

PUBLIC DISCLOSURE

May 11, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Trust Bank, Inc.
RSSD# 509811

346 North Mayo Trail
Pikeville, Kentucky 41501

Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, Ohio 44101-1387

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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: "Satisfactory"

The following table indicates the performance level of Community Trust Bank, Inc. with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	<u>Community Trust Bank, Inc.</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A high percentage of loans made in the institution's assessment area;
- A good geographic distribution of loans throughout the assessment area;
- A good distribution of loans among borrowers of different income levels and a good distribution to businesses of different revenue sizes;
- A relatively high level of making community development loans;
- A significant level of qualified community development investments and grants, but rarely in a leadership position;
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- A relatively high level of community development services.

Previous Performance Evaluation

Community Trust Bank, Inc. (CTBI) received a "Needs Improvement" rating as a result of a performance evaluation completed by the Federal Reserve Bank of Cleveland dated September 24, 2012. The lending, investment, and service tests were all rated "High Satisfactory." Lending concerns resulting from CTBI's overdraft practices adversely impacted the previous rating.

DESCRIPTION OF INSTITUTION

CTBI is a wholly-owned subsidiary of Community Trust Bancorp (Bancorp). Both CTBI and the Bancorp are headquartered in Pikeville, Kentucky. As of December 31, 2014, CTBI reported total assets of 3.7 billion, and the Bancorp reported consolidated assets of \$3.7 billion.

Since the previous evaluation, CTBI has opened one new banking center and 14 new cash-only automated teller machines (ATMs). The new banking center and one new ATM are located in a moderate-income tract in the Lexington-Fayette MSA. An additional ATM was opened in an existing banking center located in a middle-income tract in the Nonmetropolitan Central Kentucky area. Twelve new ATMs are all stand-alone ATMs (one in a moderate-income tract and one in a middle-income tract in the Knoxville MSA; one in a low-income tract and one in an upper-income tract in Nonmetropolitan Central Kentucky; one in a moderate-income tract, five in a middle-income tract and one in an upper-income tract in Nonmetropolitan Eastern Kentucky; and one ATM outside the assessment area). In addition, CTBI closed two stand-alone ATMs in middle-income tracts; one in Nonmetropolitan Central Kentucky and one in Nonmetropolitan Eastern Kentucky. As a result, for this evaluation period, CTBI had a total of 81 banking centers and 95 cash-only ATMs, which include two stand-alone drive-up ATMs, 70 in-branch ATMs, 21 stand-alone ATMs and two stand-alone ATMs outside of CTBI's assessment area.

CTBI offers commercial, personal banking, and trust activities that include demand and time deposits, cash management services, letters of credit, safety deposit boxes, funds transfer services, and full-service brokerage services. CTBI's lending activities include commercial, construction, mortgage, and personal loans, in addition to term loans, lines of credit, revolving lines of credit, and lease financing. Loans represented approximately 71.7% of CTBI's average assets as of December 31, 2014.

Non-Bank Subsidiaries

CTBI has three non-bank subsidiaries that include a community development corporation (CDC) and an insurance service company, which are both located in Pikeville, Kentucky. CTBI also has an ownership interest in Banker's Title of Central Kentucky, which is located in Lexington, Kentucky.

Description of Assessment Area

CTBI's assessment area includes portions of Kentucky, Tennessee, and West Virginia. Changes made by the Office of Management and Budget (OMB) in 2013 shifted some counties within CTBI's assessment area. A summary of the OMB changes follows:

- Lincoln County moved out of the Charleston WV MSA and into the Huntington-Ashland WV-KY-OH MSA in 2014, leaving no remaining branches within the Charleston, WV MSA. As a result, CTBI removed the Charleston, WV MSA from the 2014 assessment area.

- Campbell County moved out of Nonmetropolitan Tennessee and into the Knoxville MSA. As a result, CTBI removed Nonmetropolitan Tennessee from the 2014 assessment area.

The following summarizes CTBI's assessment areas for this CRA performance evaluation:

Multi-State

- *Huntington-Ashland WV-KY-OH MSA #26580*
 - For 2012 and 2013, this assessment area consisted of the entireties of Boyd and Greenup Counties in Kentucky and Cabell and Wayne Counties in West Virginia. For 2014, this assessment area consisted of the entireties of Boyd and Greenup Counties in Kentucky and Cabell, Lincoln, and Wayne Counties in West Virginia.

Kentucky

- *Nonmetropolitan Central Kentucky*
 - This assessment area consists of the entireties of Adair, Bell, Boyle, Fleming, Franklin, Green, Laurel, Madison, Marion, Mercer, Montgomery, Pulaski, Rockcastle, Russell, Taylor, and Whitley Counties.
- *Nonmetropolitan Eastern Kentucky*
 - This assessment area consists of the entireties of Floyd, Johnson, Knott, Letcher, Perry, and Pike Counties.
- *Lexington-Fayette KY MSA #30460*
 - This assessment area consists of the entireties of Clark, Fayette, Scott, and Woodford Counties.

Tennessee

- *Nonmetropolitan Tennessee*
 - For 2012 and 2013, this assessment area consisted of the entireties of Campbell and Claiborne Counties. Campbell County moved to the Knoxville TN MSA in 2014. As a result, this assessment area was removed from CTBI's assessment area in 2014.
- *Knoxville TN MSA #28940*
 - For 2012 and 2013, this assessment area consisted of the entirety of Anderson County. For 2014, this assessment area consisted of the entireties of Anderson and Campbell Counties.

West Virginia

- *Nonmetropolitan West Virginia*
 - This assessment area consisted of the entireties of Mingo and Nicholas Counties.

- *Charleston WV MSA #16620*
 - For 2012 and 2013, this assessment area consisted of the entireties of Kanawha and Lincoln Counties. Lincoln County moved to the Huntington-Ashland WV-KY-OH MSA in 2014. As a result, this assessment area was removed from CTBI’s assessment area in 2014.

A detailed description of each assessment area is presented in subsequent sections of this performance evaluation and assessment area maps can be found in Appendix D.

