 percent of the market share.

According to the 2023 CRA small business market share data, the bank had 1.4 percent of the market share, lending \$5.6 million and ranking 11th among 71 reporting lenders. The top five institutions included are American Express N.B., Synchrony Bank, JPMorgan Chase Bank, N.A., U.S. Bank, N.A., and Capital One, N.A. Combined these five institutions held 70.3 percent of the total market share.

According to the 2023 CRA small farm market share data, the bank had 15.2 percent of the market share, lending \$6.1 million and ranking third among 18 reporting lenders. The top institutions, which included LCNB, were John Deere Financial F.S.B, JPMorgan Chase Bank, N.A., U.S. Bank, N.A., and Merchants Bank of Indiana. Combined these five institutions held 69 percent of the total market share.

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AAs. For the Dayton MSA, examiners placed greater emphasis on the bank's home mortgage lending performance in moderate-income geographies where owner-occupied housing units are higher, while noting that staffing constraints limited lending activity in low-income geographies. The OH Non-MSA did not contain any low-income geographies. Lending opportunities within moderate-income geographies were limited, as the AA included only four such geographies. Moreover, Hopewell Culture National Historical Park

occupies a large portion of one the moderate-income geographies in Ross County, which further restricted lending opportunities in the AA.

Home Mortgage Loans

Refer to Table 7 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The geographic distribution of home mortgage loans was adequate.

Dayton MSA

The geographic distribution of home mortgage loans was adequate considering the performance context previously mentioned.

The percentage of home mortgage loans originated in low-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies and well below the aggregate percentage of all reporting lenders.

The percentage of home mortgage loans originated in moderate-income geographies was well below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

OH Non-MSA

The geographic distribution of home mortgage loans was adequate considering the performance context mentioned above.

The percentage of home mortgage loans originated in moderate-income geographies was below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 9 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The geographic distribution of loans to small businesses was adequate.

Dayton MSA

The geographic distribution of loans to small businesses was adequate.

The percentage of loans to small businesses originated in low-income geographies was significantly below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The bank did not originate any loans to small businesses in low-income geographies.

The percentage of loans to small businesses originated in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

OH Non-MSA

The geographic distribution of loans to small businesses was adequate considering the performance context.

The percentage of loans to small businesses in moderate-income geographies was well below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Lending competition was a significant factor contributing to the bank's lack of loans to small businesses in the AA. The top five institutions in the OH Non-MSA AA made up 70.3 percent of the market share, while the bank ranked 11th out of 71 lenders. Most institutions outcompeting the bank were credit card lenders, which LCNB does not offer.

Small Loans to Farms

Refer to Table 11 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of loans to small farms.

The geographic distribution of loans to small farms was adequate.

Dayton MSA

The bank did not originate enough loans to small farms to perform a meaningful analysis.

OH Non-MSA

The geographic distribution of loans to small farms in the OH Non-MSA was adequate considering the performance context previously discussed.

The percentage of loans to small farms in moderate-income geographies was significantly below the percentage of farms located in those geographies and was below the aggregate percentage of all reporting lenders.

In the analysis, the OCC considered that this AA has no low-income CTs and moderate-income CTs only contained 35 farms during the evaluation period, limiting opportunities for lending.

Lending Gap Analysis

The OCC analyzed LCNB's geographic lending patterns of home mortgage loans and small loans to businesses and farms by mapping loan originations throughout the AA. Examiners did not identify any conspicuous or unexplained gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an adequate distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

The distribution of home mortgage loans among borrowers of different income levels was adequate.

Dayton MSA

The distribution of home mortgage loans among borrowers of different income levels was adequate.

The percentage of home mortgage loans originated to low-income borrowers was significantly below the percentage of families and was below the aggregate percentage of all reporting lenders.

The percentage of home mortgage loans originated to moderate-income borrowers exceeded the percentage of families and was near to the aggregate percentage of all reporting lenders.

OH Non-MSA

The distribution of home mortgage loans among borrowers of different income levels was good.

The percentage of home mortgage loans originated to low-income borrowers was well below the percentage of families but exceeded the aggregate percentage of all reporting lenders.

The percentage of home mortgage loans originated to moderate-income borrowers exceeded the percentage of families and was near to the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 10 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination of small loans to businesses.

The distribution of loans to small businesses was adequate.

Dayton MSA

The distribution of loans to small businesses in the Dayton MSA was adequate.

The percentage of loans to small businesses with gross annual revenues of \$1 million or less was below the percentage of small businesses with gross annual revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders.

OH Non-MSA

The distribution of loans to small businesses in the OH Non-MSA was adequate.

The percentage of loans to small businesses with gross annual revenues of \$1 million or less was well below the percentage of small businesses with gross annual revenues of \$1 million or less and was below the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations of loans to small farms.

The distribution of loans to small farms was good considering previously discussed performance context.

Dayton MSA

The bank did not originate enough loans to small farms to perform a meaningful analysis.

OH Non-MSA

The distribution of loans to small farms in the OH Non-MSA was good.

The percentage of loans to small farms with gross annual revenues of \$1 million or less was significantly below the percentage of small farms with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

The institution was a leader in making CD loans. CD lending had a positive impact on performance.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Dayton MSA

The level of CD lending was excellent. LCNB originated a total of four CD loans totaling \$1.9 million, which represented 10.5 percent of allocated tier 1 capital. By dollar volume, 61.5 percent of CD loans funded revitalization and stabilization activities, and 38.5 percent provided for affordable housing. A \$732,000 loan provide affordable housing to LMI families in the AA.

OH Non-MSA

The level of CD lending was very poor. The bank did not originate any CD loans due to limited opportunities in the AA.

Statewide/Regional

Because the bank was responsive to CD needs and opportunities in the full-scope areas, broader statewide and regional investments that do not have a purpose, mandate, or function to serve the AAs received consideration in the assessment. During the evaluation period, LCNB made five loans totaling \$32.4 million, which represented 56.8 percent of total tier 1 allocated capital in Ohio. The loans funded affordable housing and revitalization and stabilization activities. These loans had a positive impact on the overall rating.

