

First Federal Lakewood - CRA Public File

This information may be shared electronically as a pdf or printed upon request free of charge.

Any questions can be directed to the following contacts:

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FFL CRA Public File Contents

- Public Comments
- Branches Opened, Closed or Relocated
- Branches (addresses and geographies)
- List of Services (hours of operation, loan and deposit products, transaction fees)
- Assessment Area Maps and Geography List
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- HMDA Disclosure Statements
- Most Recent CRA Performance Evaluation

Updated: April 2026

First Federal Lakewood CRA Public Comments

- 2026 As of April 1, First Federal Lakewood has not received any public CRA Comments or Complaints
- 2025 First Federal Lakewood did not receive any public CRA Comments or Complaints
- 2024 First Federal Lakewood did not receive any public CRA Comments or Complaints

Updated April 2026

First Federal Lakewood Branches Opened, Closed, or Relocated

- 2026** As of April 1, First Federal Lakewood has not opened, permanently closed, or relocated any branches.
- 2025** First Federal Lakewood did not open, permanently close, or relocate any branches.
- 2024** First Federal Lakewood did not open, permanently close, or relocate any branches.

Updated April 2026

**First Federal Lakewood
Branch Locations**

Branch	Address	City	Zip	County	Census Tract	Census Tract Income Level
Avon	36839 Detroit Rd.	Avon	44011	Lorain	0132.01	Upper
Avon Lake	32812 Walker Rd.	Avon Lake	44012	Lorain	0103.00	Upper
Brunswick Center	3383 Center Rd.	Brunswick	44212	Medina	4152.00	Upper
Chagrin Falls	2 East Washington St.	Chagrin Falls	44022	Cuyahoga	1959.00	Upper
Cleveland Dave's MidTown	1929 East 61st Street	Cleveland	44103	Cuyahoga	1123.01	Low
Cleveland Gordon Square	6610 Detroit Ave.	Cleveland	44102	Cuyahoga	1012.01	Moderate
Concord	7595 Crile Rd.	Concord	44077	Lake	2051.00	Upper
Dublin-Columbus	6601 Dublin Center Rd.	Dublin	43017	Franklin	0063.86	Middle
Fairview Park	22380 Lorain Rd	Fairview Park	44126	Cuyahoga	1531.04	Middle
Garfield Heights	12648 Rockside Rd.	Garfield Hts.	44125	Cuyahoga	1545.02	Middle
Lakewood - Main	14806 Detroit Ave.	Lakewood	44107	Cuyahoga	1604.00	Middle
North Olmsted	26624 Lorain Rd.	North Olmsted	44070	Cuyahoga	1741.05	Upper
North Ridgeville	33701 Center Ridge Rd.	North Ridgeville	44039	Lorain	0806.00	Middle
North Royalton	6160 Royalton Rd.	North Royalton	44133	Cuyahoga	1751.05	Upper
Olmsted Township	26908 Cook Rd.	Olmsted Township	44138	Cuyahoga	1905.03	Middle
Parma	5659 Broadview Rd.	Parma	44134	Cuyahoga	1773.04	Moderate
Rocky River	20425 Center Ridge Rd.	Rocky River	44116	Cuyahoga	1812.04	Upper
Strongsville	14047 Pearl Rd.	Strongsville	44136	Cuyahoga	1862.01	Middle
Westlake-Crocker	2035 Crocker Rd.	Westlake	44145	Cuyahoga	1891.11	Upper
Westlake-Detroit	24441 Detroit Rd.	Westlake	44145	Cuyahoga	1891.05	Upper

Updated 4/2026

First Federal Lakewood Hours of Operation

Main Office and all branches except as noted below

Monday:	9:00 AM – 4:00 PM
Tuesday:	9:00 AM – 4:00 PM
Wednesday:	9:00 AM – 4:00 PM
Thursday:	9:00 AM – 4:00 PM
Friday:	9:00 AM – 5:30 PM
Saturday:	9:00 AM – 1:00 PM
Sunday:	Closed

Dublin-Columbus

Monday:	9:00 AM – 5:00 PM
Tuesday:	9:00 AM – 5:00 PM
Wednesday:	9:00 AM – 5:00 PM
Thursday:	9:00 AM – 5:00 PM
Friday:	9:00 AM – 5:00 PM
Saturday:	Closed
Sunday:	Closed

Updated April 2026

Our **Services**

Personal Banking

Checking Accounts

- Advantage 50 Interest Checking
- Direct Interest Checking
- Preferred Interest Checking
- Simply Free Checking

Savings Accounts

- Health Savings Account (HSA)
- Select Money Market
- Statement Savings
- Uplift Savings
- Ohio Homebuyer Plus Savings

Consumer Borrowing

- Auto
- Credit Card
- Home Equity
- Marine
- Mortgage

Banking Features

- Apple Pay®
- Card Management
- Checks
- Direct Deposit
- eStatements
- Google Pay™
- Mobile Banking*
- Online Banking & Bill Pay
- Overdraft Protection
- Samsung Pay
- Wire Transfers

Certificates of Deposit

- CDARs
- DirectSave CD
- Jump Rate CD
- Short & Long Term CDs

Retirement Plans

- Roth IRAs
- Simplified Employee Pension Plan (SEP)
- Traditional IRAs

Business Banking

Checking Accounts

- Business Interest Checking
- Commercial Checking
- IOTA/IOLTA Checking
- Simply Free Business Checking

Business Savings

- Business Money Market Account
- Commercial Money Market Account
- Business Savings Account
- Short & Long Term CDs

Retirement & Investing

- Simplified Employee Pension Plan (SEP)

Business Lending

- Commercial Real Estate
- Lines of Credit
- Owner-Occupied Real Estate Loan
- SBA Lending
- Term Loan

Cash Management & Online Banking

- Account Sweeps
- Business Mobile Banking*
- Intrafi® CDARS/ICS
- Investment Sweep
- Merchant Services
- Online Banking & Bill Pay
- Payroll Services
- Positive Pay
- Remote Deposit
- Wire Transfers
- Zero Balance Account

Let our team help yours thrive.

FFL.bank



 EQUAL HOUSING LENDER • MEMBER FDIC

* Message and data rates may apply. Consult your mobile carrier.

Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a First Federal Lakewood ATM or Debit Card holder there are no transaction fees for using a First Federal Lakewood or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-First Federal Lakewood ATM or MoneyPass network locations:	
Cirrus Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Mastercard® charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.	
Debit Card Replacement	\$5.00
Checking Account	
Account Reconciliation	\$15.00 / 1/2 hour
Check Cashing (non-customer)	\$5.00
Check Copy	\$3.00
Check Reject Fee (alien media)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD) per item*	\$30.00
Stop Payment	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
Savings Account	
Dormancy Fee	\$5.00/month
<i>(for statement accounts, after 24 months inactivity) (Excludes Ohio Home Buyer Plus)</i>	
Excessive Transaction Fee (per item)	\$3.00/each
<i>Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month. (Excludes Ohio Home Buyer Plus, Uplift Savings)</i>	
Wire Transfer	
Wire Transfer Incoming (domestic or foreign)	\$10.00
Wire Transfer Outgoing Domestic (within USA)	\$20.00
Wire Transfer Outgoing Foreign (outside USA)	\$40.00

SERVICE DESCRIPTION	PER UNIT FEE
Miscellaneous	
Account History	\$3.00/month
Canadian Check fee	\$15.00
Check Collection	\$15.00 (plus any fees incurred by First Federal Lakewood)
Child Support (manual payment)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (1098, 1099, or 5498)	\$5.00
Early Closeout (statement savings or checking/ within 6 months) (Excludes the Ohio Home Buyer Plus)	\$50.00
Escheat Fee (checking or savings after 60 months inactivity)	\$50.00
Fax Services	\$1.00/page
Legal Process (e.g. IRS, levy, garnishment)	\$30.00
Notary Fee	\$1.50
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25/page
Redeposit of a Deposit Item	\$5.00
Research	\$15.00/ 1/2 hr
Return Deposit Item	\$10.00
Signature Guarantee	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (after two items returned)	\$5.00/statement

Safe Deposit Box	
Safe Deposit Box Drilling Fee	\$150.00
Safe Deposit Box Key Replacement Fee	\$10.00
Safe Deposit Box Rental	Based on size

Business Checking Account Services



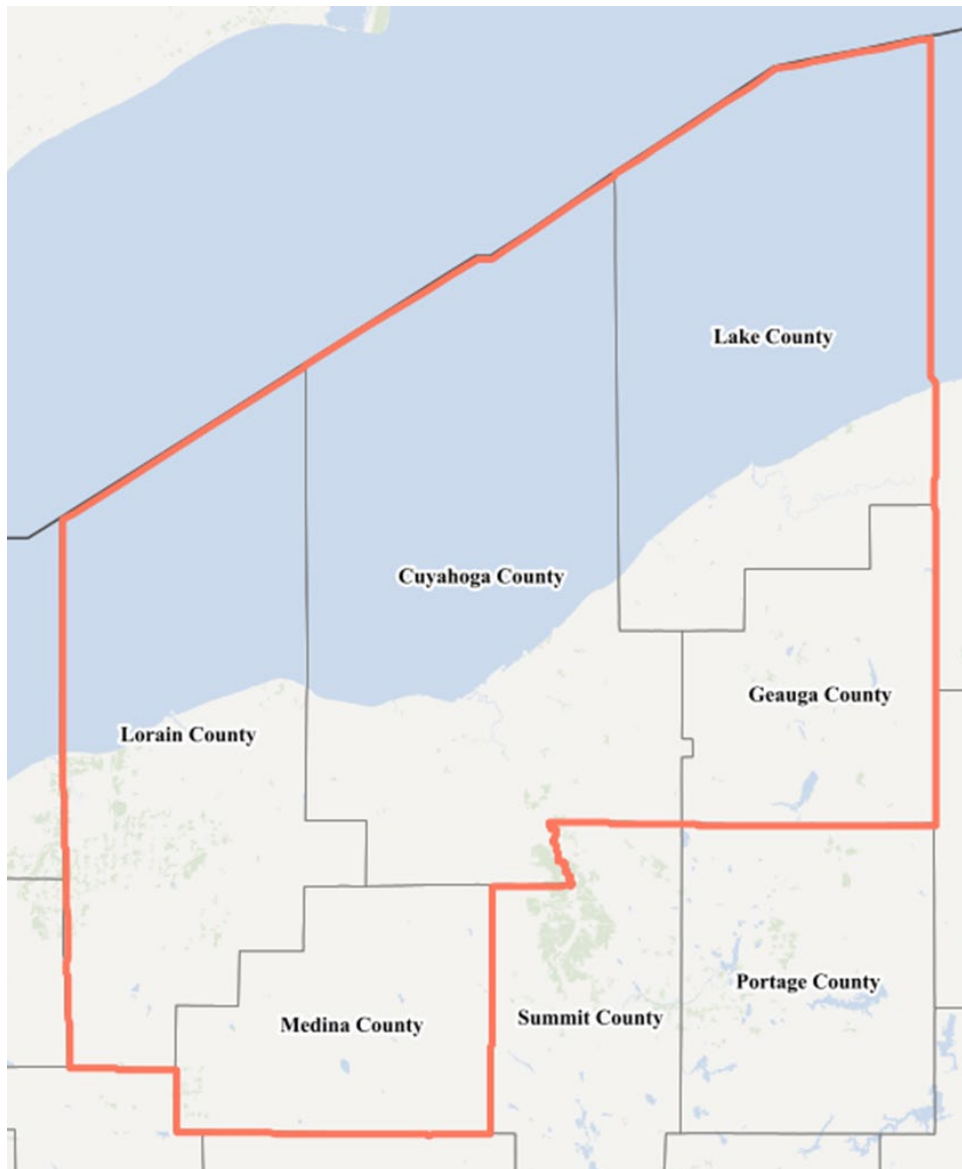
SERVICE DESCRIPTION	PER UNIT FEE
Business Interest Checking Account	
Monthly fee if daily balance is below \$1,500	\$7.00
Negative collected balance	Prime + 3%
Commercial Checking Account	
Account maintenance	\$15.00/mo.
ACH transactions	\$0.10
Analysis, per account	\$5.00
Deposits and credits	\$0.55
Item deposited	\$0.10
Checks paid	\$0.17
Negative collected balance	Prime + 3%
ACH Origination	
ACH set up	\$75.00
ACH monthly fee	\$10.00/mo.
ACH origination	\$0.10/item
ACH return items	\$10.00
Remote Deposit Capture	
Remote deposit service set up	\$50.00
Remote deposit (2 year contract)	\$35.00/mo.
Remote deposit (no contract)	\$25.00/mo. + \$0.07/item
Remote deposit capture per additional remote deposit capture per account (3 included)	\$5.00/mo.

SERVICE DESCRIPTION	PER UNIT FEE
Wire Transfer	
Wire incoming	\$10.00
Wire outgoing	\$20.00
Wire incoming foreign	\$40.00
Wire outgoing foreign	\$40.00
Vault Services & Cash Deposit	
Per \$100.00 deposit*	\$0.08
Miscellaneous	
Returned deposit item (redeposit)	\$5.00
Returned deposit item	\$10.00
Stop payment	\$10.00
Non-sufficient funds (NSF)/overdraft	\$30.00

* Commercial Checking product only
REV. 9/2023 EFF. 9/2023

First Federal Lakewood

Cleveland CRA Assessment Area



The Facility Based Assessment Area includes five counties in northeastern Ohio within the Cleveland MSA.

- Cuyahoga County
 - *County Code 035*
- Geauga County
 - *County Code 055*
- Lake County
 - *County Code 085*
- Lorain County
 - *County Code 093*
- Medina County
 - *County Code 103*

Updated April 2026

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 17410 - CLEVELAND, OH

State: OHIO

County: 035 - CUYAHOGA COUNTY

All Tracts: 428



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1011.01	1 - Low	37.47	No	\$98,200	\$28,315	1686	1048	62.16	173	545
OH	CUYAHOGA COUNTY	1011.02	4 - Upper	137.32	No	\$98,200	\$103,750	4338	1142	26.33	1072	1295
OH	CUYAHOGA COUNTY	1012.01	2 - Moderate	53.80	No	\$98,200	\$40,647	2678	1195	44.62	455	951
OH	CUYAHOGA COUNTY	1013.00	2 - Moderate	61.41	No	\$98,200	\$46,400	1638	745	45.48	133	419
OH	CUYAHOGA COUNTY	1014.00	1 - Low	37.04	No	\$98,200	\$27,984	2211	1240	56.08	262	902
OH	CUYAHOGA COUNTY	1015.01	0 - Unknown	0.00	No	\$98,200	\$0	2353	1508	64.09	316	853
OH	CUYAHOGA COUNTY	1016.03	1 - Low	48.16	No	\$98,200	\$36,389	2395	1550	64.72	360	1020
OH	CUYAHOGA COUNTY	1017.00	2 - Moderate	56.80	No	\$98,200	\$42,917	2534	1785	70.44	203	1195
OH	CUYAHOGA COUNTY	1018.00	1 - Low	33.87	No	\$98,200	\$25,590	2667	1661	62.28	316	1097
OH	CUYAHOGA COUNTY	1019.01	2 - Moderate	52.51	No	\$98,200	\$39,677	1530	890	58.17	240	633
OH	CUYAHOGA COUNTY	1021.01	2 - Moderate	58.32	No	\$98,200	\$44,063	3334	2108	63.23	596	1377
OH	CUYAHOGA COUNTY	1021.02	2 - Moderate	63.96	No	\$98,200	\$48,327	2665	1639	61.50	500	930
OH	CUYAHOGA COUNTY	1022.00	2 - Moderate	61.44	No	\$98,200	\$46,417	2817	1685	59.82	718	1350
OH	CUYAHOGA COUNTY	1023.00	1 - Low	37.54	No	\$98,200	\$28,367	2269	1544	68.05	252	905

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1024.01	1 - Low	36.51	No	\$98,200	\$27,589	2123	1484	69.90	392	916
OH	CUYAHOGA COUNTY	1024.02	1 - Low	37.17	No	\$98,200	\$28,085	3214	2142	66.65	485	1255
OH	CUYAHOGA COUNTY	1027.00	1 - Low	42.85	No	\$98,200	\$32,376	4074	2587	63.50	709	1881
OH	CUYAHOGA COUNTY	1028.00	1 - Low	39.39	No	\$98,200	\$29,760	1728	1243	71.93	215	836
OH	CUYAHOGA COUNTY	1029.00	2 - Moderate	61.68	No	\$98,200	\$46,600	1892	1439	76.06	267	809
OH	CUYAHOGA COUNTY	1033.00	1 - Low	19.55	No	\$98,200	\$14,777	2760	1725	62.50	113	206
OH	CUYAHOGA COUNTY	1035.00	3 - Middle	103.57	No	\$98,200	\$78,250	1758	564	32.08	337	947
OH	CUYAHOGA COUNTY	1036.02	4 - Upper	202.76	No	\$98,200	\$153,182	3999	1467	36.68	501	1106
OH	CUYAHOGA COUNTY	1038.00	1 - Low	35.32	No	\$98,200	\$26,685	1672	922	55.14	383	858
OH	CUYAHOGA COUNTY	1044.00	2 - Moderate	71.38	No	\$98,200	\$53,929	1310	475	36.26	310	673
OH	CUYAHOGA COUNTY	1048.00	1 - Low	42.34	No	\$98,200	\$31,989	1620	893	55.12	210	802
OH	CUYAHOGA COUNTY	1051.00	1 - Low	39.49	No	\$98,200	\$29,837	3584	2090	58.31	682	1632
OH	CUYAHOGA COUNTY	1053.00	2 - Moderate	64.47	No	\$98,200	\$48,711	3188	2250	70.58	595	1482
OH	CUYAHOGA COUNTY	1054.00	1 - Low	36.46	No	\$98,200	\$27,545	3532	2191	62.03	482	1472
OH	CUYAHOGA COUNTY	1055.00	1 - Low	47.68	No	\$98,200	\$36,023	1746	1109	63.52	190	732
OH	CUYAHOGA COUNTY	1056.02	1 - Low	32.45	No	\$98,200	\$24,517	1998	1268	63.46	469	1067
OH	CUYAHOGA COUNTY	1057.00	2 - Moderate	54.12	No	\$98,200	\$40,889	4385	2175	49.60	813	1514

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1059.00	3 - Middle	88.06	No	\$98,200	\$66,529	2988	879	29.42	1001	1556
OH	CUYAHOGA COUNTY	1061.00	2 - Moderate	76.75	No	\$98,200	\$57,984	3659	1639	44.79	1177	1619
OH	CUYAHOGA COUNTY	1062.00	2 - Moderate	59.97	No	\$98,200	\$45,313	3596	1331	37.01	852	1744
OH	CUYAHOGA COUNTY	1065.00	2 - Moderate	58.82	No	\$98,200	\$44,444	2421	834	34.45	736	1207
OH	CUYAHOGA COUNTY	1066.00	2 - Moderate	52.14	No	\$98,200	\$39,391	3319	1271	38.29	715	1444
OH	CUYAHOGA COUNTY	1068.00	2 - Moderate	67.25	No	\$98,200	\$50,811	2804	1339	47.75	529	1426
OH	CUYAHOGA COUNTY	1069.00	3 - Middle	91.27	No	\$98,200	\$68,958	3623	1155	31.88	956	1474
OH	CUYAHOGA COUNTY	1070.00	3 - Middle	94.91	No	\$98,200	\$71,705	1658	476	28.71	617	795
OH	CUYAHOGA COUNTY	1071.01	4 - Upper	188.43	No	\$98,200	\$142,361	3656	1342	36.71	171	71
OH	CUYAHOGA COUNTY	1077.01	4 - Upper	123.94	No	\$98,200	\$93,641	5524	1966	35.59	67	107
OH	CUYAHOGA COUNTY	1078.02	1 - Low	29.02	No	\$98,200	\$21,927	4158	2471	59.43	57	318
OH	CUYAHOGA COUNTY	1082.01	2 - Moderate	59.09	No	\$98,200	\$44,643	1287	802	62.32	160	586
OH	CUYAHOGA COUNTY	1083.01	1 - Low	43.84	No	\$98,200	\$33,125	1569	1220	77.76	150	459
OH	CUYAHOGA COUNTY	1084.00	1 - Low	28.99	No	\$98,200	\$21,905	1094	852	77.88	173	571
OH	CUYAHOGA COUNTY	1087.01	1 - Low	20.98	No	\$98,200	\$15,857	4549	4266	93.78	270	647
OH	CUYAHOGA COUNTY	1093.01	0 - Unknown	0.00	No	\$98,200	\$0	1089	1015	93.20	125	237
OH	CUYAHOGA COUNTY	1097.01	1 - Low	7.63	No	\$98,200	\$5,771	2318	1826	78.77	0	357

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OH	CUYAHOGA COUNTY	1098.01	1 - Low	16.88	No	\$98,200	\$12,757	2147	2121	98.79	0	246
OH	CUYAHOGA COUNTY	1109.01	1 - Low	31.05	No	\$98,200	\$23,458	2495	1360	54.51	634	1494
OH	CUYAHOGA COUNTY	1112.02	1 - Low	47.74	No	\$98,200	\$36,071	1120	842	75.18	178	660
OH	CUYAHOGA COUNTY	1114.01	1 - Low	32.88	No	\$98,200	\$24,844	1043	1034	99.14	168	609
OH	CUYAHOGA COUNTY	1117.00	1 - Low	42.39	No	\$98,200	\$32,031	1041	972	93.37	216	723
OH	CUYAHOGA COUNTY	1121.00	1 - Low	38.16	No	\$98,200	\$28,836	1649	1565	94.91	207	658
OH	CUYAHOGA COUNTY	1122.00	0 - Unknown	0.00	No	\$98,200	\$0	935	932	99.68	221	463
OH	CUYAHOGA COUNTY	1123.01	1 - Low	37.09	No	\$98,200	\$28,026	1115	1071	96.05	130	314
OH	CUYAHOGA COUNTY	1145.01	1 - Low	32.95	No	\$98,200	\$24,896	923	880	95.34	253	659
OH	CUYAHOGA COUNTY	1146.00	1 - Low	37.75	No	\$98,200	\$28,523	828	572	69.08	102	633
OH	CUYAHOGA COUNTY	1148.00	0 - Unknown	0.00	No	\$98,200	\$0	2144	2115	98.65	44	418
OH	CUYAHOGA COUNTY	1154.00	1 - Low	41.36	No	\$98,200	\$31,250	1957	1325	67.71	363	1068
OH	CUYAHOGA COUNTY	1157.00	1 - Low	47.98	No	\$98,200	\$36,250	1303	876	67.23	329	806
OH	CUYAHOGA COUNTY	1158.00	1 - Low	33.86	No	\$98,200	\$25,588	2648	1765	66.65	452	1385
OH	CUYAHOGA COUNTY	1159.00	2 - Moderate	52.85	No	\$98,200	\$39,934	3635	2644	72.74	862	1696
OH	CUYAHOGA COUNTY	1163.00	1 - Low	32.46	No	\$98,200	\$24,526	1351	1327	98.22	283	853
OH	CUYAHOGA COUNTY	1164.00	2 - Moderate	71.64	No	\$98,200	\$54,129	2445	2406	98.40	398	1190

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OH	CUYAHOGA COUNTY	1165.00	1 - Low	40.78	No	\$98,200	\$30,812	1810	1792	99.01	491	1068
OH	CUYAHOGA COUNTY	1166.00	1 - Low	45.80	No	\$98,200	\$34,605	1823	1813	99.45	421	1290
OH	CUYAHOGA COUNTY	1167.00	1 - Low	35.93	No	\$98,200	\$27,150	1271	1253	98.58	255	897
OH	CUYAHOGA COUNTY	1168.00	1 - Low	48.13	No	\$98,200	\$36,364	2267	2257	99.56	421	1412
OH	CUYAHOGA COUNTY	1169.00	1 - Low	42.17	No	\$98,200	\$31,859	1336	1318	98.65	272	919
OH	CUYAHOGA COUNTY	1171.01	0 - Unknown	0.00	No	\$98,200	\$0	2188	1745	79.75	513	1094
OH	CUYAHOGA COUNTY	1171.02	2 - Moderate	51.76	No	\$98,200	\$39,107	996	968	97.19	253	638
OH	CUYAHOGA COUNTY	1172.01	0 - Unknown	0.00	No	\$98,200	\$0	3113	2682	86.15	569	863
OH	CUYAHOGA COUNTY	1172.03	1 - Low	48.60	No	\$98,200	\$36,719	1757	1486	84.58	371	995
OH	CUYAHOGA COUNTY	1173.00	1 - Low	41.53	No	\$98,200	\$31,382	1852	1747	94.33	417	1118
OH	CUYAHOGA COUNTY	1174.00	1 - Low	44.16	No	\$98,200	\$33,367	1270	1105	87.01	321	781
OH	CUYAHOGA COUNTY	1175.00	1 - Low	36.72	No	\$98,200	\$27,744	2462	2263	91.92	353	1521
OH	CUYAHOGA COUNTY	1176.00	2 - Moderate	54.50	No	\$98,200	\$41,176	2956	2324	78.62	819	1654
OH	CUYAHOGA COUNTY	1177.00	2 - Moderate	66.14	No	\$98,200	\$49,975	4736	2865	60.49	1299	2488
OH	CUYAHOGA COUNTY	1178.00	1 - Low	47.46	No	\$98,200	\$35,859	1878	1646	87.65	397	1053
OH	CUYAHOGA COUNTY	1179.00	1 - Low	45.33	No	\$98,200	\$34,253	2169	2096	96.63	360	1328
OH	CUYAHOGA COUNTY	1181.01	3 - Middle	87.08	No	\$98,200	\$65,788	1509	1468	97.28	333	895