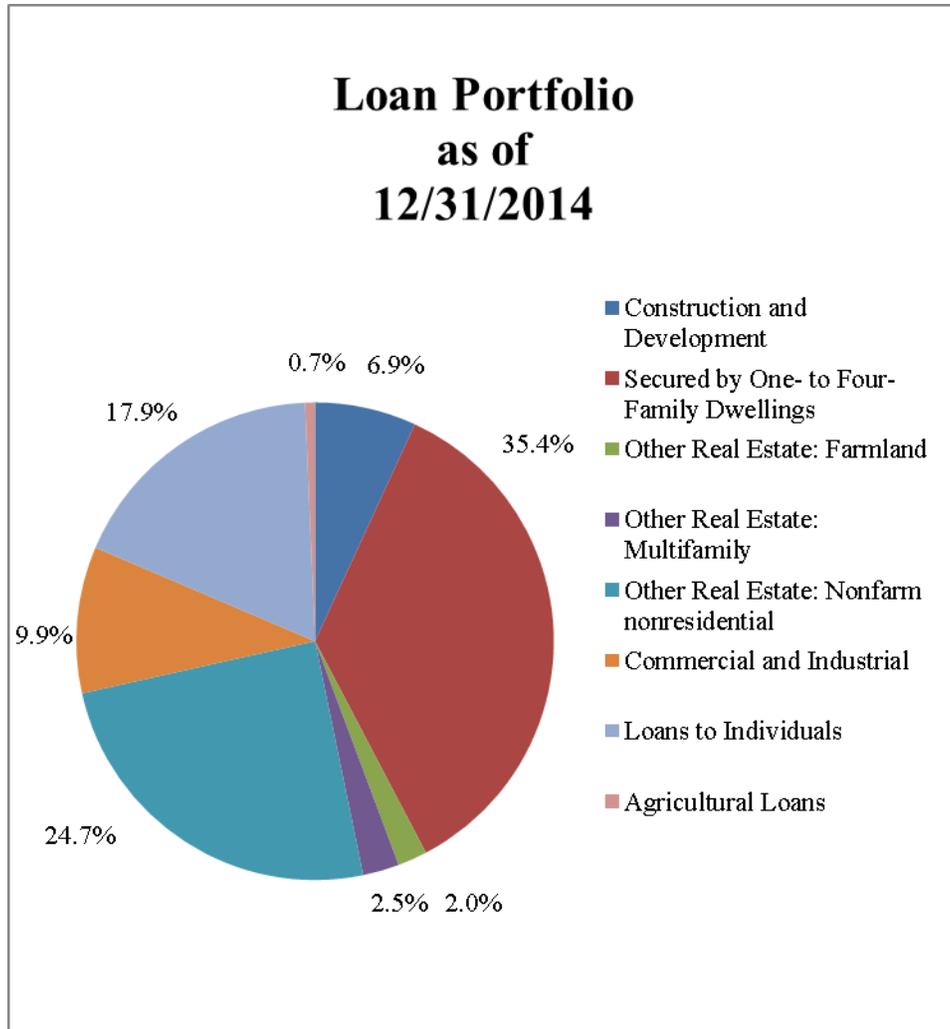
CTBI’s asset size and financial condition indicate that it has the ability to effectively meet the credit needs of its assessment area. There are no legal or other impediments that would hamper CTBI’s ability to meet community credit needs.

Financial Overview

The following charts display CTBI’s loan portfolio composition as of December 31, 2014.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2014		12/31/2013		12/31/2012	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	182,354	6.9%	166,854	6.6%	174,489	7.0%
Secured by One- to Four- Family Dwellings	940,861	35.4%	948,529	37.5%	934,038	37.7%
Other Real Estate: Farmland	52,837	2.0%	47,028	1.9%	48,649	2.0%
Other Real Estate: Multifamily	65,331	2.5%	64,778	2.6%	60,519	2.4%
Other Real Estate: Nonfarm nonresidential	656,510	24.7%	595,515	23.6%	565,713	22.8%
Commercial and Industrial	263,230	9.9%	277,259	11.0%	274,615	11.1%
Loans to Individuals	475,804	17.9%	409,757	16.2%	404,058	16.3%
Agricultural Loans	17,580	0.7%	17,949	0.7%	14,519	0.6%
<i>Total</i>	<i>\$2,654,507</i>	<i>100.00%</i>	<i>\$2,527,669</i>	<i>100.00%</i>	<i>\$2,476,600</i>	<i>100.00%</i>

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers’ acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.



CTBI's investment portfolio as of December 31, 2014, was \$680 million, which represented 18.4% of total assets. Investments in U.S. Treasuries and Agency Securities accounted for 59.7% of investments, while Municipal Securities accounted for 19.4%. The remaining percentage of investments consisted of interest-bearing bank balances and federal funds sold.

SCOPE OF EXAMINATION

All of CTBI's individual assessment areas were evaluated for the lending, investment, and service performance tests. The following assessment areas were reviewed using full-scope examination procedures:

Multi-State

- Huntington-Ashland WV-KY-OH MSA #26580
 - Combined data was evaluated for 2012 and 2013; 2014 data was evaluated separately due to the addition of Lincoln County.

Kentucky

- Nonmetropolitan Eastern Kentucky
 - Combined data for 2012-2014 was evaluated.
- Nonmetropolitan Central Kentucky
 - Combined data for 2012-2014 was evaluated.
- Lexington-Fayette KY MSA #30460
 - Combined data for 2012-2014 was evaluated.

Tennessee

- Nonmetropolitan Tennessee
 - Combined data was reviewed for 2012 and 2013 only. This area was removed from CTBI's assessment area beginning in 2014 due to MSA changes.

West Virginia

- Charleston WV MSA #16620
 - Combined data was reviewed for 2012 and 2013 only. This area was removed from CTBI's assessment area beginning in 2014 due to MSA changes.

The remaining two assessment areas (Knoxville TN MSA #28940 and Nonmetropolitan West Virginia) received limited-scope reviews.

Lending test performance was based upon loan data covering January 1, 2012, through December 31, 2014. HMDA-reportable loans, including home purchase, home refinance, home improvement, and CRA-reportable small business loans were the major products included in the evaluation. CRA-reportable small farm loans were considered, but they were not weighted as heavily as other products given their relatively small volume.

CTBI's lending performance was compared to the 2012 and 2013 aggregate performance of all lenders required to report HMDA and CRA data within the respective assessment areas.

Community development activities for the period between September 25, 2012, and March 31, 2015, were reviewed as part of this evaluation. Community development loans funded by CTBI since the previous evaluation were reviewed as part of the lending test, while investment activities funded by CTBI since the previous evaluation were reviewed as part of the investment test. Community development services provided since the previous evaluation were evaluated for the service test.