Product Innovation and Flexibility

The institution made limited use of innovative and/or flexible lending practices in order to serve AA credit needs.

Dayton MSA

The institution made limited use and/or flexible lending practices in order to serve AA credit needs in the Dayton MSA. During the evaluation period, LCNB made two loans for its flexible lending products available in the Dayton MSA. The flexible lending products included government-backed home mortgage affordability products through Home Possible and Home Ready programs, and small business lending products through SBA loans.

OH Non-MSA

The institution made limited use of innovative and/or flexible lending practices in order to serve the AA credit needs in the Ohio Non-MSA. During the evaluation period, LCNB made no loans among the various special mortgage programs but did originate 44 SBA loans totaling \$2.3 million in the OH Non-MSA.

Conclusions for Areas Receiving Limited Scope Reviews

Refer to Tables 7 through 14 in the state of Ohio section of appendix D for the facts and data that support the limited-scope conclusions.

Based on a limited-scope review, the bank's performance under the Lending Test in the Columbus MSA was consistent with the bank's overall performance under the Lending Test in the full-scope areas. This had a neutral impact on the overall rating.

INVESTMENT TEST

The bank's performance under the Investment Test in Ohio is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Dayton MSA and the OH Non-MSA was excellent. Qualified investments had a positive impact on performance.

| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
|------------------------------------|--------------|---------------|----------------|--------------|-----------|--------------|---------------|---------------|----------------------|--------------|
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ | # | \$(000's) |
| Columbus MSA | 1 | 2,128 | 11 | 12 | 12 | 12.90 | 2,140 | 9.98 | 9 | 852 |
| Dayton MSA | 5 | 1,963 | 22 | 557 | 27 | 29.03 | 2,520 | 11.75 | 10 | 1,101 |
| OH Non-MSA | 0 | 0 | 44 | 2,359 | 44 | 47.31 | 2,359 | 11.00 | 9 | 852 |
| Broader Statewide or Regional Area | 8 | 11,431 | 2 | 3,000 | 10 | 10.75 | 14,431 | 67.28 | 0 | 0 |
| Total | 14 | 15,522 | 79 | 5,928 | 93 | 100.0 | 21,450 | 100.0 | | 2,806 |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dayton MSA

The institution had an excellent level of qualified CD investments, grants, and donations, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited an excellent responsiveness to credit and CD needs. The institution rarely used innovative and/or complex investments to support CD initiatives.

During the evaluation period, LCNB made 22 investments and donations totaling \$557,000 supporting affordable housing and community services. Prior investments included four mortgage-backed securities and one LIHTC supporting affordable housing needs totaling \$2 million. The dollar volume of current- and prior-period investments represented 13.9 percent of allocated tier 1 capital. Notable examples of investments and grants include a \$528,000 investment in a CRA qualified investment fund.

OH Non-MSA

The institution had an excellent level of qualified CD investments, grants, and donations, rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited an excellent responsiveness to credit and community development needs. The institution rarely used innovative and/or complex investments to support CD initiatives.

During the evaluation period, LCNB made 44 investments and donations totaling \$2.4 million supporting community services and economic development. The dollar volume of current- and prior-period investments represented 7.3 percent of allocated tier one capital. Notable examples of investments and grants included one \$2.3 million municipal bond supporting LMI students.

Statewide/Regional

Because the bank was responsive to CD needs and opportunities in the full-scope areas, broader statewide and regional investments that have a purpose, mandate, or function to serve the AA received consideration in the assessment. During the evaluation period, LCNB made two LIHTC investments totaling \$3 million that invests in affordable housing. Prior investments included seven LIHTCs and one mortgage-backed security supporting affordable housing needs totaling \$14.4 million. The dollar volume of current- and prior-period investments represented 25.4 percent of allocated tier 1 capital in Ohio.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank’s performance under the Investment Test in the Columbus MSA was weaker than the bank’s overall performance under the Investment Test in the full-scope areas. This was due to the number and dollar amount of investments compared to allocated tier 1 capital, and lower impact of those investments on the AA. This had a neutral impact on the overall rating.

SERVICE TEST

The bank’s performance under the Service Test in Ohio is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on full-scope reviews, the bank’s performance in the Dayton MSA and the OH Non-MSA was adequate.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution’s AA.

| Assessment Area | Deposits | Branches | | | | | | | Population | | | | |
|-----------------|--------------------------------|--------------------|--------------------------------|---|-------------|--------------|--------------|------------|---------------------------------------|--------------|--------------|--------------|-------------|
| | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | NA |
| Columbus MSA | 11.27 | 1 | 8.33 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 11.34 | 19.81 | 31.46 | 35.66 | 1.73 |
| Dayton MSA | 31.94 | 3 | 25.00 | 0.00 | 0.00 | 33.34 | 66.67 | 0.0 | 11.25 | 22.27 | 40.92 | 24.48 | 1.07 |
| OH Non-MSA | 56.79 | 8 | 66.67 | 0.00 | 12.50 | 62.50 | 25.00 | 0.0 | 0.00 | 14.80 | 68.29 | 16.91 | 0.00 |
| Total | 100.0 | 12 | 100.0 | 0.0 | 8.33 | 50.00 | 41.67 | 0.0 | 10.37 | 19.98 | 36.78 | 31.44 | 1.43 |

Source: FFIEC File – 2020, 2024 Census
 1/1/2022 - 12/31/2024 Bank Data
 Due to rounding, totals may not equal 100.0%

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dayton MSA

The bank’s distribution of branches in LMI geographies was significantly below the percentage of the population living in those geographies. The bank complemented its branches with ATMs, internet banking, mobile banking, and banking by telephone. These systems provided additional delivery availability and access to banking services to both retail and business customers.