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OH	CUYAHOGA COUNTY	1182.00	1 - Low	48.81	No	\$98,200	\$36,875	1684	1640	97.39	303	1026
OH	CUYAHOGA COUNTY	1183.01	2 - Moderate	64.35	No	\$98,200	\$48,617	2239	2002	89.41	457	902
OH	CUYAHOGA COUNTY	1186.02	2 - Moderate	67.20	No	\$98,200	\$50,771	1786	1755	98.26	125	298
OH	CUYAHOGA COUNTY	1188.00	2 - Moderate	55.80	No	\$98,200	\$42,158	3596	1538	42.77	235	879
OH	CUYAHOGA COUNTY	1189.00	2 - Moderate	74.78	No	\$98,200	\$56,500	1453	1195	82.24	182	333
OH	CUYAHOGA COUNTY	1194.01	3 - Middle	90.72	No	\$98,200	\$68,542	2021	1625	80.41	810	1346
OH	CUYAHOGA COUNTY	1194.02	1 - Low	41.36	No	\$98,200	\$31,250	1554	1506	96.91	278	989
OH	CUYAHOGA COUNTY	1195.01	4 - Upper	153.35	No	\$98,200	\$115,859	2485	1571	63.22	352	367
OH	CUYAHOGA COUNTY	1195.02	1 - Low	39.37	No	\$98,200	\$29,750	1819	1531	84.17	195	454
OH	CUYAHOGA COUNTY	1196.00	2 - Moderate	59.20	No	\$98,200	\$44,728	2136	2100	98.31	338	1098
OH	CUYAHOGA COUNTY	1197.01	0 - Unknown	0.00	No	\$98,200	\$0	1830	1799	98.31	465	857
OH	CUYAHOGA COUNTY	1197.02	2 - Moderate	74.75	No	\$98,200	\$56,477	1710	1680	98.25	280	1069
OH	CUYAHOGA COUNTY	1198.00	2 - Moderate	65.60	No	\$98,200	\$49,560	2491	2455	98.55	825	1687
OH	CUYAHOGA COUNTY	1199.00	0 - Unknown	0.00	No	\$98,200	\$0	2043	2002	97.99	363	1049
OH	CUYAHOGA COUNTY	1202.00	2 - Moderate	59.25	No	\$98,200	\$44,767	1869	1859	99.46	300	912
OH	CUYAHOGA COUNTY	1204.00	2 - Moderate	50.97	No	\$98,200	\$38,514	1975	1917	97.06	356	881
OH	CUYAHOGA COUNTY	1205.00	2 - Moderate	54.41	No	\$98,200	\$41,107	1834	1804	98.36	355	985

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OH	CUYAHOGA COUNTY	1206.00	2 - Moderate	50.65	No	\$98,200	\$38,266	2113	2098	99.29	473	1509
OH	CUYAHOGA COUNTY	1207.01	0 - Unknown	0.00	No	\$98,200	\$0	1326	1316	99.25	322	814
OH	CUYAHOGA COUNTY	1207.02	2 - Moderate	69.55	No	\$98,200	\$52,550	1644	1638	99.64	347	802
OH	CUYAHOGA COUNTY	1208.01	2 - Moderate	55.25	No	\$98,200	\$41,744	2090	2066	98.85	380	1155
OH	CUYAHOGA COUNTY	1208.02	0 - Unknown	0.00	No	\$98,200	\$0	1838	1816	98.80	747	1490
OH	CUYAHOGA COUNTY	1211.00	2 - Moderate	54.51	No	\$98,200	\$41,188	1799	1763	98.00	456	1015
OH	CUYAHOGA COUNTY	1212.00	2 - Moderate	53.62	No	\$98,200	\$40,511	1390	1368	98.42	439	892
OH	CUYAHOGA COUNTY	1213.00	0 - Unknown	0.00	No	\$98,200	\$0	1769	1722	97.34	408	1001
OH	CUYAHOGA COUNTY	1214.01	2 - Moderate	54.60	No	\$98,200	\$41,250	1452	1426	98.21	258	815
OH	CUYAHOGA COUNTY	1214.03	2 - Moderate	52.37	No	\$98,200	\$39,567	2456	2409	98.09	719	1467
OH	CUYAHOGA COUNTY	1215.00	1 - Low	39.35	No	\$98,200	\$29,734	2634	2606	98.94	666	1327
OH	CUYAHOGA COUNTY	1217.00	2 - Moderate	78.00	No	\$98,200	\$58,933	3613	3595	99.50	1151	1957
OH	CUYAHOGA COUNTY	1218.00	2 - Moderate	68.97	No	\$98,200	\$52,109	1662	1644	98.92	609	994
OH	CUYAHOGA COUNTY	1219.00	2 - Moderate	51.29	No	\$98,200	\$38,750	1261	1234	97.86	361	638
OH	CUYAHOGA COUNTY	1221.00	2 - Moderate	77.97	No	\$98,200	\$58,908	3005	2979	99.13	1099	1489
OH	CUYAHOGA COUNTY	1222.00	1 - Low	49.19	No	\$98,200	\$37,167	1722	1706	99.07	502	847
OH	CUYAHOGA COUNTY	1223.00	2 - Moderate	70.69	No	\$98,200	\$53,409	1717	1707	99.42	510	815

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OH	CUYAHOGA COUNTY	1231.00	4 - Upper	141.19	No	\$98,200	\$106,667	2555	331	12.95	946	1154
OH	CUYAHOGA COUNTY	1232.00	3 - Middle	94.31	No	\$98,200	\$71,250	2907	504	17.34	1196	1482
OH	CUYAHOGA COUNTY	1234.00	4 - Upper	125.48	No	\$98,200	\$94,803	3511	497	14.16	975	1469
OH	CUYAHOGA COUNTY	1235.01	1 - Low	46.90	No	\$98,200	\$35,437	3570	1637	45.85	623	1605
OH	CUYAHOGA COUNTY	1235.02	2 - Moderate	67.75	No	\$98,200	\$51,184	2718	1502	55.26	527	856
OH	CUYAHOGA COUNTY	1236.01	3 - Middle	118.81	No	\$98,200	\$89,760	2776	503	18.12	1094	1419
OH	CUYAHOGA COUNTY	1236.02	3 - Middle	87.49	No	\$98,200	\$66,098	2981	900	30.19	811	942
OH	CUYAHOGA COUNTY	1236.03	3 - Middle	107.72	No	\$98,200	\$81,382	3021	683	22.61	877	1262
OH	CUYAHOGA COUNTY	1237.00	4 - Upper	120.23	No	\$98,200	\$90,833	2561	847	33.07	758	1083
OH	CUYAHOGA COUNTY	1238.00	1 - Low	21.59	No	\$98,200	\$16,311	2007	1378	68.66	273	911
OH	CUYAHOGA COUNTY	1239.00	2 - Moderate	69.80	No	\$98,200	\$52,735	3323	1511	45.47	723	1419
OH	CUYAHOGA COUNTY	1241.00	3 - Middle	80.13	No	\$98,200	\$60,543	5302	3035	57.24	1793	2687
OH	CUYAHOGA COUNTY	1242.01	1 - Low	47.81	No	\$98,200	\$36,121	2501	1032	41.26	827	1090
OH	CUYAHOGA COUNTY	1242.02	2 - Moderate	61.88	No	\$98,200	\$46,750	1866	912	48.87	427	650
OH	CUYAHOGA COUNTY	1243.00	2 - Moderate	77.28	No	\$98,200	\$58,387	4312	2466	57.19	1045	1758
OH	CUYAHOGA COUNTY	1245.00	3 - Middle	84.21	No	\$98,200	\$63,625	3608	1686	46.73	1166	1591
OH	CUYAHOGA COUNTY	1246.00	1 - Low	44.01	No	\$98,200	\$33,255	3963	1891	47.72	1020	1946

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OH	CUYAHOGA COUNTY	1261.00	2 - Moderate	57.62	No	\$98,200	\$43,531	2882	2769	96.08	603	1017
OH	CUYAHOGA COUNTY	1275.01	2 - Moderate	79.20	No	\$98,200	\$59,837	2743	2593	94.53	741	1641
OH	CUYAHOGA COUNTY	1301.03	4 - Upper	177.80	No	\$98,200	\$134,330	4913	293	5.96	1539	1609
OH	CUYAHOGA COUNTY	1301.04	4 - Upper	185.74	No	\$98,200	\$140,329	4179	242	5.79	1404	1525
OH	CUYAHOGA COUNTY	1301.05	3 - Middle	119.63	No	\$98,200	\$90,383	3549	294	8.28	1270	1442
OH	CUYAHOGA COUNTY	1301.06	4 - Upper	165.87	No	\$98,200	\$125,313	3522	315	8.94	1201	1432
OH	CUYAHOGA COUNTY	1311.03	4 - Upper	189.40	No	\$98,200	\$143,090	4812	1115	23.17	1358	1652
OH	CUYAHOGA COUNTY	1311.04	4 - Upper	136.90	No	\$98,200	\$103,431	5206	1694	32.54	535	613
OH	CUYAHOGA COUNTY	1311.05	4 - Upper	150.78	No	\$98,200	\$113,917	3968	1706	42.99	865	850
OH	CUYAHOGA COUNTY	1321.00	3 - Middle	96.75	No	\$98,200	\$73,100	4757	3050	64.12	1139	1915
OH	CUYAHOGA COUNTY	1322.00	3 - Middle	97.51	No	\$98,200	\$73,667	2851	1506	52.82	853	1233
OH	CUYAHOGA COUNTY	1323.01	2 - Moderate	57.85	No	\$98,200	\$43,705	3617	2366	65.41	654	984
OH	CUYAHOGA COUNTY	1323.02	2 - Moderate	53.33	No	\$98,200	\$40,294	1924	975	50.68	459	724
OH	CUYAHOGA COUNTY	1331.03	3 - Middle	99.03	No	\$98,200	\$74,821	3365	2968	88.20	675	983
OH	CUYAHOGA COUNTY	1331.04	2 - Moderate	54.44	No	\$98,200	\$41,131	2921	2425	83.02	246	521
OH	CUYAHOGA COUNTY	1341.00	3 - Middle	104.56	No	\$98,200	\$79,000	1466	465	31.72	348	476
OH	CUYAHOGA COUNTY	1342.03	4 - Upper	150.41	No	\$98,200	\$113,634	3700	852	23.03	1096	1178

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OH	CUYAHOGA COUNTY	1342.04	3 - Middle	88.03	No	\$98,200	\$66,510	4157	646	15.54	1019	1271
OH	CUYAHOGA COUNTY	1342.05	3 - Middle	118.18	No	\$98,200	\$89,286	2546	337	13.24	814	1041
OH	CUYAHOGA COUNTY	1342.06	3 - Middle	112.81	No	\$98,200	\$85,226	2988	368	12.32	1058	1183
OH	CUYAHOGA COUNTY	1343.00	3 - Middle	100.79	No	\$98,200	\$76,150	3688	619	16.78	673	887
OH	CUYAHOGA COUNTY	1351.03	4 - Upper	164.90	No	\$98,200	\$124,583	2240	219	9.78	827	1041
OH	CUYAHOGA COUNTY	1351.04	4 - Upper	163.52	No	\$98,200	\$123,542	4288	371	8.65	1445	1596
OH	CUYAHOGA COUNTY	1351.05	4 - Upper	157.51	No	\$98,200	\$119,000	5507	608	11.04	1729	2400
OH	CUYAHOGA COUNTY	1351.06	4 - Upper	168.52	No	\$98,200	\$127,321	1600	154	9.63	566	605
OH	CUYAHOGA COUNTY	1361.01	4 - Upper	144.32	No	\$98,200	\$109,034	6368	892	14.01	1893	1650
OH	CUYAHOGA COUNTY	1361.03	3 - Middle	115.95	No	\$98,200	\$87,600	5720	725	12.67	2407	2509
OH	CUYAHOGA COUNTY	1361.04	4 - Upper	130.07	No	\$98,200	\$98,269	3342	826	24.72	664	752
OH	CUYAHOGA COUNTY	1361.05	4 - Upper	166.61	No	\$98,200	\$125,875	4506	506	11.23	1640	1746
OH	CUYAHOGA COUNTY	1371.01	2 - Moderate	69.86	No	\$98,200	\$52,784	2528	1194	47.23	318	436
OH	CUYAHOGA COUNTY	1371.02	2 - Moderate	52.35	No	\$98,200	\$39,556	4503	1392	30.91	1093	1628
OH	CUYAHOGA COUNTY	1371.03	3 - Middle	100.41	No	\$98,200	\$75,861	4328	1395	32.23	1159	1466
OH	CUYAHOGA COUNTY	1381.05	2 - Moderate	78.46	No	\$98,200	\$59,276	1209	348	28.78	329	374
OH	CUYAHOGA COUNTY	1381.06	2 - Moderate	70.14	No	\$98,200	\$52,992	3279	658	20.07	899	1125

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OH	CUYAHOGA COUNTY	1381.07	3 - Middle	87.86	No	\$98,200	\$66,384	1997	325	16.27	693	865
OH	CUYAHOGA COUNTY	1381.08	3 - Middle	100.12	No	\$98,200	\$75,644	3840	584	15.21	1412	1688
OH	CUYAHOGA COUNTY	1381.09	3 - Middle	82.82	No	\$98,200	\$62,571	4153	674	16.23	1447	1628
OH	CUYAHOGA COUNTY	1381.10	3 - Middle	91.41	No	\$98,200	\$69,063	4117	674	16.37	1293	1441
OH	CUYAHOGA COUNTY	1401.00	2 - Moderate	70.46	No	\$98,200	\$53,233	1501	1338	89.14	520	680
OH	CUYAHOGA COUNTY	1403.01	2 - Moderate	63.30	No	\$98,200	\$47,827	2140	2079	97.15	484	939
OH	CUYAHOGA COUNTY	1403.02	3 - Middle	96.56	No	\$98,200	\$72,950	2476	1843	74.43	661	1084
OH	CUYAHOGA COUNTY	1404.00	3 - Middle	90.66	No	\$98,200	\$68,494	3145	2275	72.34	959	1214
OH	CUYAHOGA COUNTY	1405.00	2 - Moderate	68.43	No	\$98,200	\$51,705	3345	2507	74.95	595	1210
OH	CUYAHOGA COUNTY	1406.00	3 - Middle	112.51	No	\$98,200	\$85,000	1162	661	56.88	415	570
OH	CUYAHOGA COUNTY	1407.01	3 - Middle	86.76	No	\$98,200	\$65,552	2469	1717	69.54	434	819
OH	CUYAHOGA COUNTY	1407.02	0 - Unknown	0.00	No	\$98,200	\$0	1661	1194	71.88	307	685
OH	CUYAHOGA COUNTY	1408.00	3 - Middle	82.72	No	\$98,200	\$62,500	3866	1553	40.17	535	830
OH	CUYAHOGA COUNTY	1409.00	3 - Middle	92.29	No	\$98,200	\$69,728	2048	1318	64.36	592	857
OH	CUYAHOGA COUNTY	1410.00	0 - Unknown	0.00	No	\$98,200	\$0	1079	782	72.47	19	383
OH	CUYAHOGA COUNTY	1411.00	3 - Middle	108.99	No	\$98,200	\$82,344	4158	1732	41.65	552	828
OH	CUYAHOGA COUNTY	1412.00	4 - Upper	176.09	No	\$98,200	\$133,036	3111	902	28.99	804	1060

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OH	CUYAHOGA COUNTY	1413.00	4 - Upper	172.03	No	\$98,200	\$129,967	2790	838	30.04	564	923
OH	CUYAHOGA COUNTY	1414.00	4 - Upper	216.74	No	\$98,200	\$163,750	2460	448	18.21	817	954
OH	CUYAHOGA COUNTY	1415.00	4 - Upper	200.20	No	\$98,200	\$151,250	1583	406	25.65	395	834
OH	CUYAHOGA COUNTY	1416.01	4 - Upper	138.68	No	\$98,200	\$104,773	1617	376	23.25	545	748
OH	CUYAHOGA COUNTY	1416.02	3 - Middle	109.93	No	\$98,200	\$83,056	1526	999	65.47	426	571
OH	CUYAHOGA COUNTY	1417.00	4 - Upper	142.17	No	\$98,200	\$107,407	1455	442	30.38	555	665
OH	CUYAHOGA COUNTY	1501.00	1 - Low	40.33	No	\$98,200	\$30,475	1900	1876	98.74	420	1347
OH	CUYAHOGA COUNTY	1503.00	1 - Low	35.72	No	\$98,200	\$26,989	1159	1148	99.05	162	805
OH	CUYAHOGA COUNTY	1504.00	2 - Moderate	57.57	No	\$98,200	\$43,500	1006	996	99.01	269	927
OH	CUYAHOGA COUNTY	1512.00	1 - Low	39.15	No	\$98,200	\$29,583	1569	1536	97.90	197	628
OH	CUYAHOGA COUNTY	1513.00	2 - Moderate	65.13	No	\$98,200	\$49,205	1800	1504	83.56	407	536
OH	CUYAHOGA COUNTY	1515.00	1 - Low	38.88	No	\$98,200	\$29,375	1102	1061	96.28	86	406
OH	CUYAHOGA COUNTY	1516.00	1 - Low	31.17	No	\$98,200	\$23,555	1270	1178	92.76	53	437
OH	CUYAHOGA COUNTY	1517.00	0 - Unknown	0.00	No	\$98,200	\$0	1019	965	94.70	277	549
OH	CUYAHOGA COUNTY	1518.00	0 - Unknown	0.00	No	\$98,200	\$0	1214	1201	98.93	275	896
OH	CUYAHOGA COUNTY	1521.01	4 - Upper	130.51	No	\$98,200	\$98,603	2426	614	25.31	880	1078
OH	CUYAHOGA COUNTY	1521.02	3 - Middle	85.92	No	\$98,200	\$64,914	4875	3385	69.44	1125	2215

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OH	CUYAHOGA COUNTY	1522.01	2 - Moderate	54.50	No	\$98,200	\$41,176	3340	2546	76.23	256	572
OH	CUYAHOGA COUNTY	1522.02	2 - Moderate	63.71	No	\$98,200	\$48,135	4424	3089	69.82	1038	1705
OH	CUYAHOGA COUNTY	1523.01	2 - Moderate	75.18	No	\$98,200	\$56,797	2288	1327	58.00	336	526
OH	CUYAHOGA COUNTY	1523.02	3 - Middle	90.81	No	\$98,200	\$68,611	4181	2297	54.94	1107	1892
OH	CUYAHOGA COUNTY	1523.03	2 - Moderate	69.86	No	\$98,200	\$52,784	3931	2469	62.81	1097	1818
OH	CUYAHOGA COUNTY	1524.00	2 - Moderate	52.17	No	\$98,200	\$39,417	1727	1199	69.43	382	721
OH	CUYAHOGA COUNTY	1525.01	2 - Moderate	67.71	No	\$98,200	\$51,157	3711	2569	69.23	935	1563
OH	CUYAHOGA COUNTY	1525.02	2 - Moderate	66.11	No	\$98,200	\$49,947	2577	1837	71.28	445	1125
OH	CUYAHOGA COUNTY	1526.05	2 - Moderate	72.19	No	\$98,200	\$54,542	5726	4483	78.29	995	1461
OH	CUYAHOGA COUNTY	1527.01	0 - Unknown	0.00	No	\$98,200	\$0	2401	2218	92.38	106	249
OH	CUYAHOGA COUNTY	1527.02	2 - Moderate	58.47	No	\$98,200	\$44,179	2427	2063	85.00	720	979
OH	CUYAHOGA COUNTY	1527.03	3 - Middle	118.26	No	\$98,200	\$89,345	1826	1273	69.72	514	647
OH	CUYAHOGA COUNTY	1531.03	3 - Middle	102.79	No	\$98,200	\$77,656	2597	302	11.63	828	887
OH	CUYAHOGA COUNTY	1531.04	3 - Middle	103.38	No	\$98,200	\$78,108	3011	317	10.53	931	1354
OH	CUYAHOGA COUNTY	1531.05	2 - Moderate	75.55	No	\$98,200	\$57,083	3901	647	16.59	848	1225
OH	CUYAHOGA COUNTY	1531.06	4 - Upper	128.20	No	\$98,200	\$96,857	3872	462	11.93	1247	1352
OH	CUYAHOGA COUNTY	1531.07	4 - Upper	152.16	No	\$98,200	\$114,954	3910	425	10.87	1126	1206

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OH	CUYAHOGA COUNTY	1541.00	1 - Low	44.84	No	\$98,200	\$33,878	2274	1549	68.12	417	943
OH	CUYAHOGA COUNTY	1542.00	2 - Moderate	66.13	No	\$98,200	\$49,960	1601	1120	69.96	344	632
OH	CUYAHOGA COUNTY	1544.00	3 - Middle	84.55	No	\$98,200	\$63,882	2901	1931	66.56	656	1093
OH	CUYAHOGA COUNTY	1545.01	2 - Moderate	70.04	No	\$98,200	\$52,917	3792	2175	57.36	709	1351
OH	CUYAHOGA COUNTY	1545.02	3 - Middle	86.23	No	\$98,200	\$65,150	3275	2003	61.16	942	1223
OH	CUYAHOGA COUNTY	1546.01	3 - Middle	81.83	No	\$98,200	\$61,824	5126	2878	56.15	1227	1827
OH	CUYAHOGA COUNTY	1546.03	2 - Moderate	57.94	No	\$98,200	\$43,777	3163	1840	58.17	717	1382
OH	CUYAHOGA COUNTY	1546.04	2 - Moderate	66.71	No	\$98,200	\$50,400	4253	2509	58.99	1055	1647
OH	CUYAHOGA COUNTY	1551.01	4 - Upper	185.66	No	\$98,200	\$140,268	5628	869	15.44	1972	2096
OH	CUYAHOGA COUNTY	1551.02	4 - Upper	162.81	No	\$98,200	\$123,000	3091	361	11.68	1174	1307
OH	CUYAHOGA COUNTY	1561.01	4 - Upper	185.91	No	\$98,200	\$140,455	1424	97	6.81	510	568
OH	CUYAHOGA COUNTY	1561.02	4 - Upper	148.14	No	\$98,200	\$111,917	6160	585	9.50	2136	2512
OH	CUYAHOGA COUNTY	1601.00	4 - Upper	196.34	No	\$98,200	\$148,333	1940	162	8.35	535	839
OH	CUYAHOGA COUNTY	1602.00	4 - Upper	140.06	No	\$98,200	\$105,814	2289	316	13.81	409	745
OH	CUYAHOGA COUNTY	1603.00	3 - Middle	102.82	No	\$98,200	\$77,679	1852	206	11.12	572	899
OH	CUYAHOGA COUNTY	1604.00	3 - Middle	107.64	No	\$98,200	\$81,324	3535	447	12.64	809	1266
OH	CUYAHOGA COUNTY	1605.00	4 - Upper	130.83	No	\$98,200	\$98,841	3794	538	14.18	716	1163

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1606.02	3 - Middle	82.86	No	\$98,200	\$62,604	2944	909	30.88	416	803
OH	CUYAHOGA COUNTY	1606.03	2 - Moderate	65.85	No	\$98,200	\$49,754	1682	475	28.24	57	158
OH	CUYAHOGA COUNTY	1606.04	3 - Middle	108.63	No	\$98,200	\$82,069	3431	670	19.53	788	73
OH	CUYAHOGA COUNTY	1609.00	4 - Upper	126.85	No	\$98,200	\$95,833	3478	422	12.13	833	1395
OH	CUYAHOGA COUNTY	1610.00	4 - Upper	136.81	No	\$98,200	\$103,359	1718	222	12.92	475	737
OH	CUYAHOGA COUNTY	1611.00	4 - Upper	130.52	No	\$98,200	\$98,611	3601	406	11.27	994	1357
OH	CUYAHOGA COUNTY	1612.00	4 - Upper	122.58	No	\$98,200	\$92,610	2901	434	14.96	701	1166
OH	CUYAHOGA COUNTY	1613.00	3 - Middle	94.77	No	\$98,200	\$71,597	2894	406	14.03	766	1104
OH	CUYAHOGA COUNTY	1614.00	3 - Middle	94.10	No	\$98,200	\$71,094	3270	544	16.64	677	1482
OH	CUYAHOGA COUNTY	1615.00	3 - Middle	109.40	No	\$98,200	\$82,656	3840	661	17.21	975	1606
OH	CUYAHOGA COUNTY	1616.00	3 - Middle	87.82	No	\$98,200	\$66,350	2040	479	23.48	350	807
OH	CUYAHOGA COUNTY	1619.00	4 - Upper	140.89	No	\$98,200	\$106,442	2548	338	13.27	383	713
OH	CUYAHOGA COUNTY	1701.01	3 - Middle	89.24	No	\$98,200	\$67,422	2935	1057	36.01	1017	1227
OH	CUYAHOGA COUNTY	1701.02	3 - Middle	117.49	No	\$98,200	\$88,763	4793	1059	22.09	1715	2002
OH	CUYAHOGA COUNTY	1702.01	4 - Upper	136.13	No	\$98,200	\$102,847	2480	416	16.77	993	1064
OH	CUYAHOGA COUNTY	1702.02	4 - Upper	132.84	No	\$98,200	\$100,362	3842	842	21.92	1457	1470
OH	CUYAHOGA COUNTY	1711.02	1 - Low	49.45	No	\$98,200	\$37,363	5126	4538	88.53	1233	1885

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OH	CUYAHOGA COUNTY	1711.03	2 - Moderate	55.99	No	\$98,200	\$42,306	3917	3335	85.14	806	1320
OH	CUYAHOGA COUNTY	1711.04	2 - Moderate	64.52	No	\$98,200	\$48,750	4636	4214	90.90	956	1988
OH	CUYAHOGA COUNTY	1712.03	2 - Moderate	54.52	No	\$98,200	\$41,193	2730	1898	69.52	812	1559
OH	CUYAHOGA COUNTY	1712.04	2 - Moderate	52.51	No	\$98,200	\$39,674	2124	1669	78.58	588	913
OH	CUYAHOGA COUNTY	1712.05	2 - Moderate	72.58	No	\$98,200	\$54,835	2664	2069	77.67	811	922
OH	CUYAHOGA COUNTY	1712.06	2 - Moderate	73.75	No	\$98,200	\$55,718	2504	1656	66.13	761	991
OH	CUYAHOGA COUNTY	1721.01	3 - Middle	88.38	No	\$98,200	\$66,771	2716	642	23.64	695	1019
OH	CUYAHOGA COUNTY	1721.02	3 - Middle	108.09	No	\$98,200	\$81,667	3968	922	23.24	1022	1415
OH	CUYAHOGA COUNTY	1721.04	3 - Middle	113.94	No	\$98,200	\$86,083	2030	1174	57.83	238	369
OH	CUYAHOGA COUNTY	1721.05	2 - Moderate	72.03	No	\$98,200	\$54,420	3378	1498	44.35	278	226
OH	CUYAHOGA COUNTY	1722.01	3 - Middle	101.15	No	\$98,200	\$76,417	3776	797	21.11	1071	1350
OH	CUYAHOGA COUNTY	1722.02	3 - Middle	87.85	No	\$98,200	\$66,375	4483	1644	36.67	853	852
OH	CUYAHOGA COUNTY	1731.03	3 - Middle	101.81	No	\$98,200	\$76,917	2802	452	16.13	815	907
OH	CUYAHOGA COUNTY	1731.04	3 - Middle	111.32	No	\$98,200	\$84,107	4763	603	12.66	1677	1660
OH	CUYAHOGA COUNTY	1731.05	3 - Middle	107.54	No	\$98,200	\$81,250	2360	241	10.21	861	932
OH	CUYAHOGA COUNTY	1731.06	4 - Upper	128.04	No	\$98,200	\$96,736	3699	1461	39.50	703	852
OH	CUYAHOGA COUNTY	1731.07	3 - Middle	100.51	No	\$98,200	\$75,938	2380	216	9.08	853	991