Nonmetropolitan Eastern Kentucky and Nonmetropolitan Central Kentucky received the greatest weight in this CRA evaluation based on the percentage of branch offices, the percentage of institution deposits, and the percentage of HMDA and CRA loans in these assessment areas. Together, these two assessment areas represent 67.9% of the branch offices, 69.1% of the total deposits, and 72.5% of the total lending at CTBI. Further, CTBI ranked first for deposit market share in both markets.

Among HMDA and CRA reporters in these markets, CTBI was ranked first for HMDA and third for CRA in Nonmetropolitan Eastern Kentucky. CTBI ranked third in HMDA and seventh in CRA in Nonmetropolitan Central Kentucky. Based on those same factors, the Lexington-Fayette MSA, the Huntington-Ashland MSA, Nonmetropolitan West Virginia, and Nonmetropolitan Tennessee were given the most weighting. The Knoxville MSA and Charleston MSA received the least weight. The following table illustrates the branch, deposit, and lending distribution for each assessment area:

Assessment Area	Number of Branches	Percent of Branches	Percent of Deposits (Percent as of June 30, 2014)	Percent of Loans (2012 – 2014)
Huntington-Ashland Multistate MSA	9	11.1%	9.2%	6.2%
Nonmetropolitan Central Kentucky	31	38.3%	32.2%	35.2%
Nonmetropolitan Eastern Kentucky	24	29.6%	36.9%	37.3%
Lexington-Fayette MSA	11	13.6%	11.0%	13.6%
Knoxville MSA*	4	4.9%	5.3%	1.4%
Nonmetropolitan West Virginia	2	2.5%	5.4%	3.7%
Nonmetropolitan Tennessee*	0	0.0%	0.0%	2.3%
Charleston MSA*	0	0.0%	0.0%	0.3%
Total	81	100.0%	100.0%	100.0%

*Nonmetropolitan Tennessee and Charleston MSA were removed from the assessment area in 2014. Percent of Deposits as of June 30, 2014 was 3.1% and 1.5%, respectively, in these areas. Knoxville MSA gained a county in 2014. Percent of Deposits was 0.8% in 2013.

Consequently, Kentucky received the greatest weight, followed by the Huntington-Ashland MSA and West Virginia. Tennessee received the least weight in this evaluation.

Lastly, five community contact interviews were used to provide additional information regarding some of the credit needs and opportunities throughout CTBI's CRA assessment areas. Details from these interviews are presented in subsequent sections of this evaluation.

Refer to Appendix A for a summary of the scope of the examination.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

CTBI's performance under the lending test is rated "High Satisfactory." Lending performance in Kentucky, which received the greatest weight, is considered "Outstanding." Lending in Nonmetropolitan Eastern Kentucky is good, and lending is excellent in Nonmetropolitan Central Kentucky and the Lexington-Fayette KY MSA. CTBI's lending performance in the Huntington-Ashland MSA is considered "Low Satisfactory." Lending performance in West Virginia is considered "High Satisfactory." Lending in Nonmetropolitan West Virginia and the Charleston MSA is good. Lending performance in Tennessee, which received the least weight, is considered "Low Satisfactory." Lending is adequate in both Nonmetropolitan Tennessee and the Knoxville MSA.

Throughout this performance evaluation, references are made to the lending distribution by geography and borrower income or revenue for both CTBI and peer. Detailed information about the percentage of HMDA-reportable and CRA-reportable loans can be found in Appendix D.

Lending Activity

Given the number and dollar amounts of HMDA and small business loans originated, as well as CTBI's strategic objectives, economic conditions, and competitive factors, CTBI demonstrated a good responsiveness to local credit needs. Communities in CTBI's assessment area continue to be impacted by challenging economic times, but they are experiencing some recovery.

Assessment Area Concentration

CTBI's mortgage lending and small business lending were analyzed to determine the volume of lending inside and outside CTBI's assessment area. Of CTBI's total loans, 84.7% by volume and 81.6% by dollar amount were made inside the assessment area.

The following table shows the distribution of loans inside and outside CTBI's assessment area.

Lending Inside and Outside the Assessment Area

Loan Type - Description	Inside				Outside				Total	
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	\$(000s)
CV - Home Purchase - Conventional	2,156	84.1	275,691	82.3	409	15.9	59,318	17.7	2,565	335,009
HI - Home Improvement	2,445	90.5	76,602	86.7	257	9.5	11,703	13.3	2,702	88,305
MF - Multi-Family Housing	55	91.7	34,445	90.5	5	8.3	3,613	9.5	60	38,058
RF - Refinancing	2,467	87.1	313,600	86.8	365	12.9	47,708	13.2	2,832	361,308
Total HMDA related	7,123	87.3	700,338	85.1	1,036	12.7	122,342	14.9	8,159	822,680
SB - Small Business	1,700	80.6	174,121	71.9	410	19.4	68,018	28.1	2,110	242,139
Total Small Bus. related	1,700	80.6	174,121	71.9	410	19.4	68,018	28.1	2,110	242,139
SF - Small Farm	365	63.6	16,676	60.4	209	36.4	10,940	39.6	574	27,616
Total Small Farm related	365	63.6	16,676	60.4	209	36.4	10,940	39.6	574	27,616
TOTAL LOANS	9,188	84.7	891,135	81.6	1,655	15.3	201,300	18.4	10,843	1,092,435

A high percentage of CTBI's loans were made within its CRA-delineated footprint.

Geographic and Borrower Distribution

Borrower and geographic distribution received equal weight based on the overall assessment area's percentage of low- and moderate-income population at 25.2% compared to the percentage of low- and moderate-income geographies at 26.5%.

Overall, the geographic and borrower distribution of loans is good and reflects a comparable performance to the distribution of loans among different income tracts and to borrowers of different income levels and businesses of different revenue sizes. Geographic distribution is good for the Huntington-Ashland MSA, Nonmetropolitan Tennessee, and the Knoxville MSA. Geographic distribution is excellent in Nonmetropolitan Central Kentucky and the Lexington-Fayette KY MSA, and good in Nonmetropolitan Eastern Kentucky. Geographic distribution is good in Nonmetropolitan West Virginia. There were no significant lending gaps. Borrower distribution is excellent in Nonmetropolitan Central Kentucky and the Lexington-Fayette, Kentucky MSA. Borrower distribution is good in the Charleston, West Virginia MSA, Nonmetropolitan West Virginia, Huntington-Ashland MSA, Nonmetropolitan Eastern Kentucky, and Nonmetropolitan Tennessee. Borrower distribution is adequate for the Knoxville, Tennessee MSA. Due to low lending volumes, no meaningful geographic or borrower analyses were conducted in the Charleston MSA. Refer to the respective assessment area analyses for further details.