OH Non-MSA

The bank’s distribution of branches in moderate-income geographies was near to the percentage of the population living within those geographies. The bank has one branch in a moderate-income geography, five branches in middle-income geographies, and two branches in upper-income geographies. The bank complemented its branches with ATMs, internet banking, mobile banking, and banking by telephone. These systems provided additional delivery availability and access to banking services to both retail and business customers. The bank had eight full-service ATMs in the OH Non-MSA and one full-service ATM located in a moderate-income geography.

| Table 6: Distribution of Branch Openings/Closings | | | | | | | |
|---|--------------------------|----------------------|---|-----|-----|-----|----|
| Assessment Area | Branch Openings/Closings | | Net change in Location of Branches (+ or -) | | | | |
| | # of Branch Openings | # of Branch Closings | | | | | |
| | | | Low | Mod | Mid | Upp | NA |
| Dayton MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OH Non-MSA | 0 | 1 | 0 | -1 | 0 | 0 | 0 |
| Columbus MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 1 | 0 | -1 | 0 | 0 | 0 |

1/1/2022 - 12/31/2024 Bank Data.

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the institution’s opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Dayton MSA

The bank did not open or close any branches in the Dayton MSA during the evaluation period. Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. The bank maintained relatively standard business hours at all branch locations, in the AA. All branches had lobby hours of 9:00 a.m. to 5:00 p.m. and drive-through hours of 8:30 a.m. to 5:00 p.m. Monday through Friday.

OH Non-MSA

To the extent changes have been made, the institution’s opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank closed one branch in a moderate-income geography in Ross County in 2022. The bank conducted a comprehensive review of the branch’s performance, including an analysis of nearby branches, before deciding to close the location. The closure is not expected to have an adverse impact on the local population.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. LCNB maintained standard business hours at its branch location in the AA. The branch located in a moderate-income geography maintains standard business hours and offers drive-through services Monday through Friday 8:30 a.m. to 5:00 p.m. Five branches in the AA are open Saturday from 9:00 a.m. to 12:00 p.m.

Community Development Services

The institution provided an adequate level of CD services.

Dayton MSA

The bank provided an adequate level of CD services in the Dayton MSA. During the evaluation period, six employees provided 188 qualified service hours to four organizations in the AA. Employees demonstrated leadership by serving on the board or committee of four organizations that provided

community services to LMI individuals, supported economic development, or funded revitalization/stabilization efforts in the AA.

OH Non-MSA

The bank provided an adequate level of CD services in the OH Non-MSA. During the evaluation period, eight employees provided services to 12 organizations for a total of 410 service hours. Employees demonstrated leadership by serving on the board or committee of six of the organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Service Test in the Columbus MSA was consistent with the bank's overall performance under the Service Test in the full-scope areas.

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: | 1/1/22 – 12/31/2024 | |
| Bank Products Reviewed: | Home mortgage, small business, and small farm loans Community development loans, qualified investments, community development services | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | NA | NA |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| MMSA(s) | | |
| Cincinnati MMSA | Full-Scope | Counties of Boone, KY, Butler, OH, Clermont, OH, Hamilton, OH, Kenton, KY, and Warren, OH. |
| Ohio | | |
| Dayton MSA | Full-scope | Montgomery County |
| OH Non-MSA | Full-scope | Counties of Clinton, Fayette, Preble, and Ross |
| Columbus MSA | Limited-scope | Counties of Delaware and Franklin |

Appendix B: Summary of MMSA and State Ratings

| RATINGS | | | | |
|--------------------|----------------------|------------------------|---------------------|--------------------------------------|
| Overall Bank: | Lending Test Rating* | Investment Test Rating | Service Test Rating | Overall Bank/State/Multistate Rating |
| LCNB National Bank | Low Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |
| MMSA or State: | | | | |
| Cincinnati MMSA | Low Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |
| Ohio | High Satisfactory | Outstanding | Low Satisfactory | Satisfactory |

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 loans are treated the same 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/AA. 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

| Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 - 2023 | | |
|--|---------------------------|----------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ | % of Total Number | 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 | | |
| Cincinnati MMSA 2023 | 332 | 117,235 | 100.00 | 110,724 | 3.47 | 2.41 | 3.52 | 18.65 | 15.36 | 20.87 | 40.01 | 39.76 | 39.25 | 37.25 | 41.87 | 35.73 | 0.61 | 0.60 | 0.62 | | |
| Total | 332 | 117,235 | 100.00 | 110,724 | 3.47 | 2.41 | 3.52 | 18.65 | 15.36 | 20.87 | 40.01 | 39.76 | 39.25 | 37.25 | 41.87 | 35.73 | 0.61 | 0.60 | 0.62 | | |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

| Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 | | |
|--|---------------------------|----------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ | % of Total Number | 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 | | |
| Cincinnati MMSA 2024 | 604 | 167,020 | 100.00 | 49,421 | 3.41 | 3.15 | 3.80 | 16.83 | 15.73 | 20.86 | 38.98 | 38.08 | 38.53 | 40.21 | 42.88 | 36.22 | 0.57 | 0.17 | 0.58 | | |
| Total | 604 | 167,020 | 100.00 | 49,421 | 3.41 | 3.15 | 3.80 | 16.83 | 15.73 | 20.86 | 38.98 | 38.08 | 38.53 | 40.21 | 42.88 | 36.22 | 0.57 | 0.17 | 0.58 | | |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022 - 2024**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|-------------------|---------------------------|----------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|
| | # | \$ | % of Total Number | 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 |
| Columbus MSA 2024 | 42 | 96,108 | 15.91 | 88,742 | 5.90 | 14.29 | 7.48 | 15.63 | 16.67 | 15.26 | 33.94 | 40.48 | 34.32 | 44.20 | 26.19 | 42.30 | 0.33 | 2.38 | 0.64 |
| Dayton MSA 2024 | 76 | 46,686 | 28.79 | 28,539 | 7.48 | 1.32 | 5.93 | 19.74 | 11.84 | 19.27 | 45.42 | 61.84 | 46.80 | 26.99 | 25.00 | 27.74 | 0.36 | -- | 0.27 |
| OH Non-MSA 2024 | 146 | 12,738 | 55.30 | 9,096 | -- | -- | -- | 10.54 | 4.79 | 12.14 | 69.28 | 63.01 | 67.93 | 20.18 | 32.19 | 19.93 | -- | -- | -- |
| Total | 264 | 155,531 | 100.00 | 126,377 | 5.73 | 2.65 | 6.59 | 16.21 | 8.71 | 15.9 | 40.47 | 59.09 | 39.56 | 37.27 | 29.17 | 37.40 | 0.31 | 0.38 | 0.51 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022 - 2023**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|----------------------|---------------------------|----------------|-------------------|----------------|----------------------|--------------|--------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2023 | 332 | 117,235 | 100.00 | 110,724 | 21.30 | 11.75 | 11.45 | 17.40 | 19.28 | 21.31 | 20.73 | 23.49 | 21.30 | 40.57 | 33.73 | 30.70 | -- | 11.75 | 15.25 |
| Total | 332 | 117,235 | 100.00 | 110,724 | 21.30 | 11.75 | 11.45 | 17.40 | 19.28 | 21.31 | 20.73 | 23.49 | 21.30 | 40.57 | 33.73 | 30.70 | -- | 11.75 | 15.25 |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2024**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|----------------------|---------------------------|----------------|-------------------|----------------|----------------------|--------------|--------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2024 | 604 | 167,020 | 100.00 | 49,421 | 20.44 | 8.61 | 10.58 | 17.00 | 22.02 | 21.10 | 20.79 | 24.34 | 21.91 | 41.76 | 42.72 | 30.85 | -- | 2.32 | 15.56 |
| Total | 604 | 167,020 | 100.00 | 49,421 | 20.44 | 8.61 | 10.58 | 17.00 | 22.02 | 21.10 | 20.79 | 24.34 | 21.91 | 41.76 | 42.72 | 30.85 | -- | 2.32 | 15.56 |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2024

