



CRA PUBLIC FILE

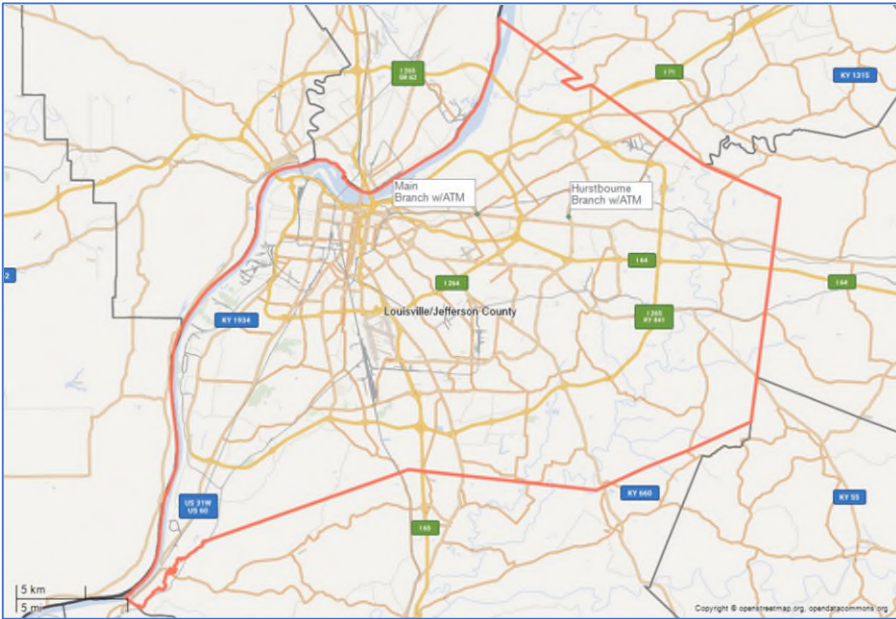
APRIL 1, 2024

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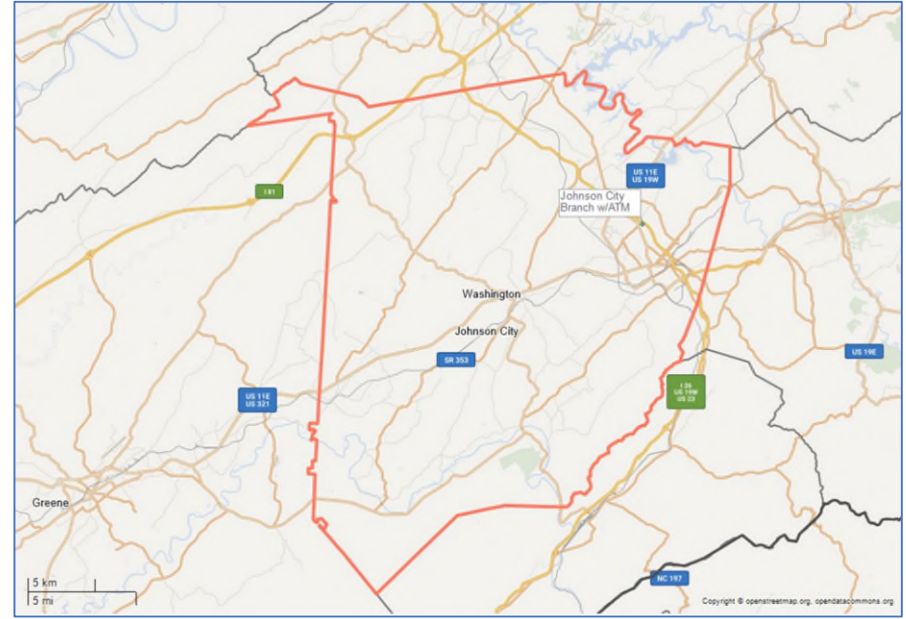
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Maps of Assessment Areas