In addition to the traditional lending program, CTBI provides various guaranteed loans, such as Small Business Administration (SBA) loans, USDA Farm Service Agency (FSA) loans, and Rural Business Services (RBS) loans. These are loans to small businesses and are more complex to originate. CTBI originated 262 loans for a total of \$108.4 million during this evaluation period that qualified for CRA credit. The following table provides a breakout of the various loan types.

Guaranty Agency	Total Number	Total Original Balance/Commitment Amount
FSA Guaranteed	5	\$1,597,200
RBS/USDA Guaranteed	16	\$50,322,500
SBA 504	8	\$19,116,906
SBA Guaranteed	233	\$37,400,272
Total	262	\$108,436,878

Guaranteed lending generated outside of CTBI’s assessment area included 41 SBA loans, five RBS/USDA Guaranteed Loans, and three FSA Guaranteed loans. This aggregated to \$15.5 million, \$50.0 million, and \$1.6 million, respectively.

Community Development Lending

During this review period, CTBI originated 39 community development loans totaling \$63.6 million, which is considered overall to be a relatively high level of community development loans. Of these, 36 loans were originated in Kentucky, resulting in a high level of community development lending activity in Kentucky. There were three loans originated in the Huntington-Ashland MSA, which resulted in an adequate level of community development lending activity for this area. The majority of these loans supported revitalization efforts in low- and moderate-income areas and affordable housing, while few supported services targeted to low- and moderate-income individuals and families.

There was no community development lending activity in Tennessee or West Virginia. These areas represent 5.3% and 5.4% of CTBI’s total deposits as of June 30, 2014, and 4.9% and 2.5% of banking centers as of May 11, 2015. Therefore, this is considered to be a poor level of community development lending in these areas. CTBI does not have a large branch presence in the aforementioned areas, which could contribute to the poor level of community development lending. West Virginia only has two branch offices and Tennessee only has four branch offices to serve full counties within CTBI’s assessment areas.

In addition, CTBI originated 10 community development loans supporting affordable housing, revitalization, and economic development. These efforts totaled \$59.5 million outside of CTBI’s assessment area. All 10 loans were in Kentucky. These loans were also considered in this evaluation given that CTBI adequately met the needs of its assessment area.

Refer to the respective assessment area analyses for further details regarding community development lending.

Investment Test

CTBI's performance under the investment test is rated "High Satisfactory." CTBI had 285 investments and donations totaling \$15.1 million during this evaluation period. The majority of the investment dollars (\$6.3 million) were project loans made to support affordable housing and community services to low- and moderate-income individuals.

CTBI made \$4.3 million in investments in the CRA Fund Advisors, which invests in affordable housing securitizations (FNMA/GNMA loan pools) and is comprised of loans to low- and moderate-income borrowers.

CTBI also participated in 41 grants totaling \$1.5 million. The majority of grants supported affordable housing for low- and moderate-income borrowers. Low-income housing tax credits (LIHTC) accounted for \$2.2 million. The remaining investments consist of new donations and other charitable contributions. The donations supported affordable housing, community services to low- and moderate-income individuals, economic development, and revitalization/stabilization of low- and moderate-income and distressed/underserved middle-income geographies.

In addition, CTBI made eight investments supporting affordable housing (five revenue/finance bonds and three low-income housing tax credits [LIHTC]) and two CDFI investments totaling \$21.9 million outside of CTBI's assessment area. Of these 10 investments, nine support Kentucky (\$20.1 million) and one supports West Virginia (\$1.8 million). These investments were also given consideration since CTBI adequately met the needs of its assessment area.

Refer to the respective assessment area analysis for further details.

Service Test

Overall, CTBI's performance under the service test is rated "High Satisfactory." In Kentucky, which received the greatest weight, service performance is considered "High Satisfactory." CTBI's service performance in the Huntington-Ashland MSA is also "High Satisfactory." Service performance in Tennessee and West Virginia are both "Low Satisfactory."

Retail Services

Retail delivery systems are accessible to all geographies, including low- and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes. Since the previous evaluation, CTBI opened one new banking center in the Lexington-Fayette MSA. CTBI's record of opening and closing banking centers improved the accessibility of its delivery systems, particularly to moderate-income geographies and individuals in the Lexington-Fayette MSA, and has not adversely affected the accessibility of its delivery systems in the remaining assessment areas.

Banking services and business hours do not vary in a way that inconveniences any portion of CTBI's assessment area. Banking centers are generally open six days a week, with full days Monday through Friday and half days on Saturday. CTBI also provides services through internet banking, mobile banking, and telephone banking.

Community Development Services

Overall, CTBI provides a relatively high level of community development services and is a leader in providing community development services in Nonmetropolitan Central Kentucky. CTBI provides a relatively high level of services in the Nonmetropolitan Eastern Kentucky area and an adequate level in the Lexington-Fayette MSA and the Huntington-Ashland MSA. However, CTBI provides few, if any, community services in Nonmetropolitan Tennessee, Nonmetropolitan West Virginia, and the Knoxville and Charleston MSAs.

CTBI's directors, officers, and staff member provided their financial expertise to the community by engaging in activities that promoted or facilitated affordable housing, services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas.

Board and Committee Memberships

CTBI's employees provided financial expertise through their involvement with community development organizations throughout the assessment areas. Examples of board and committee membership positions held include directors, presidents, vice presidents, treasurers, and members.

Financial Education

CTBI continued its involvement in providing financial education programs through partnerships with schools, local organizations, government agencies, and businesses. Examples of topics taught were financial literacy in general, opening of deposit accounts, and the loan application process.

Technical Assistance

CTBI's employees provided technical assistance to community development and non-profit organizations. Technical assistance included accounting and bookkeeping, applying for government grants, and reviewing loan application requests.

Fair Lending or Other Illegal Credit Practices Review

No evidence of discrimination or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation.