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OH	CUYAHOGA COUNTY	1741.03	4 - Upper	123.26	No	\$98,200	\$93,125	2956	335	11.33	956	1033
OH	CUYAHOGA COUNTY	1741.04	3 - Middle	109.04	No	\$98,200	\$82,381	2410	275	11.41	738	831
OH	CUYAHOGA COUNTY	1741.05	4 - Upper	130.71	No	\$98,200	\$98,750	2990	297	9.93	1000	1084
OH	CUYAHOGA COUNTY	1741.06	4 - Upper	136.41	No	\$98,200	\$103,056	3170	473	14.92	786	904
OH	CUYAHOGA COUNTY	1741.07	3 - Middle	112.00	No	\$98,200	\$84,621	3632	466	12.83	1504	1637
OH	CUYAHOGA COUNTY	1742.03	4 - Upper	135.77	No	\$98,200	\$102,578	2992	299	9.99	1028	1126
OH	CUYAHOGA COUNTY	1742.04	4 - Upper	120.96	No	\$98,200	\$91,389	3784	465	12.29	1309	1419
OH	CUYAHOGA COUNTY	1742.05	3 - Middle	89.53	No	\$98,200	\$67,643	4585	1004	21.90	1117	1211
OH	CUYAHOGA COUNTY	1742.06	2 - Moderate	69.31	No	\$98,200	\$52,365	2486	677	27.23	520	681
OH	CUYAHOGA COUNTY	1742.07	3 - Middle	119.95	No	\$98,200	\$90,625	3437	574	16.70	876	873
OH	CUYAHOGA COUNTY	1751.05	4 - Upper	137.27	No	\$98,200	\$103,712	4850	424	8.74	1572	1671
OH	CUYAHOGA COUNTY	1751.06	4 - Upper	142.03	No	\$98,200	\$107,304	2931	235	8.02	941	1075
OH	CUYAHOGA COUNTY	1751.07	4 - Upper	152.89	No	\$98,200	\$115,508	3652	378	10.35	1239	1357
OH	CUYAHOGA COUNTY	1751.08	3 - Middle	110.25	No	\$98,200	\$83,292	2665	489	18.35	257	334
OH	CUYAHOGA COUNTY	1751.09	4 - Upper	134.51	No	\$98,200	\$101,625	2380	219	9.20	936	925
OH	CUYAHOGA COUNTY	1751.10	2 - Moderate	74.87	No	\$98,200	\$56,563	5138	1001	19.48	1244	1067
OH	CUYAHOGA COUNTY	1752.01	4 - Upper	135.30	No	\$98,200	\$102,220	6395	685	10.71	1957	2166

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OH	CUYAHOGA COUNTY	1752.02	3 - Middle	116.20	No	\$98,200	\$87,788	3311	339	10.24	818	994
OH	CUYAHOGA COUNTY	1761.00	4 - Upper	134.32	No	\$98,200	\$101,480	2109	200	9.48	778	867
OH	CUYAHOGA COUNTY	1762.00	3 - Middle	112.97	No	\$98,200	\$85,353	5380	660	12.27	2220	2239
OH	CUYAHOGA COUNTY	1771.01	3 - Middle	87.69	No	\$98,200	\$66,250	4357	1358	31.17	802	1091
OH	CUYAHOGA COUNTY	1771.03	3 - Middle	97.12	No	\$98,200	\$73,376	4006	951	23.74	1117	1292
OH	CUYAHOGA COUNTY	1771.04	3 - Middle	85.81	No	\$98,200	\$64,833	3619	710	19.62	1090	1382
OH	CUYAHOGA COUNTY	1772.01	3 - Middle	87.05	No	\$98,200	\$65,769	4016	803	20.00	1105	1551
OH	CUYAHOGA COUNTY	1772.02	3 - Middle	82.06	No	\$98,200	\$62,000	3366	628	18.66	915	1325
OH	CUYAHOGA COUNTY	1773.02	3 - Middle	98.66	No	\$98,200	\$74,539	2543	373	14.67	777	1003
OH	CUYAHOGA COUNTY	1773.03	3 - Middle	82.69	No	\$98,200	\$62,477	5009	1025	20.46	1768	2272
OH	CUYAHOGA COUNTY	1773.04	2 - Moderate	72.80	No	\$98,200	\$55,000	3662	1153	31.49	674	1047
OH	CUYAHOGA COUNTY	1774.03	3 - Middle	92.33	No	\$98,200	\$69,760	3066	481	15.69	900	1279
OH	CUYAHOGA COUNTY	1774.04	3 - Middle	96.28	No	\$98,200	\$72,745	2867	495	17.27	931	1200
OH	CUYAHOGA COUNTY	1774.05	3 - Middle	100.36	No	\$98,200	\$75,821	4471	712	15.92	1460	1929
OH	CUYAHOGA COUNTY	1774.06	3 - Middle	92.20	No	\$98,200	\$69,661	3990	598	14.99	1153	1523
OH	CUYAHOGA COUNTY	1775.01	3 - Middle	92.27	No	\$98,200	\$69,712	4294	662	15.42	1470	1933
OH	CUYAHOGA COUNTY	1775.03	3 - Middle	108.25	No	\$98,200	\$81,786	3510	407	11.60	1172	1296

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OH	CUYAHOGA COUNTY	1775.04	3 - Middle	82.72	No	\$98,200	\$62,500	4008	427	10.65	1421	1694
OH	CUYAHOGA COUNTY	1775.05	3 - Middle	114.34	No	\$98,200	\$86,383	4395	348	7.92	1491	1667
OH	CUYAHOGA COUNTY	1776.04	3 - Middle	91.42	No	\$98,200	\$69,073	1979	258	13.04	759	849
OH	CUYAHOGA COUNTY	1776.05	3 - Middle	106.99	No	\$98,200	\$80,833	2710	226	8.34	974	1089
OH	CUYAHOGA COUNTY	1776.06	3 - Middle	100.28	No	\$98,200	\$75,764	3809	645	16.93	1093	1131
OH	CUYAHOGA COUNTY	1776.07	3 - Middle	107.09	No	\$98,200	\$80,905	3778	579	15.33	818	909
OH	CUYAHOGA COUNTY	1776.08	2 - Moderate	63.79	No	\$98,200	\$48,196	5672	1309	23.08	1347	1927
OH	CUYAHOGA COUNTY	1776.09	4 - Upper	120.28	No	\$98,200	\$90,875	2019	213	10.55	672	778
OH	CUYAHOGA COUNTY	1781.01	3 - Middle	85.09	No	\$98,200	\$64,286	2758	440	15.95	956	1093
OH	CUYAHOGA COUNTY	1781.02	3 - Middle	107.82	No	\$98,200	\$81,458	4587	1242	27.08	789	1167
OH	CUYAHOGA COUNTY	1782.01	3 - Middle	92.24	No	\$98,200	\$69,688	3454	450	13.03	1140	1438
OH	CUYAHOGA COUNTY	1782.04	1 - Low	48.46	No	\$98,200	\$36,613	4862	1351	27.79	707	917
OH	CUYAHOGA COUNTY	1782.05	3 - Middle	101.59	No	\$98,200	\$76,750	2235	357	15.97	606	755
OH	CUYAHOGA COUNTY	1782.06	3 - Middle	94.46	No	\$98,200	\$71,367	2967	377	12.71	964	1100
OH	CUYAHOGA COUNTY	1791.01	4 - Upper	223.09	No	\$98,200	\$168,542	3816	1051	27.54	1327	1419
OH	CUYAHOGA COUNTY	1791.02	4 - Upper	300.55	No	\$98,200	\$227,065	2980	508	17.05	931	993
OH	CUYAHOGA COUNTY	1801.02	3 - Middle	112.91	No	\$98,200	\$85,307	4217	2641	62.63	1679	1813

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OH	CUYAHOGA COUNTY	1801.03	3 - Middle	101.34	No	\$98,200	\$76,563	3609	2262	62.68	1286	1443
OH	CUYAHOGA COUNTY	1801.04	1 - Low	47.59	No	\$98,200	\$35,956	2975	2424	81.48	135	239
OH	CUYAHOGA COUNTY	1811.00	4 - Upper	201.99	No	\$98,200	\$152,606	7234	579	8.00	2135	2284
OH	CUYAHOGA COUNTY	1812.01	4 - Upper	176.17	No	\$98,200	\$133,098	5851	686	11.72	1882	1877
OH	CUYAHOGA COUNTY	1812.03	4 - Upper	141.22	No	\$98,200	\$106,696	3194	245	7.67	931	1035
OH	CUYAHOGA COUNTY	1812.04	4 - Upper	138.00	No	\$98,200	\$104,260	5476	699	12.76	1528	1505
OH	CUYAHOGA COUNTY	1821.03	4 - Upper	135.40	No	\$98,200	\$102,298	2713	388	14.30	1040	1198
OH	CUYAHOGA COUNTY	1821.04	4 - Upper	128.64	No	\$98,200	\$97,188	2683	248	9.24	941	1067
OH	CUYAHOGA COUNTY	1821.05	4 - Upper	135.12	No	\$98,200	\$102,083	3313	364	10.99	1305	1456
OH	CUYAHOGA COUNTY	1821.06	3 - Middle	107.29	No	\$98,200	\$81,056	3011	263	8.73	1263	1401
OH	CUYAHOGA COUNTY	1831.00	3 - Middle	100.02	No	\$98,200	\$75,568	2958	1324	44.76	478	528
OH	CUYAHOGA COUNTY	1832.00	4 - Upper	330.91	No	\$98,200	\$250,001	2700	596	22.07	850	855
OH	CUYAHOGA COUNTY	1833.00	4 - Upper	285.33	No	\$98,200	\$215,563	4686	1035	22.09	1407	1490
OH	CUYAHOGA COUNTY	1834.01	4 - Upper	179.52	No	\$98,200	\$135,625	2262	795	35.15	549	601
OH	CUYAHOGA COUNTY	1834.02	3 - Middle	115.66	No	\$98,200	\$87,379	1507	1274	84.54	487	510
OH	CUYAHOGA COUNTY	1835.01	4 - Upper	128.18	No	\$98,200	\$96,838	3137	1516	48.33	611	484
OH	CUYAHOGA COUNTY	1835.02	4 - Upper	186.53	No	\$98,200	\$140,927	3749	1258	33.56	859	1111

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OH	CUYAHOGA COUNTY	1836.03	3 - Middle	80.24	No	\$98,200	\$60,625	1415	1360	96.11	256	569
OH	CUYAHOGA COUNTY	1836.04	3 - Middle	111.56	No	\$98,200	\$84,286	2576	2031	78.84	558	1156
OH	CUYAHOGA COUNTY	1836.05	4 - Upper	121.24	No	\$98,200	\$91,596	2867	1650	57.55	421	553
OH	CUYAHOGA COUNTY	1836.06	4 - Upper	130.80	No	\$98,200	\$98,817	1582	928	58.66	466	763
OH	CUYAHOGA COUNTY	1841.03	4 - Upper	209.15	No	\$98,200	\$158,011	4178	921	22.04	1561	1663
OH	CUYAHOGA COUNTY	1841.04	4 - Upper	161.81	No	\$98,200	\$122,250	1887	591	31.32	548	629
OH	CUYAHOGA COUNTY	1841.05	4 - Upper	164.10	No	\$98,200	\$123,977	4887	2290	46.86	1179	1222
OH	CUYAHOGA COUNTY	1841.06	3 - Middle	110.58	No	\$98,200	\$83,542	2369	899	37.95	663	865
OH	CUYAHOGA COUNTY	1841.08	4 - Upper	201.60	No	\$98,200	\$152,306	7822	2866	36.64	2029	2222
OH	CUYAHOGA COUNTY	1851.01	2 - Moderate	76.93	No	\$98,200	\$58,125	2755	2402	87.19	849	1106
OH	CUYAHOGA COUNTY	1851.02	3 - Middle	88.23	No	\$98,200	\$66,657	2685	1733	64.54	769	1189
OH	CUYAHOGA COUNTY	1851.03	3 - Middle	110.93	No	\$98,200	\$83,807	2333	1420	60.87	633	1051
OH	CUYAHOGA COUNTY	1851.04	3 - Middle	111.92	No	\$98,200	\$84,554	3773	1872	49.62	1322	1550
OH	CUYAHOGA COUNTY	1852.01	3 - Middle	81.07	No	\$98,200	\$61,250	1569	1175	74.89	537	537
OH	CUYAHOGA COUNTY	1852.02	3 - Middle	87.77	No	\$98,200	\$66,315	4967	3529	71.05	1265	2115
OH	CUYAHOGA COUNTY	1852.03	4 - Upper	125.90	No	\$98,200	\$95,119	3801	1567	41.23	1144	1363
OH	CUYAHOGA COUNTY	1861.03	4 - Upper	158.83	No	\$98,200	\$120,000	5145	719	13.97	1742	2046

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OH	CUYAHOGA COUNTY	1861.04	4 - Upper	129.31	No	\$98,200	\$97,692	2618	321	12.26	1036	1083
OH	CUYAHOGA COUNTY	1861.05	4 - Upper	159.83	No	\$98,200	\$120,750	3685	371	10.07	1583	1647
OH	CUYAHOGA COUNTY	1861.06	2 - Moderate	69.00	No	\$98,200	\$52,131	4836	1583	32.73	762	903
OH	CUYAHOGA COUNTY	1861.07	4 - Upper	156.14	No	\$98,200	\$117,962	6561	802	12.22	2321	2619
OH	CUYAHOGA COUNTY	1862.01	3 - Middle	119.37	No	\$98,200	\$90,189	5829	901	15.46	1570	1808
OH	CUYAHOGA COUNTY	1862.02	4 - Upper	169.29	No	\$98,200	\$127,898	4606	669	14.52	1573	1630
OH	CUYAHOGA COUNTY	1862.03	4 - Upper	143.60	No	\$98,200	\$108,490	3692	456	12.35	1355	1459
OH	CUYAHOGA COUNTY	1862.05	4 - Upper	148.85	No	\$98,200	\$112,454	5187	706	13.61	1844	1971
OH	CUYAHOGA COUNTY	1862.06	4 - Upper	187.89	No	\$98,200	\$141,953	4332	863	19.92	1280	1431
OH	CUYAHOGA COUNTY	1871.03	3 - Middle	94.57	No	\$98,200	\$71,447	2777	1706	61.43	735	1296
OH	CUYAHOGA COUNTY	1871.04	4 - Upper	171.52	No	\$98,200	\$129,583	3287	1005	30.57	864	1308
OH	CUYAHOGA COUNTY	1871.05	4 - Upper	189.03	No	\$98,200	\$142,813	3137	748	23.84	513	701
OH	CUYAHOGA COUNTY	1871.06	3 - Middle	116.93	No	\$98,200	\$88,345	4713	817	17.34	709	958
OH	CUYAHOGA COUNTY	1881.03	2 - Moderate	61.97	No	\$98,200	\$46,823	3050	2970	97.38	898	1270
OH	CUYAHOGA COUNTY	1881.06	2 - Moderate	50.71	No	\$98,200	\$38,317	2677	2584	96.53	448	854
OH	CUYAHOGA COUNTY	1881.07	2 - Moderate	52.28	No	\$98,200	\$39,500	2493	2382	95.55	180	259
OH	CUYAHOGA COUNTY	1891.05	4 - Upper	155.08	No	\$98,200	\$117,167	4126	562	13.62	1306	1221

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OH	CUYAHOGA COUNTY	1891.07	4 - Upper	131.66	No	\$98,200	\$99,468	5139	674	13.12	1716	1854
OH	CUYAHOGA COUNTY	1891.08	4 - Upper	207.37	No	\$98,200	\$156,667	5415	774	14.29	1480	1576
OH	CUYAHOGA COUNTY	1891.09	4 - Upper	136.82	No	\$98,200	\$103,370	3568	517	14.49	1115	1055
OH	CUYAHOGA COUNTY	1891.10	4 - Upper	136.74	No	\$98,200	\$103,310	4523	906	20.03	1056	1110
OH	CUYAHOGA COUNTY	1891.11	4 - Upper	191.24	No	\$98,200	\$144,479	7600	1272	16.74	1722	2080
OH	CUYAHOGA COUNTY	1891.12	4 - Upper	209.60	No	\$98,200	\$158,350	3857	503	13.04	1503	1654
OH	CUYAHOGA COUNTY	1905.02	2 - Moderate	78.62	No	\$98,200	\$59,398	2366	94	3.97	939	1182
OH	CUYAHOGA COUNTY	1905.03	3 - Middle	114.69	No	\$98,200	\$86,650	1680	151	8.99	566	610
OH	CUYAHOGA COUNTY	1905.05	4 - Upper	208.29	No	\$98,200	\$157,361	6166	924	14.99	1626	1711
OH	CUYAHOGA COUNTY	1905.06	3 - Middle	106.25	No	\$98,200	\$80,273	5387	630	11.69	1157	1362
OH	CUYAHOGA COUNTY	1923.00	3 - Middle	118.42	No	\$98,200	\$89,464	1519	168	11.06	564	639
OH	CUYAHOGA COUNTY	1928.00	4 - Upper	222.95	No	\$98,200	\$168,438	1430	382	26.71	595	578
OH	CUYAHOGA COUNTY	1929.00	4 - Upper	134.90	No	\$98,200	\$101,917	1897	124	6.54	760	863
OH	CUYAHOGA COUNTY	1941.00	4 - Upper	138.86	No	\$98,200	\$104,911	2033	302	14.85	905	1001
OH	CUYAHOGA COUNTY	1943.00	4 - Upper	159.78	No	\$98,200	\$120,714	3356	491	14.63	1143	1240
OH	CUYAHOGA COUNTY	1945.00	4 - Upper	287.48	No	\$98,200	\$217,188	2264	266	11.75	706	927
OH	CUYAHOGA COUNTY	1956.00	3 - Middle	97.25	No	\$98,200	\$73,475	4734	4154	87.75	1612	1813

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1957.00	4 - Upper	127.51	No	\$98,200	\$96,336	4566	3087	67.61	1266	1723
OH	CUYAHOGA COUNTY	1958.00	4 - Upper	279.32	No	\$98,200	\$211,023	4016	917	22.83	1406	1509
OH	CUYAHOGA COUNTY	1959.00	4 - Upper	166.22	No	\$98,200	\$125,583	4323	313	7.24	1492	1617
OH	CUYAHOGA COUNTY	1960.00	3 - Middle	96.54	No	\$98,200	\$72,941	1720	1225	71.22	531	652
OH	CUYAHOGA COUNTY	1961.00	2 - Moderate	72.56	No	\$98,200	\$54,821	2435	700	28.75	582	1300
OH	CUYAHOGA COUNTY	1962.00	1 - Low	31.58	No	\$98,200	\$23,862	3832	3674	95.88	193	795
OH	CUYAHOGA COUNTY	1963.00	4 - Upper	237.92	No	\$98,200	\$179,750	4087	569	13.92	1581	1864
OH	CUYAHOGA COUNTY	1964.00	1 - Low	49.66	No	\$98,200	\$37,518	2643	2141	81.01	485	1045
OH	CUYAHOGA COUNTY	1968.00	4 - Upper	176.33	No	\$98,200	\$133,221	5095	2688	52.76	100	222
OH	CUYAHOGA COUNTY	1970.00	2 - Moderate	69.74	No	\$98,200	\$52,688	3020	2892	95.76	463	720
OH	CUYAHOGA COUNTY	1971.00	4 - Upper	157.05	No	\$98,200	\$118,650	4062	1347	33.16	1250	1464
OH	CUYAHOGA COUNTY	1972.00	1 - Low	41.21	No	\$98,200	\$31,136	2238	2162	96.60	295	1005
OH	CUYAHOGA COUNTY	1973.00	1 - Low	46.57	No	\$98,200	\$35,185	3185	1143	35.89	370	1256
OH	CUYAHOGA COUNTY	1974.00	2 - Moderate	58.37	No	\$98,200	\$44,103	3862	1909	49.43	869	1717
OH	CUYAHOGA COUNTY	1975.00	2 - Moderate	50.68	No	\$98,200	\$38,293	3863	1648	42.66	561	1863
OH	CUYAHOGA COUNTY	1976.00	1 - Low	44.71	No	\$98,200	\$33,781	3360	2423	72.11	486	1459
OH	CUYAHOGA COUNTY	1977.00	2 - Moderate	61.29	No	\$98,200	\$46,310	2711	1510	55.70	669	1401

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	1978.00	4 - Upper	143.02	No	\$98,200	\$108,056	3094	965	31.19	541	1828
OH	CUYAHOGA COUNTY	1979.00	1 - Low	43.28	No	\$98,200	\$32,702	1824	1197	65.63	226	868
OH	CUYAHOGA COUNTY	1980.00	1 - Low	36.71	No	\$98,200	\$27,734	2338	1873	80.11	566	1193
OH	CUYAHOGA COUNTY	1981.00	1 - Low	45.61	No	\$98,200	\$34,464	2066	1451	70.23	358	1116
OH	CUYAHOGA COUNTY	1982.00	2 - Moderate	54.48	No	\$98,200	\$41,161	3396	3274	96.41	808	1485
OH	CUYAHOGA COUNTY	1983.00	2 - Moderate	50.82	No	\$98,200	\$38,397	4165	4010	96.28	472	577
OH	CUYAHOGA COUNTY	1984.00	1 - Low	20.98	No	\$98,200	\$15,852	2933	2832	96.56	299	761
OH	CUYAHOGA COUNTY	1985.00	2 - Moderate	63.07	No	\$98,200	\$47,650	1701	1677	98.59	362	869
OH	CUYAHOGA COUNTY	1986.00	1 - Low	32.18	No	\$98,200	\$24,318	4129	3874	93.82	435	1231
OH	CUYAHOGA COUNTY	1987.00	2 - Moderate	68.56	No	\$98,200	\$51,797	1945	1862	95.73	348	866
OH	CUYAHOGA COUNTY	1988.00	1 - Low	39.47	No	\$98,200	\$29,821	1858	1821	98.01	198	803
OH	CUYAHOGA COUNTY	1989.00	1 - Low	19.34	No	\$98,200	\$14,618	1689	1309	77.50	293	1305
OH	CUYAHOGA COUNTY	1990.00	1 - Low	47.65	No	\$98,200	\$36,000	1289	1234	95.73	197	789
OH	CUYAHOGA COUNTY	1991.00	2 - Moderate	52.11	No	\$98,200	\$39,375	2153	2087	96.93	446	1291
OH	CUYAHOGA COUNTY	1992.00	2 - Moderate	55.15	No	\$98,200	\$41,667	1628	1613	99.08	355	876
OH	CUYAHOGA COUNTY	1993.00	1 - Low	43.24	No	\$98,200	\$32,673	1753	1697	96.81	394	1097
OH	CUYAHOGA COUNTY	9801.00	0 - Unknown	0.00	No	\$98,200	\$0	5	3	60.00	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CUYAHOGA COUNTY	9802.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0
OH	CUYAHOGA COUNTY	9805.00	0 - Unknown	0.00	No	\$98,200	\$0	3	2	66.67	0	0
OH	CUYAHOGA COUNTY	9809.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0
OH	CUYAHOGA COUNTY	9810.00	0 - Unknown	0.00	No	\$98,200	\$0	54	10	18.52	0	0
OH	CUYAHOGA COUNTY	9811.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0
OH	CUYAHOGA COUNTY	9900.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0

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State: OHIO

County: 055 - GEAUGA COUNTY

All Tracts: 21



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	GEAUGA COUNTY	3101.00	3 - Middle	100.79	No	\$98,200	\$76,149	2144	118	5.50	867	988
OH	GEAUGA COUNTY	3102.00	4 - Upper	124.71	No	\$98,200	\$94,219	1938	125	6.45	801	901
OH	GEAUGA COUNTY	3106.00	4 - Upper	128.67	No	\$98,200	\$97,215	6017	405	6.73	2334	2471
OH	GEAUGA COUNTY	3107.00	4 - Upper	129.05	No	\$98,200	\$97,500	3940	220	5.58	1644	1898
OH	GEAUGA COUNTY	3108.00	4 - Upper	177.03	No	\$98,200	\$133,750	7087	534	7.53	2194	2317
OH	GEAUGA COUNTY	3109.00	3 - Middle	89.01	No	\$98,200	\$67,250	3103	300	9.67	1050	1346
OH	GEAUGA COUNTY	3110.00	3 - Middle	93.99	No	\$98,200	\$71,013	3657	98	2.68	789	1096
OH	GEAUGA COUNTY	3113.00	3 - Middle	96.06	No	\$98,200	\$72,578	4379	261	5.96	1253	1807
OH	GEAUGA COUNTY	3114.00	4 - Upper	134.83	No	\$98,200	\$101,865	5244	394	7.51	2118	2490
OH	GEAUGA COUNTY	3115.00	3 - Middle	117.50	No	\$98,200	\$88,771	5540	412	7.44	1756	2302
OH	GEAUGA COUNTY	3116.00	4 - Upper	186.96	No	\$98,200	\$141,250	3972	260	6.55	1334	1419
OH	GEAUGA COUNTY	3117.00	4 - Upper	177.24	No	\$98,200	\$133,906	5608	717	12.79	1533	1684
OH	GEAUGA COUNTY	3118.00	4 - Upper	169.69	No	\$98,200	\$128,198	7285	559	7.67	2537	2726
OH	GEAUGA COUNTY	3119.00	4 - Upper	155.95	No	\$98,200	\$117,824	6574	521	7.93	2319	2495

