



## **PUBLIC DISCLOSURE**

January 05, 2026

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Federal Savings Bank of Kentucky  
Charter Number: 704381

216 West Main Street  
Frankfort, Kentucky 40601

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.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Outstanding**.

**The Lending Test is rated: Outstanding.**

The major factors that support this rating include:

- The lending test rating is based on excellent geographic distribution and reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- A substantial majority of First Federal Savings Bank of Kentucky's (First Federal or bank) loans were originated inside its assessment area (AA).
- First Federal's loan-to-deposit (LTD) ratio was more than reasonable given the bank's size, financial condition, and credit needs of its AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable. First Federal's quarterly LTD ratio averaged 119.1 percent over the last 17-quarter evaluation period, with a quarterly high of 136.6 percent and a quarterly low of 100.6 percent. The average LTD ratio is more than reasonable compared to four similarly situated banks with averages ranging from 66.8 percent to 115.2 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA. Management originated or purchased 80.0 percent of its total loans by number and 87.0 percent by dollar, inside the AA 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	17	85.0	3	15.0	20	1,598	85.7	267	14.3	1,865
Small Business	16	80.0	4	20.0	20	8,303	87.3	1,211	12.7	9,514
<b>Total</b>	33	80.0	7	20.0	40	9,901	87.0	1,478	13.0	11,379

*Due to rounding, totals may not equal 100.0%*

Source: 1/1/2022 - 12/31/2024 Bank Data

## Description of Institution

First Federal is a federally chartered stock savings bank headquartered in Frankfort, Franklin County, Kentucky. The bank operates six full-service branch locations in Franklin, Boyle, and Garrard counties, with Automated Teller Machines (ATMs) and drive-up services at all branch locations except the main office location in downtown Frankfort. The bank is wholly owned by Frankfort First Bancorp, Inc. (FFB) which is wholly owned by Kentucky First Federal Bancorp (KFFB). KFFB also owns First Federal Savings and Loan Association in Hazard, Kentucky.

The bank offers traditional lending and deposit products and services. Retail products offered include personal checking and savings accounts, residential purchase, refinance, and construction loans, auto loans, and unsecured personal loans. Similar products are also offered to business customers including commercial real estate and equipment loans, and lines of credit. Additional services offered include online and mobile banking services, online bill pay, remote deposit capture, and safe deposit boxes.

As of September 30, 2025, First Federal had \$289.0 million in total assets, \$252.2 million in total loans, \$221.7 million in deposits, and \$29.7 million in tier 1 capital. Net loans and leases represent 86.7 percent of average assets with one-to-four family home mortgage loans comprising the largest portion of the portfolio at 80.1 percent of total loans. Other key areas of lending for the bank include non-farm non-residential loans at 8.9 percent and construction and development loans at 5.6 percent of total loans.

The bank has one AA for CRA purposes that encompasses the entirety of Boyle, Franklin, and Garrard Counties in Kentucky. The AAs do not reflect illegal discrimination or arbitrarily exclude any low- or moderate-income census tracts (CT).

There are no legal or financial factors that impacted First Federal's ability to meet the credit needs of its AA during the review period.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The Office of the Comptroller of the Currency (OCC) assessed First Federal's CRA performance using the OCC's Small Bank CRA examination procedures. These procedures assess an institution's record of meeting credit needs of the assessment area through its lending activities. Conclusions regarding the bank's lending performance were based on a random sample of the bank's primary lending products originated and purchased between January 1, 2022, and December 31, 2024. Conclusions regarding the bank's lending performance were based on a random sample of the primary lending products.

Examiners used call report data as of September 30, 2025, to determine First Federal's quarterly LTD ratio. The primary products for the bank were determined to be home mortgage loans and small business loans. The OCC's determination of primary products was based on dollar volume rather than the number of loans originated during the evaluation period.

For analysis purposes, examiners compared the bank's lending performance with demographic data from the 2020 United States (U.S.) Census for the loan originations and purchases during the evaluation period.