MULTI-STATE METROPOLITAN AREA

CRA RATING for Huntington-Ashland WV-KY-OH MSA #26580: “Satisfactory”

The Lending Test is rated: “Low Satisfactory”

The Investment Test is rated: “Low Satisfactory”

The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

- An adequate responsiveness to credit needs;
- A good geographic distribution of loans throughout the assessment area;
- A good distribution of loans among borrowers of different income levels and a good distribution to businesses of different revenue sizes;
- A low level of making community development loans;
- An adequate level of qualified community development investments and grants, but rarely in a leadership position;
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- An adequate level of providing community development services.

SCOPE OF EXAMINATION

A full-scope review was conducted for the Huntington-Ashland MSA. The time period and products evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN HUNTINGTON-ASHLAND WV-KY-OH MSA #26580

The Huntington-Ashland MSA is comprised of the entireties of Boyd and Greenup Counties in Kentucky, Lawrence County in Ohio, and Cabell and Wayne Counties in West Virginia. Based on updated census data from the OMB, Lincoln County in West Virginia was eliminated from the Charleston WV MSA and added to the Huntington-Ashland MSA. As a result, CTBI's 2014 assessment area includes the entireties of Boyd, Greenup, Cabell, Lincoln, and Wayne Counties. Lending performance for CTBI was evaluated based on combined 2012 and 2013 data and separate 2014 data, which includes the performance for Lincoln County.

For 2012 and 2013, the assessment area was comprised of four low-, 15 moderate-, 31 middle-, and 12 upper-income tracts. For 2014, there were five low-, 17 moderate-, 34 middle-, and 11 upper-income tracts. There are no distressed or underserved tracts in this assessment area.

CTBI had 5.6% of the deposits in this assessment area as of June 30, 2013, which ranked CTBI seventh of 21 institutions. Huntington Federal Savings Bank had the highest market share with 11.8% of the deposits. Branch Banking and Trust Company and First Sentry Bank, Inc. had the second- and third-highest shares with 10.7% and 10.1%, respectively. As of June 30, 2014, CTBI had 7.0% of the deposits in this assessment area, which ranked sixth of 21 institutions. Huntington Federal Savings Bank had the highest market share with 11.7% of the deposits. First Sentry Bank, Inc. and City National Bank of West Virginia had the second- and third-highest shares with 10.4% and 9.5%, respectively. As of 2014, deposits in this assessment area accounted for 9.2% of CTBI's deposits.

Between January 1, 2012, and December 31, 2014, CTBI originated 329 HMDA loans and 87 CRA loans. For 2014, CTBI originated 105 HMDA loans and 47 CRA loans. Overall volume represents 6.1% and 6.5%, respectively, of total HMDA and CRA loans originated during this evaluation period. This assessment area had the fourth-largest number of HMDA and CRA loans during this period.

CTBI ranked 15th of 180 HMDA reporters in 2013. City National Bank of West Virginia ranked first, JPMorgan Chase ranked second, Fifth Third Mortgage Company ranked third, and Wells Fargo Bank ranked fourth. CTBI ranked 14th of 39 CRA reporters in this assessment area. The top four CRA lenders were GE Capital, American Express, Capital One Bank, and US Bank. CTBI's competitors in this assessment area are larger banks in the industry.

Within this area, one community contact interview was conducted to provide additional information. The contact represented an affordable housing agency in the Huntington area. The contact indicated that the Huntington area continues to have high unemployment that increases the need for affordable housing. It was also mentioned that homeless veterans have the greatest need for affordable housing. There is a gap in the mid-price range of housing (\$125K-\$250K). In addition, there is a large rental base due to Marshall University, which is the primary driver of the local economy. Rental rates are high for the area with the median rent for a one-bedroom apartment at \$533 per month.

The contact stated that while local banks provide some assistance, more could be done to help the area.

Population Characteristics

For 2010, according to the U.S. Census data, the population in the assessment area was 225,252. In 2013, about 21.0% of the population lives in low- and moderate-income tracts. In addition, 79.0% of the population was 18 years or older, which is the legal age to enter into a contract.

The following table shows the population by county in the assessment area for 2010 and 2013 with the percentage of the population increase or decrease during that time. Overall, the MSA’s population decreased 0.6% during 2013. All of the counties except Cabell County experienced negative population growth, with Wayne Count experiencing the greatest decline in population.¹

Geography Name	2010 Population	2013 Population	Population Percent Change
Boyd, KY	49,542	48,886	-1.3%
Greenup, KY	36,910	36,519	-1.1%
Cabell, WV	96,319	97,133	0.8%
Wayne, WV	42,481	41,437	-2.5%
Total	225,252	223,975	-0.6%

In 2010, according to the U.S. Census data, the population in the assessment area with Lincoln County was 246,972. About 24.0% of the population lives in low- and moderate-income tracts. In addition, 78.8% of the population was 18 years or older, which is the legal age to enter into a contract.

The following table shows the population by county in the assessment area for 2010 and 2014 with the percentage of the population increase or decrease during that time. Overall, the MSA’s population decreased 0.8% during 2014. All of the counties except Cabell County experienced negative population growth, with Wayne Count experiencing the greatest decline in population.²

Geography Name	2010 Population	2014 Population	Population Percent Change
Boyd, KY	49,542	48,886	-1.3%
Greenup, KY	36,910	36,308	-1.6%
Cabell, WV	96,319	97,109	0.8%
Lincoln, WV	21,720	21,561	-0.7%
Wayne, WV	42,481	41,122	-3.2%
Total	246,972	244,986	-0.8%

1-2 Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2013):
<http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

Income Characteristics

For 2013, based on the 2010 U.S. Census data without Lincoln County, the median family income of the MSA was \$49,012, which is less than the Kentucky’s median family income of \$52,046 and slightly higher than West Virginia’s median family income \$48,896. The median family incomes ranged from a low of \$44,886 in Wayne County to a high of \$51,684 in Boyd County, while Cabell County’s (the largest county in the MSA) median family income was \$48,323. As shown in the table below, the MSA’s median family income in the MSA increased slightly from 2012 to 2013.³

Huntington-Ashland, WV-KY-OH MSA

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2012	\$50,300	0	-	\$25,149	\$25,150	-	\$40,239	\$40,240	-	\$60,359	\$60,360	-	& above
2013	\$50,800	0	-	\$25,399	\$25,400	-	\$40,639	\$40,640	-	\$60,959	\$60,960	-	& above

In 2010, the MSA contained 91,231 households, of which 59,549 (65.3%) were families. Of the total families in the assessment area, 39.4% were comprised of low- and moderate-income families. Wayne County had the highest percentage of low- and moderate-income families (42.9%), followed by Cabell County at 40.7%.