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|-------------------|---------------------------|----------------|-------------------|----------------|----------------------|--------------|-------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate |
| Columbus MSA 2024 | 42 | 96,108 | 15.91 | 88,742 | 22.23 | 2.38 | 8.40 | 16.72 | 2.38 | 18.80 | 19.54 | 9.52 | 20.68 | 41.50 | 30.95 | 36.98 | -- | 54.76 | 15.14 |
| Dayton MSA 2024 | 76 | 46,686 | 28.79 | 28,539 | 24.58 | 9.21 | 12.35 | 17.36 | 19.74 | 21.80 | 20.89 | 19.74 | 22.54 | 37.17 | 36.84 | 27.13 | -- | 14.47 | 16.17 |
| OH Non-MSA 2024 | 146 | 12,738 | 55.30 | 9,096 | 20.50 | 10.96 | 8.19 | 17.80 | 21.23 | 22.42 | 21.26 | 22.60 | 25.29 | 40.44 | 39.73 | 29.00 | -- | 5.48 | 15.11 |
| Total | 264 | 155,531 | 100.00 | 126,377 | 22.65 | 9.09 | 9.28 | 16.98 | 17.80 | 19.74 | 20.03 | 19.70 | 21.43 | 40.33 | 37.50 | 34.18 | -- | 15.91 | 15.37 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022 - 2023

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|----------------------|---------------------------------|---------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2023 | 223 | 46,921 | 100.00 | 74,642 | 6.05 | 0.45 | 4.99 | 20.63 | 19.73 | 18.13 | 35.15 | 39.91 | 34.45 | 36.95 | 39.46 | 41.43 | 1.21 | 0.45 | 1.00 |
| Total | 223 | 46,921 | 100.00 | 74,642 | 6.05 | 0.45 | 4.99 | 20.63 | 19.73 | 18.13 | 35.15 | 39.91 | 34.45 | 36.95 | 39.46 | 41.43 | 1.21 | 0.45 | 1.00 |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2024

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|----------------------|---------------------------------|---------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2024 | 103 | 20,923 | 100.00 | 38,615 | 6.02 | 1.94 | 5.36 | 19.66 | 21.36 | 17.46 | 33.08 | 32.04 | 33.10 | 40.00 | 44.66 | 43.08 | 1.24 | -- | 1.00 |
| Total | 103 | 20,923 | 100.00 | 38,615 | 6.02 | 1.94 | 5.36 | 19.66 | 21.36 | 17.46 | 33.08 | 32.04 | 33.10 | 40.00 | 44.66 | 43.08 | 1.24 | -- | 1.00 |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022 - 2024**

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|-------------------|---------------------------------|---------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| Columbus MSA 2024 | 94 | 30,541 | 34.94 | 70,380 | 10.48 | 4.26 | 8.32 | 17.83 | 14.89 | 14.14 | 30.04 | 23.40 | 29.60 | 40.26 | 57.45 | 46.99 | 1.39 | -- | 0.95 |
| Dayton MSA 2024 | 88 | 19,272 | 32.71 | 16,974 | 10.97 | -- | 9.39 | 21.31 | 21.59 | 19.05 | 35.79 | 52.27 | 36.72 | 31.12 | 26.14 | 34.41 | 0.81 | -- | 0.44 |
| OH Non-MSA 2024 | 87 | 17,996 | 32.34 | 4,162 | -- | -- | -- | 22.76 | 6.90 | 16.03 | 61.02 | 43.68 | 64.37 | 16.22 | 49.43 | 19.61 | -- | -- | -- |
| Total | 269 | 67,809 | 100.00 | 91,516 | 10.05 | 1.49 | 8.14 | 18.82 | 14.50 | 15.14 | 32.84 | 39.41 | 32.50 | 37.09 | 44.61 | 43.41 | 1.20 | -- | 0.81 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022 - 2023**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|----------------------|---------------------------------|---------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Cincinnati MMSA 2023 | 223 | 46,921 | 100.00 | 74,642 | 81.16 | 40.36 | 52.62 | 9.34 | 59.64 | 9.50 | -- |
| Total | 223 | 46,921 | 100.00 | 74,642 | 81.16 | 40.36 | 52.62 | 9.34 | 59.64 | 9.50 | -- |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2024**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|----------------------|---------------------------------|---------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Cincinnati MMSA 2024 | 103 | 20,923 | 100.00 | 38,615 | 80.99 | 32.04 | 53.52 | 8.85 | 67.96 | 10.17 | -- |
| Total | 103 | 20,923 | 100.00 | 38,615 | 80.99 | 32.04 | 53.52 | 8.85 | 67.96 | 10.17 | -- |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2022 - 2024

