



PUBLIC DISCLOSURE

September 20, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Federal Savings Bank of Kentucky
Charter Number: 704381

216 W Main Street
Frankfort, Kentucky 40601-1806

Office of the Comptroller of the Currency
10200 Forest Green Boulevard, Suite 501
Louisville, Kentucky 40223

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	1
DESCRIPTION OF INSTITUTION	2
SCOPE OF THE EVALUATION	2
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	3
STATE RATING	4
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: DEFINITIONS AND COMMON ABBREVIATIONS.....	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA	C-1

Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: **Satisfactory**

The major factors that support this rating include:

- The loan-to-deposit ratio is more than reasonable given the bank’s size, financial condition, and credit needs of the bank’s assessment area (AA).
- A majority of the bank’s loans are originated within its AA.
- The penetration of home mortgage loans to borrowers of different income levels is reasonable.
- First Federal Savings Bank of Kentucky’s (First Federal) geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit (LTD) ratio is more than reasonable. First Federal’s LTD ratio averaged 128.3 percent over the last 16 quarters since the previous CRA examination, with a quarterly high of 133.9 percent and a quarterly low of 117.2 percent. First Federal ranks first among five similarly situated banks serving its AA. The other four banks average LTD ratios of 77.3 percent, 77.2 percent, 83.4 percent, and 79.8 percent over the same quarters. The LTD ratio is calculated on a bank-wide basis.

Lending in Assessment Area

A majority of the bank’s loans are inside its AA. The bank originated 65 percent of its home mortgage loans, and 76.7 percent of home mortgage loan dollar volume, inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. The following table details First Federal’s lending within the AA by number and dollar amount during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	13	65.0	7	35.0	20	3,371	76.7	1,026	23.3	4,397

Source: A random sample of home mortgage loan originated between January 1, 2018 through December 31, 2020.

Description of Institution

First Federal is a federally chartered stock savings bank operating six full-service locations in Franklin, Boyle, and Garrard Counties, Kentucky. The bank's main office is located in downtown Frankfort, Franklin County, Kentucky. First Federal's parent company is Frankfort First Bancorp (FFB), a mid-tier savings and loan holding company. FFB is wholly owned by Kentucky First Federal Bancorp (KFFB), which owns another savings and loan institution located in Hazard, Kentucky. The controlling shareholder of KFFB is First Federal Mutual Holding Company. The minority shareholders of KFFB own 45 percent of the company.

As of June 30, 2021, First Federal reported \$250 million in total assets, \$217 million in total loans, \$184 million in deposits, and \$30 million in tier 1 capital. First Federal is a traditional thrift with lending primarily focused in residential mortgage loans for the purchase, refinance, improvement, and construction of one-to-four family dwellings. As of June 30, 2021, net loans represented 88 percent of the institution's average assets. The loan portfolio mix is as follows: loans secured by one-to-four family residential real estate (79 percent), loans secured by non-farm non-residential properties (12 percent), loans secured by multifamily properties (5 percent), and all other types (4 percent).

First Federal offers Automated Teller Machines (ATMs) and drive-up services at all branch locations except the Downtown Frankfort location. Branch locations are accessible to all segments of the community. No branches, ATMs, or drive-up services have been opened or closed since the last CRA examination. The bank acquired Central Kentucky Federal Savings Bank, Danville, Kentucky as of January 1, 2013. The acquisition added Boyle and Garrard Counties and the three offices located in these counties to the AA.

There are no legal or financial circumstances affecting the institution's ability to meet the credit needs of the community. First Federal was rated Satisfactory at the September 18, 2017 CRA evaluation. However, the Covid-19 pandemic beginning in 2020 impacted the local economy, including unemployment data. The U.S. Small Business Administration (SBA) Paycheck Protection Program (PPP) provided loans to help businesses keep their workforce employed during the Covid-19 crisis. The bank participated in the SBA's PPP and originated loans within the AA to support the community.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We assessed First Federal's CRA performance under the Small Bank Lending Test. The Lending Test assesses the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review was January 1, 2018 through December 31, 2020.

We used Call Report data to determine First Federal's quarterly LTD ratio. The Lending Test also includes an analysis of the primary loan product. Residential lending was selected to assess CRA performance. Residential-related loans represent a significant majority of the bank's loan portfolio. Our analysis of the bank's lending performance is based on our random sample of 20 residential real estate-related loans originated during the evaluation period.

Selection of Areas for Full-Scope Review

The bank now has one AA. This is a change from the previous CRA review where the bank had two separate AAs. The bank's current AA is a non-MSA consisting of Franklin, Boyle, and Garrard counties. Refer to *Appendix A: Scope of Examination* for a list of products reviewed and counties included within the AA.

Ratings

The bank's overall rating is based on the State of Kentucky rating. The State rating is based on a full-scope review of the bank's AA. In assessing performance, more weight was placed on the distribution of home mortgage loans by borrower income level than the geographic distribution of home mortgage loans. This was done as there are no low-income CTs and only one moderate-income CT located within the AA.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Kentucky

CRA rating for the State of Kentucky: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The geographic distribution of home mortgage loans is excellent.

Description of Institution's Operations in Kentucky

First Federal's AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income areas. The bank delineated one AA for CRA purposes. The Non-MSA AA includes the entire counties of Boyle, Franklin, and Garrard.

Opportunities for community reinvestment include support of organizations that provide services for low- and moderate-income families. A community contact indicated opportunities for support through low cost financing and lines of credit for head start centers and board membership to get information out into the communities better. The contact indicated local banks are active in meeting community needs.

Non-MSA AA

2015 U.S. Census Data: The total population of Boyle, Franklin, and Garrard counties is 96,142. The AA consisted of 22 CTs including one moderate-income tract, nine middle-income tracts, and 12 upper-income tracts. There are no low-income CTs in the AA.