For 2014, based on the 2010 U.S. Census data with Lincoln County in the assessment area, the median family income of the MSA was \$47,629, which is less than the Kentucky and West Virginia median family income of \$52,046 and \$48,896, respectively. The median family incomes ranged from a low of \$37,667 in Lincoln County to a high of \$51,684 in Boyd County, while Cabell County’s (the largest county in the MSA) median family income was \$48,323. As shown in the table below, the MSA’s median family income in the MSA increased from 2013 to 2014 by 3.7%⁴.

Huntington-Ashland, WV-KY-OH MSA

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2012	\$50,300	0	-	\$25,149	\$25,150	-	\$40,239	\$40,240	-	\$60,359	\$60,360	-	& above
2013	\$50,800	0	-	\$25,399	\$25,400	-	\$40,639	\$40,640	-	\$60,959	\$60,960	-	& above
2014	\$52,700	0	-	\$26,349	\$26,350	-	\$42,159	\$42,160	-	\$63,239	\$63,240	-	& above

3-4 <https://www.huduser.gov/portal/datasets/il.html>

In 2010, the MSA contained 99,942 households, of which 66,101 (66.1%) were families. Of the total families in the assessment area, 41.8% were comprised of low- and moderate-income families. Lincoln County had the highest percentage of low- and moderate-income families (53.9%), followed by Cabell County at 41.8%.

Poverty rates increased in each county in the MSA from 1999 to 2013.⁵ Wayne County had the highest poverty rate in 1999, and Cabell County had the highest poverty rate in 2013, while Greenup County had the lowest rate in both years. All of the counties in the assessment area had higher poverty rates than the national average in 1999 and 2013. Boyd and Greenup Counties had lower poverty rates than Kentucky's average in 1999, but it had higher rates in 2013. The poverty rates in Cabell and Wayne counties were much higher than West Virginia's rates both years. The following table shows the poverty rates for 1999 and 2013. While Lincoln County was not part of the assessment area until 2014, it is included in the chart below. Poverty rates in Lincoln County are well above both West Virginia's average poverty rate and the nation's average poverty rate.

Geography Name	1999 Poverty Rate	2013 Poverty Rate	Change
Boyd, KY	15.5%	20.3%	31.0%
Greenup, KY	14.1%	19.0%	34.8%
Cabell, WV	19.2%	23.4%	21.9%
Lincoln, WV*	27.9%	23.7%	-15.05%
Wayne, WV	19.6%	20.0%	2.0%
Kentucky	15.8%	18.8%	19.0%
West Virginia	17.9%	18.4%	2.8%
United States	12.4%	15.8%	27.4%

*Lincoln County became part of the Huntington-Ashland Multistate MSA in 2014.

Housing Characteristics

In 2012/2013, there were 103,700 housing units in the MSA, as of the 2010 U.S. Census. The owner-occupancy rate was 61.6%, with a high of 70.3% in Greenup County and a low of 56.4% in Cabell County. From an income perspective, 22.8% of housing units and 14.7% of owner-occupied units were located in either a low- or moderate-income tract. Multi-family dwellings only comprise 9.7% of the housing within the MSA. Half (50.5%) of multi-family housing is located in low- or moderate-income tracts. These numbers indicate that most of the demand for home mortgage lending would be in middle- and upper-income tracts.

⁵ 1999 National Poverty Rate: <http://www.census.gov/hheDdd>

<https://www.census.gov/hhes/www/poverty/data/census/2000/poppvstat00.html>

US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013

<http://www.census.gov/did/www/saipe/>

The 2010 U.S. Census data shows the median age of housing stock in the MSA was 43 years old, with only 26.6% of the stock built before 1950. The oldest housing stock was in Cabell County, with a median age of 47 years, while the newest was 36 years in Wayne County. Since the majority of housing stock is greater than 25 years old, there appears to be a need for home improvement and rehabilitation loans.

The median housing value in the MSA was \$92,809 as of the 2010 U.S. Census, and the MSA had an affordability ratio of 39.4%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios ranged from a low of 35.4% in Cabell County to a high of 47.9% in Greenup County.

Based on the 2013 median family income for the MSA, about 49.9% of the homes valued up to \$93,105 would be considered affordable for low-income individuals and approximately 74.9% of the homes valued up to \$148,969 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

For 2012/2013, the median gross rent in the assessment area was \$564 as of 2010. The lowest median gross rent was \$525 in Wayne County, while the highest was \$590 in Cabell County. The lowest rents (those less than \$350) comprised 15.7% of the rental units, while 16.7% of units had rental costs between \$350 and \$500. Further, 43.9% of renters had rental costs greater than 30.0% of their income. About 60.2% and 40.2% of the housing units in low- and moderate-income tracts are comprised of rental units, respectively. In addition, vacant units in low- and moderate-income tracts make up 21.5% and 15.2%, respectively. These numbers indicate that demand for single-family home loans would be limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts. While rental and mortgage costs are comparable, rental units are more abundant than single-family homes in lower-income areas.

In 2014, with Lincoln County added into the assessment area, there were 113,633 housing units in the MSA, as of the 2010 U.S. Census. The owner-occupancy rate was 62.2%, with a high of 70.3% in Greenup County and a low of 56.4% in Cabell County. From an income perspective, 25.8% of housing units and 18.5% of owner-occupied units were located in either a low- or moderate-income tract. Multi-family dwellings only comprised 9.1% of the housing within the MSA. Half (51.5%) of multi-family housing is located in low- or moderate-income tracts. These numbers indicate that most of the demand for home mortgage lending would be in middle- and upper-income tracts.

The 2010 U.S. Census data shows the median age of housing stock in the MSA was 42 years old, with only 25.7% of the stock built before 1950. The oldest housing stock was in Cabell County, with a median age of 47 years, while the newest was 32 years in Lincoln County. Since the majority of housing stock is greater than 25 years old, there appears to be a need for home improvement and rehabilitation loans.

The median housing value in the MSA was \$90,016 as of the 2010 U.S. Census, with an affordability ratio of 40.1%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios ranged from a low of 35.4% in Cabell County to a high of 47.9% in Greenup County.