Jefferson County, Kentucky



Johnson City, Tennessee



Entire Area



Geographies Within the Assessment Areas

Assessment Area	County	MSA	State Code	County Code	Census Tract	Tract Income	Median Family Income	Minority Percent
Louisville/Jefferson County	Jefferson	31140	21	111	0002.01	Low	\$89,300	38.65%
Louisville/Jefferson County	Jefferson	31140	21	111	0002.02	Low	\$89,300	30.41%
Louisville/Jefferson County	Jefferson	31140	21	111	0003.00	Mod	\$89,300	58.92%
Louisville/Jefferson County	Jefferson	31140	21	111	0004.00	Low	\$89,300	78.83%
Louisville/Jefferson County	Jefferson	31140	21	111	0006.00	Mod	\$89,300	94.14%
Louisville/Jefferson County	Jefferson	31140	21	111	0007.00	Low	\$89,300	93.87%
Louisville/Jefferson County	Jefferson	31140	21	111	0008.00	Low	\$89,300	94.50%
Louisville/Jefferson County	Jefferson	31140	21	111	0009.00	Low	\$89,300	95.56%
Louisville/Jefferson County	Jefferson	31140	21	111	0010.00	Mod	\$89,300	93.87%
Louisville/Jefferson County	Jefferson	31140	21	111	0011.00	Mod	\$89,300	94.65%
Louisville/Jefferson County	Jefferson	31140	21	111	0012.00	Mod	\$89,300	96.24%
Louisville/Jefferson County	Jefferson	31140	21	111	0014.00	Low	\$89,300	98.69%
Louisville/Jefferson County	Jefferson	31140	21	111	0015.00	Low	\$89,300	94.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0016.00	Mod	\$89,300	92.36%
Louisville/Jefferson County	Jefferson	31140	21	111	0017.00	Mod	\$89,300	94.63%
Louisville/Jefferson County	Jefferson	31140	21	111	0018.00	Low	\$89,300	94.00%
Louisville/Jefferson County	Jefferson	31140	21	111	0021.00	Low	\$89,300	43.00%
Louisville/Jefferson County	Jefferson	31140	21	111	0023.00	Low	\$89,300	50.34%
Louisville/Jefferson County	Jefferson	31140	21	111	0024.01	Low	\$89,300	89.03%
Louisville/Jefferson County	Jefferson	31140	21	111	0024.02	Mod	\$89,300	87.92%
Louisville/Jefferson County	Jefferson	31140	21	111	0027.00	Low	\$89,300	85.79%
Louisville/Jefferson County	Jefferson	31140	21	111	0028.00	Low	\$89,300	83.63%
Louisville/Jefferson County	Jefferson	31140	21	111	0030.00	Low	\$89,300	74.52%
Louisville/Jefferson County	Jefferson	31140	21	111	0035.01	Mod	\$89,300	30.99%
Louisville/Jefferson County	Jefferson	31140	21	111	0035.02	N/A	\$89,300	87.78%
Louisville/Jefferson County	Jefferson	31140	21	111	0036.00	Mod	\$89,300	58.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0037.00	Mod	\$89,300	55.28%
Louisville/Jefferson County	Jefferson	31140	21	111	0038.00	Mod	\$89,300	45.24%
Louisville/Jefferson County	Jefferson	31140	21	111	0039.00	Low	\$89,300	52.96%
Louisville/Jefferson County	Jefferson	31140	21	111	0040.00	Mod	\$89,300	45.83%
Louisville/Jefferson County	Jefferson	31140	21	111	0041.00	Mod	\$89,300	41.33%
Louisville/Jefferson County	Jefferson	31140	21	111	0043.01	Low	\$89,300	78.69%
Louisville/Jefferson County	Jefferson	31140	21	111	0043.02	Low	\$89,300	55.09%
Louisville/Jefferson County	Jefferson	31140	21	111	0044.00	Middle	\$89,300	37.00%
Louisville/Jefferson County	Jefferson	31140	21	111	0045.00	Mod	\$89,300	48.03%
Louisville/Jefferson County	Jefferson	31140	21	111	0046.00	Middle	\$89,300	44.27%
Louisville/Jefferson County	Jefferson	31140	21	111	0049.00	Middle	\$89,300	54.10%
Louisville/Jefferson County	Jefferson	31140	21	111	0050.00	N/A	\$89,300	63.23%
Louisville/Jefferson County	Jefferson	31140	21	111	0051.00	N/A	\$89,300	48.54%
Louisville/Jefferson County	Jefferson	31140	21	111	0052.00	Middle	\$89,300	33.71%
Louisville/Jefferson County	Jefferson	31140	21	111	0053.00	Low	\$89,300	38.63%
Louisville/Jefferson County	Jefferson	31140	21	111	0056.00	Mod	\$89,300	68.22%
Louisville/Jefferson County	Jefferson	31140	21	111	0059.01	Low	\$89,300	74.16%
Louisville/Jefferson County	Jefferson	31140	21	111	0059.02	Low	\$89,300	47.20%
Louisville/Jefferson County	Jefferson	31140	21	111	0062.00	Low	\$89,300	73.04%
Louisville/Jefferson County	Jefferson	31140	21	111	0063.00	Middle	\$89,300	15.51%
Louisville/Jefferson County	Jefferson	31140	21	111	0064.00	Middle	\$89,300	17.55%
Louisville/Jefferson County	Jefferson	31140	21	111	0065.00	Low	\$89,300	56.06%
Louisville/Jefferson County	Jefferson	31140	21	111	0066.00	Middle	\$89,300	36.40%
Louisville/Jefferson County	Jefferson	31140	21	111	0068.00	Middle	\$89,300	14.19%
Louisville/Jefferson County	Jefferson	31140	21	111	0069.00	Middle	\$89,300	15.06%

Louisville/Jefferson County	Jefferson	31140	21	111	0070.00	Middle	\$89,300	11.50%
Louisville/Jefferson County	Jefferson	31140	21	111	0071.01	N/A	\$89,300	22.82%
Louisville/Jefferson County	Jefferson	31140	21	111	0071.02	Middle	\$89,300	30.78%
Louisville/Jefferson County	Jefferson	31140	21	111	0074.00	Middle	\$89,300	18.31%
Louisville/Jefferson County	Jefferson	31140	21	111	0075.01	Upper	\$89,300	7.57%
Louisville/Jefferson County	Jefferson	31140	21	111	0075.02	Upper	\$89,300	15.41%
Louisville/Jefferson County	Jefferson	31140	21	111	0076.01	Middle	\$89,300	16.92%
Louisville/Jefferson County	Jefferson	31140	21	111	0076.02	Mod	\$89,300	39.37%
Louisville/Jefferson County	Jefferson	31140	21	111	0076.03	Middle	\$89,300	31.62%
Louisville/Jefferson County	Jefferson	31140	21	111	0077.00	N/A	\$89,300	19.27%
Louisville/Jefferson County	Jefferson	31140	21	111	0078.00	Upper	\$89,300	9.28%
Louisville/Jefferson County	Jefferson	31140	21	111	0079.00	Upper	\$89,300	11.86%
Louisville/Jefferson County	Jefferson	31140	21	111	0081.00	Mod	\$89,300	17.35%
Louisville/Jefferson County	Jefferson	31140	21	111	0082.01	Upper	\$89,300	12.40%
Louisville/Jefferson County	Jefferson	31140	21	111	0082.02	Upper	\$89,300	15.77%
Louisville/Jefferson County	Jefferson	31140	21	111	0083.00	Upper	\$89,300	14.22%
Louisville/Jefferson County	Jefferson	31140	21	111	0084.00	Upper	\$89,300	13.42%
Louisville/Jefferson County	Jefferson	31140	21	111	0085.00	Upper	\$89,300	14.43%
Louisville/Jefferson County	Jefferson	31140	21	111	0087.00	Upper	\$89,300	13.51%
Louisville/Jefferson County	Jefferson	31140	21	111	0088.00	Upper	\$89,300	9.69%
Louisville/Jefferson County	Jefferson	31140	21	111	0089.00	Upper	\$89,300	13.00%
Louisville/Jefferson County	Jefferson	31140	21	111	0090.01	Mod	\$89,300	56.32%
Louisville/Jefferson County	Jefferson	31140	21	111	0090.02	Mod	\$89,300	45.25%
Louisville/Jefferson County	Jefferson	31140	21	111	0091.03	Mod	\$89,300	55.83%
Louisville/Jefferson County	Jefferson	31140	21	111	0091.05	Middle	\$89,300	51.98%
Louisville/Jefferson County	Jefferson	31140	21	111	0091.06	Mod	\$89,300	44.39%
Louisville/Jefferson County	Jefferson	31140	21	111	0093.00	Middle	\$89,300	11.16%
Louisville/Jefferson County	Jefferson	31140	21	111	0094.01	Middle	\$89,300	15.43%
Louisville/Jefferson County	Jefferson	31140	21	111	0094.02	Middle	\$89,300	11.62%
Louisville/Jefferson County	Jefferson	31140	21	111	0096.00	Upper	\$89,300	10.94%
Louisville/Jefferson County	Jefferson	31140	21	111	0097.00	Middle	\$89,300	12.83%
Louisville/Jefferson County	Jefferson	31140	21	111	0098.00	Upper	\$89,300	9.53%
Louisville/Jefferson County	Jefferson	31140	21	111	0099.00	Upper	\$89,300	11.92%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.01	Upper	\$89,300	8.97%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.04	Middle	\$89,300	33.94%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.05	Middle	\$89,300	22.49%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.06	Middle	\$89,300	26.74%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.07	Upper	\$89,300	12.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0100.08	Middle	\$89,300	26.32%
Louisville/Jefferson County	Jefferson	31140	21	111	0101.02	Upper	\$89,300	11.74%
Louisville/Jefferson County	Jefferson	31140	21	111	0101.03	Middle	\$89,300	26.73%
Louisville/Jefferson County	Jefferson	31140	21	111	0101.04	Middle	\$89,300	22.18%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.09	Upper	\$89,300	21.90%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.12	Upper	\$89,300	13.32%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.13	Upper	\$89,300	19.55%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.14	Upper	\$89,300	23.76%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.15	Upper	\$89,300	24.54%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.16	Upper	\$89,300	18.66%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.17	Upper	\$89,300	15.29%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.18	Upper	\$89,300	17.03%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.19	Middle	\$89,300	36.38%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.20	Middle	\$89,300	50.45%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.21	Upper	\$89,300	27.11%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.22	Upper	\$89,300	23.05%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.23	Upper	\$89,300	33.79%
Louisville/Jefferson County	Jefferson	31140	21	111	0103.24	Middle	\$89,300	46.04%