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	GEAUGA COUNTY	3120.00	3 - Middle	105.12	No	\$98,200	\$79,417	2778	104	3.74	904	1090
OH	GEAUGA COUNTY	3121.00	3 - Middle	101.63	No	\$98,200	\$76,786	4446	93	2.09	907	1021
OH	GEAUGA COUNTY	3122.01	4 - Upper	123.70	No	\$98,200	\$93,456	5504	420	7.63	1348	1895
OH	GEAUGA COUNTY	3122.02	4 - Upper	160.40	No	\$98,200	\$121,181	4232	244	5.77	1411	1592
OH	GEAUGA COUNTY	3122.03	4 - Upper	130.49	No	\$98,200	\$98,587	4676	290	6.20	1704	1856
OH	GEAUGA COUNTY	3123.00	3 - Middle	85.27	No	\$98,200	\$64,425	4644	298	6.42	1204	1524
OH	GEAUGA COUNTY	3124.00	3 - Middle	92.14	No	\$98,200	\$69,615	2629	66	2.51	608	798

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State: OHIO

County: 085 - LAKE COUNTY

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State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LAKE COUNTY	2001.00	3 - Middle	108.13	No	\$98,200	\$81,696	2002	523	26.12	618	640
OH	LAKE COUNTY	2002.00	3 - Middle	91.68	No	\$98,200	\$69,266	2564	357	13.92	762	1065
OH	LAKE COUNTY	2003.00	3 - Middle	89.08	No	\$98,200	\$67,300	3038	332	10.93	1048	1286
OH	LAKE COUNTY	2004.00	3 - Middle	95.80	No	\$98,200	\$72,375	3414	449	13.15	1094	1343
OH	LAKE COUNTY	2005.00	4 - Upper	120.45	No	\$98,200	\$91,000	3186	344	10.80	1185	1326
OH	LAKE COUNTY	2006.00	3 - Middle	98.72	No	\$98,200	\$74,583	3345	381	11.39	1181	1609
OH	LAKE COUNTY	2007.00	3 - Middle	97.43	No	\$98,200	\$73,611	3751	642	17.12	1358	1595
OH	LAKE COUNTY	2008.00	3 - Middle	102.70	No	\$98,200	\$77,595	3599	542	15.06	1244	1630
OH	LAKE COUNTY	2009.00	3 - Middle	104.41	No	\$98,200	\$78,886	1957	356	18.19	538	728
OH	LAKE COUNTY	2010.00	2 - Moderate	78.11	No	\$98,200	\$59,018	5068	1883	37.15	1120	1338
OH	LAKE COUNTY	2011.01	3 - Middle	89.52	No	\$98,200	\$67,636	1981	1236	62.39	0	27
OH	LAKE COUNTY	2011.02	4 - Upper	140.86	No	\$98,200	\$106,417	2970	218	7.34	997	1195
OH	LAKE COUNTY	2012.00	2 - Moderate	62.81	No	\$98,200	\$47,455	3531	596	16.88	1127	1343
OH	LAKE COUNTY	2013.00	3 - Middle	119.00	No	\$98,200	\$89,904	3871	469	12.12	1076	1224
OH	LAKE COUNTY	2014.00	3 - Middle	108.94	No	\$98,200	\$82,308	3830	309	8.07	1076	1521
OH	LAKE COUNTY	2015.00	4 - Upper	136.77	No	\$98,200	\$103,333	2651	339	12.79	725	876
OH	LAKE COUNTY	2016.00	4 - Upper	134.71	No	\$98,200	\$101,771	4023	556	13.82	1210	1341
OH	LAKE COUNTY	2017.00	2 - Moderate	76.02	No	\$98,200	\$57,432	6053	1339	22.12	1387	1715
OH	LAKE COUNTY	2018.00	3 - Middle	94.53	No	\$98,200	\$71,418	3657	307	8.39	1324	1552
OH	LAKE COUNTY	2019.00	3 - Middle	107.05	No	\$98,200	\$80,875	2698	267	9.90	805	1023
OH	LAKE COUNTY	2020.00	3 - Middle	101.28	No	\$98,200	\$76,518	5550	587	10.58	1857	2370
OH	LAKE COUNTY	2021.00	2 - Moderate	54.81	No	\$98,200	\$41,413	2180	432	19.82	563	808
OH	LAKE COUNTY	2024.00	3 - Middle	119.12	No	\$98,200	\$90,000	2871	240	8.36	1099	1298
OH	LAKE COUNTY	2025.00	3 - Middle	82.82	No	\$98,200	\$62,574	4260	592	13.90	1011	1244

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LAKE COUNTY	2026.00	3 - Middle	88.85	No	\$98,200	\$67,130	3679	357	9.70	1109	1601
OH	LAKE COUNTY	2027.00	4 - Upper	149.02	No	\$98,200	\$112,589	6399	457	7.14	2400	2473
OH	LAKE COUNTY	2028.00	3 - Middle	108.98	No	\$98,200	\$82,339	5926	530	8.94	2271	2575
OH	LAKE COUNTY	2029.01	3 - Middle	115.59	No	\$98,200	\$87,333	4795	361	7.53	1707	2020
OH	LAKE COUNTY	2029.02	3 - Middle	91.00	No	\$98,200	\$68,750	1641	127	7.74	634	750
OH	LAKE COUNTY	2030.00	4 - Upper	122.11	No	\$98,200	\$92,257	6477	523	8.07	2385	2453
OH	LAKE COUNTY	2032.00	3 - Middle	84.34	No	\$98,200	\$63,720	3453	481	13.93	996	1083
OH	LAKE COUNTY	2034.00	3 - Middle	118.71	No	\$98,200	\$89,688	4363	411	9.42	1306	1714
OH	LAKE COUNTY	2035.00	4 - Upper	144.39	No	\$98,200	\$109,088	6709	558	8.32	2513	2804
OH	LAKE COUNTY	2037.00	4 - Upper	161.04	No	\$98,200	\$121,667	3215	221	6.87	997	1193
OH	LAKE COUNTY	2040.00	2 - Moderate	78.12	No	\$98,200	\$59,023	3108	355	11.42	806	1406
OH	LAKE COUNTY	2042.00	2 - Moderate	65.21	No	\$98,200	\$49,265	4332	2728	62.97	744	1274
OH	LAKE COUNTY	2043.03	4 - Upper	124.22	No	\$98,200	\$93,846	2660	598	22.48	432	542
OH	LAKE COUNTY	2043.04	2 - Moderate	75.20	No	\$98,200	\$56,818	6572	2745	41.77	1350	1917
OH	LAKE COUNTY	2044.00	2 - Moderate	72.22	No	\$98,200	\$54,567	3114	1390	44.64	514	1232
OH	LAKE COUNTY	2045.00	2 - Moderate	65.39	No	\$98,200	\$49,402	3622	1911	52.76	415	1116
OH	LAKE COUNTY	2047.00	4 - Upper	120.43	No	\$98,200	\$90,985	4705	901	19.15	1455	1822
OH	LAKE COUNTY	2048.00	3 - Middle	104.01	No	\$98,200	\$78,583	5424	657	12.11	1922	2450
OH	LAKE COUNTY	2049.00	4 - Upper	143.18	No	\$98,200	\$108,173	5728	663	11.57	2057	2393
OH	LAKE COUNTY	2050.01	4 - Upper	140.19	No	\$98,200	\$105,917	5964	532	8.92	1831	2021
OH	LAKE COUNTY	2050.02	4 - Upper	131.50	No	\$98,200	\$99,353	5851	563	9.62	2024	2258
OH	LAKE COUNTY	2051.00	4 - Upper	182.62	No	\$98,200	\$137,972	7439	496	6.67	2549	2842
OH	LAKE COUNTY	2052.00	4 - Upper	143.18	No	\$98,200	\$108,177	3128	170	5.43	1104	1178
OH	LAKE COUNTY	2053.00	4 - Upper	138.93	No	\$98,200	\$104,961	2484	201	8.09	883	957
OH	LAKE COUNTY	2054.00	3 - Middle	102.25	No	\$98,200	\$77,250	1601	151	9.43	458	558
OH	LAKE COUNTY	2057.01	3 - Middle	93.42	No	\$98,200	\$70,577	4777	597	12.50	1565	1880
OH	LAKE COUNTY	2057.02	2 - Moderate	72.00	No	\$98,200	\$54,402	2668	252	9.45	824	1261
OH	LAKE COUNTY	2058.00	4 - Upper	128.06	No	\$98,200	\$96,750	1259	104	8.26	441	499
OH	LAKE COUNTY	2061.00	3 - Middle	113.12	No	\$98,200	\$85,461	3436	368	10.71	1084	1358

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LAKE COUNTY	2062.00	3 - Middle	114.58	No	\$98,200	\$86,563	1500	215	14.33	507	698
OH	LAKE COUNTY	2063.00	4 - Upper	120.11	No	\$98,200	\$90,747	4777	699	14.63	1581	1807
OH	LAKE COUNTY	2064.00	4 - Upper	158.44	No	\$98,200	\$119,704	4957	310	6.25	1695	1843
OH	LAKE COUNTY	2065.00	4 - Upper	136.16	No	\$98,200	\$102,868	4008	452	11.28	984	1161
OH	LAKE COUNTY	2066.00	3 - Middle	91.52	No	\$98,200	\$69,146	4430	508	11.47	1632	2084
OH	LAKE COUNTY	2067.00	3 - Middle	92.98	No	\$98,200	\$70,245	6352	646	10.17	1747	2561
OH	LAKE COUNTY	9900.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0

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State: OHIO

County: 093 - LORAIN COUNTY

All Tracts: 80



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LORAIN COUNTY	0102.00	4 - Upper	123.00	No	\$98,200	\$92,931	4228	393	9.30	1507	1738
OH	LORAIN COUNTY	0103.00	4 - Upper	137.81	No	\$98,200	\$104,118	5570	583	10.47	2010	2134
OH	LORAIN COUNTY	0104.00	3 - Middle	106.12	No	\$98,200	\$80,179	4081	656	16.07	1032	1143
OH	LORAIN COUNTY	0131.01	4 - Upper	170.82	No	\$98,200	\$129,052	5392	638	11.83	1522	1716
OH	LORAIN COUNTY	0131.02	4 - Upper	183.15	No	\$98,200	\$138,372	5010	476	9.50	1622	1728
OH	LORAIN COUNTY	0132.01	4 - Upper	193.55	No	\$98,200	\$146,227	8214	1131	13.77	2792	2936
OH	LORAIN COUNTY	0132.02	4 - Upper	123.96	No	\$98,200	\$93,654	6231	1453	23.32	1429	2067
OH	LORAIN COUNTY	0211.00	3 - Middle	94.77	No	\$98,200	\$71,597	3207	515	16.06	987	1293
OH	LORAIN COUNTY	0212.00	3 - Middle	90.55	No	\$98,200	\$68,409	5750	887	15.43	1976	2404
OH	LORAIN COUNTY	0221.00	3 - Middle	92.95	No	\$98,200	\$70,227	1889	445	23.56	568	754
OH	LORAIN COUNTY	0222.00	2 - Moderate	54.45	No	\$98,200	\$41,136	2474	949	38.36	559	1128
OH	LORAIN COUNTY	0224.00	2 - Moderate	68.15	No	\$98,200	\$51,488	3889	1945	50.01	625	1641
OH	LORAIN COUNTY	0225.00	2 - Moderate	79.57	No	\$98,200	\$60,114	1633	592	36.25	555	744
OH	LORAIN COUNTY	0226.01	2 - Moderate	54.57	No	\$98,200	\$41,231	2765	1280	46.29	416	937

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LORAIN COUNTY	0228.00	1 - Low	28.71	No	\$98,200	\$21,694	4654	3413	73.33	843	1640
OH	LORAIN COUNTY	0230.00	2 - Moderate	51.40	No	\$98,200	\$38,839	5375	2457	45.71	974	2114
OH	LORAIN COUNTY	0231.00	1 - Low	44.82	No	\$98,200	\$33,867	3240	2588	79.88	522	1393
OH	LORAIN COUNTY	0232.00	1 - Low	37.22	No	\$98,200	\$28,125	2905	1951	67.16	440	1264
OH	LORAIN COUNTY	0233.00	2 - Moderate	54.60	No	\$98,200	\$41,250	2359	1575	66.77	361	854
OH	LORAIN COUNTY	0234.00	3 - Middle	81.98	No	\$98,200	\$61,937	2248	959	42.66	668	839
OH	LORAIN COUNTY	0235.00	3 - Middle	97.98	No	\$98,200	\$74,028	2304	1075	46.66	629	842
OH	LORAIN COUNTY	0236.00	3 - Middle	83.28	No	\$98,200	\$62,917	2813	1844	65.55	800	1246
OH	LORAIN COUNTY	0239.00	2 - Moderate	76.27	No	\$98,200	\$57,625	1459	677	46.40	356	688
OH	LORAIN COUNTY	0240.00	1 - Low	48.98	No	\$98,200	\$37,007	2114	1016	48.06	292	528
OH	LORAIN COUNTY	0241.00	3 - Middle	106.83	No	\$98,200	\$80,714	3096	1157	37.37	1040	1221
OH	LORAIN COUNTY	0242.00	3 - Middle	86.26	No	\$98,200	\$65,171	4418	2076	46.99	1013	1455
OH	LORAIN COUNTY	0281.00	3 - Middle	117.34	No	\$98,200	\$88,654	4135	675	16.32	1260	1674
OH	LORAIN COUNTY	0301.01	3 - Middle	82.44	No	\$98,200	\$62,284	2783	231	8.30	1155	1437
OH	LORAIN COUNTY	0301.02	3 - Middle	105.11	No	\$98,200	\$79,410	4005	366	9.14	1273	1675
OH	LORAIN COUNTY	0501.00	3 - Middle	109.05	No	\$98,200	\$82,386	2829	410	14.49	1160	1240
OH	LORAIN COUNTY	0502.00	3 - Middle	113.28	No	\$98,200	\$85,588	3792	530	13.98	1152	1477

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LORAIN COUNTY	0503.01	4 - Upper	163.49	No	\$98,200	\$123,516	4746	574	12.09	1540	1774
OH	LORAIN COUNTY	0503.02	3 - Middle	118.06	No	\$98,200	\$89,196	3807	432	11.35	1101	1279
OH	LORAIN COUNTY	0504.00	3 - Middle	86.13	No	\$98,200	\$65,074	2225	229	10.29	644	889
OH	LORAIN COUNTY	0571.00	3 - Middle	89.94	No	\$98,200	\$67,950	3607	348	9.65	1372	1766
OH	LORAIN COUNTY	0601.00	3 - Middle	88.51	No	\$98,200	\$66,875	4260	1322	31.03	740	1378
OH	LORAIN COUNTY	0602.00	3 - Middle	113.52	No	\$98,200	\$85,769	5116	1217	23.79	897	1258
OH	LORAIN COUNTY	0701.01	3 - Middle	101.92	No	\$98,200	\$77,000	3556	593	16.68	1560	1701
OH	LORAIN COUNTY	0701.02	3 - Middle	86.55	No	\$98,200	\$65,392	5220	1420	27.20	1456	1804
OH	LORAIN COUNTY	0702.00	2 - Moderate	75.00	No	\$98,200	\$56,667	2006	470	23.43	615	788
OH	LORAIN COUNTY	0703.00	2 - Moderate	65.00	No	\$98,200	\$49,107	3336	942	28.24	919	1396
OH	LORAIN COUNTY	0704.00	2 - Moderate	65.15	No	\$98,200	\$49,224	4466	1808	40.48	1325	2003
OH	LORAIN COUNTY	0705.00	1 - Low	43.87	No	\$98,200	\$33,143	2852	1085	38.04	579	1295
OH	LORAIN COUNTY	0706.00	3 - Middle	91.23	No	\$98,200	\$68,929	4393	878	19.99	1505	1914
OH	LORAIN COUNTY	0707.00	2 - Moderate	58.49	No	\$98,200	\$44,194	2120	473	22.31	450	930
OH	LORAIN COUNTY	0709.01	1 - Low	20.03	No	\$98,200	\$15,139	1874	1140	60.83	79	737
OH	LORAIN COUNTY	0709.02	2 - Moderate	65.44	No	\$98,200	\$49,444	3733	1119	29.98	797	1152
OH	LORAIN COUNTY	0711.00	3 - Middle	90.81	No	\$98,200	\$68,611	4345	852	19.61	1481	1896

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LORAIN COUNTY	0712.01	2 - Moderate	54.10	No	\$98,200	\$40,875	4314	1213	28.12	1090	1402
OH	LORAIN COUNTY	0712.02	3 - Middle	107.96	No	\$98,200	\$81,563	3990	761	19.07	1402	1606
OH	LORAIN COUNTY	0713.00	3 - Middle	107.82	No	\$98,200	\$81,458	4627	947	20.47	1428	1861
OH	LORAIN COUNTY	0714.00	1 - Low	29.56	No	\$98,200	\$22,332	3122	1768	56.63	506	1362
OH	LORAIN COUNTY	0715.00	3 - Middle	99.37	No	\$98,200	\$75,078	1770	288	16.27	699	752
OH	LORAIN COUNTY	0771.00	4 - Upper	122.43	No	\$98,200	\$92,500	3501	310	8.85	1280	1462
OH	LORAIN COUNTY	0801.01	3 - Middle	106.00	No	\$98,200	\$80,083	2154	215	9.98	850	976
OH	LORAIN COUNTY	0801.03	3 - Middle	103.52	No	\$98,200	\$78,214	4295	523	12.18	1266	1437
OH	LORAIN COUNTY	0801.04	3 - Middle	96.06	No	\$98,200	\$72,578	3463	421	12.16	1188	1334
OH	LORAIN COUNTY	0805.00	4 - Upper	125.64	No	\$98,200	\$94,922	9133	1254	13.73	2553	2721
OH	LORAIN COUNTY	0806.00	3 - Middle	105.83	No	\$98,200	\$79,953	5450	560	10.28	1810	1966
OH	LORAIN COUNTY	0807.01	4 - Upper	127.16	No	\$98,200	\$96,071	5044	596	11.82	1755	1912
OH	LORAIN COUNTY	0807.02	4 - Upper	136.11	No	\$98,200	\$102,835	5741	720	12.54	1681	2071
OH	LORAIN COUNTY	0901.00	4 - Upper	135.03	No	\$98,200	\$102,019	3775	352	9.32	1363	1447
OH	LORAIN COUNTY	0902.00	4 - Upper	127.62	No	\$98,200	\$96,420	3636	265	7.29	1258	1402
OH	LORAIN COUNTY	0911.00	3 - Middle	96.68	No	\$98,200	\$73,041	3565	449	12.59	1341	1542
OH	LORAIN COUNTY	0912.00	3 - Middle	110.61	No	\$98,200	\$83,571	3986	975	24.46	971	1145

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LORAIN COUNTY	0921.00	3 - Middle	119.42	No	\$98,200	\$90,221	2394	204	8.52	825	1041
OH	LORAIN COUNTY	0931.00	3 - Middle	101.53	No	\$98,200	\$76,711	3052	213	6.98	1041	1199
OH	LORAIN COUNTY	0941.01	3 - Middle	106.62	No	\$98,200	\$80,556	4727	397	8.40	1744	2100
OH	LORAIN COUNTY	0941.02	4 - Upper	125.33	No	\$98,200	\$94,688	3677	309	8.40	969	1183
OH	LORAIN COUNTY	0951.00	3 - Middle	111.02	No	\$98,200	\$83,875	7672	1381	18.00	1449	1860
OH	LORAIN COUNTY	0961.00	3 - Middle	109.20	No	\$98,200	\$82,500	6140	525	8.55	1547	2105
OH	LORAIN COUNTY	0971.00	3 - Middle	115.11	No	\$98,200	\$86,964	3008	210	6.98	1080	1251
OH	LORAIN COUNTY	0972.01	4 - Upper	152.22	No	\$98,200	\$115,000	4032	1020	25.30	881	899
OH	LORAIN COUNTY	0972.02	3 - Middle	109.31	No	\$98,200	\$82,583	5871	2066	35.19	1707	1796
OH	LORAIN COUNTY	0973.00	1 - Low	38.80	No	\$98,200	\$29,318	2903	1926	66.35	321	1159
OH	LORAIN COUNTY	0974.01	4 - Upper	154.59	No	\$98,200	\$116,793	5540	485	8.75	2030	2060
OH	LORAIN COUNTY	0974.02	4 - Upper	157.07	No	\$98,200	\$118,669	5787	547	9.45	1452	1883
OH	LORAIN COUNTY	0975.00	2 - Moderate	72.22	No	\$98,200	\$54,565	6809	3559	52.27	1745	2803
OH	LORAIN COUNTY	0976.00	1 - Low	42.68	No	\$98,200	\$32,250	3262	1140	34.95	330	1161
OH	LORAIN COUNTY	9902.00	0 - Unknown	0.00	No	\$98,200	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 17410 - CLEVELAND, OH

State: OHIO

County: 103 - MEDINA COUNTY

All Tracts: 42



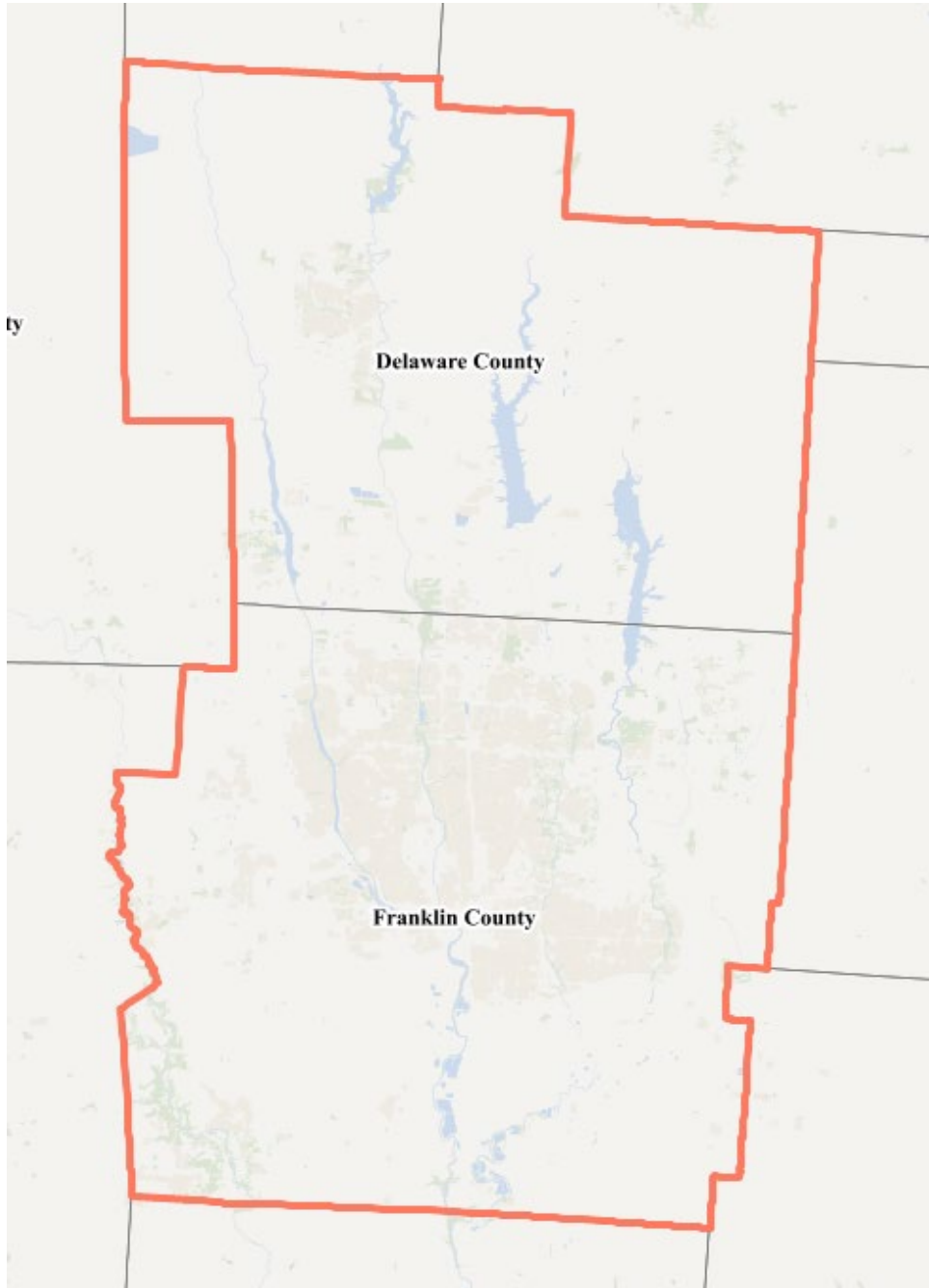
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MEDINA COUNTY	4001.00	4 - Upper	163.87	No	\$98,200	\$123,804	8025	536	6.68	2867	3011
OH	MEDINA COUNTY	4020.00	4 - Upper	144.16	No	\$98,200	\$108,910	5750	333	5.79	1761	1994
OH	MEDINA COUNTY	4030.01	4 - Upper	129.05	No	\$98,200	\$97,500	3215	200	6.22	1146	1271
OH	MEDINA COUNTY	4030.02	4 - Upper	125.96	No	\$98,200	\$95,161	3450	272	7.88	1125	1261
OH	MEDINA COUNTY	4040.00	4 - Upper	148.84	No	\$98,200	\$112,446	4338	361	8.32	1651	1796
OH	MEDINA COUNTY	4050.00	4 - Upper	156.96	No	\$98,200	\$118,586	4556	360	7.90	1751	1936
OH	MEDINA COUNTY	4060.00	4 - Upper	153.80	No	\$98,200	\$116,197	7046	537	7.62	1755	2023
OH	MEDINA COUNTY	4070.00	4 - Upper	166.34	No	\$98,200	\$125,668	7621	674	8.84	2189	2458
OH	MEDINA COUNTY	4080.01	3 - Middle	105.30	No	\$98,200	\$79,559	2741	340	12.40	953	1205
OH	MEDINA COUNTY	4080.02	4 - Upper	142.67	No	\$98,200	\$107,788	1953	160	8.19	622	723
OH	MEDINA COUNTY	4080.03	3 - Middle	113.90	No	\$98,200	\$86,053	3190	429	13.45	905	1057
OH	MEDINA COUNTY	4081.01	2 - Moderate	76.68	No	\$98,200	\$57,936	3625	710	19.59	833	1164
OH	MEDINA COUNTY	4081.02	4 - Upper	134.23	No	\$98,200	\$101,414	4024	412	10.24	1171	1375
OH	MEDINA COUNTY	4082.01	3 - Middle	91.94	No	\$98,200	\$69,464	4534	596	13.15	1023	1429