Based on the 2013 median family income for the MSA, about 54.1% of the homes valued up to \$96,588 would be considered affordable for low-income individuals and approximately 77.2% of the homes valued up to \$154,540 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

For 2014, the median gross rent in the assessment area (including Lincoln County) was \$557 as of 2010. The lowest median gross rent was \$485 in Lincoln County, while the highest was \$590 in Cabell County. The lowest rents (those less than \$350) comprised 15.7% of the rental units, while 16.9% of units had rental costs between \$350 and \$500. Further, 43.4% of renters had rental costs greater than 30.0% of their income. About 55.3% and 35.7% of the housing units in low- and moderate-income tracts are comprised of rental units, respectively. In addition, vacant units in low- and moderate-income tracts make up 21.7% and 14.7%, respectively. These numbers indicate that demand for single-family home loans would be more limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts. While rental and mortgage costs are comparable, rental units are more abundant than single-family homes in lower-income areas.

The following table contains information about foreclosure filings and the number of properties in foreclosure.⁶

Geography Name	Ratio of Properties Receiving Foreclosure Filings in April 2015
Boyd, KY	1:2,613
Greenup, KY	1:2,328
Cabell, WV	1:5,369
Lincoln, WV	NA
Wayne, WV	1:2,976
Kentucky	1:2,271
West Virginia	1:8,898
United States	1:1,049

⁶ Realtytrac <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

All counties but Lincoln had information related to the ratio of foreclosures in April 2015. Kentucky’s foreclosure rate is substantially higher than West Virginia’s, but it is lower than the nation’s overall foreclosure rate. Based on the information available, Boyd County has the highest foreclosure rate, and Cabell County has the lowest foreclosure rate in this assessment area. All counties were lower than the nationwide ratio for April of 2015.

Building permits in the assessment area, Kentucky, West Virginia, and the United States are included in the following table for 2013 and 2014.⁷

Geography Name	2013	2014	Change
Boyd, KY	1	5	400.0%
Greenup, KY	22	16	-27.3%
Cabell, WV	240	138	-42.5%
Lincoln, WV	NA	11	-
Wayne, WV	13	16	23.1%
Kentucky	8,955	9,536	6.5%
West Virginia	2,575	2,622	1.8%
United States	990,822	1,046,363	5.6%

Building permits in Greenup County, KY, and Cabell County, WV, decreased from 2013 to 2014. This is compared to a significant decrease in the United States during this time. While larger increases occurred in Boyd County, KY, and Wayne County, WV, the number of permits was minimal and does not indicate that the demand for new homes increased in the MSA during the evaluation period.

⁷ Building Permits: <http://censtats.census.gov/bldg/bldgprmt.html>

Labor, Employment, and Economic Characteristics

Major employers^{8,9} in this assessment area for the time period include, but are not limited to, the following:

County Name	Primary Employment Sectors	Major Employers
Boyd and Greenup Counties (KY)	Services; Trade, Transportation, and Utilities; Manufacturing; Construction; and Public Administration	AK Steel; Cattlesburg Refining, LLC; Calgon Carbon Corp; Marine Repair Facility
Cabell County (WV)	Education and Health Services; Trade, Transportation and Utilities; Retail Trade; Manufacturing Services	St. Mary's Medical Center, Inc.; Cabell Huntington Hospital, Inc.; Marshal University; GC Services Limited Partnership; Huntington Alloys Corporation.
Lincoln County (WV)	Trade, Transportation and Utilities; Education and Healthcare; Natural Resources and Mining; Government	Coal River Mining, LLC; Lincoln County Opportunity Co.; Stowers Trucking, LLC; Lincoln County Primary Care Center; Lincoln County Board of Education
Wayne County (WV)	Government; Trade, Transportation and Utilities; Education and Health Services; Retail Trade; Natural Resources and Mining	Wayne County Board of Education; Hunting VA Medical Center; Rockspring Development, Inc.; Argus Energy West Virginia, LLC; Wayne County Community Services Organization, Inc.

8 West Virginia Department of Commerce Community Profiles:

<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/cabell/6/default.aspx>

<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/wayne/50/default.aspx>

<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/lincoln/22/default.aspx>

9 Kentucky Cabinet for Economic Development: <http://www.thinkkentucky.com/cmnty/BusInd.aspx?cw=025>

The following table illustrates the average unemployment rates for 2012, 2013, and 2014 for the counties in the MSA, Kentucky, West Virginia, and the nation.

Unemployment Rates Huntington-Ashland WV-KY-OH MSA (not seasonally adjusted)			
Geography Name	2012	2013	2014
Boyd, KY	7.5	6.8	5.3
Greenup, KY	8.0	7.1	6.1
Cabell, WV	6.0	5.2	4.4
Lincoln, WV	NA	NA	7.5
Wayne, WV	7.1	6.3	5.7
Kentucky	7.8	7.0	5.1
West Virginia	7.3	6.4	5.6
MSA	7.1	6.2	5.1
United States	7.9	6.7	5.6

Data as of December 31, 2014

NA: Lincoln County was only in Hunting-Ashland for 2014

Generally, the unemployment rates declined each year in 2012, 2013, and 2014. The highest unemployment rates were in Greenup County and Lincoln County (2014 only). Cabell County was the only county with unemployment rates lower than the state and the nation. All other counties experienced unemployment rates greater than Kentucky, West Virginia, and the nation.

Combined Demographics Report

Assessment Area(s): Huntington Ashland WV KY OH MSA #26580 2012

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	4	6.5	1,259	2.1	526	41.8	12,977	21.8	
Moderate-income	15	24.2	9,153	15.4	2,640	28.8	10,471	17.6	
Middle-income	31	50	35,018	58.8	4,360	12.5	11,945	20.1	
Upper-income	12	19.4	14,119	23.7	999	7.1	24,156	40.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	62	100.0	59,549	100.0	8,525	14.3	59,549	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	4,484	820	1.3	18.3	2,698	60.2	966	21.5	
Moderate-income	19,194	8,550	13.4	44.5	7,719	40.2	2,925	15.2	
Middle-income	57,204	38,523	60.3	67.3	12,151	21.2	6,530	11.4	
Upper-income	22,818	15,993	25	70.1	4,777	20.9	2,048	9	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	103,700	63,886	100.0	61.6	27,345	26.4	12,469	12.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	888	8.9	756	8.5	95	14.4	37	8.2	
Moderate-income	2,126	21.2	1,805	20.2	210	31.7	111	24.6	
Middle-income	4,692	46.8	4,234	47.5	232	35	226	50	
Upper-income	2,323	23.2	2,120	23.8	125	18.9	78	17.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	10,029	100.0	8,915	100.0	662	100.0	452	100.0	
Percentage of Total Businesses:				88.9		6.6		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	2	1	2	1	0	0	0	0	
Moderate-income	12	5.9	12	5.9	0	0	0	0	
Middle-income	145	71.1	144	70.9	1	100	0	0	
Upper-income	45	22.1	45	22.2	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	204	100.0	203	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.5		.5		.0	

Based on 2012 D&B information according to 2010 ACSBoundaries.