Louisville/Jefferson County	Jefferson	31140	21	111	0104.03	Upper	\$89,300	20.43%
Louisville/Jefferson County	Jefferson	31140	21	111	0104.05	Middle	\$89,300	30.80%
Louisville/Jefferson County	Jefferson	31140	21	111	0104.06	Upper	\$89,300	23.16%
Louisville/Jefferson County	Jefferson	31140	21	111	0104.07	Upper	\$89,300	23.72%
Louisville/Jefferson County	Jefferson	31140	21	111	0104.08	Upper	\$89,300	20.45%
Louisville/Jefferson County	Jefferson	31140	21	111	0105.00	Upper	\$89,300	14.51%
Louisville/Jefferson County	Jefferson	31140	21	111	0106.01	Upper	\$89,300	13.94%
Louisville/Jefferson County	Jefferson	31140	21	111	0106.02	Middle	\$89,300	34.02%
Louisville/Jefferson County	Jefferson	31140	21	111	0107.01	Upper	\$89,300	28.25%
Louisville/Jefferson County	Jefferson	31140	21	111	0107.02	Middle	\$89,300	35.13%
Louisville/Jefferson County	Jefferson	31140	21	111	0107.06	Upper	\$89,300	11.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0107.07	Upper	\$89,300	30.64%
Louisville/Jefferson County	Jefferson	31140	21	111	0107.08	Middle	\$89,300	32.69%
Louisville/Jefferson County	Jefferson	31140	21	111	0108.00	Middle	\$89,300	19.89%
Louisville/Jefferson County	Jefferson	31140	21	111	0109.01	Mod	\$89,300	42.48%
Louisville/Jefferson County	Jefferson	31140	21	111	0109.02	Middle	\$89,300	24.35%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.03	Middle	\$89,300	42.32%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.05	Middle	\$89,300	41.91%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.06	Mod	\$89,300	63.42%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.07	Low	\$89,300	73.84%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.08	Mod	\$89,300	50.22%
Louisville/Jefferson County	Jefferson	31140	21	111	0110.09	Middle	\$89,300	27.05%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.09	Middle	\$89,300	28.95%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.10	Middle	\$89,300	23.38%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.11	Upper	\$89,300	28.85%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.12	Upper	\$89,300	34.20%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.13	Upper	\$89,300	29.27%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.14	Middle	\$89,300	39.99%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.15	Middle	\$89,300	18.88%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.16	Middle	\$89,300	23.52%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.17	Mod	\$89,300	41.19%
Louisville/Jefferson County	Jefferson	31140	21	111	0111.18	Middle	\$89,300	22.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0112.01	Low	\$89,300	54.98%
Louisville/Jefferson County	Jefferson	31140	21	111	0112.02	Mod	\$89,300	67.90%
Louisville/Jefferson County	Jefferson	31140	21	111	0113.01	Middle	\$89,300	76.74%
Louisville/Jefferson County	Jefferson	31140	21	111	0113.02	Mod	\$89,300	88.94%
Louisville/Jefferson County	Jefferson	31140	21	111	0114.03	Mod	\$89,300	24.49%
Louisville/Jefferson County	Jefferson	31140	21	111	0114.04	Mod	\$89,300	74.69%
Louisville/Jefferson County	Jefferson	31140	21	111	0114.05	Mod	\$89,300	78.18%
Louisville/Jefferson County	Jefferson	31140	21	111	0114.06	Mod	\$89,300	63.19%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.06	Middle	\$89,300	32.33%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.08	Middle	\$89,300	48.80%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.09	Mod	\$89,300	44.12%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.13	Middle	\$89,300	33.60%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.14	Middle	\$89,300	31.21%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.15	Middle	\$89,300	23.96%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.16	Middle	\$89,300	27.29%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.17	Upper	\$89,300	26.89%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.18	Upper	\$89,300	16.01%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.19	Upper	\$89,300	27.06%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.20	Upper	\$89,300	22.33%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.21	Mod	\$89,300	54.38%
Louisville/Jefferson County	Jefferson	31140	21	111	0115.22	Middle	\$89,300	37.71%
Louisville/Jefferson County	Jefferson	31140	21	111	0116.03	Upper	\$89,300	18.85%
Louisville/Jefferson County	Jefferson	31140	21	111	0116.04	Upper	\$89,300	8.94%
Louisville/Jefferson County	Jefferson	31140	21	111	0116.05	Upper	\$89,300	21.73%