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MEDINA COUNTY	4082.02	4 - Upper	133.74	No	\$98,200	\$101,042	5646	617	10.93	1590	2057
OH	MEDINA COUNTY	4083.01	4 - Upper	157.89	No	\$98,200	\$119,286	3568	419	11.74	941	1002
OH	MEDINA COUNTY	4083.03	4 - Upper	125.49	No	\$98,200	\$94,808	3528	331	9.38	988	1108
OH	MEDINA COUNTY	4083.04	4 - Upper	133.63	No	\$98,200	\$100,956	3666	358	9.77	1003	1121
OH	MEDINA COUNTY	4083.05	4 - Upper	172.90	No	\$98,200	\$130,625	2894	290	10.02	807	880
OH	MEDINA COUNTY	4090.01	3 - Middle	89.58	No	\$98,200	\$67,679	2213	139	6.28	960	1049
OH	MEDINA COUNTY	4090.02	3 - Middle	106.04	No	\$98,200	\$80,114	4591	380	8.28	1558	2050
OH	MEDINA COUNTY	4100.00	3 - Middle	91.66	No	\$98,200	\$69,250	4102	199	4.85	1228	1441
OH	MEDINA COUNTY	4110.01	4 - Upper	126.16	No	\$98,200	\$95,313	1606	123	7.66	640	683
OH	MEDINA COUNTY	4110.02	2 - Moderate	76.32	No	\$98,200	\$57,664	2857	212	7.42	775	1152
OH	MEDINA COUNTY	4120.00	4 - Upper	121.55	No	\$98,200	\$91,829	4271	280	6.56	1605	1851
OH	MEDINA COUNTY	4130.00	3 - Middle	107.08	No	\$98,200	\$80,904	5527	315	5.70	1883	2371
OH	MEDINA COUNTY	4151.00	4 - Upper	150.23	No	\$98,200	\$113,500	5169	542	10.49	1505	1538
OH	MEDINA COUNTY	4152.00	4 - Upper	120.94	No	\$98,200	\$91,375	4042	337	8.34	1357	1511
OH	MEDINA COUNTY	4153.00	3 - Middle	107.94	No	\$98,200	\$81,548	4749	516	10.87	1221	1527
OH	MEDINA COUNTY	4154.00	4 - Upper	130.54	No	\$98,200	\$98,625	4411	461	10.45	1387	1529
OH	MEDINA COUNTY	4158.01	4 - Upper	150.29	No	\$98,200	\$113,542	5433	673	12.39	1353	1541

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MEDINA COUNTY	4158.02	4 - Upper	141.46	No	\$98,200	\$106,875	2152	181	8.41	759	783
OH	MEDINA COUNTY	4160.00	3 - Middle	96.04	No	\$98,200	\$72,563	5464	544	9.96	1450	1623
OH	MEDINA COUNTY	4161.00	3 - Middle	113.53	No	\$98,200	\$85,772	4719	410	8.69	1571	1836
OH	MEDINA COUNTY	4162.00	3 - Middle	114.45	No	\$98,200	\$86,471	4534	588	12.97	1195	1335
OH	MEDINA COUNTY	4163.00	4 - Upper	141.67	No	\$98,200	\$107,036	2626	272	10.36	860	936
OH	MEDINA COUNTY	4164.00	3 - Middle	92.61	No	\$98,200	\$69,970	3323	414	12.46	943	1049
OH	MEDINA COUNTY	4170.01	3 - Middle	105.62	No	\$98,200	\$79,800	4509	393	8.72	1438	1761
OH	MEDINA COUNTY	4170.02	4 - Upper	152.53	No	\$98,200	\$115,236	4076	341	8.37	1388	1625
OH	MEDINA COUNTY	4171.00	3 - Middle	115.57	No	\$98,200	\$87,313	6972	568	8.15	2040	2485
OH	MEDINA COUNTY	4172.00	3 - Middle	119.29	No	\$98,200	\$90,125	7159	607	8.48	2177	2651
OH	MEDINA COUNTY	4173.00	3 - Middle	110.67	No	\$98,200	\$83,611	4595	397	8.64	1105	1743

First Federal Lakewood

Columbus CRA Assessment Area



The CRA Assessment Area includes two counties in central Ohio within the Columbus MSA.

- Delaware County
 - *County Code 041*
- Franklin County
 - *County Code 049*

Updated April 2026

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 18140 - COLUMBUS, OH

State: OHIO

County: 041 - DELAWARE COUNTY

All Tracts: 40



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	DELAWARE COUNTY	0101.00	4 - Upper	132.06	No	\$108,600	\$111,050	4839	832	17.19	1132	1628
OH	DELAWARE COUNTY	0102.00	3 - Middle	86.33	No	\$108,600	\$72,600	5659	872	15.41	1650	2460
OH	DELAWARE COUNTY	0104.20	3 - Middle	118.92	No	\$108,600	\$100,000	2824	407	14.41	741	979
OH	DELAWARE COUNTY	0104.21	3 - Middle	95.27	No	\$108,600	\$80,117	2265	225	9.93	764	910
OH	DELAWARE COUNTY	0104.22	3 - Middle	115.39	No	\$108,600	\$97,037	6199	823	13.28	1560	1938
OH	DELAWARE COUNTY	0105.20	3 - Middle	111.69	No	\$108,600	\$93,921	7164	1068	14.91	1995	2585
OH	DELAWARE COUNTY	0105.30	2 - Moderate	55.73	No	\$108,600	\$46,863	3192	798	25.00	585	1055
OH	DELAWARE COUNTY	0111.01	2 - Moderate	68.26	No	\$108,600	\$57,406	2689	200	7.44	826	1259
OH	DELAWARE COUNTY	0111.02	4 - Upper	139.79	No	\$108,600	\$117,554	5416	425	7.85	2005	2252
OH	DELAWARE COUNTY	0112.00	4 - Upper	125.90	No	\$108,600	\$105,875	3264	329	10.08	1084	1349
OH	DELAWARE COUNTY	0114.11	4 - Upper	174.44	No	\$108,600	\$146,691	3321	444	13.37	1307	1369
OH	DELAWARE COUNTY	0114.12	4 - Upper	233.01	No	\$108,600	\$195,938	4769	847	17.76	1469	1587
OH	DELAWARE COUNTY	0114.21	4 - Upper	195.72	No	\$108,600	\$164,583	7521	1310	17.42	2140	2160
OH	DELAWARE COUNTY	0114.23	4 - Upper	204.69	No	\$108,600	\$172,125	7079	981	13.86	2148	2305

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	DELAWARE COUNTY	0114.30	4 - Upper	204.48	No	\$108,600	\$171,950	3016	597	19.79	878	949
OH	DELAWARE COUNTY	0114.31	3 - Middle	103.31	No	\$108,600	\$86,875	1266	94	7.42	352	434
OH	DELAWARE COUNTY	0114.32	4 - Upper	160.90	No	\$108,600	\$135,298	7545	1294	17.15	2165	2511
OH	DELAWARE COUNTY	0115.20	4 - Upper	141.78	No	\$108,600	\$119,228	3962	922	23.27	1022	1437
OH	DELAWARE COUNTY	0115.30	4 - Upper	158.14	No	\$108,600	\$132,984	4079	1421	34.84	1011	1070
OH	DELAWARE COUNTY	0115.40	4 - Upper	203.17	No	\$108,600	\$170,846	7067	1590	22.50	1869	1954
OH	DELAWARE COUNTY	0115.61	3 - Middle	112.14	No	\$108,600	\$94,297	7079	3301	46.63	834	1013
OH	DELAWARE COUNTY	0115.62	4 - Upper	189.71	No	\$108,600	\$159,531	8697	2935	33.75	1791	2050
OH	DELAWARE COUNTY	0115.63	4 - Upper	197.95	No	\$108,600	\$166,453	6191	2084	33.66	1946	2019
OH	DELAWARE COUNTY	0115.64	4 - Upper	194.38	No	\$108,600	\$163,452	5203	1004	19.30	1431	1444
OH	DELAWARE COUNTY	0115.65	4 - Upper	189.58	No	\$108,600	\$159,417	4519	688	15.22	1062	1226
OH	DELAWARE COUNTY	0116.04	4 - Upper	124.53	No	\$108,600	\$104,716	9560	1333	13.94	1861	2164
OH	DELAWARE COUNTY	0117.10	4 - Upper	162.12	No	\$108,600	\$136,329	6772	1042	15.39	2110	2271
OH	DELAWARE COUNTY	0117.40	4 - Upper	197.87	No	\$108,600	\$166,389	5178	822	15.87	1920	1982
OH	DELAWARE COUNTY	0117.60	4 - Upper	133.72	No	\$108,600	\$112,450	4881	560	11.47	1526	1895
OH	DELAWARE COUNTY	0117.62	4 - Upper	159.32	No	\$108,600	\$133,977	5684	940	16.54	1985	2138
OH	DELAWARE COUNTY	0117.63	4 - Upper	232.70	No	\$108,600	\$195,679	5157	857	16.62	1601	1612

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	DELAWARE COUNTY	0117.64	4 - Upper	160.20	No	\$108,600	\$134,710	2569	264	10.28	890	974
OH	DELAWARE COUNTY	0117.65	4 - Upper	154.94	No	\$108,600	\$130,288	2439	432	17.71	747	867
OH	DELAWARE COUNTY	0117.66	4 - Upper	157.62	No	\$108,600	\$132,546	4591	791	17.23	1678	1744
OH	DELAWARE COUNTY	0119.00	4 - Upper	217.53	No	\$108,600	\$182,917	6557	1483	22.62	1746	2013
OH	DELAWARE COUNTY	0120.00	4 - Upper	136.53	No	\$108,600	\$114,808	5851	445	7.61	1936	2143
OH	DELAWARE COUNTY	0121.00	4 - Upper	183.83	No	\$108,600	\$154,583	9973	2457	24.64	2384	2791
OH	DELAWARE COUNTY	0122.00	3 - Middle	104.97	No	\$108,600	\$88,274	5125	756	14.75	1272	1977
OH	DELAWARE COUNTY	0123.00	3 - Middle	116.76	No	\$108,600	\$98,182	4730	375	7.93	1315	1775
OH	DELAWARE COUNTY	0124.00	4 - Upper	133.92	No	\$108,600	\$112,619	10232	4656	45.50	947	1476

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 18140 - COLUMBUS, OH

State: OHIO

County: 049 - FRANKLIN COUNTY

All Tracts: 328



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0001.10	3 - Middle	113.54	No	\$108,600	\$95,476	3489	325	9.31	1554	1871
OH	FRANKLIN COUNTY	0001.20	4 - Upper	184.96	No	\$108,600	\$155,532	3220	293	9.10	1373	1685
OH	FRANKLIN COUNTY	0002.10	4 - Upper	141.31	No	\$108,600	\$118,833	3049	365	11.97	1142	1383
OH	FRANKLIN COUNTY	0002.20	4 - Upper	142.12	No	\$108,600	\$119,510	4186	436	10.42	1647	1821
OH	FRANKLIN COUNTY	0003.10	2 - Moderate	73.86	No	\$108,600	\$62,115	3377	1310	38.79	699	1383
OH	FRANKLIN COUNTY	0003.20	2 - Moderate	55.00	No	\$108,600	\$46,250	2505	739	29.50	820	1204
OH	FRANKLIN COUNTY	0003.30	1 - Low	36.42	No	\$108,600	\$30,625	2427	1076	44.33	440	1067
OH	FRANKLIN COUNTY	0004.10	3 - Middle	109.79	No	\$108,600	\$92,321	2439	313	12.83	366	1135
OH	FRANKLIN COUNTY	0004.20	4 - Upper	152.25	No	\$108,600	\$128,026	3316	376	11.34	994	1537
OH	FRANKLIN COUNTY	0005.00	3 - Middle	104.05	No	\$108,600	\$87,500	4187	845	20.18	901	1529
OH	FRANKLIN COUNTY	0006.00	3 - Middle	88.89	No	\$108,600	\$74,750	3839	753	19.61	429	1499
OH	FRANKLIN COUNTY	0007.10	1 - Low	47.72	No	\$108,600	\$40,132	3339	1690	50.61	643	1570
OH	FRANKLIN COUNTY	0007.20	1 - Low	33.12	No	\$108,600	\$27,852	2583	2042	79.06	317	1201
OH	FRANKLIN COUNTY	0007.30	1 - Low	21.42	No	\$108,600	\$18,012	3629	3331	91.79	487	1632

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OH	FRANKLIN COUNTY	0008.10	2 - Moderate	56.37	No	\$108,600	\$47,401	2747	1271	46.27	580	1243
OH	FRANKLIN COUNTY	0008.20	2 - Moderate	67.74	No	\$108,600	\$56,964	3193	1916	60.01	937	1532
OH	FRANKLIN COUNTY	0009.10	1 - Low	43.51	No	\$108,600	\$36,595	3693	2872	77.77	550	1549
OH	FRANKLIN COUNTY	0009.20	1 - Low	37.68	No	\$108,600	\$31,691	2209	1811	81.98	325	967
OH	FRANKLIN COUNTY	0010.00	2 - Moderate	60.86	No	\$108,600	\$51,179	5613	1300	23.16	295	1360
OH	FRANKLIN COUNTY	0011.10	3 - Middle	93.65	No	\$108,600	\$78,750	3751	1195	31.86	40	536
OH	FRANKLIN COUNTY	0011.21	0 - Unknown	0.00	No	\$108,600	\$0	12131	1387	11.43	0	16
OH	FRANKLIN COUNTY	0011.22	2 - Moderate	66.60	No	\$108,600	\$56,010	3268	795	24.33	139	162
OH	FRANKLIN COUNTY	0012.00	1 - Low	41.12	No	\$108,600	\$34,583	5201	1239	23.82	69	474
OH	FRANKLIN COUNTY	0013.01	0 - Unknown	0.00	No	\$108,600	\$0	2903	881	30.35	102	637
OH	FRANKLIN COUNTY	0013.02	0 - Unknown	0.00	No	\$108,600	\$0	3039	586	19.28	0	148
OH	FRANKLIN COUNTY	0014.00	1 - Low	35.74	No	\$108,600	\$30,060	1531	1315	85.89	203	647
OH	FRANKLIN COUNTY	0015.00	1 - Low	36.22	No	\$108,600	\$30,457	2092	1955	93.45	223	824
OH	FRANKLIN COUNTY	0016.00	1 - Low	40.13	No	\$108,600	\$33,750	2399	1155	48.15	200	953
OH	FRANKLIN COUNTY	0017.00	1 - Low	38.45	No	\$108,600	\$32,339	3994	1615	40.44	119	656
OH	FRANKLIN COUNTY	0018.10	1 - Low	13.24	No	\$108,600	\$11,141	4324	1412	32.65	22	750
OH	FRANKLIN COUNTY	0018.20	4 - Upper	158.06	No	\$108,600	\$132,917	2478	540	21.79	368	948

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OH	FRANKLIN COUNTY	0019.01	4 - Upper	159.80	No	\$108,600	\$134,375	4059	989	24.37	187	698
OH	FRANKLIN COUNTY	0019.02	3 - Middle	111.14	No	\$108,600	\$93,456	4063	648	15.95	316	2338
OH	FRANKLIN COUNTY	0020.00	4 - Upper	204.21	No	\$108,600	\$171,719	3259	593	18.20	697	1552
OH	FRANKLIN COUNTY	0021.00	4 - Upper	165.21	No	\$108,600	\$138,929	2456	424	17.26	202	636
OH	FRANKLIN COUNTY	0022.00	3 - Middle	102.57	No	\$108,600	\$86,250	4279	941	21.99	448	1030
OH	FRANKLIN COUNTY	0023.00	1 - Low	42.32	No	\$108,600	\$35,587	1503	1170	77.84	288	760
OH	FRANKLIN COUNTY	0025.10	1 - Low	47.81	No	\$108,600	\$40,208	3144	2735	86.99	720	1308
OH	FRANKLIN COUNTY	0025.20	2 - Moderate	75.12	No	\$108,600	\$63,173	2784	1907	68.50	634	1065
OH	FRANKLIN COUNTY	0026.00	1 - Low	31.10	No	\$108,600	\$26,157	3920	3126	79.74	418	1580
OH	FRANKLIN COUNTY	0027.10	1 - Low	42.88	No	\$108,600	\$36,060	1908	1497	78.46	17	693
OH	FRANKLIN COUNTY	0027.30	1 - Low	38.27	No	\$108,600	\$32,188	2183	1804	82.64	140	1035
OH	FRANKLIN COUNTY	0027.40	4 - Upper	136.01	No	\$108,600	\$114,375	2447	697	28.48	846	1069
OH	FRANKLIN COUNTY	0027.50	1 - Low	27.78	No	\$108,600	\$23,363	2554	2078	81.36	341	1038
OH	FRANKLIN COUNTY	0027.60	2 - Moderate	68.29	No	\$108,600	\$57,431	3331	1575	47.28	687	1664
OH	FRANKLIN COUNTY	0027.70	1 - Low	42.61	No	\$108,600	\$35,833	2300	1932	84.00	351	715
OH	FRANKLIN COUNTY	0027.80	3 - Middle	108.00	No	\$108,600	\$90,816	2353	1033	43.90	780	1127
OH	FRANKLIN COUNTY	0028.00	1 - Low	40.52	No	\$108,600	\$34,080	2461	1956	79.48	390	1097

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OH	FRANKLIN COUNTY	0029.00	1 - Low	16.59	No	\$108,600	\$13,952	2887	2554	88.47	110	496
OH	FRANKLIN COUNTY	0030.00	4 - Upper	155.34	No	\$108,600	\$130,625	4189	1089	26.00	554	208
OH	FRANKLIN COUNTY	0032.00	4 - Upper	120.82	No	\$108,600	\$101,600	3500	692	19.77	254	259
OH	FRANKLIN COUNTY	0036.00	3 - Middle	106.23	No	\$108,600	\$89,327	2039	1318	64.64	372	947
OH	FRANKLIN COUNTY	0037.00	3 - Middle	86.48	No	\$108,600	\$72,724	3389	1943	57.33	663	1550
OH	FRANKLIN COUNTY	0038.00	0 - Unknown	0.00	No	\$108,600	\$0	2105	871	41.38	469	918
OH	FRANKLIN COUNTY	0040.01	0 - Unknown	0.00	No	\$108,600	\$0	1253	391	31.21	74	93
OH	FRANKLIN COUNTY	0040.02	4 - Upper	138.71	No	\$108,600	\$116,641	4245	1643	38.70	295	51
OH	FRANKLIN COUNTY	0042.00	1 - Low	19.09	No	\$108,600	\$16,058	1107	468	42.28	46	187
OH	FRANKLIN COUNTY	0043.01	4 - Upper	145.32	No	\$108,600	\$122,200	3532	637	18.04	466	566
OH	FRANKLIN COUNTY	0043.02	1 - Low	34.39	No	\$108,600	\$28,925	1740	799	45.92	233	778
OH	FRANKLIN COUNTY	0045.00	2 - Moderate	54.98	No	\$108,600	\$46,238	5048	2102	41.64	920	2305
OH	FRANKLIN COUNTY	0046.10	3 - Middle	94.91	No	\$108,600	\$79,808	3298	675	20.47	1323	1688
OH	FRANKLIN COUNTY	0046.20	1 - Low	42.49	No	\$108,600	\$35,735	2609	1209	46.34	293	1023
OH	FRANKLIN COUNTY	0047.00	1 - Low	49.05	No	\$108,600	\$41,250	5138	2980	58.00	532	2053
OH	FRANKLIN COUNTY	0048.10	2 - Moderate	70.85	No	\$108,600	\$59,583	2929	999	34.11	945	1293
OH	FRANKLIN COUNTY	0048.20	2 - Moderate	57.43	No	\$108,600	\$48,295	2685	1243	46.29	410	1026

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OH	FRANKLIN COUNTY	0049.00	1 - Low	48.58	No	\$108,600	\$40,850	5686	2724	47.91	850	2187
OH	FRANKLIN COUNTY	0050.01	1 - Low	35.67	No	\$108,600	\$30,000	1647	589	35.76	244	710
OH	FRANKLIN COUNTY	0050.02	0 - Unknown	0.00	No	\$108,600	\$0	3095	1304	42.13	221	1254
OH	FRANKLIN COUNTY	0051.00	1 - Low	20.54	No	\$108,600	\$17,277	2548	1711	67.15	137	447
OH	FRANKLIN COUNTY	0052.00	3 - Middle	103.12	No	\$108,600	\$86,713	3125	467	14.94	720	1426
OH	FRANKLIN COUNTY	0053.00	1 - Low	47.12	No	\$108,600	\$39,625	2676	1719	64.24	346	1312
OH	FRANKLIN COUNTY	0054.10	1 - Low	32.67	No	\$108,600	\$27,473	1418	1157	81.59	198	792
OH	FRANKLIN COUNTY	0054.20	0 - Unknown	0.00	No	\$108,600	\$0	2082	1774	85.21	259	1100
OH	FRANKLIN COUNTY	0055.00	1 - Low	43.53	No	\$108,600	\$36,607	4062	3399	83.68	687	2106
OH	FRANKLIN COUNTY	0056.10	1 - Low	45.04	No	\$108,600	\$37,875	1646	1001	60.81	328	934
OH	FRANKLIN COUNTY	0056.20	1 - Low	46.97	No	\$108,600	\$39,500	2422	1237	51.07	350	1217
OH	FRANKLIN COUNTY	0057.00	4 - Upper	151.01	No	\$108,600	\$126,985	3715	467	12.57	1094	1916
OH	FRANKLIN COUNTY	0058.10	4 - Upper	126.05	No	\$108,600	\$105,996	2719	397	14.60	858	1458
OH	FRANKLIN COUNTY	0058.20	3 - Middle	106.26	No	\$108,600	\$89,358	2127	409	19.23	626	1144
OH	FRANKLIN COUNTY	0059.00	1 - Low	49.65	No	\$108,600	\$41,750	2365	1735	73.36	360	1111
OH	FRANKLIN COUNTY	0060.00	1 - Low	48.06	No	\$108,600	\$40,417	2224	1075	48.34	302	723
OH	FRANKLIN COUNTY	0061.00	1 - Low	40.03	No	\$108,600	\$33,661	2534	1067	42.11	303	1221

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OH	FRANKLIN COUNTY	0062.36	4 - Upper	232.42	No	\$108,600	\$195,441	6192	1090	17.60	1897	1925
OH	FRANKLIN COUNTY	0062.37	4 - Upper	121.70	No	\$108,600	\$102,338	5953	1469	24.68	1283	1866
OH	FRANKLIN COUNTY	0062.38	4 - Upper	152.30	No	\$108,600	\$128,068	1892	417	22.04	646	737
OH	FRANKLIN COUNTY	0062.39	4 - Upper	130.07	No	\$108,600	\$109,375	6516	3257	49.98	834	1557
OH	FRANKLIN COUNTY	0062.40	3 - Middle	98.56	No	\$108,600	\$82,885	5998	1648	27.48	1635	2040
OH	FRANKLIN COUNTY	0062.41	3 - Middle	109.23	No	\$108,600	\$91,855	9531	3646	38.25	1467	2471
OH	FRANKLIN COUNTY	0063.01	3 - Middle	95.57	No	\$108,600	\$80,368	3155	947	30.02	657	1001
OH	FRANKLIN COUNTY	0063.02	2 - Moderate	65.13	No	\$108,600	\$54,767	4613	1802	39.06	576	1445
OH	FRANKLIN COUNTY	0063.10	4 - Upper	222.42	No	\$108,600	\$187,031	4857	654	13.47	1437	1548
OH	FRANKLIN COUNTY	0063.21	4 - Upper	179.23	No	\$108,600	\$150,714	4436	641	14.45	1316	1418
OH	FRANKLIN COUNTY	0063.23	4 - Upper	165.38	No	\$108,600	\$139,073	3570	585	16.39	1208	1365
OH	FRANKLIN COUNTY	0063.30	4 - Upper	137.38	No	\$108,600	\$115,521	4941	670	13.56	1698	2039
OH	FRANKLIN COUNTY	0063.40	4 - Upper	172.37	No	\$108,600	\$144,943	3392	666	19.63	1043	1418
OH	FRANKLIN COUNTY	0063.51	3 - Middle	97.76	No	\$108,600	\$82,206	4116	999	24.27	1058	1917
OH	FRANKLIN COUNTY	0063.52	2 - Moderate	76.04	No	\$108,600	\$63,942	3290	1351	41.06	105	925
OH	FRANKLIN COUNTY	0063.53	3 - Middle	91.87	No	\$108,600	\$77,255	4806	1777	36.97	944	1560
OH	FRANKLIN COUNTY	0063.72	3 - Middle	81.16	No	\$108,600	\$68,250	7614	3189	41.88	979	2027

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OH	FRANKLIN COUNTY	0063.84	4 - Upper	128.17	No	\$108,600	\$107,778	6276	1669	26.59	1096	1586
OH	FRANKLIN COUNTY	0063.86	3 - Middle	116.25	No	\$108,600	\$97,760	6014	2022	33.62	727	1137
OH	FRANKLIN COUNTY	0063.87	4 - Upper	129.42	No	\$108,600	\$108,830	6512	1889	29.01	1341	1689
OH	FRANKLIN COUNTY	0063.91	4 - Upper	233.75	No	\$108,600	\$196,563	5664	860	15.18	1783	1875
OH	FRANKLIN COUNTY	0063.92	4 - Upper	195.80	No	\$108,600	\$164,652	4644	673	14.49	1423	1559
OH	FRANKLIN COUNTY	0063.93	4 - Upper	141.59	No	\$108,600	\$119,063	5343	1196	22.38	1646	1886
OH	FRANKLIN COUNTY	0063.94	4 - Upper	124.55	No	\$108,600	\$104,732	2753	552	20.05	1093	1207
OH	FRANKLIN COUNTY	0063.95	3 - Middle	94.76	No	\$108,600	\$79,688	3713	1335	35.95	872	1246
OH	FRANKLIN COUNTY	0063.96	3 - Middle	95.73	No	\$108,600	\$80,500	5472	1693	30.94	1205	1241
OH	FRANKLIN COUNTY	0063.97	3 - Middle	96.21	No	\$108,600	\$80,903	6680	2385	35.70	1171	1947
OH	FRANKLIN COUNTY	0063.98	4 - Upper	210.05	No	\$108,600	\$176,635	3592	1205	33.55	1143	1129
OH	FRANKLIN COUNTY	0064.10	4 - Upper	209.07	No	\$108,600	\$175,804	2943	385	13.08	938	1076
OH	FRANKLIN COUNTY	0064.30	4 - Upper	157.63	No	\$108,600	\$132,554	4946	873	17.65	1167	1851
OH	FRANKLIN COUNTY	0065.00	4 - Upper	235.56	No	\$108,600	\$198,080	3827	325	8.49	1071	1133
OH	FRANKLIN COUNTY	0066.00	4 - Upper	256.22	No	\$108,600	\$215,455	4204	425	10.11	1109	1446
OH	FRANKLIN COUNTY	0067.10	4 - Upper	135.27	No	\$108,600	\$113,750	2894	414	14.31	764	1121
OH	FRANKLIN COUNTY	0067.21	4 - Upper	197.00	No	\$108,600	\$165,655	3763	340	9.04	1341	1437