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|-------------------|---------------------------------|---------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Columbus MSA 2024 | 94 | 30,541 | 34.94 | 70,380 | 82.93 | 22.34 | 53.63 | 8.03 | 77.66 | 9.04 | -- |
| Dayton MSA 2024 | 88 | 19,272 | 32.71 | 16,974 | 80.67 | 54.55 | 52.75 | 9.35 | 45.45 | 9.98 | -- |
| OH Non-MSA 2024 | 87 | 17,996 | 32.34 | 4,162 | 75.42 | 45.98 | 58.77 | 9.89 | 54.02 | 14.69 | -- |
| Total | 269 | 67,809 | 100.00 | 91,516 | 82.06 | 40.52 | 53.70 | 8.41 | 59.48 | 9.53 | -- |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2022 - 2023

| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|----------------------|---------------------|---------------|-------------------|----------------|-------------------|--------------|--------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|-------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2023 | 202,482 | | 100.00 | 495 | 3.50 | -- | 2.02 | 18.19 | -- | 11.72 | 42.04 | 50.00 | 52.73 | 35.43 | 50.00 | 33.54 | 0.84 | -- | -- |
| Total | 202,482 | 100.00 | 495 | 3.50 | -- | 2.02 | 18.19 | -- | 11.72 | 42.04 | 50.00 | 52.73 | 35.43 | 50.00 | 33.54 | 0.84 | -- | -- | |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2024

| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|----------------------|---------------------|---------------|-------------------|----------------|-------------------|--------------|--------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|-------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Cincinnati MMSA 2024 | 6755 | | 100.00 | 259 | 3.46 | -- | 2.70 | 17.00 | -- | 10.42 | 39.72 | 33.33 | 52.90 | 38.89 | 66.67 | 33.98 | 0.94 | -- | -- |
| Total | 6755 | 100.00 | 259 | 3.46 | -- | 2.70 | 17.00 | -- | 10.42 | 39.72 | 33.33 | 52.90 | 38.89 | 66.67 | 33.98 | 0.94 | -- | -- | |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2022 - 2024**

| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|-------------------|---------------------|---------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|-------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|-------------|
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Columbus MSA 2024 | 0 | 0 | 0.00 | 279 | 9.38 | -- | 3.94 | 16.53 | -- | 11.83 | 31.49 | -- | 21.51 | 41.71 | -- | 61.65 | 0.89 | -- | 1.08 |
| Dayton MSA 2024 | 7 | 1,257 | 8.43 | 90 | 9.54 | -- | 2.22 | 22.34 | -- | 11.11 | 43.87 | 57.14 | 63.33 | 23.71 | 42.86 | 23.33 | 0.54 | -- | -- |
| OH Non-MSA 2024 | 76 | 14,992 | 91.57 | 413 | -- | -- | -- | 6.32 | 2.63 | 4.60 | 75.45 | 68.42 | 71.91 | 18.23 | 28.95 | 23.49 | -- | -- | -- |
| Total | 83 | 16,249 | 100.00 | 782 | 7.80 | -- | 1.66 | 16.09 | 2.41 | 7.93 | 41.92 | 67.47 | 52.94 | 33.53 | 30.12 | 37.08 | 0.66 | -- | 0.38 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue **2022 - 2023**

| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
|----------------------|----------------------|--------------|-------------------|----------------|----------------------------|--------------|--------------|---------------------------|--------------|-----------------------------------|--------------|
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Cincinnati MMSA 2023 | 20 | 2,482 | 100.00 | 495 | 92.04 | 80.00 | 68.28 | 6.57 | 20.00 | 1.39 | -- |
| Total | 20 | 2,482 | 100.00 | 495 | 92.04 | 80.00 | 68.28 | 6.57 | 20.00 | 1.39 | -- |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue **2024**

| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
|----------------------|----------------------|------------|-------------------|----------------|----------------------------|---------------|--------------|---------------------------|--------------|-----------------------------------|--------------|
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Cincinnati MMSA 2024 | 6 | 755 | 100.00 | 259 | 92.40 | 100.00 | 66.41 | 6.27 | -- | 1.33 | -- |
| Total | 6 | 755 | 100.00 | 259 | 92.40 | 100.00 | 66.41 | 6.27 | -- | 1.33 | -- |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | |
|--|----------------------|---------------|-------------------|----------------|----------------------------|--------------|--------------|---------------------------|--------------|-----------------------------------|--------------|
| 2022 - 2024 | | | | | | | | | | | |
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | \$ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Columbus MSA 2024 | 0 | 0 | 0.00 | 279 | 91.71 | -- | 67.38 | 6.31 | -- | 1.98 | -- |
| Dayton MSA 2024 | 7 | 1,257 | 8.43 | 90 | 92.37 | 85.71 | 68.89 | 6.13 | 14.29 | 1.50 | -- |
| OH Non-MSA 2024 | 76 | 14,992 | 91.57 | 413 | 90.79 | 68.42 | 52.30 | 8.48 | 31.58 | 0.72 | -- |
| Total | 83 | 16,249 | 100.00 | 782 | 91.70 | 69.88 | 59.59 | 6.64 | 30.12 | 1.65 | -- |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%



January 17, 2023

**BOARD
OF TRUSTEES**

Chair
AMY GILMORE
IGS Energy

Vice Chair
ARIANA ULLOA-OLAVARRIETA
City of Columbus

Secretary/Treasurer
BRENT BAHNUB
Apogee Process Improvement

ANDREW BADEA
OSU Fisher Fellow

REV. VIRGINIA LOHMANN BAUMAN
St. John's United Church of Christ

CAROL BRADFORD, MD, FACS
The Ohio State University

PRIYAM KHAN
Guidehouse

DANIEL CREEKMUR
NiSource

DONALD DENNIS
Huntington National Bank

MALLORY DONALDSON
Commission on Black Girls

PHIL DION
American Electric Power

DEVIN FUHRMAN
Nationwide Insurance

ROD HOUBE
Education Networks of America

ERIC JOYNER
Cardinal Health

TAMMY MCCONNAUGHEY
Alliance Data

AMY MCCORMICK
The Kroger Co.