### **Selection of Areas for Full-Scope Review**

The bank's only AA is a non-MSA consisting of Boyle, Franklin, and Garrard counties in Kentucky, which received a full-scope review. Refer to *Appendix A: Scope of Examination* for more information.

## **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 single AA. In assessing performance, more weight was placed on the distribution of home mortgage loans by borrower income level than by the income level of the geography. This weighing was due to the fact there were no low-income and three moderate-income CTs within the AA during the evaluation period.

## **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 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: Outstanding

#### The lending test is rated: Outstanding

The major factors that support this rating include:

- The bank's geographic distribution of loans in the state was excellent.
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes was reasonable.
- First Federal did not receive any CRA-related complaints during the evaluation period.

#### Description of Institution's Operations in Kentucky

First Federal has one AA in the state of Kentucky. The AA includes the entirety of Boyle, Franklin, and Garrard counties. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate income CTs. The largest city in the AA is Frankfort, Kentucky. Refer to *Appendix A* for more details on the AA.

The total population of the AA was 99,108 in 2024. The AA consists of 33 CTs with three moderate-income tracts, 10 middle-income tracts, and 20 upper-income tracts. There are no low-income tracts within the AA, and none of the counties were designated as distressed or underserved during the assessment period. Within the AA, 9.7 percent of families live below the poverty level, below the 2023 national average of 11.1 percent and 2024 national average of 11.5 percent. According to the Bureau of Labor Statistics, as of December 31, 2024, unemployment rates for the counties in this AA ranged from 3.6 to 5.1 during 2022, 2023, and 2024. The 2024 average unemployment rates for Kentucky and the nation were 5.1 and 4.0 percent respectively. Major industries in the area include government services, education and healthcare. Major employers include the state government, due to Franklin County being home to the Kentucky state capital, Kentucky State University and Ephraim McDowell Regional Medical Center.

First Federal has strong competition within the AA. The December 31, 2024, FDIC Deposit Market Share Report shows 17 financial institutions operating 44 branch locations within the AA, including First Federal. Of the financial institutions, First Federal ranks third in deposit market share at 8.5 percent. The bank's major competitors in the AA are The Farmers National Bank of Danville with 27.4 percent market share, WesBanco Bank, Inc. with 15.1 percent, and Community Trust Bank, Inc. with 8.1 percent.

A community contact identified affordable housing for low- and moderate-income individuals and higher paying jobs as primary needs within the AA. The community contact organization provides a range of services to senior citizens and low- to moderate-income individuals. Services provided include emergency food and shelter assistance, childcare, senior companion programs, and subsidized transportation. Opportunities for community reinvestment include providing general financial assistance,

financial literacy instruction, and board of director volunteers. The contact indicated local banks are active in meeting the community's needs.

The following table shows demographic information covering the bank's AA.

## Kentucky Non-MSA

Assessment Area(s) - Kentucky Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	0.00	9.09	30.30	60.61	0.00
Population by Geography	99,108	0.00	8.37	29.40	62.23	0.00
Housing Units by Geography	43,290	0.00	7.42	30.16	62.42	0.00
Owner-Occupied Housing by Geography	26,669	0.00	4.70	28.97	66.33	0.00
Occupied Rental Units by Geography	12,467	0.00	11.81	30.78	57.42	0.00
Vacant Units by Geography	4,154	0.00	11.70	35.92	52.38	0.00
Businesses by Geography	3,937	0.00	19.81	23.50	56.69	0.00
Farms by Geography	267	0.00	6.37	24.72	68.91	0.00
Family Distribution by Income Level	25,628	14.43	12.89	18.48	54.20	0.00
Household Distribution by Income Level	39,136	16.91	12.16	15.78	55.16	0.00
Unemployment rate (%)	5.19	0.00	9.56	4.38	5.00	0.00
Households Below Poverty Level (%)	12.92	0.00	28.00	17.67	9.06	0.00
Median Family Income (Non-MSAs - KY)		\$53,778			Median Housing Value	\$142,100
Median Family Income (Non-MSAs - KY) for 2024		\$66,100			Median Gross Rent	\$716
					Families Below Poverty Level	9.71
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						