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OH	FRANKLIN COUNTY	0067.22	3 - Middle	99.46	No	\$108,600	\$83,640	2953	549	18.59	747	905
OH	FRANKLIN COUNTY	0068.10	4 - Upper	130.95	No	\$108,600	\$110,114	2354	243	10.32	839	1023
OH	FRANKLIN COUNTY	0068.21	2 - Moderate	60.83	No	\$108,600	\$51,158	3619	1106	30.56	491	920
OH	FRANKLIN COUNTY	0068.22	3 - Middle	114.46	No	\$108,600	\$96,250	1907	243	12.74	756	992
OH	FRANKLIN COUNTY	0069.10	4 - Upper	198.20	No	\$108,600	\$166,667	1698	159	9.36	588	642
OH	FRANKLIN COUNTY	0069.21	2 - Moderate	65.27	No	\$108,600	\$54,886	3861	1848	47.86	669	963
OH	FRANKLIN COUNTY	0069.23	3 - Middle	81.81	No	\$108,600	\$68,798	3957	2232	56.41	1238	1542
OH	FRANKLIN COUNTY	0069.24	2 - Moderate	65.11	No	\$108,600	\$54,750	4245	2675	63.02	675	1054
OH	FRANKLIN COUNTY	0069.31	2 - Moderate	56.03	No	\$108,600	\$47,121	6882	5150	74.83	927	1904
OH	FRANKLIN COUNTY	0069.32	2 - Moderate	68.57	No	\$108,600	\$57,665	7121	5292	74.32	1445	2231
OH	FRANKLIN COUNTY	0069.33	1 - Low	35.57	No	\$108,600	\$29,911	7124	6351	89.15	385	1008
OH	FRANKLIN COUNTY	0069.43	2 - Moderate	54.55	No	\$108,600	\$45,878	4677	2651	56.68	1226	1846
OH	FRANKLIN COUNTY	0069.44	3 - Middle	89.06	No	\$108,600	\$74,893	4332	1843	42.54	1436	1908
OH	FRANKLIN COUNTY	0069.45	1 - Low	46.85	No	\$108,600	\$39,397	6102	4724	77.42	325	1414
OH	FRANKLIN COUNTY	0069.50	4 - Upper	145.12	No	\$108,600	\$122,031	2797	240	8.58	1118	1289
OH	FRANKLIN COUNTY	0069.91	4 - Upper	155.74	No	\$108,600	\$130,959	4576	778	17.00	1661	1590
OH	FRANKLIN COUNTY	0069.92	2 - Moderate	51.73	No	\$108,600	\$43,500	4443	3436	77.34	169	717

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OH	FRANKLIN COUNTY	0070.10	3 - Middle	103.48	No	\$108,600	\$87,017	3995	1160	29.04	680	1042
OH	FRANKLIN COUNTY	0070.20	3 - Middle	109.34	No	\$108,600	\$91,947	6547	873	13.33	2165	2926
OH	FRANKLIN COUNTY	0070.41	3 - Middle	104.86	No	\$108,600	\$88,182	2744	700	25.51	497	570
OH	FRANKLIN COUNTY	0070.43	3 - Middle	104.49	No	\$108,600	\$87,866	5558	2281	41.04	640	1037
OH	FRANKLIN COUNTY	0070.44	4 - Upper	121.92	No	\$108,600	\$102,521	5888	2345	39.83	835	1543
OH	FRANKLIN COUNTY	0070.47	3 - Middle	102.20	No	\$108,600	\$85,946	3760	1334	35.48	815	1237
OH	FRANKLIN COUNTY	0070.48	4 - Upper	128.47	No	\$108,600	\$108,036	6388	2507	39.25	1725	2085
OH	FRANKLIN COUNTY	0071.01	2 - Moderate	76.50	No	\$108,600	\$64,330	3239	897	27.69	867	1187
OH	FRANKLIN COUNTY	0071.02	4 - Upper	162.32	No	\$108,600	\$136,500	3392	475	14.00	1157	1176
OH	FRANKLIN COUNTY	0071.03	3 - Middle	102.50	No	\$108,600	\$86,193	3286	1193	36.31	1004	1239
OH	FRANKLIN COUNTY	0071.12	3 - Middle	80.25	No	\$108,600	\$67,482	6625	4238	63.97	1495	1936
OH	FRANKLIN COUNTY	0071.13	2 - Moderate	69.29	No	\$108,600	\$58,265	5194	3202	61.65	1098	1627
OH	FRANKLIN COUNTY	0071.14	3 - Middle	92.92	No	\$108,600	\$78,137	5130	2615	50.97	990	1503
OH	FRANKLIN COUNTY	0071.15	2 - Moderate	64.02	No	\$108,600	\$53,839	6053	4029	66.56	672	1180
OH	FRANKLIN COUNTY	0071.20	3 - Middle	101.20	No	\$108,600	\$85,104	5451	1659	30.43	1275	1612
OH	FRANKLIN COUNTY	0071.93	4 - Upper	138.90	No	\$108,600	\$116,806	6563	777	11.84	2379	2427
OH	FRANKLIN COUNTY	0071.98	4 - Upper	129.23	No	\$108,600	\$108,667	2875	845	29.39	730	845

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OH	FRANKLIN COUNTY	0071.99	3 - Middle	84.43	No	\$108,600	\$71,001	6263	3109	49.64	1595	2140
OH	FRANKLIN COUNTY	0072.02	3 - Middle	119.03	No	\$108,600	\$100,091	3645	1996	54.76	639	853
OH	FRANKLIN COUNTY	0072.05	4 - Upper	120.64	No	\$108,600	\$101,447	6540	1671	25.55	1269	1789
OH	FRANKLIN COUNTY	0072.09	4 - Upper	127.11	No	\$108,600	\$106,892	9770	3721	38.09	1788	2248
OH	FRANKLIN COUNTY	0072.11	4 - Upper	296.00	No	\$108,600	\$248,906	4549	893	19.63	1187	1333
OH	FRANKLIN COUNTY	0072.12	4 - Upper	257.66	No	\$108,600	\$216,667	5388	1220	22.64	1156	1411
OH	FRANKLIN COUNTY	0072.13	4 - Upper	194.24	No	\$108,600	\$163,333	5398	1323	24.51	1648	1949
OH	FRANKLIN COUNTY	0072.14	3 - Middle	105.11	No	\$108,600	\$88,393	3877	1191	30.72	653	869
OH	FRANKLIN COUNTY	0072.15	3 - Middle	115.81	No	\$108,600	\$97,388	5550	1373	24.74	2024	2420
OH	FRANKLIN COUNTY	0073.01	3 - Middle	113.74	No	\$108,600	\$95,645	5986	3314	55.36	1501	1858
OH	FRANKLIN COUNTY	0073.02	3 - Middle	95.02	No	\$108,600	\$79,901	4862	2350	48.33	1585	1443
OH	FRANKLIN COUNTY	0073.03	4 - Upper	127.45	No	\$108,600	\$107,177	6632	2804	42.28	1442	2009
OH	FRANKLIN COUNTY	0073.05	4 - Upper	130.87	No	\$108,600	\$110,046	4480	1132	25.27	1709	1926
OH	FRANKLIN COUNTY	0073.06	4 - Upper	193.24	No	\$108,600	\$162,500	4526	809	17.87	1466	1466
OH	FRANKLIN COUNTY	0073.94	4 - Upper	198.13	No	\$108,600	\$166,607	3499	671	19.18	928	1018
OH	FRANKLIN COUNTY	0073.97	3 - Middle	99.55	No	\$108,600	\$83,711	3537	2279	64.43	560	732
OH	FRANKLIN COUNTY	0073.98	3 - Middle	111.01	No	\$108,600	\$93,353	8249	4423	53.62	2241	2342

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0074.24	3 - Middle	84.49	No	\$108,600	\$71,054	6240	2590	41.51	1619	2090
OH	FRANKLIN COUNTY	0074.25	3 - Middle	102.34	No	\$108,600	\$86,061	2712	643	23.71	671	986
OH	FRANKLIN COUNTY	0074.26	3 - Middle	109.58	No	\$108,600	\$92,151	3357	688	20.49	1053	1303
OH	FRANKLIN COUNTY	0074.27	4 - Upper	120.40	No	\$108,600	\$101,250	6714	2104	31.34	1379	1742
OH	FRANKLIN COUNTY	0074.92	4 - Upper	157.51	No	\$108,600	\$132,450	6421	1887	29.39	1570	2099
OH	FRANKLIN COUNTY	0074.94	4 - Upper	120.88	No	\$108,600	\$101,650	4404	1551	35.22	1160	1400
OH	FRANKLIN COUNTY	0075.11	2 - Moderate	59.71	No	\$108,600	\$50,217	1872	1754	93.70	322	720
OH	FRANKLIN COUNTY	0075.12	2 - Moderate	60.92	No	\$108,600	\$51,229	4295	3911	91.06	945	1800
OH	FRANKLIN COUNTY	0075.20	1 - Low	37.75	No	\$108,600	\$31,750	3242	2680	82.67	517	1251
OH	FRANKLIN COUNTY	0075.31	2 - Moderate	51.60	No	\$108,600	\$43,393	3065	2476	80.78	327	462
OH	FRANKLIN COUNTY	0075.32	1 - Low	46.16	No	\$108,600	\$38,817	2633	2441	92.71	150	316
OH	FRANKLIN COUNTY	0075.33	1 - Low	44.17	No	\$108,600	\$37,150	1933	1735	89.76	458	619
OH	FRANKLIN COUNTY	0075.34	2 - Moderate	52.33	No	\$108,600	\$44,005	3884	3486	89.75	504	980
OH	FRANKLIN COUNTY	0075.50	2 - Moderate	78.37	No	\$108,600	\$65,901	2983	2088	70.00	724	948
OH	FRANKLIN COUNTY	0075.52	2 - Moderate	60.18	No	\$108,600	\$50,607	3998	3737	93.47	756	910
OH	FRANKLIN COUNTY	0075.53	2 - Moderate	51.21	No	\$108,600	\$43,068	5731	4959	86.53	394	835
OH	FRANKLIN COUNTY	0077.10	1 - Low	40.63	No	\$108,600	\$34,167	4629	2969	64.14	881	1803

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OH	FRANKLIN COUNTY	0077.21	1 - Low	44.24	No	\$108,600	\$37,206	6485	5301	81.74	467	757
OH	FRANKLIN COUNTY	0077.22	2 - Moderate	53.32	No	\$108,600	\$44,837	3673	2101	57.20	871	1341
OH	FRANKLIN COUNTY	0077.30	2 - Moderate	64.06	No	\$108,600	\$53,875	3221	1624	50.42	873	1353
OH	FRANKLIN COUNTY	0077.40	3 - Middle	99.59	No	\$108,600	\$83,750	1743	505	28.97	654	587
OH	FRANKLIN COUNTY	0078.11	3 - Middle	117.34	No	\$108,600	\$98,676	3621	643	17.76	1190	1504
OH	FRANKLIN COUNTY	0078.12	2 - Moderate	79.77	No	\$108,600	\$67,083	4931	1424	28.88	757	1146
OH	FRANKLIN COUNTY	0078.20	1 - Low	48.28	No	\$108,600	\$40,598	3784	1793	47.38	26	335
OH	FRANKLIN COUNTY	0078.30	3 - Middle	119.57	No	\$108,600	\$100,550	3691	1225	33.19	468	748
OH	FRANKLIN COUNTY	0079.22	4 - Upper	139.40	No	\$108,600	\$117,222	6201	1128	18.19	1392	2034
OH	FRANKLIN COUNTY	0079.31	3 - Middle	115.56	No	\$108,600	\$97,177	4305	790	18.35	1365	1779
OH	FRANKLIN COUNTY	0079.41	4 - Upper	136.62	No	\$108,600	\$114,886	3258	795	24.40	812	934
OH	FRANKLIN COUNTY	0079.55	3 - Middle	114.56	No	\$108,600	\$96,335	3364	608	18.07	1054	1131
OH	FRANKLIN COUNTY	0079.56	4 - Upper	124.09	No	\$108,600	\$104,353	4747	1109	23.36	1596	1679
OH	FRANKLIN COUNTY	0079.57	3 - Middle	99.51	No	\$108,600	\$83,682	4940	703	14.23	1429	1962
OH	FRANKLIN COUNTY	0079.58	4 - Upper	165.79	No	\$108,600	\$139,417	3330	395	11.86	1199	1343
OH	FRANKLIN COUNTY	0079.59	3 - Middle	101.50	No	\$108,600	\$85,353	1962	472	24.06	481	490
OH	FRANKLIN COUNTY	0079.60	3 - Middle	100.03	No	\$108,600	\$84,116	4926	1487	30.19	1306	1695

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OH	FRANKLIN COUNTY	0079.61	4 - Upper	156.24	No	\$108,600	\$131,387	4974	1013	20.37	1396	1425
OH	FRANKLIN COUNTY	0079.62	3 - Middle	105.61	No	\$108,600	\$88,810	5249	1094	20.84	1499	1973
OH	FRANKLIN COUNTY	0079.63	4 - Upper	147.80	No	\$108,600	\$124,290	3065	401	13.08	1355	1515
OH	FRANKLIN COUNTY	0079.64	4 - Upper	132.70	No	\$108,600	\$111,591	6496	1368	21.06	1357	1732
OH	FRANKLIN COUNTY	0079.65	3 - Middle	100.12	No	\$108,600	\$84,196	3863	1373	35.54	729	945
OH	FRANKLIN COUNTY	0079.66	2 - Moderate	71.38	No	\$108,600	\$60,030	5332	2212	41.49	843	1211
OH	FRANKLIN COUNTY	0080.01	4 - Upper	181.72	No	\$108,600	\$152,813	3350	457	13.64	700	753
OH	FRANKLIN COUNTY	0080.02	4 - Upper	134.53	No	\$108,600	\$113,125	3487	551	15.80	1263	1311
OH	FRANKLIN COUNTY	0081.10	3 - Middle	84.82	No	\$108,600	\$71,331	4245	1279	30.13	1044	1358
OH	FRANKLIN COUNTY	0081.20	1 - Low	49.11	No	\$108,600	\$41,300	4101	1840	44.87	994	1419
OH	FRANKLIN COUNTY	0081.32	3 - Middle	80.37	No	\$108,600	\$67,582	7202	2659	36.92	1482	2054
OH	FRANKLIN COUNTY	0081.63	1 - Low	41.06	No	\$108,600	\$34,529	3622	2117	58.45	381	779
OH	FRANKLIN COUNTY	0081.64	2 - Moderate	67.72	No	\$108,600	\$56,947	4573	2171	47.47	757	1423
OH	FRANKLIN COUNTY	0081.65	2 - Moderate	61.73	No	\$108,600	\$51,915	2544	702	27.59	458	693
OH	FRANKLIN COUNTY	0081.66	4 - Upper	150.81	No	\$108,600	\$126,821	5601	1617	28.87	1619	1753
OH	FRANKLIN COUNTY	0081.67	3 - Middle	107.42	No	\$108,600	\$90,330	4078	1675	41.07	722	898
OH	FRANKLIN COUNTY	0081.68	3 - Middle	84.69	No	\$108,600	\$71,222	3517	1469	41.77	757	1293

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OH	FRANKLIN COUNTY	0081.69	2 - Moderate	50.29	No	\$108,600	\$42,292	5235	2085	39.83	954	1503
OH	FRANKLIN COUNTY	0081.70	3 - Middle	99.41	No	\$108,600	\$83,600	5083	1243	24.45	1548	1736
OH	FRANKLIN COUNTY	0081.71	1 - Low	44.38	No	\$108,600	\$37,326	3505	1410	40.23	339	529
OH	FRANKLIN COUNTY	0081.72	3 - Middle	98.25	No	\$108,600	\$82,618	5597	2020	36.09	1010	1188
OH	FRANKLIN COUNTY	0082.10	2 - Moderate	56.33	No	\$108,600	\$47,375	2321	1130	48.69	450	864
OH	FRANKLIN COUNTY	0082.30	1 - Low	37.37	No	\$108,600	\$31,429	3178	2799	88.07	0	171
OH	FRANKLIN COUNTY	0082.41	1 - Low	38.24	No	\$108,600	\$32,159	2559	1165	45.53	362	741
OH	FRANKLIN COUNTY	0082.42	3 - Middle	80.98	No	\$108,600	\$68,102	6316	2003	31.71	1555	2098
OH	FRANKLIN COUNTY	0083.11	2 - Moderate	67.41	No	\$108,600	\$56,688	4686	2342	49.98	692	1155
OH	FRANKLIN COUNTY	0083.12	2 - Moderate	54.53	No	\$108,600	\$45,859	5027	2909	57.87	507	1286
OH	FRANKLIN COUNTY	0083.21	2 - Moderate	60.30	No	\$108,600	\$50,707	2530	850	33.60	738	1109
OH	FRANKLIN COUNTY	0083.22	2 - Moderate	65.43	No	\$108,600	\$55,025	4837	1599	33.06	1000	1835
OH	FRANKLIN COUNTY	0083.30	2 - Moderate	55.57	No	\$108,600	\$46,736	1847	441	23.88	321	676
OH	FRANKLIN COUNTY	0083.40	3 - Middle	80.93	No	\$108,600	\$68,053	6354	2543	40.02	1062	1635
OH	FRANKLIN COUNTY	0083.50	3 - Middle	86.32	No	\$108,600	\$72,585	7668	4951	64.57	1430	1998
OH	FRANKLIN COUNTY	0083.60	3 - Middle	90.85	No	\$108,600	\$76,395	6690	2232	33.36	1971	2496
OH	FRANKLIN COUNTY	0083.80	3 - Middle	97.04	No	\$108,600	\$81,607	5128	1635	31.88	1153	1498

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OH	FRANKLIN COUNTY	0083.81	3 - Middle	95.25	No	\$108,600	\$80,101	4426	841	19.00	1339	1689
OH	FRANKLIN COUNTY	0083.82	3 - Middle	104.50	No	\$108,600	\$87,877	3715	942	25.36	882	1098
OH	FRANKLIN COUNTY	0084.00	4 - Upper	239.33	No	\$108,600	\$201,250	3161	286	9.05	1420	1347
OH	FRANKLIN COUNTY	0085.00	4 - Upper	165.68	No	\$108,600	\$139,318	5702	745	13.07	991	1873
OH	FRANKLIN COUNTY	0087.10	2 - Moderate	51.69	No	\$108,600	\$43,469	2593	2222	85.69	785	1238
OH	FRANKLIN COUNTY	0087.20	2 - Moderate	64.40	No	\$108,600	\$54,157	3507	2495	71.14	957	1761
OH	FRANKLIN COUNTY	0087.30	1 - Low	35.72	No	\$108,600	\$30,043	1987	1547	77.86	199	450
OH	FRANKLIN COUNTY	0088.11	2 - Moderate	51.00	No	\$108,600	\$42,885	1774	491	27.68	652	899
OH	FRANKLIN COUNTY	0088.12	3 - Middle	82.25	No	\$108,600	\$69,167	3393	2573	75.83	834	1294
OH	FRANKLIN COUNTY	0088.13	2 - Moderate	52.78	No	\$108,600	\$44,385	2447	2026	82.80	583	1014
OH	FRANKLIN COUNTY	0088.21	1 - Low	45.86	No	\$108,600	\$38,571	2597	390	15.02	790	1031
OH	FRANKLIN COUNTY	0088.22	2 - Moderate	78.89	No	\$108,600	\$66,339	4134	1595	38.58	868	1430
OH	FRANKLIN COUNTY	0088.25	3 - Middle	88.73	No	\$108,600	\$74,612	6468	1411	21.82	1626	2461
OH	FRANKLIN COUNTY	0089.00	4 - Upper	121.72	No	\$108,600	\$102,353	5240	997	19.03	1032	1547
OH	FRANKLIN COUNTY	0090.00	4 - Upper	225.29	No	\$108,600	\$189,444	3644	541	14.85	984	1087
OH	FRANKLIN COUNTY	0091.00	4 - Upper	212.91	No	\$108,600	\$179,038	5044	776	15.38	1574	1743
OH	FRANKLIN COUNTY	0092.20	1 - Low	42.61	No	\$108,600	\$35,833	2613	1310	50.13	425	839

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OH	FRANKLIN COUNTY	0092.30	2 - Moderate	54.63	No	\$108,600	\$45,938	5631	3698	65.67	588	1652
OH	FRANKLIN COUNTY	0092.40	2 - Moderate	74.02	No	\$108,600	\$62,250	2052	825	40.20	461	753
OH	FRANKLIN COUNTY	0092.50	2 - Moderate	60.94	No	\$108,600	\$51,250	2103	1107	52.64	530	826
OH	FRANKLIN COUNTY	0092.51	2 - Moderate	57.15	No	\$108,600	\$48,060	1169	978	83.66	27	658
OH	FRANKLIN COUNTY	0092.52	2 - Moderate	69.09	No	\$108,600	\$58,099	2927	2104	71.88	63	1029
OH	FRANKLIN COUNTY	0093.11	1 - Low	49.89	No	\$108,600	\$41,957	3325	2539	76.36	653	1090
OH	FRANKLIN COUNTY	0093.12	2 - Moderate	60.16	No	\$108,600	\$50,590	3552	2757	77.62	380	1102
OH	FRANKLIN COUNTY	0093.21	1 - Low	44.29	No	\$108,600	\$37,250	2457	1915	77.94	607	979
OH	FRANKLIN COUNTY	0093.22	2 - Moderate	57.88	No	\$108,600	\$48,676	3751	2808	74.86	984	1567
OH	FRANKLIN COUNTY	0093.23	2 - Moderate	52.40	No	\$108,600	\$44,063	3828	3252	84.95	488	1270
OH	FRANKLIN COUNTY	0093.25	1 - Low	42.24	No	\$108,600	\$35,527	4746	4114	86.68	305	1057
OH	FRANKLIN COUNTY	0093.26	1 - Low	34.27	No	\$108,600	\$28,825	1686	1495	88.67	0	418
OH	FRANKLIN COUNTY	0093.32	3 - Middle	98.91	No	\$108,600	\$83,179	3321	2699	81.27	1004	1569
OH	FRANKLIN COUNTY	0093.34	2 - Moderate	50.65	No	\$108,600	\$42,596	3160	2759	87.31	609	1130
OH	FRANKLIN COUNTY	0093.36	2 - Moderate	59.13	No	\$108,600	\$49,722	2085	1321	63.36	125	688
OH	FRANKLIN COUNTY	0093.37	2 - Moderate	52.73	No	\$108,600	\$44,340	4416	3961	89.70	545	1274
OH	FRANKLIN COUNTY	0093.40	2 - Moderate	51.10	No	\$108,600	\$42,969	3513	2414	68.72	277	658

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OH	FRANKLIN COUNTY	0093.50	3 - Middle	87.56	No	\$108,600	\$73,631	3046	2156	70.78	487	697
OH	FRANKLIN COUNTY	0093.61	3 - Middle	107.70	No	\$108,600	\$90,567	5429	2937	54.10	1584	1961
OH	FRANKLIN COUNTY	0093.72	2 - Moderate	63.01	No	\$108,600	\$52,987	4613	3449	74.77	1054	1893
OH	FRANKLIN COUNTY	0093.73	2 - Moderate	71.01	No	\$108,600	\$59,715	6184	4861	78.61	1315	1925
OH	FRANKLIN COUNTY	0093.81	3 - Middle	98.00	No	\$108,600	\$82,407	6424	3643	56.71	1027	1428
OH	FRANKLIN COUNTY	0093.82	2 - Moderate	72.06	No	\$108,600	\$60,595	3002	939	31.28	783	1348
OH	FRANKLIN COUNTY	0093.83	3 - Middle	84.47	No	\$108,600	\$71,036	2636	1160	44.01	469	785
OH	FRANKLIN COUNTY	0093.84	2 - Moderate	67.58	No	\$108,600	\$56,833	2916	1375	47.15	524	774
OH	FRANKLIN COUNTY	0093.85	3 - Middle	109.08	No	\$108,600	\$91,731	3907	1541	39.44	820	1096
OH	FRANKLIN COUNTY	0093.86	2 - Moderate	51.46	No	\$108,600	\$43,274	3279	2592	79.05	232	889
OH	FRANKLIN COUNTY	0093.90	3 - Middle	117.14	No	\$108,600	\$98,508	7155	3698	51.68	2085	2280
OH	FRANKLIN COUNTY	0093.91	3 - Middle	81.89	No	\$108,600	\$68,864	5068	3384	66.77	1015	1745
OH	FRANKLIN COUNTY	0093.92	2 - Moderate	72.69	No	\$108,600	\$61,127	3750	2831	75.49	514	749
OH	FRANKLIN COUNTY	0093.93	2 - Moderate	74.98	No	\$108,600	\$63,056	3742	3294	88.03	490	1492
OH	FRANKLIN COUNTY	0093.94	3 - Middle	82.69	No	\$108,600	\$69,536	2014	737	36.59	660	847
OH	FRANKLIN COUNTY	0093.95	3 - Middle	87.80	No	\$108,600	\$73,835	4895	2093	42.76	1801	2003
OH	FRANKLIN COUNTY	0093.96	2 - Moderate	55.37	No	\$108,600	\$46,560	2825	2382	84.32	202	396