Louisville/Jefferson County	Jefferson	31140	21	111	0116.06	Upper	\$89,300	11.85%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.06	Middle	\$89,300	22.26%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.07	Middle	\$89,300	36.24%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.08	Middle	\$89,300	32.28%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.09	Upper	\$89,300	22.56%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.10	Middle	\$89,300	30.13%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.11	Middle	\$89,300	29.35%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.12	Middle	\$89,300	29.95%
Louisville/Jefferson County	Jefferson	31140	21	111	0117.13	Mod	\$89,300	35.17%
Louisville/Jefferson County	Jefferson	31140	21	111	0118.00	Mod	\$89,300	44.63%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.01	Low	\$89,300	83.02%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.04	Low	\$89,300	49.91%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.06	Mod	\$89,300	59.14%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.07	Middle	\$89,300	30.88%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.08	Mod	\$89,300	56.76%
Louisville/Jefferson County	Jefferson	31140	21	111	0119.09	Middle	\$89,300	34.60%
Louisville/Jefferson County	Jefferson	31140	21	111	0120.01	Middle	\$89,300	15.13%
Louisville/Jefferson County	Jefferson	31140	21	111	0120.03	Middle	\$89,300	23.62%
Louisville/Jefferson County	Jefferson	31140	21	111	0120.04	Mod	\$89,300	49.52%
Louisville/Jefferson County	Jefferson	31140	21	111	0120.05	Mod	\$89,300	27.75%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.03	Upper	\$89,300	21.70%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.04	Mod	\$89,300	22.47%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.05	Middle	\$89,300	25.58%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.07	Mod	\$89,300	18.17%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.08	Middle	\$89,300	27.35%
Louisville/Jefferson County	Jefferson	31140	21	111	0121.09	Mod	\$89,300	23.66%
Louisville/Jefferson County	Jefferson	31140	21	111	0122.03	Middle	\$89,300	23.39%
Louisville/Jefferson County	Jefferson	31140	21	111	0122.04	Middle	\$89,300	39.62%
Louisville/Jefferson County	Jefferson	31140	21	111	0122.05	N/A	\$89,300	44.81%
Louisville/Jefferson County	Jefferson	31140	21	111	0122.06	Mod	\$89,300	43.65%
Louisville/Jefferson County	Jefferson	31140	21	111	0123.01	Mod	\$89,300	50.78%
Louisville/Jefferson County	Jefferson	31140	21	111	0123.02	Middle	\$89,300	39.89%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.06	Mod	\$89,300	27.58%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.07	Middle	\$89,300	32.21%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.08	Mod	\$89,300	25.82%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.09	Mod	\$89,300	19.74%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.10	Middle	\$89,300	30.52%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.12	Middle	\$89,300	29.32%
Louisville/Jefferson County	Jefferson	31140	21	111	0124.13	Mod	\$89,300	31.58%
Louisville/Jefferson County	Jefferson	31140	21	111	0125.01	Mod	\$89,300	51.70%
Louisville/Jefferson County	Jefferson	31140	21	111	0125.02	Middle	\$89,300	36.39%
Louisville/Jefferson County	Jefferson	31140	21	111	0125.03	Middle	\$89,300	41.04%
Louisville/Jefferson County	Jefferson	31140	21	111	0126.03	Mod	\$89,300	61.88%
Louisville/Jefferson County	Jefferson	31140	21	111	0126.04	Mod	\$89,300	60.72%
Louisville/Jefferson County	Jefferson	31140	21	111	0126.05	Mod	\$89,300	76.17%
Louisville/Jefferson County	Jefferson	31140	21	111	0126.06	Middle	\$89,300	75.88%
Louisville/Jefferson County	Jefferson	31140	21	111	0127.01	Low	\$89,300	74.91%
Louisville/Jefferson County	Jefferson	31140	21	111	0127.02	Mod	\$89,300	32.64%
Louisville/Jefferson County	Jefferson	31140	21	111	0127.03	Middle	\$89,300	32.04%
Louisville/Jefferson County	Jefferson	31140	21	111	0128.01	Mod	\$89,300	88.16%
Louisville/Jefferson County	Jefferson	31140	21	111	0128.02	Mod	\$89,300	78.27%
Louisville/Jefferson County	Jefferson	31140	21	111	0131.00	Upper	\$89,300	10.40%
Louisville/Jefferson County	Jefferson	31140	21	111	9801.00	N/A	\$89,300	50.00%
Johnson City	Washington	27740	47	179	0601.00	Mod	\$77,800	32.86%
Johnson City	Washington	27740	47	179	0604.01	Upper	\$77,800	12.09%
Johnson City	Washington	27740	47	179	0604.02	Upper	\$77,800	14.17%