## Scope of Evaluation in Kentucky

A full-scope review was performed on the bank's performance in Boyle, Franklin, and Garrard counties in Kentucky. Please refer to *Appendix A: Scope of Examination*, for a description of the AA and loan products reviewed. For the assessment of First Federal's performance at meeting the credit needs of the AA, equal weight was placed on home mortgage and small business loans. More consideration was given to the bank's distribution of loans to borrowers of different income levels and businesses of different sizes than to the geographic distribution performance. This consideration was due to the AA not having any low-income and three moderate-income CTs.

## Conclusions in respect to Performance Tests in Kentucky

### Lending Test

The bank's performance under the Lending Test in Kentucky is Outstanding.

### Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in Kentucky.

### ***Home Mortgage Loans***

Refer to Table 7 in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

First Federal's lending reflects excellent dispersion of home mortgage loans across geographies in the bank's AA. The bank did not originate any loans in low-income CTs, which is reasonable as there are no low-income CTs in the AA. Management originated 10.0 percent of loans in the moderate-income CTs, significantly above both the demographic and aggregate comparators.

### ***Small Loans to Businesses***

Refer to Table 9 in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

First Federal's lending reflects reasonable dispersion of small loans to businesses by income level of the geographies. The bank did not originate any loans in low-income CTs, which is reasonable as there are no low-income CTs in the AA. Management originated 14.4 percent of loans in moderate-income CTs which is lower than the demographic but above the aggregate.

### **Distribution of Loans by Income Level of the Borrower**

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

### ***Home Mortgage Loans***

Refer to Table 8 in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage lending is reasonable. The bank's lending to low-income borrowers was below the demographic comparator but exceeded the aggregate comparator. The bank's lending to moderate-income borrowers exceeded both the demographic comparator and the aggregate comparator.

### ***Small Loans to Businesses***

Refer to Table 10 of *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to businesses of different sizes is excellent. The bank originated 100.0 percent of its loans to businesses with gross annual revenues of less than \$1 million. This exceeds both the demographic comparator of 80.7 percent and the aggregate of 61.5 percent.

### **Responses to Complaints**

First Federal did not receive any CRA-related complaints during the evaluation period.

## Appendix A: Scope of Examination

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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 metropolitan and nonmetropolitan areas that received a comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

<b>Time Period Reviewed:</b>	January 1, 2022 to December 31, 2024	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Kentucky	Full-scope	Boyle, Franklin, and Garrard counties

## Appendix B: Summary of State Ratings

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<b>RATINGS: First Federal Savings Bank of Kentucky</b>	
Overall Bank:	Lending Test Rating
<b>First Federal Savings Bank of Kentucky</b>	<b>Outstanding</b>
MMSA or State:	
<b>Kentucky</b>	<b>Outstanding</b>

## Appendix C: Definitions and Common Abbreviations

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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/AA.

**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 the 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 low- and moderate-income 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):** 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 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/AA.

**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

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### 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/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> 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** – Compares 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 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 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	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
KY Non-MSA	27	3,232	100.0	7,665	0.0	0.0	0.0	4.7	10.0	5.1	29.0	17.7	30.0	66.3	72.3	64.9	0.0	0.0	0.0

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data.  
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	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
KY Non-MSA	27	3,232	100.0	7,665	14.4	6.2	3.8	12.9	18.2	13.8	18.5	15.8	23.3	54.2	59.8	43.2	0.0	-0.0	15.9

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data.  
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	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
KY Non-MSA	20	10,328	100.0	3,245	0.0	0.0	0.0	19.81	14.4	13.07	23.50	47.7	22.22	56.69	37.9	64.71	0.0	0.0	0.0

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data.  
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	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
KY Non-MSA	20	10,328	100.0	3,245	80.65	100.0	61.51	3.33	0.0	16.03	0.0

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