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OH	FRANKLIN COUNTY	0093.97	2 - Moderate	53.19	No	\$108,600	\$44,729	2977	2079	69.84	439	1249
OH	FRANKLIN COUNTY	0094.01	3 - Middle	85.67	No	\$108,600	\$72,040	4626	2324	50.24	1255	1788
OH	FRANKLIN COUNTY	0094.03	2 - Moderate	68.10	No	\$108,600	\$57,268	3629	2066	56.93	533	699
OH	FRANKLIN COUNTY	0094.04	4 - Upper	138.56	No	\$108,600	\$116,515	2764	480	17.37	936	1207
OH	FRANKLIN COUNTY	0094.05	4 - Upper	136.98	No	\$108,600	\$115,192	4143	736	17.76	1428	1506
OH	FRANKLIN COUNTY	0094.10	2 - Moderate	79.26	No	\$108,600	\$66,656	2810	1339	47.65	873	1163
OH	FRANKLIN COUNTY	0094.20	2 - Moderate	68.97	No	\$108,600	\$58,000	6093	2813	46.17	1216	1904
OH	FRANKLIN COUNTY	0094.40	3 - Middle	94.66	No	\$108,600	\$79,599	5054	1479	29.26	1109	1545
OH	FRANKLIN COUNTY	0094.95	3 - Middle	84.21	No	\$108,600	\$70,817	5258	2217	42.16	1098	1830
OH	FRANKLIN COUNTY	0094.97	4 - Upper	126.08	No	\$108,600	\$106,023	2000	287	14.35	639	726
OH	FRANKLIN COUNTY	0094.98	3 - Middle	88.13	No	\$108,600	\$74,111	3827	2388	62.40	633	809
OH	FRANKLIN COUNTY	0095.20	3 - Middle	86.99	No	\$108,600	\$73,152	4614	959	20.78	1422	1891
OH	FRANKLIN COUNTY	0095.90	3 - Middle	81.54	No	\$108,600	\$68,571	5323	879	16.51	1694	2013
OH	FRANKLIN COUNTY	0096.00	2 - Moderate	62.20	No	\$108,600	\$52,306	4250	1149	27.04	986	1655
OH	FRANKLIN COUNTY	0097.11	2 - Moderate	68.76	No	\$108,600	\$57,823	4436	693	15.62	1051	1620
OH	FRANKLIN COUNTY	0097.12	3 - Middle	86.64	No	\$108,600	\$72,856	2593	292	11.26	773	1097
OH	FRANKLIN COUNTY	0097.51	4 - Upper	145.38	No	\$108,600	\$122,250	6537	798	12.21	1922	2165

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OH	FRANKLIN COUNTY	0097.52	3 - Middle	116.26	No	\$108,600	\$97,765	7528	1696	22.53	2165	2489
OH	FRANKLIN COUNTY	0097.53	4 - Upper	149.75	No	\$108,600	\$125,923	5947	550	9.25	2331	2454
OH	FRANKLIN COUNTY	0097.54	3 - Middle	111.69	No	\$108,600	\$93,920	3989	481	12.06	853	1068
OH	FRANKLIN COUNTY	0097.55	4 - Upper	135.37	No	\$108,600	\$113,835	7213	1122	15.56	2192	2910
OH	FRANKLIN COUNTY	0097.56	3 - Middle	81.53	No	\$108,600	\$68,564	2244	498	22.19	508	692
OH	FRANKLIN COUNTY	0097.57	3 - Middle	107.82	No	\$108,600	\$90,669	4669	694	14.86	1369	1723
OH	FRANKLIN COUNTY	0098.01	4 - Upper	132.75	No	\$108,600	\$111,635	3288	329	10.01	1156	1314
OH	FRANKLIN COUNTY	0098.02	3 - Middle	85.24	No	\$108,600	\$71,684	3521	302	8.58	1229	1481
OH	FRANKLIN COUNTY	0099.00	1 - Low	36.11	No	\$108,600	\$30,372	1970	1494	75.84	0	80
OH	FRANKLIN COUNTY	0100.00	3 - Middle	98.45	No	\$108,600	\$82,788	5858	1789	30.54	1026	1567
OH	FRANKLIN COUNTY	0101.00	3 - Middle	115.35	No	\$108,600	\$97,000	1487	850	57.16	256	259
OH	FRANKLIN COUNTY	0102.01	2 - Moderate	57.81	No	\$108,600	\$48,615	4049	2234	55.17	575	1791
OH	FRANKLIN COUNTY	0102.02	2 - Moderate	77.59	No	\$108,600	\$65,246	5534	2769	50.04	1189	1310
OH	FRANKLIN COUNTY	0102.03	3 - Middle	80.84	No	\$108,600	\$67,980	4486	2594	57.82	507	1142
OH	FRANKLIN COUNTY	0102.04	2 - Moderate	74.65	No	\$108,600	\$62,778	6684	4346	65.02	799	1426
OH	FRANKLIN COUNTY	0103.00	2 - Moderate	50.54	No	\$108,600	\$42,500	2665	931	34.93	119	596
OH	FRANKLIN COUNTY	0104.01	4 - Upper	260.02	No	\$108,600	\$218,650	2641	895	33.89	704	791

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0104.02	4 - Upper	192.16	No	\$108,600	\$161,585	5411	1673	30.92	1407	1688
OH	FRANKLIN COUNTY	0105.01	4 - Upper	147.33	No	\$108,600	\$123,895	5037	1536	30.49	1213	1613
OH	FRANKLIN COUNTY	0105.02	4 - Upper	209.08	No	\$108,600	\$175,814	3411	875	25.65	937	1220
OH	FRANKLIN COUNTY	0106.01	4 - Upper	152.42	No	\$108,600	\$128,175	5364	1295	24.14	1480	1738
OH	FRANKLIN COUNTY	0106.02	4 - Upper	164.74	No	\$108,600	\$138,527	7124	1507	21.15	1762	1990
OH	FRANKLIN COUNTY	0107.00	2 - Moderate	67.04	No	\$108,600	\$56,375	1420	390	27.46	136	389
OH	FRANKLIN COUNTY	0109.00	3 - Middle	111.46	No	\$108,600	\$93,730	4983	2131	42.77	1032	1383
OH	FRANKLIN COUNTY	9800.00	0 - Unknown	0.00	No	\$108,600	\$0	5	3	60.00	0	0

CRA and HMDA Disclosure Statement

First Federal Lakewood CRA and HMDA Disclosure Statements are available for review at external websites. To obtain the Disclosure Statement of your choice, select the applicable website listed below:

First Federal Lakewood CRA & HMDA Data is available on the Bureau's website using the following links:

<https://ffiec.cfpb.gov/data-publication/disclosure-reports>

<https://www.consumerfinance.gov/data-research/hmda/>

First Federal Lakewood
Charter Number (Respondent ID) 703536

For Institution LEI #:
549300DPWFIO1S3DF358

For Institution Name, Key in:
First Federal Savings and Loan Association of Lakewood

For Assistance:

Contact Todd Kist, Community Reinvestment Act Officer, (513) 244-8513, tdkist@ffl.net

Updated April 2026



PUBLIC DISCLOSURE

April 1, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Federal Savings and Loan Association of Lakewood
Charter Number: 703536

14806 Detroit Ave.
Lakewood, OH 44107

Office of the Comptroller of the Currency

200 Public Square, Suite 1610
Cleveland, OH 44144-2241

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 Satisfactory.

The following table indicates the performance level of First Federal Savings and Loan Association of Lakewood (“FFL” or “bank”) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Federal Savings and Loan Association of Lakewood Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X		
Needs to Improve		X	
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the Low Satisfactory rating in Ohio. Lending levels reflect good responsiveness to assessment area (AA) credit needs. The bank demonstrated an overall adequate geographic distribution of loans and an adequate distribution of loans to borrowers of different income levels. Community Development (CD) loans had a positive impact on the overall Lending Test rating.
- The Investment Test rating is based on the Needs to Improve rating in Ohio. The bank has a poor level of qualified CD investments, donations, and grants. There were no current period investments in the AAs during the evaluation period, other than donations and grants.
- The Service Test rating is based on the High Satisfactory rating in Ohio. The service delivery systems are accessible to geographies and individuals of different income levels in the AAs. The overall level of CD services is adequate.
- The bank offered several innovative and flexible loan programs that focused on making home ownership affordable and promoting small businesses, which had a positive impact on the bank’s lending performance in Ohio. Additionally, the bank showed responsiveness to the credit needs of its borrowers during the COVID-19 pandemic by participating in the Small Business Administration’s (SBA) Paycheck Protection Program (PPP).

Lending in Assessment Area

A high percentage of the bank’s loans are in its AAs.

The bank originated and purchased 69.4 percent of its total loans inside the AAs during the evaluation

period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	4,668	67.0	2,300	33.0	6,968	1,200,424	63.0	703,567	37.0	1,903,991
Small Business	797	87.4	115	12.6	912	97,646	83.4	19,445	16.6	117,091
Total	5,465	69.4	2,415	30.6	7,880	1,298,070	64.2	723,012	35.8	2,021,082

*Source: Bank Data. Evaluation Period – January 1, 2021, to December 31, 2022.
Due to rounding, totals may not equal 100.0 percent.*

Description of Institution

FFL is a full-service intrastate bank headquartered in Lakewood, Ohio. As of December 31, 2022, total assets were \$2.5 billion, with tier 1 capital of \$236.1 million and total deposits of \$1.9 billion. It is a wholly owned subsidiary of First Mutual Holding Company (FMHC), a five-bank holding company with \$3.1 billion in consolidated assets, which is also headquartered in Lakewood, Ohio. Management created the holding company in 2015 to purchase small, well-capitalized federal savings associations. FMHC owns Blue Grass Federal Savings and Loan Association, First Mutual Bank, FSB, Martinsville First Savings Bank, and Warsaw Federal Savings and Loan Association. The bank has no affiliate activity that is considered in this evaluation. There was no merger or acquisition activity that affected the scope of the bank’s operations during the evaluation period.

The bank offers traditional loan products, which include home mortgage, construction, commercial, commercial real estate, small business, home equity, and consumer loans. The bank makes loans under SBA programs to assist in meeting the needs of small businesses. As an SBA lender, the bank develops new business relationships and provides capital to businesses that would not otherwise qualify for traditional financing. Additionally, the bank participates in several innovative and flexible home mortgage products including HomeReady through Fannie Mae, Home Possible through Freddie Mac, the Ohio Housing Finance Agency (OHFA) homebuyer program, and the Federal Home Loan Bank of Cincinnati’s Welcome Home program. These programs are designed to meet the needs of creditworthy low-income borrowers, including down payment assistance. Refer to the “Product Innovation and Flexibility” section under the Lending Test for more details.

As of December 31, 2022, the loan portfolio totaled \$2.1 billion, with 91.9 percent secured by real estate. Net loans represented 82 percent of total assets. The loan portfolio was comprised of 70.9 percent residential, 9.8 percent nonfarm nonresidential, 6.7 percent construction and development, 5.1 percent consumer loans, 3.9 percent commercial and industrial loans, and 3.6 percent multi-family loans. During the evaluation period, FFL sold approximately \$747.6 million home mortgage loans to the secondary market. FFL’s principal lines of business are the origination of residential home mortgages and business loans.

FFL’s consumer deposit related products and services include checking, savings, money market accounts, certificates of deposit, individual retirement accounts, online and mobile banking, bill pay, automated teller machine (ATM) services, and overdraft protection. Business related products and services include checking, savings, money market accounts, certificates of deposit, interest-only lawyer’s

trust accounts, merchant services, remote deposit capture, and online banking. There are no material differences in services offered at the branch level.

As of this evaluation period, FFL had one rating area (state of Ohio) and two AAs. The bank's primary AA is identified as the Cleveland MSA, which includes the entire Cleveland-Elyria, OH Metropolitan Statistical Area (MSA). The second AA consists of five of the ten counties in the Columbus, OH MSA, which includes Franklin, Licking, Union, Fairfield, and Delaware Counties (Columbus MSA). During the evaluation period, the bank operated 20 branch offices, 22 ATMs, and five loan production offices (LPOs). All ATMs are full-service deposit taking machines and are at branch locations. FFL also partnered with the MoneyPass ATM network, which provides access to thousands of ATMs across the country. There are 19 branches in the Cleveland MSA and one in the Columbus MSA. All branches are open relatively the same hours and days. No branches have been opened or closed since the last CRA evaluation. However, FFL closed two LPOs since December 31, 2022, one in Amherst, Ohio and one in Brunswick, Ohio.

There are no legal, financial, or other factors impeding FFL's ability to meet the credit needs of the AAs. The bank received a "Satisfactory" rating on its previous Community Reinvestment Act (CRA) performance evaluation dated March 1, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses FFL's record of meeting the credit and CD needs of its entire community, including low- and moderate-income areas. The Office of the Comptroller of the Currency (OCC) used large bank CRA evaluation procedures to assess the bank's performance under the Lending, Investment, and Service Tests during the evaluation period, January 1, 2021, to December 31, 2022. For the Lending Test, the OCC evaluated all home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small business loans reported under the CRA for 2021 and 2022, as well as CD lending activities.

The Investment Test considers the bank's responsiveness to CD needs in each AA through qualified investments, grants, and donations. The OCC also considered the complexity and innovativeness of the investments, the responsiveness of the investments to CD needs, and the bank's demonstrated leadership.

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

The bank's primary lending products are home mortgage and small business loans. Farm and consumer loans were not considered in this evaluation. FFL did not originate any farm loans during the evaluation period and consumer loans do not constitute a substantial majority of the bank's lending. Bank management did not request consideration of these loans.

This evaluation period included two census periods. For analysis purposes, the OCC compared the bank's lending performance with demographic data from the 2015 American Community Survey (ACS) U.S. Census for 2021 home mortgages, the 2020 U.S. Census for 2022 home mortgages, and 2021 and 2022 Dun and Bradstreet (D&B) data for small business loans, respectively. Two sets of tables are included in Appendix D for each census period. No affiliate activity was included in this analysis. Refer to the table in appendix A, Scope of the Examination, for more information on the scope of the review.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

FFL has two AAs in Ohio, as described in the "Description of Institution's Operations in Ohio" section of this evaluation. The OCC completed a full-scope review of both AAs.

Ratings

The bank's overall CRA rating is based on its lending, investment, and service test performance within the state of Ohio. The state of Ohio rating is based on performance in both AAs, the Cleveland MSA and the Columbus MSA.

According to the Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report as of June 30, 2022, 99.1 percent of FFL's total deposits in Ohio were in the Cleveland MSA, with only 0.9 percent in the Columbus MSA. Of the total home mortgage loan originations and purchases inside the AAs during the evaluation period, 86.5 percent and 85.4 percent were in the Cleveland MSA for 2021 and 2022, respectively. Of the total small business loan originations and purchases inside the AAs during the evaluation period, 88.2 percent and 90.6 percent were in the Cleveland MSA for 2021 and 2022, respectively. Therefore, the OCC gave more consideration to the bank's performance within the Cleveland MSA when determining the overall state rating as it represented FFL's largest market with the most deposits, lending activity, and branch distribution.

The OCC based conclusions for the Lending Test on loan products weighted in accordance with their relative volume. As a result, more weight was given to home mortgage activity than small loans to businesses.

Refer to the "Scope of the Evaluation" section under the state of Ohio section for more details regarding how the areas were weighted in arriving at the respective ratings.

Other Information

Beginning in early 2020, the global economy was adversely affected by the COVID-19 pandemic, which spread worldwide and caused deteriorating economic conditions resulting from stay-at-home orders and businesses shutting down to lessen the spread and impact of the virus. FFL responded to customers facing financial hardship during the pandemic by participating in the SBA's PPP, which provided small

and mid-sized businesses impacted by the pandemic with funds to cover payroll costs and other expenses. FFL originated 708 PPP loans providing approximately \$54.9 million in critical funding to businesses.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c), 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 assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory.

The Lending Test is rated: Low Satisfactory.

The Investment Test is rated: Needs to Improve.

The Service Test is rated: High Satisfactory.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AA credit needs. The geographic distribution in the Cleveland MSA is adequate. The distribution of loans among borrowers of different income levels and businesses of different sizes in the Cleveland MSA is adequate. The bank originated seven CD loans during the evaluation period, having a positive impact on the overall Lending Test rating.
- FFL has a poor level of qualified CD investments, donations, and grants in the Cleveland MSA. There were no current period investments in either AA during the evaluation period, other than donations and grants.
- The service delivery systems are accessible to geographies and individuals of different income levels in the AAs. The overall level of CD services in the Cleveland MSA is adequate.
- As discussed above, the bank offered several innovative and flexible programs that focused on making home ownership affordable and promoting small businesses. These programs had a positive impact on the bank's performance.

Description of Institution's Operations in Ohio

FFL designated two AAs in the state of Ohio. They include the entire Cleveland-Elyria, OH MSA (Cleveland MSA) and a portion of the Columbus, OH MSA (Columbus MSA). Refer to appendix A for a complete list of counties included.

Cleveland MSA

The Cleveland MSA includes Cuyahoga, Geauga, Lake, Lorain, and Medina counties where the bank operated 19 branches, including the main office, and 21 deposit taking ATMs. Cleveland, the largest city in the MSA, is in Cuyahoga County and contains a majority of the AA's low- and moderate-income census tracts (CTs). In 2021, the AA consisted of 638 CTs with 118 low-income, 147 moderate-income, 205 middle-income, and 156 upper-income CTs. There were also 12 CTs in the AA not assigned an income classification. In 2022, the CTs in the AA changed due to the 2020 U.S. Census data and seven CTs were removed or adjusted for a new total of 631. As of 2022, there were 89 low-income, 131 moderate-income, 213 middle-income, and 173 upper-income CTs. There were also 25 CTs in the AA that are not assigned an income classification.

The following tables provide a summary of the demographics, including housing and business information for the Cleveland MSA.

Demographic Information of the Assessment Area						
Assessment Area: Cleveland MSA (2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	638	18.5	23.0	32.1	24.5	1.9
Population by Geography	2,064,483	12.1	20.0	34.3	33.2	0.4
Housing Units by Geography	956,125	14.1	22.4	33.4	29.4	0.6
Owner-Occupied Units by Geography	552,981	6.5	16.2	37.9	39.2	0.2
Occupied Rental Units by Geography	294,627	22.5	31.0	29.2	16.0	1.2
Vacant Units by Geography	108,517	30.1	30.6	22.4	15.7	1.3
Businesses by Geography	163,063	8.6	16.8	32.6	41.0	1.0
Farms by Geography	4,034	4.0	12.1	39.7	44.0	0.1
Family Distribution by Income Level	521,209	22.8	16.7	19.3	41.2	0.0
Household Distribution by Income Level	847,608	25.9	15.3	16.6	42.2	0.0
Median Family Income MSA – 17460 Cleveland-Elyria, OH MSA		\$65,821	Median Housing Value			\$138,565
Weighted Average of FFIEC Updated MSA Median Family Income (2021) – 17460 Cleveland-Elyria, OH MSA		\$78,600	Median Gross Rent			\$761
			Families Below Poverty Level			11.6%
<p><i>Source: 2015 ACS and 2021 D&B Data.</i> <i>Due to rounding, totals may not equal 100.0%.</i> <i>Federal Financial Institutions Examination Council (FFIEC).</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i></p>						

Demographic Information of the Assessment Area						
Assessment Area: Cleveland MSA (2022)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	631	14.1	20.8	33.8	27.4	4.0
Population by Geography	2,088,251	9.9	18.3	36.3	34.2	1.3
Housing Units by Geography	963,209	12.2	20.6	34.9	30.3	2.0
Owner-Occupied Units by Geography	563,145	5.7	15.0	39.9	38.5	0.9
Occupied Rental Units by Geography	307,987	20.4	28.9	28.9	18.5	3.3
Vacant Units by Geography	92,077	24.7	27.4	24.7	19.4	3.8
Businesses by Geography	302,502	9.4	16.0	27.7	45.0	1.9
Farms by Geography	6,066	6.1	14.0	36.5	42.9	0.6
Family Distribution by Income Level	515,170	22.3	17.2	19.5	41.1	0.0
Household Distribution by Income Level	871,132	25.1	15.7	16.8	42.3	0.0
Median Family Income MSA – 17460 Cleveland-Elyria, OH MSA		\$76,766	Median Housing Value			\$155,178
Weighted Average of FFIEC Updated MSA Median Family Income (2022) – 17460 Cleveland-Elyria, OH MSA		\$85,400	Median Gross Rent			\$853
			Families Below Poverty Level			10.0%
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the FDIC’s Summary of Deposits as of June 30, 2022, FFL had \$1.8 billion in deposits in the AA which comprised 99.1 percent of total bank deposits. FFL had 1.4 percent of the deposit market share ranking 11th among all institutions. Competition was strong with 34 total FDIC insured financial institutions operating 529 offices in the AA. The top competitors were Keybank National Association (N.A.) with 61 branches and 41.9 percent market share, Huntington National Bank with 76 branches and 11.7 percent market share, and PNC Bank, N.A. with 50 branches and 9.8 percent market share.

Competition for home mortgage and small business loans was strong in the AA. Based on the 2022 Peer Mortgage market share data (HMDA data) for the Cleveland MSA, FFL ranked 10th out of 577 lenders with a market share of 2.3 percent for home mortgage loans. The top three lenders were Third Federal

Savings and Loan with 10.2 percent market share, Huntington National Bank with 9.6 percent market share, and Fifth Third Bank, N.A. with 5.8 percent market share.

Based on the 2022 Peer Small Business loan data (CRA loan data) in the Cleveland MSA, FFL ranked 35th out of 159 lenders with a market share of 0.1 percent. The top three lenders were JPMorgan Chase Bank, N.A. with 24.1 percent market share, US Bank, N.A. with 12.3 percent market share, and Capital One, N.A. with 9.0 percent market share.

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Based on the Federal Financial Institutions Examination Council's (FFIEC) weighted average median family income in the above tables, low-income families earned less than \$39,300 in 2021 and \$42,700 in 2022, and moderate-income families earned less than \$62,880 for 2021 and \$68,320 for 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payments of no more than 30 percent of the applicant's income based on assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses. Using these assumptions, a low-income borrower could afford a maximum mortgage payment of \$983 per month in 2021 and \$1,068 per month in 2022. A moderate-income borrower could afford a maximum payment of \$1,572 per month in 2021 and \$1,708 per month in 2022. According to 2022 Realtor.com, the median home value would result in a monthly payment of \$1,019. This illustrates that low-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For the Cleveland MSA, the poverty level in 2021 was 11.6 percent with slight improvement to 10 percent in 2022 based on the 2020 U.S. Census data.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. As of the 2022 U.S. Census, total rental units in the AA were 32 percent (49.3 percent in low- and moderate-income CTs) of available units. An additional barrier to available units was the volume of vacant units of 9.6 percent (52.1 percent in low- and moderate-income CTs) of total housing units. Owner-occupied units in the AA accounted for 58.5 percent of total housing units, with only 20.7 percent in low- and moderate-income CTs.

According to 2022 D&B data, 91.2 percent of businesses located in the AA have \$1 million or less in gross annual revenues and 55.9 percent of businesses have fewer than five employees. While there is a significant volume of small businesses, 72.7 percent of these businesses are in middle- and upper-income CTs.

According to the U.S. Bureau of Labor Statistics, the 2021 and 2022 average unemployment rates across the AA were relatively consistent with the state average. Cuyahoga and Lorain counties were slightly above the state average unemployment rate which correlated with those two counties having the largest percentage of low- and moderate-income CTs to total CTs in the AA.

Unemployment Rate	2021	2022
Ohio	5.1	4.0
Cuyahoga	6.3	4.9
Geauga	4.1	4.0
Lake	5.0	4.3
Lorain	5.6	5.1
Medina	4.2	4.0

Based on information from the October 2022 Moody's Analytics report, economic growth within the Cleveland MSA was one step behind Ohio and the broader Midwest, and at risk. Job growth trailed that of Ohio due to below average growth in manufacturing and losses in finance, professional/business services, and construction. While the jobless rate was slightly above pre-pandemic rates, the labor force participation was near historic lows. Additional constraints on the labor market were from worsening population trends, harming consumer industries and housing. A strength in the Cleveland MSA was the world-class clinical and research health institutions maintained through the top two largest employers in the area, The Cleveland Clinic and University Hospitals.

The OCC relied on information provided from three community contacts to understand the AA's needs and opportunities. The contacts represented organizations focused on CD and affordable housing for low- and moderate-income individuals. Community contacts indicated a need for community services, affordable housing, and loans to support renovations on the aging housing supply. Many organizations use funding to support the needs of the low- and moderate-income individuals in the area; however, there is a significant need for funds to support the general operations of these organizations to provide this support to those in most need. FFL continues to be the strongest partner and largest funder for a local CD organization in Lakewood, Ohio.

Columbus MSA

The Columbus MSA includes Union, Delaware, Licking, Franklin, and Fairfield counties where the bank operated one branch and one deposit taking ATM. Columbus is the largest city in the MSA, mainly covering areas of Franklin County and contains a majority of the AA's low- and moderate-income CTs. In 2021, the AA consisted of 389 CTs with 65 low-income, 92 moderate-income, 115 middle-income, and 114 upper-income. There were also three CTs in the AA not assigned an income classification. In 2022, the CTs in the AA changed due to the 2020 U.S. Census data with an addition of 74 CTs for a new total of 463. As of 2022, there were 60 low-income, 103 moderate-income, 149 middle-income, and 143 upper-income CTs. There were also eight CTs in the AA that were not assigned an income classification.

The following tables provide a summary of the demographics, including housing and business information for the Columbus MSA.