Johnson City	Washington	27740	47	179	0605.01	Mod	\$77,800	17.95%
Johnson City	Washington	27740	47	179	0605.03	Mod	\$77,800	17.80%
Johnson City	Washington	27740	47	179	0605.04	Mod	\$77,800	16.71%
Johnson City	Washington	27740	47	179	0606.01	Middle	\$77,800	20.48%
Johnson City	Washington	27740	47	179	0606.02	Upper	\$77,800	27.57%
Johnson City	Washington	27740	47	179	0607.00	N/A	\$77,800	19.10%
Johnson City	Washington	27740	47	179	0608.00	Mod	\$77,800	19.71%
Johnson City	Washington	27740	47	179	0609.01	Low	\$77,800	30.85%
Johnson City	Washington	27740	47	179	0609.02	Low	\$77,800	27.17%
Johnson City	Washington	27740	47	179	0610.00	Mod	\$77,800	27.84%
Johnson City	Washington	27740	47	179	0611.00	Middle	\$77,800	13.12%
Johnson City	Washington	27740	47	179	0612.00	Mod	\$77,800	17.23%
Johnson City	Washington	27740	47	179	0613.01	Upper	\$77,800	27.98%
Johnson City	Washington	27740	47	179	0613.02	Upper	\$77,800	16.47%
Johnson City	Washington	27740	47	179	0614.01	Upper	\$77,800	10.17%
Johnson City	Washington	27740	47	179	0614.03	Upper	\$77,800	13.63%
Johnson City	Washington	27740	47	179	0614.04	Upper	\$77,800	14.87%
Johnson City	Washington	27740	47	179	0615.00	Middle	\$77,800	8.79%
Johnson City	Washington	27740	47	179	0616.01	Upper	\$77,800	7.28%
Johnson City	Washington	27740	47	179	0616.03	Upper	\$77,800	6.92%
Johnson City	Washington	27740	47	179	0616.04	Upper	\$77,800	6.59%
Johnson City	Washington	27740	47	179	0617.01	Upper	\$77,800	11.86%
Johnson City	Washington	27740	47	179	0617.03	Middle	\$77,800	10.14%
Johnson City	Washington	27740	47	179	0617.04	Middle	\$77,800	11.53%
Johnson City	Washington	27740	47	179	0618.00	Middle	\$77,800	7.14%
Johnson City	Washington	27740	47	179	0619.02	Middle	\$77,800	7.99%
Johnson City	Washington	27740	47	179	0619.03	Middle	\$77,800	7.80%
Johnson City	Washington	27740	47	179	0619.04	Mod	\$77,800	8.61%
Johnson City	Washington	27740	47	179	0620.00	Mod	\$77,800	29.84%

Branch Locations & Hours

Deposit and loan related services are available at all locations unless stated otherwise.

Main Branch	
13903 Promenade Green Way Louisville, KY 40245 Jefferson County, Kentucky Phone # (502) 912-6000 Census Tract Info – 31140-21-111-0103.16 (upper) Jefferson County, Kentucky	Lobby Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 4:00 pm ☀ Friday 8:30 am – 5:00 pm ☀ Saturday 9:00 am – 11:30 am Drive-Thru Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 5:00 pm ☀ Friday 8:30 am – 5:30 pm ☀ Saturday 9:00 am – 12:00 pm ATM available. Other hours by appointment only.
St. Matthew’s Branch	
3827 Shelbyville Rd. Louisville, KY 40207 St. Matthews, Jefferson County, Kentucky Phone # (502) 671-4800 Census Tract Info – 31140-21-111-0098.00 (upper)	Lobby Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 4:00 pm ☀ Friday 8:30 am – 5:00 pm Drive-Thru Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 5:00 pm ☀ Friday 8:30 am – 5:30 pm ATM available. Other hours by appointment only.
Hurstbourne Branch	
400 North Hurstbourne Parkway Louisville, KY 40222 Jefferson County, Kentucky Phone # (502) 671-4880 Census Tract Info – 31140-21-111-0101.02 (upper)	Lobby Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 4:00 pm ☀ Friday 8:30 am – 5:00 pm Drive-Thru Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 5:00 pm ☀ Friday 8:30 am – 5:30 pm ATM available. Other hours by appointment only.
Johnson City Branch	
203 Broyles Drive Johnson City, TN 37601 Washington County, Tennessee Phone # (423) 301-5765 Census Tract Info – 27740-47-179-0604.01 (upper)	Lobby Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 4:00 pm ☀ Friday 8:30 am – 5:00 pm Drive-Thru Hours: <ul style="list-style-type: none"> ☀ Monday-Thursday 8:30 am – 5:00 pm ☀ Friday 8:30 am – 5:30 pm ATM available. Other hours by appointment only.
Cincinnati Loan Production Office	
4243 Hunt Road, Suite 228 Blue Ash, OH 45242 Hamilton County, Ohio Census Tract Info – 17140-39-061-0235.22 (mid)	This is only a commercial loan production office. No other services are available at this location. Hours by appointment only.

Branch Openings & Closings

Year	Opened	Closed
2020	<p>Loan Production Office 6801 Dixie Hwy Suite 224 Louisville KY 40258 Jefferson County, Kentucky Census Tract Info – 31140-21-111-0122.03 (middle) Opened 1/7/2020</p>	None
2021	<p>Hurstbourne Branch Location 400 North Hurstbourne Parkway Louisville, KY 40222 Jefferson County, Kentucky Census Tract Info – 31140-21-111-0101.02 (upper) Opened 1/4/2021</p>	None
2022	<p>Tennessee Loan Production Office 612 W. Walnut Street Johnson City, TN 37604 Washington County, Tennessee Census Tract Info – 27740-47-179-0608.00 (middle) Opened 2/15/2022</p> <p>Johnson City Branch 203 Broyles Drive Johnson City, TN 37601 Washington County, Tennessee Census Tract Info – 27740-47-179-0604.01 (upper) Opened 9/6/2022</p> <p>Cincinnati Loan Production Office 4243 Hunt Road, Suite 228 Blue Ash, OH 45242 Hamilton County, Ohio Census Tract Info – 17140-39-061-0235.22 (middle) Opened 12/8/2022</p>	<p>Loan Production Office 6801 Dixie Hwy Suite 224 Louisville KY 40258 Jefferson County, Kentucky Census Tract Info – 31140-21-111-0122.03 (middle) Closed 1/31/2022</p> <p>Tennessee Loan Production Office 612 W. Walnut Street Johnson City, TN 37604 Washington County, Tennessee Census Tract Info – 27740-47-179-0608.00 (middle) Closed 9/6/2022</p>
2023	<p>Main Office 13903 Promenade Green Way Louisville, KY 40245 Jefferson County, Kentucky Census Tract Info – 31140-21-111-0103.16 (upper) Opened 8/28/2023</p>	<p>Changed Shelbyville Road location from Main Office to a branch location when the Old Henry location opened.</p>

Products & Services

Consumer Deposit Products

Solara Checking	Basic free checking, non-interest bearing
Opulent Checking	Interest bearing checking
Impact Checking	Checking with 1% of average daily balance donated to charity
Prosperity Checking	Checking with transactions rounded up to the nearest dollar and deposited into savings
Classic Savings	Interest bearing account
Money Market Account	Interest bearing account
Eclipse Investment Savings	Interest bearing account
Certificates of Deposit (CDs)	Various terms and rates and penalty for early withdrawal
Individual Deposit Accounts (IRAs)	CDs with various terms and rates