BRAD MCLEAN
InnoSource

BOBBY D. MOSER
The Ohio State University, Emeritus

LACEY PICAZO
ZoCo Design

DAMON PORTER
Grange Insurance

ASLYNE RODRIGUEZ
Central Ohio Transit Authority

RICH ROSEN
Indigo Strategies

JIM WEEAST
OhioHealth

GREGORY P. ZUNKIEWICZ
Edward Jones

STAFF
MATT HABASH
President & CEO

LCNB National Bank
Kylie White
P.O. Box 59
Lebanon, OH 45036

Dear Kylie,

Thank you for your \$3,000.00 donation to Mid-Ohio Food Collective received on 12/29/2022. Your generosity helps ensure the ongoing acquisition and distribution of both food and personal care items to meet the needs of our customers as demand continues to rise.

While basic household expenses - including groceries, rent, and gas - remain at an all-time high, more people are turning to Mid-Ohio Food Collective and our partner agencies for help. Simultaneously, supply chain issues and the increased costs to obtain and move food are also squeezing the Food Collective's budget. Your donation is helping address these challenges while putting more nutritious meals onto the plates of residents of central and eastern Ohio.

Thank you again for your generosity. We will continue to work together to ensure that everyone has the food they need to thrive.

Additionally, if you are looking for another way to connect with the work you support, we have an immediate need for volunteers. To learn more, visit mofc.org/volunteer.

Sincerely,

Emily Alonso-Taub
Senior Vice President, Development

P.S. Your first and last name will be published in our annual donor roll on our website. Should you wish to make changes or remain anonymous, please email development@mofc.org or call 614-782-5511.

Per IRS code effective January 1, 1994, we acknowledge no goods or services were received in return for your contribution.



**mid-ohio food
collective**

foodbank | farm | pharmacy | kitchen | market





December 28, 2023

Mr. Brad Ruppert
Lebanon Citizens National Bank
2 North Broadway Street
Lebanon, OH 45036

Dear Friends:

Thank you so much for your donation of \$5,000.00* to Warren County Community Services, Inc. Your donation will help those in greatest need. Please know that you are making lives brighter and *strengthening the fabric of our community* in Warren County with your generous support.

Sincerely,

Maureen M. Hird
Chief Financial Officer

MMH/lgb

645 Oak Street
Lebanon, Ohio 45036
www.wccsi.org

Lebanon
513-695-2100

Cincinnati
513-925-2100

Middletown
513-261-2100

Dayton/Franklin/
Springboro
937-425-2100

The 741 Center
Adult New Readers
Early Learning Centers
Elderly Services
Emergency Services
Energy Programs
Growth Together
Employment Program
Meals on Wheels™
RSVP Volunteer Program
Senior Dining Centers
Senior & Family Housing
Senior Transportation
The Imagination Library

Internal Revenue Service Notice: No goods or services were given in consideration of or in exchange for this donation. Your donation is tax deductible as allowed by law. WCCS' IRS Exemption Number is 31-0872922. Receipt for donation of \$5,000.00* dated November 18, 2023.

**A nonprofit
organization
strengthening
the fabric of
our community**



Because Every Child Deserves a Family

December 4, 2023

LCNB National Bank
Attn: Mr. Eri Meilstrup
2 North Broadway
Lebanon, Ohio 45036

Dear Mr. Meilstrup,

On behalf of Focus on Youth, Inc., we acknowledge receipt of the \$2,000.00 grant for our Behavioral Health Program. Focus on Youth, Inc. provides foster care, adoption, and behavioral health services to youth and families in southwest Ohio. For more than 31 years, Focus on Youth, Inc. has been recruiting high quality foster families and providing intensive training in preparation to parent Ohio's most vulnerable youth in foster care. Our Behavioral Health program provides crucial mental health services to youth and families in Southwest Ohio.

Thank you again for supporting our mission, efforts, and belief that *Kids Grow Best in Families*. Your willingness to help has made all the difference to a child.

Sincerely,

A handwritten signature in cursive script that reads "Penny J. Dougan".

Penny J. Dougan
Operations Manager

A handwritten note in cursive script that reads "Thank you for your support!".

CLOTHES THAT **WORK**

PROFESSIONAL DEVELOPMENT NEVER GOES OUT OF STYLE

November 10, 2023

Lisa Emmel
LCNB National Bank
2 N Broadway St
Lebanon, OH 45036-1789

Dear Lisa,

Thank you for supporting the 2023 Fashioning Futures Luncheon "On The Move" as a **Silver Sponsor** with a gift of **\$1,000**. The generous support from LCNB allows CTW to continue to achieve our 5-year strategic growth plan; to increase our capacity to serve more individuals, operate efficiently, to grow organizational awareness and to expand our community outreach beyond the walls of the Job Center through our new Mobile Outreach Initiative (MOI).

Funds generated from the luncheon account for 20% of CTW's annual revenue. Your financial support provides critical funding for our programs and services and helps us create an experience where hundreds of local leaders and community champions can see the direct impact CTW has on so many local job seekers each year.

We cannot thank you enough for your generosity and for believing in the mission of CTW to clothe, educate and empower individuals to prepare them for employment success. As our partner in workforce development, your benevolence enables us to continue to focus on making a significant impact on the lives of our clients by helping them create their own financial stability through employment well into the future.

Together, we're fashioning a brighter future for all and improving the employment health of the community.

Sincerely,


Cindy Garner
Executive Director

Thanks to you and LCNB, our event was a record-breaking success! We exceeded our goal - a great way to wrap up our 25th!

*Tax deductible amount is \$840. Please retain this letter for your tax records. Clothes That Work Taxpayer ID#: 31-15750



Dear Valued Supporter,

As I reflect on 2023, I would like to take a moment to say thank you for your generous monetary donation. It is because of donors like yourself that we were able to meet the basic needs of food, clothing, and financial assistance by helping 8,168 people in 2023. This is a 20% increase from 2022.