Demographic Information of the Assessment Area						
Assessment Area: Columbus MSA (2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	389	16.7	23.7	29.6	29.3	0.8
Population by Geography	1,772,469	10.8	21.8	32.0	34.7	0.7
Housing Units by Geography	754,440	12.5	22.9	31.8	32.6	0.2
Owner-Occupied Units by Geography	411,769	5.4	17.9	34.1	42.6	0.0
Occupied Rental Units by Geography	272,518	18.8	29.4	30.2	21.2	0.5
Vacant Units by Geography	70,153	29.6	27.1	24.7	18.0	0.6
Businesses by Geography	141,974	9.6	17.4	28.5	44.0	0.5
Farms by Geography	3,835	5.5	15.0	39.6	39.8	0.1
Family Distribution by Income Level	428,850	21.9	16.7	19.2	42.1	0.0
Household Distribution by Income Level	684,287	24.0	16.2	17.1	42.7	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		\$70,454	Median Housing Value			\$163,329
Weighted Average of FFIEC Updated MSA Median Family Income (2021) – 18140 Columbus, OH MSA		\$83,900	Median Gross Rent			\$848
			Families Below Poverty Level			10.6%
<p><i>Source: 2015 ACS and 2021 D&B Data.</i> <i>Due to rounding, totals may not equal 100.0%.</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i></p>						

Demographic Information of the Assessment Area						
Assessment Area: Columbus MSA (2022)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	463	13.0	22.2	32.2	30.9	1.7
Population by Geography	1,938,155	9.6	20.0	33.7	35.3	1.4
Housing Units by Geography	788,589	10.5	21.4	34.6	32.5	1.0
Owner-Occupied Units by Geography	442,430	4.7	16.2	36.9	41.9	0.3
Occupied Rental Units by Geography	290,560	17.1	28.5	32.1	20.6	1.8
Vacant Units by Geography	55,599	22.3	26.1	29.0	20.0	2.7
Businesses by Geography	270,153	8.5	16.1	30.6	43.4	1.4
Farms by Geography	5,916	5.2	15.2	36.9	42.2	0.5
Family Distribution by Income Level	458,068	21.5	17.0	20.1	41.5	0.0
Household Distribution by Income Level	732,990	23.2	16.3	18.0	42.5	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		\$84,088	Median Housing Value			\$202,240
Weighted Average of FFIEC Updated MSA Median Family Income (2022) – 18140 Columbus, OH MSA		\$95,600	Median Gross Rent			\$1,007
			Families Below Poverty Level			8.8%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the FDIC's Summary of Deposits as of June 30, 2022, FFL had \$15.2 million in deposits in the AA which comprised less than one percent of total bank deposits. FFL had 0.02 percent of the deposit market share ranking 47th among all institutions. Competition was strong with 50 total FDIC insured financial institutions operating 427 offices in the AA. The top competitors were Huntington National Bank with 61 branches and 37.3 percent market share, JP Morgan Chase Bank, N.A. with 59 branches and 26.7 percent market share, and PNC Bank, N.A. with 39 branches and 8.1 percent market share. These three competitors accounted for over 72 percent of the deposit market share in the Columbus MSA.

Competition for home mortgage and small business loans was strong in the AA. Based on the 2022 Peer Mortgage market share data, FFL ranked 62nd out of 618 lenders with a market share of 0.4 percent for home mortgage loans. The top three lenders were Huntington National Bank with 9 percent market

share, Fifth Third Bank, N.A. with 4.4 percent market share, and Rocket Mortgage with 3.6 percent market share.

Based on the 2022 Peer Small Business loan data, FFL ranked 60th out of 165 lenders with a market share of 0.02 percent. The top three lenders were JPMorgan Chase Bank, N.A. with 34.1 percent market share, US Bank, N.A. with 12.6 percent market share, and Synchrony Bank with 8.3 percent market share.

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Based on the FFIEC's weighted average of the updated median family income in the above tables, low-income families earned less than \$41,950 in 2021 and \$47,800 in 2022, and moderate-income families earned less than \$67,120 for 2021 and \$76,480 for 2022. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payments of no more than 30 percent of the applicant's income based on assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses. Using these assumptions, a low-income borrower could afford a maximum mortgage payment of \$1,049 per month in 2021 and \$1,195 per month in 2022. A moderate-income borrower could afford a maximum payment of \$1,678 per month in 2021 and \$1,912 per month in 2022. According to 2022 Realtor.com, the median home value would result in a monthly payment of \$1,771. This illustrates low-income borrowers and some moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For the Columbus MSA, the poverty level in 2021 was 10.6 percent with slight improvement to 8.8 percent in 2022 based on the 2020 U.S. Census data.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. As of the 2020 U.S. Census, total rental units in the AA were 36.9 percent (45.6 percent in low- and moderate-income CTs) of available units. An additional barrier to available units is the volume of vacant units of 7.1 percent (48.4 percent in low- and moderate-income CTs) of total housing units. Owner-occupied units in the AA accounted for 56.1 percent of total housing units, with only 20.9 percent in low- and moderate-income CTs.

According to 2022 D&B data, 91.4 percent of businesses located in the AA have \$1 million or less in gross annual revenues and 56.3 percent of businesses have fewer than five employees. While there is a significant volume of small businesses, 74 percent of these businesses are in middle- and upper-income CTs.

According to the U.S. Bureau of Labor Statistics, the 2021 and 2022 average unemployment rates across the AA were relatively consistent with the state average. The counties located in the AA were all below the state average unemployment rate.

Unemployment Rate	2021	2022
Ohio	5.1	4.0
Delaware	3.6	3.0
Fairfield	4.4	3.5
Franklin	5.0	3.4
Licking	4.1	3.4
Union	3.6	3.0

Based on information from the October 2022 Moody’s Analytics report, the Columbus MSA market recovered all pandemic-related job losses. Job gains were concentrated within transportation/utilities, consumer industries, and construction. However, the public sector remained a source of weakness and employment in administrative services declined for four consecutive quarters. The unemployment rate fell to a near-historic low of 3.1 percent in the second quarter of 2022 despite strong labor force additions. Year-over-year house price appreciation stood at a record 20.6 percent in the second quarter of 2022 and was the second strongest among all metro areas statewide. Building activity was elevated but permit issuance had settled after peaking in 2021. The Columbus MSA remained a strong competitor in the high-tech sector and remained a critical transportation hub for business throughout the country. Large employers in the AA included The Ohio State University, OhioHealth, and JPMorgan Chase & Co.

The OCC relied on information provided from four community contacts to understand the AA’s needs and opportunities. The contacts represented organizations focused on CD and affordable housing for low- and moderate-income individuals. According to one of the contacts, central Ohio is the fastest growing community in the state, with Franklin County being the most populous and Union and Delaware Counties the fastest growing. This contact also stated that affordable housing has always been a social issue but is becoming an economic development issue as well. Thousands of low-income families are on waiting lists for public housing and Section 8 voucher programs. The discussions identified affordable housing as a need in the community as well as financial education. The contacts also advised that banks in the community overall are strong partners in financial education, helping individuals to be prepared to buy homes. The contacts added that there are needs and opportunities for the purchase of low-income housing tax credits (LIHTCs), general operating support for CD organizations, and rehab loans.

Scope of Evaluation in Ohio

Examiners selected both AAs for full-scope reviews. Examiners completed a full-scope review for the Cleveland MSA as it was the largest AA in Ohio in terms of deposits, branches, and lending activity. Examiners also selected the Columbus MSA to receive a full-scope review as the OCC completed a limited-scope review at the previous evaluation. Home mortgage and small business lending were evaluated under the Lending Test. As discussed above, the OCC used HMDA and CRA data for 2021 and 2022. The OCC reviewed CD loans, qualified investments, and CD services for 2021 and 2022. Refer to the “Scope of the Evaluation” section for more details.

In arriving at overall conclusions, examiners gave more consideration to the bank’s performance within the Cleveland MSA when determining the overall state rating as it represented FFL’s largest market with the most deposits, lending activity, and branch distribution. Additionally, the OCC based

conclusions for the Lending Test on loan products weighted in accordance with their relative volume. As a result, more weight was given to home mortgage activity than small loans to businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Based on a full-scope review, the bank's performance in the Columbus MSA was poor.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs. In drawing the overall conclusions, examiners considered the bank's operations which are focused on home mortgage and business lending. Examiners also considered the bank's market presence and competition within the AAs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
Cleveland MSA	4,017	705	0	7	4,729	86.4	99.1
Columbus MSA	651	92	0	0	743	13.6	0.9
Total	4,668	797	0	7	5,472	100.0	100.0

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

Dollar Volume of Loans (\$000s) *							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
Cleveland MSA	\$942,995	\$90,078	\$0	\$8,864	\$1,041,937	79.7	99.1
Columbus MSA	\$257,429	\$7,568	\$0	\$0	\$264,997	20.3	0.9
Total	\$1,200,424	\$97,646	\$0	\$8,864	\$1,306,934	100.0	100.0

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

Cleveland MSA

According to the FDIC's Summary of Deposits as of June 30, 2022, FFL ranked 11th out of 34 depository institutions (68th percentile) with a deposit market share of 1.4 percent.

Based on the 2022 HMDA market share data, FFL ranked 10th out of 577 lenders (98th percentile) with a market share of 2.3 percent for home mortgage loans. The top three lenders were Third Federal

Savings and Loan with 10.2 percent market share, Huntington National Bank with 9.6 percent market share, and Fifth Third Bank, N.A. with 5.8 percent market share.

Based on the 2022 CRA small business loan data, FFL ranked 35th out of 159 lenders (78th percentile) with a market share of 0.1 percent for small loans to businesses. The top three lenders were JP Morgan Chase Bank, N.A. with 24.1 percent market share, US Bank, N.A. with 12.3 percent market share, and Capital One, N.A. with 9 percent market share.

Columbus MSA

According to the FDIC's Summary of Deposits as of June 30, 2022, FFL ranked 47th out of 50 depository institutions (6th percentile) with a deposit market share of 0.02 percent.

Based on the 2022 HMDA market share data, FFL ranked 62nd out of 618 lenders (90th percentile) with a market share of 0.4 percent for home mortgage loans. The top three lenders were Huntington National Bank with 9 percent market share, Fifth Third Bank, N. A. with 4.4 percent market share, and Rocket Mortgage with 3.6 percent market share.

Based on the 2022 CRA small business loan data, FFL ranked 60th out of 165 lenders (64th percentile) with a market share of 0.02 percent for small loans to businesses. The other lenders within the top three were JP Morgan Chase Bank, N.A. with 34.1 percent market share, US Bank, N.A. with 12.6 percent market share, and Synchrony Bank with 8.3 percent market share.

Distribution of Loans by Income Level of the Geography

The bank exhibits an adequate geographic distribution of loans in its AAs.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans is adequate.

Cleveland MSA

The OCC considered the impact of strong competition, increased housing values, and the elevated cost of home ownership. As of the 2021 HMDA market share data, the top five lenders in the market maintained a combined market share of 34.1 percent. As of the 2022 HMDA market share data, the top five lenders in the market maintained a combined market share of 35.8 percent.

According to community contact information, many units in the AA need repair, especially in low- and moderate-income areas. The contacts discussed the need for renovations of the aging housing supply in the AA. The median age of housing stock in low-income CTs was 77 years and 69 years in moderate-income CTs, as of the 2015 ACS U.S. Census. As of the 2020 U.S. Census, the median age of housing stock was 76 years for low-income and 68 years for moderate-income. The cost of homeownership in older housing stock is typically higher than in newer housing; thus, the median age of housing is also a significant barrier to mortgage lending in those CTs.

2021

The geographic distribution of home mortgage loans was adequate given the performance context factors.

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

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

2022

The geographic distribution of home mortgage loans was adequate given the performance context factors.

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

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

Columbus MSA

Examiners considered limited lending opportunities in this AA with only 5.4 percent of the owner-occupied housing units in low-income geographies as of the 2015 ACS U.S. Census and 4.7 percent as of the 2020 U.S. Census. During the evaluation period, FFL had only one branch in the Columbus MSA, which was in a middle-income CT.

2021

The geographic distribution of home mortgage loans was poor.

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

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

2022

The geographic distribution of home mortgage loans was poor.

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

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

Small Loans to Businesses

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

The overall geographic distribution of small loans to businesses is good.

Cleveland MSA

In determining conclusions, examiners gave consideration for opportunities to lend based the level of competition and the number of businesses located in low- and moderate-income tracts in the AAs. Based on the 2021 Peer Small Business loan data, the top three lenders accounted for approximately 40 percent of the total small business market share and are much larger financial institutions.

2021

The geographic distribution of small loans to businesses was good.

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

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

2022

The geographic distribution of small loans to businesses was good.

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

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

Columbus MSA

2021

The geographic distribution of small loans to businesses was good.

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

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

2022

The bank did not make enough small loans to businesses during the evaluation period in 2022 to perform a meaningful analysis.

Lending Gap Analysis

The OCC reviewed summary reports and maps and analyzed FFL's home mortgage loans and small loans to businesses over the evaluation period to identify any gaps in the geographic distribution of loan activity. Examiners did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

The distribution of home mortgage loans among individuals of different income levels is adequate. Examiners considered affordability constraints, including the percentage of families living below the poverty level, and the barriers these create for families to qualify for home mortgage financing.

Cleveland MSA

2021

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

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

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

2022

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

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

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

Columbus MSA

2021

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

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

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

2022

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

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

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

Small Loans to Businesses

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

The borrower distribution of the bank's small loans to businesses is overall adequate based on FFL's 2021 performance. A majority of the small loans to businesses originated or purchased during the evaluation period were made in 2021.

In determining the conclusions, examiners gave consideration for opportunities to lend based on the level of competition and the number of non-farm businesses located within the AA. Additionally, it was noted that 90 percent of small loans to businesses made in the bank's Cleveland MSA did not provide business revenues for 2021. This was mainly due to these loans being part of the SBA's PPP loan program during the COVID-19 pandemic, which did not require borrowers to provide this information as part of the loan process. FFL was responsive to the SBA's PPP and originated a significant volume of PPP loans in 2021. Most of these loans, 81 percent, were under \$100,000, which were to support small businesses in the bank's lending areas.

Cleveland MSA

2021

The distribution of the bank's small loans to businesses was overall good based on performance context considerations.

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

As discussed above, the bank was particularly responsive to the SBA's PPP and originated a significant volume of PPP loans in 2021 that did not require the borrowers to provide gross revenue information. Of the 618 small business loan originations, 548 were SBA PPP loans. Of the other 70 small business loan originations, 48.6 percent were originated to borrowers with gross annual revenues of \$1 million or less, which is commensurate with aggregate CRA loan data (49 percent).

2022

The distribution of the bank's small loans to businesses was poor.

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

Columbus MSA

2021

The distribution of the bank's small loans to businesses was adequate.

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

As discussed above, the bank was particularly responsive to the SBA's PPP and originated a significant volume of PPP loans in 2021 that did not require the borrowers to provide gross revenue information. Of the 83 small business loan originations, 74 were SBA PPP loans. Of the other nine small business loan originations, 33.3 percent were originated to borrowers with gross annual revenues of \$1 million or less.

2022

The OCC did not evaluate 2022 small loans to businesses in the Columbus MSA, as there were not enough loans in the AA to conduct a meaningful analysis.

Community Development Lending

The institution has made an adequate level of CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Cleveland MSA

During the evaluation period, FFL made an adequate level of CD loans. FFL originated seven qualifying CD loans totaling \$8.9 million which represented 3.8 percent of allocated tier 1 capital, based on total deposits as of June 30, 2022.

When drawing the conclusions, examiners considered the level of competition for CD loans within the bank's AA from larger banks and the overall economic conditions impacting the bank's ability to generate CD loans. Below are the details regarding the bank's CD loans:

- Five SBA PPP loans totaling \$7 million that supported area businesses during the COVID-19 pandemic.
- A \$1.1 million real estate loan to a non-profit social service agency serving low- and moderate-income families.
- A \$700,000 real estate loan for improvements to a 35-unit multifamily housing project for low- and moderate-income individuals.

Columbus MSA

During the evaluation period, FFL did not make any CD loans in the Columbus MSA.

Product Innovation and Flexibility

Cleveland MSA

The institution makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs. As discussed above, the bank participates in several innovative and flexible home mortgage products including HomeReady through Fannie Mae, Home Possible through Freddie Mac, the OHFA homebuyer program, and the Federal Home Loan Bank of Cincinnati's Welcome Home program. During the evaluation period, the bank made 168 loans among these programs in the Cleveland MSA. These loans included 86 loans through HomeReady, 57 loans through Home Possible, seven loans through OFHA, and 18 loans through Welcome Home.

Columbus MSA

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. During the evaluation period, the bank made two loans through the HomeReady loan program offered through Fannie Mae in the Columbus MSA.

INVESTMENT TEST

The bank's performance under the Investment Test in Ohio is rated Needs to Improve.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Cleveland MSA was poor.

Based on a full-scope review, the bank's performance in the Columbus MSA was very poor.

Assessment Area	Qualified Investments									
	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Cleveland MSA	1	81	67	341	68	88.3	422	4.0	0	0
Columbus MSA	0	0	0	0	0	0.0	0	0.0	0	0
Statewide/ Regional with Direct Benefit to AAs	6	3,992	3	6,070	9	11.7	10,062	96.0	0	0
Total	7	4,073	70	6,411	77	100.0	10,484	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Cleveland MSA

FFL had a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors.

During the evaluation period, FFL made 67 qualifying grants and donations to 45 different organizations totaling \$341,000. The bank provided \$90,000 in donations to a local community organization who supports low- and moderate-income individuals as well as affordable housing needs in the area. Also, FFL provided a \$50,000 donation to an organization which supports housing for low- and moderate-income families. The dollar volume of current- and prior-period investments represented 0.2 percent of tier 1 capital allocated to the AA.

The bank exhibited poor responsiveness to credit and community economic development needs. FFL rarely uses innovative and/or complex investments to support CD initiatives.

Columbus MSA

The institution had few, if any, qualified CD investments or grants, particularly those that are not routinely provided by private investors.

During the evaluation period, FFL made no qualified CD investments, grants, and donations. The bank exhibited very poor responsiveness to credit and community economic development needs. The bank did not use innovative and/or complex investments to support CD initiatives.

Statewide/Regional

FFL purchased three statewide collateralized mortgage obligations in 2022 totaling \$6.1 million which directly benefited the Cleveland and Columbus MSAs. Collateral for the underlying loans were multifamily affordable housing units and health care facilities located in low- and moderate-income

CTs. The bank also invested in six prior period Low-Income Housing Tax Credit investments with an outstanding balance of almost \$4 million as of December 31, 2022.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank’s performance in the Cleveland MSA was good.

Based on a full-scope review, the bank’s performance in the Columbus MSA was adequate.

Retail Banking Services

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

Distribution of Branch Delivery System - 2021												
Assessment Area	Deposits	Branches							Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography			
				Low	Mod	Mid	Upp	N/A	Low	Mod	Mid	Upp
Cleveland MSA	99.4	19	95.0	0.0	15.8	26.3	52.6	5.3	12.1	20.0	34.3	33.2
Columbus MSA	0.6	1	5.0	0.0	0.0	100.0	0.0	0.0	10.8	21.8	32.0	34.7

Distribution of Branch Delivery System - 2022												
Assessment Area	Deposits	Branches							Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Cleveland MSA	99.1	19	95.0	5.3	10.5	36.8	47.4	9.9	18.3	36.3	34.2	
Columbus MSA	0.9	1	5.0	0.0	0.0	100.0	0.0	9.6	20.0	33.7	35.3	

Cleveland MSA

The bank’s branch distribution in low- and moderate- income geographies was below the percentage of the population living within those geographies. However, most of those tracts were located between several branches that were reasonably accessible. Additionally, two branches were located in middle- and upper- income tracts adjacent to low- and moderate- income CTs. One branch in a CT with an unknown income level in 2021 changed to a low-income tract in 2022. All branches had at least one full-service deposit taking ATM. Alternate delivery systems included online banking and bill pay as well as mobile banking.

Columbus MSA

The bank had a limited market share and just one branch location in the Columbus MSA. The branch was in a middle-income CT in Franklin County, which included most of the low- and moderate-income tracts in the Columbus MSA. This branch was reasonably accessible to the rest of the county. The branch also had an ATM, and customers in the Columbus MSA had access to FFL's online and mobile banking services.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings		Net change in Location of Branches (+ or -)			
	# of Branch Openings	# of Branch Closings	Low	Mod	Mid	Upp
	Cleveland MSA	0	0	0	0	0
Columbus MSA	0	0	0	0	0	0

The bank did not open or close any branches during the evaluation period. Services and business hours did not vary in a way that inconvenienced its AAs, particularly low- and moderate-income geographies and/or individuals. FFL offered traditional banking products and services at all branch locations in the AAs. All branches in the Cleveland MSA had the same hours except for the one branch located in a low-income CT, which remains open an hour later than the others on Monday through Thursday.

Community Development Services

The institution provided an adequate level of CD services.

Cleveland MSA

During the evaluation period, FFL employees provided 257 service activities totaling 629 hours to 35 organizations in the Cleveland MSA. The bank's services were responsive to identified needs in the AA of affordable housing, community services, financial literacy, and economic development.

Examples of CD services in the AA include:

- One employee served as treasurer of a local organization that serves children and young adults within or impacted by the foster care system, providing 260 service hours during the evaluation period.
- One employee served on the board and committees of a local organization that supports and develops neighborhoods and affordable housing focused on low- and moderate-income individuals and communities, providing 12 service hours during the evaluation period.
- Four employees conducted career readiness and financial literacy classes for a local organization that supports the workforce readiness and economic success of low- and moderate-income students, providing 24 service hours during the evaluation period.

Columbus MSA

FFL provided no CRA eligible CD services in the Columbus MSA during the evaluation period. However, the bank's branch presence and market share in this area remain limited.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2021 – 12/31/2022	
Bank Products Reviewed:	Home mortgage and small business loans Community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Ohio		
Cleveland MSA	Full-scope	Cleveland-Elyria, OH MSA 17460
Columbus MSA	Full-scope	Portions of the Columbus, OH MSA 18140 (Franklin, Licking, Union, Fairfield, and Delaware Counties)

Appendix B: Summary of State Ratings

RATINGS: First Federal Savings and Loan Association of Lakewood				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First Federal Savings and Loan Association of Lakewood	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
State:				
Ohio	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

Metropolitan Division (MD): 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 (MSA): 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.

MMSA (state): 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.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

State of Ohio

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000s)	% 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	
Cleveland MSA	2,467	567,665	86.5	101,668	6.5	3.0	3.5	16.2	9.1	13.2	37.9	34.5	37.9	39.2	53.3	45.4	0.2	0.0	0.0	
Columbus MSA	386	148,177	13.5	117,046	5.4	1.3	5.1	17.9	4.9	15.6	34.1	28.2	31.1	42.6	65.5	48.2	0.0	0.0	0.0	
Total	2,853	715,842	100.0	218,714	6.0	2.8	4.4	17.0	8.6	14.5	36.3	33.7	34.2	40.7	54.9	46.9	0.1	0.0	0.0	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%.

FFL excluded from Aggregate Data.

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% 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
Cleveland MSA	1,550	375,330	85.4	65,142	5.7	3.6	4.5	15.0	8.9	14.2	39.9	31.9	41.0	38.5	55.2	39.8	0.9	0.4	0.5
Columbus MSA	265	109,252	14.6	68,285	4.7	2.6	5.8	16.2	6.0	15.3	36.9	28.7	36.1	41.9	62.3	42.4	0.3	0.4	0.5
Total	1,815	484,582	100.0	133,427	5.3	3.5	5.2	15.5	8.5	14.8	38.6	31.5	38.5	40.0	56.2	41.1	0.6	0.4	0.5
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>																			
<i>FFL excluded from Aggregate Data.</i>																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cleveland MSA	2,467	567,665	86.5	101,668	22.8	5.3	8.8	16.7	15.6	19.1	19.3	24.0	21.6	41.2	54.1	35.8	0.0	1.1	14.7
Columbus MSA	386	148,177	13.5	117,046	21.9	0.8	7.0	16.7	5.4	18.0	19.2	12.4	20.1	42.1	76.7	38.4	0.0	4.7	16.6
Total	2,853	715,842	100.0	218,714	22.4	4.7	7.8	16.7	14.2	18.5	19.3	22.4	20.8	41.6	57.1	37.2	0.0	1.6	15.7

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.
 Due to rounding, totals may not equal 100.0%.

FFL excluded from Aggregate Data.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cleveland MSA	1,550	375,330	85.4	65,142	22.3	5.5	9.9	17.2	14.5	21.4	19.5	20.6	21.2	41.1	56.8	33.1	0.0	2.6	14.5
Columbus MSA	265	109,252	14.6	68,285	21.5	1.5	8.5	17.0	5.3	19.3	20.1	11.7	21.2	41.5	73.2	35.6	0.0	8.3	15.4
Total	1,815	484,582	100.0	133,427	21.9	4.9	9.2	17.1	13.1	20.3	19.7	19.3	21.2	41.3	59.2	34.4	0.0	3.5	14.9
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>																			
<i>FFL excluded from Aggregate Data.</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2021
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	
Cleveland MSA	618	61,190	88.2	52,340	8.6	5.7	8.3	16.8	14.4	17.0	32.6	33.7	31.4	41.0	45.5	42.3	1.0	0.8	1.1	
Columbus MSA	83	4,517	11.8	44,322	9.6	3.6	8.7	17.4	24.1	16.1	28.5	28.9	26.7	44.0	42.2	47.9	0.5	1.2	0.5	
Total	701	65,707	100.0	96,662	9.0	5.4	8.5	17.1	15.5	16.5	30.7	33.1	29.3	42.4	45.1	44.9	0.8	0.9	0.8	
<p><i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.</i> <i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>FFL excluded from Aggregate Data.</i></p>																				

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

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Cleveland MSA	87	28,888	90.6	46,637	9.4	10.3	7.3	16.0	13.8	14.6	27.7	18.4	31.0	45.0	56.3	45.3	1.9	1.1	1.7
Columbus MSA	9	3,051	9.4	43,471	8.5	22.2	7.2	16.1	11.1	14.4	30.6	33.3	31.6	43.4	33.3	45.6	1.4	0.0	1.1
Total	96	31,939	100.0	90,108	9.0	11.5	7.3	16.1	13.5	14.5	29.1	19.8	31.3	44.3	54.2	45.5	1.7	1.0	1.4

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data.

Due to rounding, totals may not equal 100.0%.

FFL excluded from Aggregate Data.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Cleveland MSA	618	61,190	88.2	52,340	83.9	5.5	49.0	6.0	4.5	10.2	90.0	
Columbus MSA	83	4,517	11.8	44,322	84.0	3.6	45.6	4.9	1.2	11.1	95.2	
Total	701	65,707	100.0	96,662	83.9	5.3	47.4	5.5	4.1	10.6	90.6	
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>												
<i>FFL excluded from Aggregate Data.</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Cleveland MSA	87	28,888	90.6	46,637	91.2	27.6	50.6	3.1	57.5	5.7	14.9	
Columbus MSA	9	3,051	9.4	43,471	91.4	44.4	52.5	2.5	22.2	6.1	33.3	
Total	96	31,939	100.0	90,108	91.3	29.2	51.5	2.8	54.2	5.9	16.7	
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>												
<i>FFL excluded from Aggregate Data.</i>												