Consumer Loan Products

Home Mortgage Loans
Construction Loans
Home Equity Lines of Credit (HELOC)
Auto & Recreational Vehicle Loans
Personal Term Loans

Business Deposit Products

Free Business Checking	Non-interest bearing account
Classic Business Checking	Non-interest bearing account
Business Analysis Checking	Non-interest bearing account; service charges based on account activity
Business Interest Checking	Interest bearing account
Charitable Interest Checking	Interest bearing account for non-profits
Business Money Market Account	Interest bearing account
Business Certificates of Deposit	Various terms and rates and penalty for early withdrawal

Business Loan Products

Commercial Real Estate Loans	SBA Loans
Business Lines of Credit	
Business Term Loans	

Business Services

Business Digital Banking	ACH Transfers	Remote Deposit Capture
Wire Transfers	Merchant Card Services	

Other Services

Digital Banking	Telephone Banking	Visa Gift Cards
Cashiers Checks	Notary Services	Safe Deposit Boxes (Hurstbourne location only)
Credit card (consumer & business offered through a third-party)	Wires	Bill Pay
ATM/Debit Cards	Overdraft Protection	Medallion Stamp Services

Loan-to-Deposit Ratios

Per the bank's UBPR, the following represents net loans & leases to deposits for the 2023 quarter ends:

12/31/2023	117.2%
9/30/2023	119.0%
6/30/2023	119.9%
3/31/2023	118.8%

Written Comments from the Public

As of December 31, 2023, Eclipse Bank had not received any written comments regarding its CRA performance.

CRA Public Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC; 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 quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC Chicago Regional Office, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606-3447. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, Eclipse Bank, 13903 Promenade Green Way, Louisville, KY 40245, and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Eclipse Bancorp, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis, One Federal Reserve Bank Plaza, St. Louis, MO 63102, an announcement of applications covered by the CRA filed by bank holding companies.

CRA Performance Evaluation – Public Disclosure (Tab 1)

PUBLIC DISCLOSURE

August 15, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Eclipse Bank, Inc.
Certificate Number: 58049

3827 Shelbyville Road
Louisville, KY 40207

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. Eclipse Bank Inc.'s (Eclipse) reasonable CRA performance under the Lending Test supports the overall rating. The following points summarize the institution's performance.

- The loan-to-deposit ratio is more than reasonable given the banks size, financial condition, and the assessment area (AA) credit needs.
- A majority of its small business and home mortgage loans inside the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Eclipse is a \$369.6 million institution headquartered in Louisville, Kentucky (KY). The bank is owned by Eclipse Bancorp, Inc., a single-bank holding company. The institution received a "Satisfactory" rating at its previous FDIC evaluation, dated August 17, 2016, using Interagency Small Institution Community Reinvestment Act (CRA) Examination Procedures.

Including its main office, Eclipse operates two full-service branches located in Jefferson County, KY, and one Loan Production Office (LPO) located in Johnson City, Tennessee (TN). Since the previous evaluation, Eclipse has opened one full service branch and one LPO located in Louisville, KY, and one LPO located in Johnson City, TN. The new branch is located within the existing AA; therefore, it did not expand the AA. The bank has not closed any full-service branches since the previous evaluation; however, the LPO located in Louisville, KY closed in 2022. Eclipse continues to offer a variety of credit, deposit, and other financial products to meet the needs of its customers. Credit products include fixed rate loans, adjustable rate mortgages, home equity lines of credit, construction loans, balloons, installment loans, personal lines of credit, overdraft lines of credit, and credit cards (bank is not card issuer). Deposit product offerings include checking, money market deposit, certificates of deposit, savings, business checking, and savings accounts. Alternative bank services include internet and mobile banking, electronic bill pay, Zelle, Apple Pay, Google Pay, and two bank-owned ATMs.

The President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law on March 27, 2020, and authorized the Small Business Administration (SBA) to guarantee \$349 billion in loans under a new Paycheck Protection Program (PPP). The intent of the CARES Act was for the SBA to provide relief to America's small businesses expeditiously by giving all lenders delegated authority and streamlining the requirements of the regular 7(a) loan program. In addition, the PPP and HealthCare Enhancement Act became law on April 24, 2020, and authorized an

additional \$310 billion for guarantees of PPP loans. As of the date of this evaluation, Eclipse originated 197 loans totaling approximately \$11.0 million under the PPP program. The bank's PPP lending demonstrates the bank's willingness to meet the credit needs of its community by moving quickly to provide small businesses relief during the COVID-19 pandemic.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs. According to the Consolidated Reports of Condition and Income (Call Report) dated March 31, 2022, the bank had total assets of approximately \$306.9 million, total loans of \$235.8 million, and total deposits of \$249.3 million. The table below illustrates the distribution of the loan portfolio as reported in the Call Report. Total loans have increased by 114.5 percent since the previous evaluation and the primary focus of the bank has changed from small business loans to home mortgage lending. In addition to the residential loans reflected in the table, Eclipse helped facilitate in the origination of nine secondary market loans totaling approximately \$374,993.

Loan Portfolio Distribution as of March 31, 2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	15,300	6.5
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	122,794	52.1
Secured by Nonfarm Nonresidential Properties	72,323	30.7
Total Real Estate Loans	\$210,417	89.2%
Commercial and Industrial Loans	4,407	1.9
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,221	0.5
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	19,726	8.4
Total Loans	\$235,771	100%
<i>Source: Call Report.</i>		

DESCRIPTION OF AA

Eclipse's AA has not changed since the previous CRA evaluation. The AA includes the entirety of Jefferson County, KY, which is located within Louisville-Jefferson County, KY-IN Metropolitan Statistical Area (MSA). This delineation meets the requirements of the CRA regulation and does not arbitrarily exclude any low- and moderate-income (LMI) areas.