When you make a gift to us, we can use those resources to give free clothing for people to start a new job, prevent utility disconnections and/or evictions and provide children with grade specific school supplies/back packs. Our food pantry has experienced the largest increase in demand by serving 5,516 individuals. This equates to 82,740 meals provided to 1,976 household. This increase could be attributed to the end of the pandemic-era benefits and the rising cost of living, which has forced families to choose between paying bills and buying groceries. Not only are more families requesting help, but they are using our services more frequently.

As part of efforts to ensure that we are meeting the needs of the people we serve, we survey our families each quarter. Here are a few of their comments:

With the current price of groceries, coming here provides a huge relief of my financial burdens for this single mother of 2. Thank you & God Bless!

If not for the services here, we (my family) would go hungry. This place is amazing in all they do for the community.


This pantry is my only option for food. I am on a fixed income and don't qualify for food stamps. I love that you guys are here; otherwise, I would not eat.

We are proud of all the work we have accomplished in 2023 and hope to do even more in 2024. I truly hope we can count on your continued support. I understand there are many places that have needs; just know that your contributions are making a difference to the Preble County families we serve.

Enclosed is a listing of your gifts from the 2023 calendar year. I hope it's invaluable for your information and possible tax planning. Please note that no goods or services were received in exchange for this gift(s).

If you have any questions or comments, please contact me at 937-456-6560 or email jmccarty@commongoodpreble.org. For regular updates on the progress of The Common Good of Preble County, follow us on Facebook or visit our website www.commongoodpreble.com.

Sincerely yours,


Jenny McCarty
Executive Director



BOYS & GIRLS CLUBS
OF GREATER CINCINNATI

GREAT FUTURES START HERE.

Board of Trustees & Officers

- Dick Williams**
Chairman of the Board
- William Bresser**
Chief Executive Officer
- Rick Rothhaas**
Vice Chairman
- Steven P. Miller**
Treasurer | Vice President
- Pat O'Callaghan**
Immediate Past Chairman
- Cindy Barton**
Vice President
- Helen Brennan**
Vice President
- Jim Frooman**
Vice President
- Andrew Giannella**
Vice President
- Daniel Gibson**
Vice President
- Aaron Hansen**
Vice President
- Stephanie McMullen**
Vice President
- Matthew Sheakley**
Vice President
- Daniel Vollmer**
Vice President

October 28, 2024

LCNB Investment Services
2 N Broadway, P.O. Box 59
Lebanon, OH 45036

Dear friends at LCNB,

Thank you for supporting the Boys & Girls Clubs of Greater Cincinnati! Your incredibly generous donation of \$1,000.00 allows us to provide our life-changing programming to over 2,400 youth in Greater Cincinnati, Northern Kentucky & Clermont County.

Your donation enables us to continue providing a safe, nurturing environment where children and teenagers can learn, grow, and thrive. Through our diverse range of programs, from academic enrichment to leadership development to healthy living initiatives, we are able to carry out our mission of *enabling all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens.* Brandi, a member at our Sheakley Club, is an excellent example of this.

Brandi was in the 3rd grade during the 2022-2023 school year. BGC GC staff noted that Brandi is a hard worker, yet she struggled with reading. Her mid-year report card indicated that English Language Arts was an area of concern and that she was at risk of being held back. Club staff immediately began providing Brandi with one-on-one tutoring, online reading comprehension and phonological awareness tutoring, and added 15 minutes of reading time to her schedule every day. In May of 2023, she was thrilled to learn that she was advancing to 4th grade in the 2023-2024 school year.

Thanks to your generosity, we are able to help Brandi & thousands of other kids like her in our community. Every young person deserves a great future, and together, we can put them on that path.

The Boys & Girls Clubs of Greater Cincinnati continues to empower children and youth to discover, develop, and achieve great futures. We could not achieve all that we do without the tremendous support of our community and friends like you. Your gift allows us to keep the doors open to our 7 Clubs & allows us to keep our membership 100% **free** to the families we serve. On behalf of Club members, staff and the Board of Trustees, thank you for your kind and generous support.

- Katherine Blackburn
- Jon Blatt
- Kelly Bonnell
- Marion Byndon
- Andrew DeWitt
- Mitch Galvin
- Roy Gifford
- Josh Guttman
- Mike Hartman
- Cindy Jordan
- Brent Kohlhepp
- Stephanie McMullen
- Alex Meacham
- Gary Mitchell
- Mose Richardson
- Derek Roudebush
- Kelly Schultz
- David Singer
- Gregory Sojka
- Peter Thelen
- Suzanne Tosolini
- Joe Trusner
- Adam Turer
- Wendy Vonderhaar
- Stephanie Wyler

Lifetime Trustees

- Vere W. Gaynor
- John Gibson
- Anthony W. Hobson
- Patrick Lafley
- John F. Steele, Jr.
- Dudley S. Taft

Best Wishes,


Sydney Maxwell
Associate Director of Development

*Thank you
so much for
your support!*

LCNB
2705 Far Hills Avenue
Dayton, OH 45419
Re: Shifting Into Gear Donations

Dear Lisa,

Thank you so much for being a part of the Clothes That Work 2024 Fashioning Futures Luncheon this year. Your kind donation allows us to professionally dress our clients and offer soft skills that provide an experience of care, dignity, and respect.

Thank you for your sponsorship gift of \$1,000 for the event on October 24th, 2024. We have provided you with eight tickets that included lunch with a fair market value of \$20 per lunch x 8. Your tax deduction is limited to the amount of cash and value of any property contributed, reduced by the value of any goods or services received in return. Accordingly, the amount eligible for a federal income tax deduction is \$840.

You should retain this receipt/letter in your records for tax purposes. As you may be aware, the IRS no longer will accept a canceled check as substantiation for a charitable contribution of \$250 or more. Clothes That Work is an exempt organization as described in Section 501©(3) of the Internal Revenue Code; EIN31-1575093.

Your support directly impacts our community by empowering and preparing individuals for employment success.

Kind regards,

Jane Snyder

Director of Development

937.222.3778 x220 w

937.344.2960 m

jane.snyder@clothesthatwork.org

We are located in the Job Center!