Economic Data: Economic conditions in the AA prior to the Covid-19 pandemic were similar to conditions in the state of Kentucky. The unemployment level at the beginning of 2018 for the AA was between 3.9 and 4.7 percent and remained fairly stable throughout 2018 and 2019. The state of Kentucky was 4.7 at the beginning of 2018 and decreased to 3.7 at the end of 2019. At the peak of the pandemic in April 2020, the unemployment rates were 19.8, 16.4, and 15.6 percent for Boyle, Franklin, and Garrard Counties, respectively. The state of Kentucky peaked at 16.7 percent. The December 2020 unemployment rate improved significantly for Boyle, Franklin, and Garrard Counties and was down to 6.0 percent, 5.6 percent, and 4.8 percent, respectively. Each of the three counties compared favorably to the national unemployment rate of 6.7 percent. Boyle County was the only one to exceed the state of Kentucky rate of 5.6 percent for December 2020.

Employment opportunities within the AA are focused in government, education, and office and administration industries. Franklin County is the home of the state capitol, which provides varying opportunities within government. Boyle County also has a large regional medical center and a private college to support the community with employment.

Competition from other financial institutions is high. First Federal’s competitors include locally based community banks, as well as branches of regional and large national banks. According to June 30, 2021 FDIC data, 18 banks with 47 offices operated in the AA. These locations held a combined total of \$2.2 billion in deposits, with First Federal ranking third with an 8.5 percent market share. First Federal operated six branches in the AA.

The following table shows demographic information covering First Federal’s Non-MSA AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	4.5	40.9	54.5	0.0
Population by Geography	96,142	0.0	2.8	36.7	60.5	0.0
Housing Units by Geography	43,110	0.0	3.7	35.3	61.0	0.0
Owner-Occupied Units by Geography	25,530	0.0	2.5	32.3	65.2	0.0
Occupied Rental Units by Geography	13,142	0.0	5.0	40.0	55.0	0.0
Vacant Units by Geography	4,438	0.0	6.8	38.8	54.4	0.0
Businesses by Geography	7,109	0.0	9.7	32.0	58.3	0.0
Farms by Geography	337	0.0	3.0	28.2	68.8	0.0
Family Distribution by Income Level	24,967	17.2	12.5	17.8	52.6	0.0
Household Distribution by Income Level	38,672	17.4	13.0	18.0	51.6	0.0
Median Family Income Non-MSAs - KY		\$45,986	Median Housing Value			\$135,769
			Median Gross Rent			\$672
			Families Below Poverty Level			12.6%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification..</i>						

CONCLUSIONS WITH RESECT TO PERFORMANCE TESTS IN KENTUCKY

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in Kentucky.

Home Mortgage Loans

Our analysis found a more than reasonable dispersion of home mortgage loans across geographies in the

bank's AA. Refer to Table O in *Appendix C: Tables for Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Lending to geographies of different income levels in the AA reflects more than reasonable dispersion. There were no low-income CTs in the AA. The bank originated 5 percent of residential loans to borrowers in the moderate-income CTs during the evaluation period. That was above the percentage of owner-occupied housing units in moderate-income CTs (2.5 percent) and the aggregate distribution of home mortgage loans (2.1 percent).

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among low- and moderate-income borrowers. Refer to Table P in *Appendix C: Tables for Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

First Federal's distribution of home mortgage loans to low- and moderate-income families is reasonable. The bank originated 10 percent of loans to both low- and moderate-income families, respectively. The percentage of loans to moderate-income borrowers is slightly below the percentage of moderate-income families in the AA and the aggregate comparator at 12.5 percent, each. The bank's percentage of home mortgage loans to low-income borrowers is below the percentage of low-income borrowers in the AA (17.5 percent) but above the aggregate comparator percentage of 2.0 percent.

There are several factors impacting the bank's low-income borrower home loan performance. First, 16.06 percent of all families within this AA have income below the poverty level. This has a significant impact on the ability of low-income borrowers to purchase a home. Based on the AA's median family income of \$59,098, low-income families earn \$25,750 or less. The AA's median housing value of \$135,769 is more than 5 times that of low-income family earnings. This can present housing affordability challenges. In addition, rental units represent approximately 32.9 percent of total AA housing units, which also limits the opportunity to finance home mortgage loans.

Responses to Complaints

First Federal did not received any complaints regarding its CRA performance during the evaluation period.

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:	January 1, 2018 to December 31, 2020	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
<i>Not Applicable</i>	<i>Not Applicable</i>	<i>Not Applicable</i>
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kentucky:		
Boyle, Franklin, and Garrard	Full-Scope	

Appendix B: Definitions and Common Abbreviations

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

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

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

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

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix C: Tables of Performance Data

Content of Standardized Tables

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

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

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018-20	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Non-MSA AA	20	\$3,303	100.0	4,026	0.0	0.0	0.0	2.5	5.0	2.1	32.3	40.0	25.4	65.2	55.0	72.5	0.0	0.0	0.0	
Total	20	\$3,303	100.0	4,026	0.0	0.0	0.0	2.5	5.0	2.1	32.3	40.0	25.4	65.2	55.0	72.5	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018-20	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Non-MSA AA	20	\$3,303	100.0	4,026	17.2	10.0	2.0	12.5	10.0	12.5	17.8	25.0	18.3	52.6	55.0	49.2	0.0	0.0	18.0	
Total	20	\$3,303	100.0	4,026	17.2	10.0	2.0	12.5	10.0	12.5	17.8	25.0	18.3	52.6	55.0	49.2	0.0	0.0	18.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*