Economic and Demographic Data

The AA includes 191 census tracts (CTs) in Jefferson County. These tracts reflect the following income designations: 31 low-, 44 moderate-, 57 middle-, and 57 upper-income CTs. The AA also includes 2 tracts with no income designation due to nominal populations. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Jefferson County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	191	16.2	23.0	29.8	29.8	1.0
Population by Geography	755,809	12.5	21.2	34.1	31.7	0.5
Housing Units by Geography	340,132	12.9	22.2	33.8	30.5	0.6
Owner-Occupied Units by Geography	189,914	6.0	17.8	36.8	39.2	0.1
Occupied Rental Units by Geography	117,001	20.5	28.0	30.7	19.6	1.2
Vacant Units by Geography	33,217	25.4	26.2	27.3	19.3	1.8
Businesses by Geography	86,504	9.2	16.4	28.0	41.9	4.5
Farms by Geography	1,751	6.2	13.4	33.5	45.4	1.4
Family Distribution by Income Level	185,758	23.0	17.5	19.1	40.4	0.0
Household Distribution by Income Level	306,915	26.3	16.3	17.6	39.8	0.0
Median Family Income MSA - 31140 Louisville/Jefferson County, KY-IN MSA		\$64,965	Median Housing Value			\$162,334
			Median Gross Rent			\$748
			Families Below Poverty Level			11.8%

Source: 2015 ACS and 2021 D&B Data

According to the June 2021 D&B data, there were 340,132 housing units. Of these, 55.8 percent are owner-occupied, 34.4 percent are occupied rental units, and 9.8 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units, and 0.1 percent of owner-occupied housing units do not have an income designation. There were 86,504 businesses located within the AA. Gross Annual Revenues (GARs) for these businesses include 87.7 percent with \$1 million or less, 4.1 percent with more than \$1 million, and 8.1 percent with unknown revenues. The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. The most dominant industries in the AA include the service industry at 36.6 percent, non-classifiable establishments at 23.1 percent, and finance, insurance and real estate at 12.8 percent. In addition, of area employers, 60.6 percent have four or less employees and 91.5 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor and Statistics indicates the unemployment rate for the state of Kentucky was 4.7 percent annualized for 2021, which is slightly lower than the National unemployment rate of 5.3 percent. The unemployment rates significantly increased in 2020 due to the onset of the COVID-19 Pandemic. The following table illustrates relevant unemployment rates during the evaluation period.

Unemployment Rates (%)		
Area	2020	2021
Jefferson County	6.6	4.8
KY State	6.4	4.7
National Average	8.1	5.3
<i>Source: Bureau of Labor Statistics</i>		

Examiners used the FFIEC Median Family Income (MFI) ranges to evaluate home mortgage lending under the Borrower Profile criterion. The following table provides these levels for the AA.

MFI Ranges				
MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$74,100)	<\$37,050	\$37,050 to <\$59,280	\$59,280 to <\$88,920	≥\$88,920
2021 (\$75,500)	<\$37,750	\$37,750 to <\$60,400	\$60,400 to <\$90,600	≥\$90,600
<i>Source: FFIEC</i>				

Competition

Eclipse operates in a highly competitive market for financial services. According to the Deposit Market Share data as of June 30, 2021, 26 financial institutions operated 210 full-service branches within the AA. Of these, Eclipse ranked 13th with 0.7 percent of the market share. The top three competitors held 57.2 percent of the total market share.

There is a high level of competition within the AA for home mortgage lending from local, regional, and national institutions as well as national mortgage lenders. Eclipse is not required to collect or report data under the Home Mortgage Disclosure Act (HMDA). Therefore, the home mortgage analysis does not include aggregate HMDA data comparisons; however, aggregate data is useful in identifying the loan demand. In 2020, 442 lenders originated 42,628 home mortgage loans within the AA. Of these lenders, the top three accounted for 15.4 percent of the home mortgage lending market share.

There is a high level of competition in the AA for small business lending from regional and national institutions. Eclipse is not required to collect or report its small business data. Therefore, the small business loan analysis does not include aggregate data comparisons; however, aggregate data is useful in identifying the level of loan demand. In 2020, the most recent aggregate data available, 148 lenders originated 18,275 small business loans within the AA. Of these lenders, the top three accounted for 36.8 percent of the small business lending market share.

Community Contact(s)

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information helps to determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available. Overall, the contact indicated that financial institutions have been responsive to the credit needs of the AA. The contact stated that the local economy is relatively healthy despite the COVID-19 Pandemic and this area is highly competitive for institutions. There are several major employers in the area including,

UPS and Ford. The contact also stated that banks could contribute by allocating more funds towards affordable housing programs.

Credit Needs

Based on the discussion with the community contact, institution management, and demographic and economic data, examiners determined that the primary credit need in the AA are affordable housing lending.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution CRA Examination Procedures to evaluate Eclipse's performance since the previous evaluation dated August 17, 2016, to the current examination. Examiners used full-scope procedures to assess the institution's performance in the AA.

Activities Reviewed

Examiners considered the bank's business strategy and the number volume of loans originated during the evaluation period, major product lines, and AA credit needs. The most recent Call Report March 31, 2022, indicated home mortgage loans are the primary credit product of the bank with 52.1 percent loan portfolio composition. Small business loans are the second most prominent product with 32.6 percent. Examiners gave more weight to home mortgage lending than any other product line since this is the bank's major product line. No other loan types, such as consumer or small farm loans, represent a major product line. Therefore, they provided no material support for conclusions or rating and examiners will not present them.

Examiners used Eclipse's records to identify home mortgage lending activities. The bank originated 593 loans totaling \$186.2 million in 2021. Of the 593 loans originated, examiners selected and reviewed a sample of 65 loans totaling \$20.2 million.

Examiners used Eclipse's records to identify small business lending activities. In 2021, the bank originated 142 small business loans, totaling \$17.9 million, of which examiners sampled 50 loans totaling \$7.0 million.

Although examiners reviewed and presented the number and dollar volume of home mortgage and small business loans for the Lending Test, examiners emphasized performance by number of loans, because this is a better indicator of the number of small businesses and individuals served.

In evaluating the Geographic Distribution and Borrower Profile criteria, examiners only evaluated loans extended within the AA. Additionally, examiners used 2021 D&B data and 2015 American Community Survey (ACS) data for comparison. Lastly, this evaluation presents information for 2021. Examiners did not present the 2020 results, because they yielded conclusions consistent with the 2021 performance.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, the institution's performance reflects reasonable responsiveness to the credit needs within the AA. Geographic Distribution and Borrower Profile primarily support this conclusion.