1133 S. Edwin C. Moses Blvd.

Suite 392

Dayton, OH 45417

www.clothesthatwork.org





June 10, 2025

Kylie White, Assistant VP of Marketing
LCNB Charitable Grant Fund
c/o Warren County Foundation
118 E. Main Street P.O. Box 495
Lebanon, Ohio 45036

Dear Ms. White,

Crayons to Classrooms greatly appreciates the generous \$2,000 in support that the LCNB Charitable Grant Fund provided to our organization for this year's Teacher **Make & Take** program.

Our summer Make & Take event was created to expand our reach to teachers from non-qualifying schools. Despite not being in a low-income neighborhood, many teachers in the Greater Miami Valley still have students who come to school without essential supplies. This program allows those teachers an opportunity to earn a shopping trip to our Teacher Resource Center free store to ensure their students have the supplies they need to be successful in the classroom.

In this year's program, we offered 2 Make & Take days during which teachers helped *hand-make* special products that we cannot purchase or purchase affordably. We call these items our **Classrooms Solutions** products which are made using mostly donated materials and include items such as die cuts for lesson plans, classroom exercises, bulletin board displays. Examples of these products include math tools such as counters and number lines as well as multi-cultural hands & feet, laminated sentence strips, writing journals, STEM exercises and much more. In return, those teachers earned a mini shopping trip, allowing them to shop for and select 10 items from our Teacher Resource Center that very day.

Against a goal to serve an estimated 40 teachers and distribute \$4,000 of classroom supplies through the mini shopping trips, we ultimately served **66** Miami Valley teachers in the event this summer! Additionally, those teachers selected **\$6,872** in school and classroom products to take back to their classrooms for this school year.

Participating teachers helped us tremendously by making a total of **3,152** Classroom Solutions products, helping ensure we are well-stocked for the upcoming school year with these highly requested items.



Feel free to visit our new website at www.crayonstoclassrooms.org for more about our work. Additionally, I can be reached by phoning (937) 528-6403 or via email at a.kopp@crayonstoclassrooms.org with any questions you may have.

Again, we appreciate your support this year and look forward to partnering again in the future.

Sincerely,

A handwritten signature in blue ink that reads "Amy Kopp". The signature is written in a cursive style with a horizontal line extending to the right.

Amy Kopp
Director of Development

Thank you!



inspiration studios

January 16, 2026

Mr. Dave Stitsinger
Vice President, Commercial Lending
Dave Stitsinger LCNB National Bank
794 NW Washington Blvd.
Hamilton, OH 45013

Dear Dave,

As I reflect on another remarkable year at Inspiration Studios, I am filled with gratitude. Because of your support, Inspiration Studios experienced another year of growth, connection, and meaningful impact for individuals with developmental and intellectual disabilities.

Throughout the year, we served more than 100 individuals across three counties, helping them live purposeful, healthy, and self-directed lives. Through InsideOut Studio, artists created 3,739 pieces of art and earned over \$51,000, gaining confidence, income, and recognition for their talents. Our Inspired Transportation program completed 11,492 trips, traveling more than 66,000 miles to ensure reliable access to programs, employment, healthcare, and community life.

We also strengthened Inclusive Wellness, supporting participants' physical, mental, and social well-being through fitness, nutrition, mindfulness, and community engagement. These experiences are reshaping what inclusive, holistic support looks like for adults with disabilities.

Thanks to generous donors and partners, we raised more than \$375,000 in 2025, along with \$21,000 in in-kind support. These investments allowed us to enhance programs, expand professional development opportunities, and plan thoughtfully for the future.

Behind every number is a story of growth, independence, and belonging. Your generosity directly fuels our mission to empower individuals with developmental and intellectual disabilities to live purposeful, healthy, and self-directed lives.

Thank you for believing in our mission and for being an essential part of the Inspiration Studios community. We are truly grateful for your partnership and look forward to the impact we will continue to make together.

The following is a list of your 2025 contributions to Inspiration Studios.

| Date of Gift | Gift Amount | Campaign |
|--------------|-------------|---|
| 4/4/2025 | \$1,000.00 | 2025 SHIFT - Sponsorship |
| 4/4/2025 | \$500.00 | 2025 Inspo Studios Golf Classic - Sponsorship |
| 9/12/2025 | \$60.00 | 2025 Inspo Studios Golf Classic - Contests |

Tax-Deductible Amount (Total Gift Minus Value of Goods/Services Received): \$1,040.00

With sincere gratitude,

Kim
Kim Neal Davis
Executive Director

Thank you!

Grace
Grace Deaton
Development & Marketing Manager
Thank you for the support!



1160 E. Main St. Unit 3
Lebanon, Ohio 45036
Tel 513-932-3987
www.uwwcoh.org

1/7/2025

LCNB National Bank

P.O. Box 59
Lebanon OH, 45036

Dear LCNB:

United Way of Warren County, a tax-exempt organization, hereby acknowledges receipt of the below-cited charitable donation during calendar year 2025. This donation represents a gift to our organization, and no goods or services were provided to the donor in exchange for this donation.

Please retain this form for your records and consult your tax advisor for any tax-related questions.

If you have any questions regarding this donation, please contact Tricia Huxsoll by e-mail at thuxsoll@uwwcoh.org.

Thank you for your continued support of our community. You are making a difference in the lives of others in Warren County. Your support is greatly appreciated.

Tricia Huxsoll

Tricia Huxsoll
Director of Finance and HR

| <u>Receipt #</u> | <u>Date of Receipt</u> | <u>Contribution Amount</u> |
|-------------------------|-------------------------------|-----------------------------------|
| 132678 | 11/14/2025 | \$15,000.00 |

**LCNB NATIONAL BANK
HOME MORTGAGE DISCLOSURE ACT 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.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this Web site.
For information on data prior to 2017, please inquire at this office or write to:

LCNB Mortgage Department
P.O. Box 59
Lebanon, OH 45036

LCNB National Bank CRA Disclosure Statements

The LCNB National Bank annual CRA Disclosure Statements, showing its distribution of small business and small farm loans may be obtained on the FFIEC website at:

<https://www.ffiec.gov>