Loan-to-Deposit (LTD) Ratio

Eclipse's LTD ratio is more than reasonable given the institution's size, financial condition, and AA credit needs. The institution's LTD ratio, calculated from the Call Report data, averaged 98.8 percent over the previous 23 calendar quarters from September 30, 2016, to March 31, 2022. The ratio ranged from a high of 114.3 percent as of March 31, 2020, to a low of 91.5 percent as of March 31, 2021. Loan growth, primarily due to the bank offering secondary market loans, resulted in a significant increase in loans causing the LTD ratio to increase.

Examiners selected similar institutions based on their asset size, geographic location, and lending focus as a comparison. As shown in the following table, Eclipse's ratio compares favorably to all four similarly situated institutions with LTD ratios ranging from 68.7 percent to 83.9 percent during the evaluation period.

LTD Ratio Comparison		
Bank	Total Assets as of 3/31/2022 (\$000s)	Average Net LTD Ratio (%)
Eclipse	306,872	98.8
Similarly-Situated Institution #1	382,002	69.1
Similarly-Situated Institution #2	289,022	83.9
Similarly-Situated Institution #3	454,151	72.9
Similarly-Situated Institution #4	300,811	68.7
<i>Source: Call Report 9/30/2016 – 3/31/2022</i>		

AA Concentration

As shown in the following table, the institution made a majority of its small business and home mortgage loans by number and dollar volume within the AA.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	44	77.2	13	22.8	57	12,054	73.6	4,335	26.4	16,389
2021	55	84.6	10	15.4	65	17,078	84.7	3,074	15.3	20,152
Subtotal	99	81.1	23	18.9	122	29,132	79.7	7,409	20.3	36,541
Small Business										
2020	39	78.0	11	22.0	50	4,410	69.4	1,946	30.6	6,356
2021	43	86.0	7	14.0	50	4,456	63.6	2,545	36.4	7,001
Subtotal	82	82.0	18	18.0	100	8,866	66.4	4,491	33.6	13,357
Total	181	81.5	41	18.4	222	37,998	76.2	11,900	23.8	49,898
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion of home mortgage and small business lending through the AA. The bank’s performance in home mortgage lending supports this conclusion.

Home Mortgage Loans

The geographic distribution of sampled home mortgage loans reflects reasonable dispersion throughout the AA. Examiners focused on the comparison to the percentage of households within each tract income level, also referred to as demographic data. The following table displays the geographic distribution of home mortgage loans throughout the AA.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	6.0	4	7.3	766	4.5
Moderate	17.8	7	12.7	1,710	10.0
Middle	36.8	9	16.4	1,278	7.5
Upper	39.2	35	63.6	13,324	78.0
Not Available	0.1	0	0.0	0	0.0
Total	100.0	55	100.0	17,078	100.0
<i>Source: 2015 ACS, Bank Data Due to rounding, totals may not equal 100.0%</i>					

Lending in low-income tracts was comparable to demographic data and in moderate-income tracts was 5.1 percent below demographic data. However, demographic data only reflects the presence of

owner-occupied housing; yet, not all households have credit needs or are credit worthy. As mentioned by the community contact and market share data, competition is high among banks. Additionally, the bank facilitated the origination of one secondary market loan to a moderate-income CT within the AA in 2021, which is not reflected above. Considering all these factors, the bank’s performance of lending to LMI borrowers is reasonable.

Small Business Loans

The geographic distribution of sampled small business loans reflects reasonable dispersion throughout the AA. Examiners focused the comparison to the percent of businesses within each income tract level. As shown in the table below, the bank’s performance in LMI CTs is comparable to demographic data for both low- and moderate-income tracts.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	9.2	3	7.0	486	10.9
Moderate	16.4	7	16.3	986	22.1
Middle	28.0	16	37.2	2,544	57.1
Upper	41.9	17	39.5	439	9.9
Not Available	4.5	0	0.0	0	0.0
Totals	100.0	43	100.0	4,456	100.0

Source: 2021 D&B Data; Bank Data

Borrower Profile

Overall, the distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Examiners focused on home mortgage loans to LMI borrowers and the number of small businesses and with GARs of \$1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including LMI borrowers, is reasonable. Examiners focused on the comparison with the percentage of families within each income level according to 2015 ACS data.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	23.0	5	9.1	669	3.9
Moderate	17.5	4	7.3	961	5.6
Middle	19.1	8	14.5	1,288	7.5
Upper	40.4	38	69.1	14,160	82.9
Not Available	0.0	0	0.0	0	0.0
Total	100.0	55	100.0	17,078	100.0

Source: 2015 ACS; Bank Data

While the bank’s performance is below demographic data, families with incomes below the poverty level, at 11.8 percent, are considered when comparing bank performance to the low-income demographic data. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting demand and opportunity for banks to extend home mortgage loans. The bank’s lending to moderate-income borrowers is significantly less than the demographic data. However, the bank facilitated the origination of 6 secondary market loan, 4 to low- and 2 to moderate-income borrowers within the AA in 2021. Demographic data only reflects the presence of LMI families; yet, not all families have credit needs or are credit worthy. As mentioned by the community contact and market share data, competition is high among banks. Considering all these factors, the bank’s performance of lending to LMI borrowers is reasonable.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. The following table illustrates the distribution of small business loans by GAR throughout the AA.

Distribution of Small Business Loans by GAR Category					
GAR Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	87.7	33	76.7	3,712	83.3
>\$1,000,000	4.1	1	2.3	250	5.6
Revenue Not Available	8.1	9	20.9	494	11.1
Total	100.0	43	100.0	4,456	100.0
<i>Source: 2021 D&B Data, Bank Data.</i>					

Eclipse’s performance is 11 percent below demographic data. The volume of small business lending increased due to the bank’s participation in the SBA’s PPP. PPP loans comprised a significant portion of 2021 small business loans, with 20.9 percent without revenue information. Reported revenue was not available for most PPP loans given the program requirements. Although demographic data is valuable to consider, it does not necessarily demonstrate that all businesses are seeking financing. Considering all these factors, the bank’s performance of lending to businesses with GARs of \$1 million or less is reasonable.

Response to Complaints

The bank did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

Rated Area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

HMDA Disclosure Statement (Tab 2)

The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/hmda.