Combined Demographics Report

Assessment Area(s): Huntington Ashland WV KY OH MSA #26580 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	5	7.5	1,856	2.8	710	38.3	15,526	23.5	
Moderate-income	17	25.4	12,186	18.4	3,330	27.3	12,112	18.3	
Middle-income	34	50.7	39,248	59.4	5,058	12.9	13,583	20.5	
Upper-income	11	16.4	12,811	19.4	918	7.2	24,880	37.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	67	100.0	66,101	100.0	10,016	15.2	66,101	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	5,623	1,293	1.8	23	3,112	55.3	1,218	21.7	
Moderate-income	23,734	11,784	16.7	49.7	8,473	35.7	3,477	14.6	
Middle-income	63,509	42,992	60.8	67.7	13,336	21	7,181	11.3	
Upper-income	20,767	14,601	20.7	70.3	4,351	21	1,815	8.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	113,633	70,670	100.0	62.2	29,272	25.8	13,691	12.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	805	9.4	667	8.9	107	15.9	31	8.5	
Moderate-income	1,922	22.4	1,603	21.3	214	31.7	105	28.9	
Middle-income	4,005	46.8	3,603	47.9	234	34.7	168	46.3	
Upper-income	1,832	21.4	1,653	22	120	17.8	59	16.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	8,564	100.0	7,526	100.0	675	100.0	363	100.0	
Percentage of Total Businesses:				87.9		7.9		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	22	11.8	22	11.8	0	0	0	0	
Middle-income	128	68.4	127	68.3	1	100	0	0	
Upper-income	37	19.8	37	19.9	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	187	100.0	186	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.5		.5		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HUNTINGTON-ASHLAND, WV-KY-OH MSA #26580

Lending Test

CTBI's performance under the lending test in this assessment area is rated "Low Satisfactory." CTBI has demonstrated an adequate responsiveness to the credit needs of the community and has a good geographic distribution of loans in the area, a good distribution among borrowers of different income levels, and a good distribution to businesses of different revenue sizes. CTBI makes few, if any, community development loans, and no significant lending gaps were noted. This results in a good record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

Greater weight was given to the evaluation of home refinance lending based on the overall volume of lending, followed by home improvement, home purchase, and small business lending. There were not enough multi-family loans to conduct meaningful analyses, and there were no small farm loans.

Details of CTBI's residential mortgage and small business lending, as well as information regarding lending by peers, can be found in Appendix D.

Lending Activity

For 2012/2013, CTBI originated 124 home refinance loans, 108 home improvement loans, 91 home purchase loans, 6 multi-family loans, and 87 small business loans. The percentage of CTBI's total lending at 6.2% is comparable to the percentage of total deposits at 5.3% in this area. For 2014, CTBI originated 23 home refinance loans, 39 home improvement loans, 41 home purchase loans, 2 multi-family loans, and 46 small business loans. The percentage of CTBI's total lending at 6.2% is slightly less, but still comparable, to the percentage of total deposits at 9.2% for 2014. A total of three community development loans were originated during the evaluation period.

No significant gaps in lending were noted. Overall, low-income tracts had a higher percentage of tracts without lending compared to moderate-, middle-, and upper-income tracts. Lending did not occur in 40.0% of the low-income tracts. However, housing stock in low-income tracts mostly consists of rentals and owner-occupancy rates are low. This may have impacted CTBI's ability to originate home purchase, refinance, and home improvement loans in these tracts.

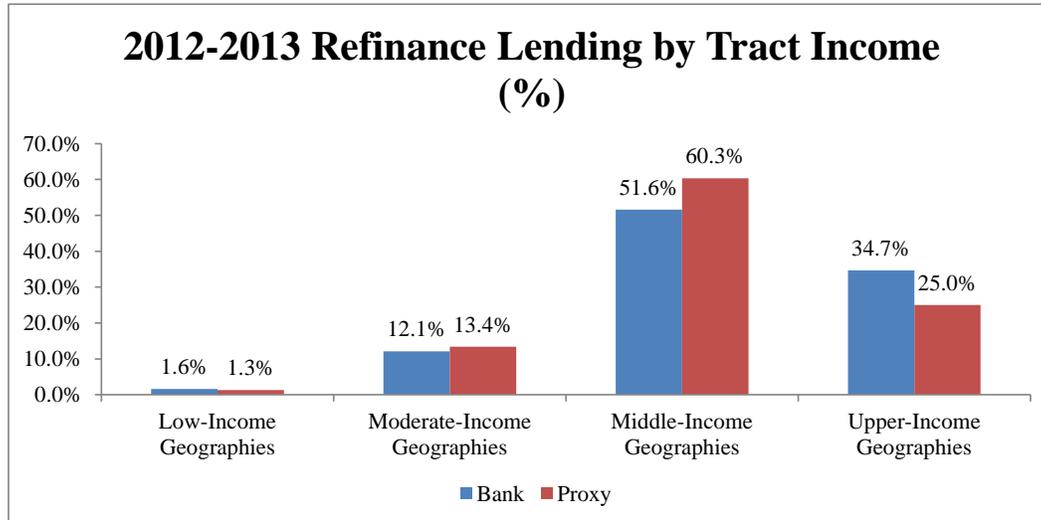
CTBI faces significant competition from several well-established institutions in the area and it is not among the largest mortgage or small business lenders in this market. In addition, the top CRA lenders in this market are issuers of high volumes of commercial credit cards that offer small businesses a flexible form of financing, which may have negatively impacted CTBI's ability to originate small-dollar commercial loans.

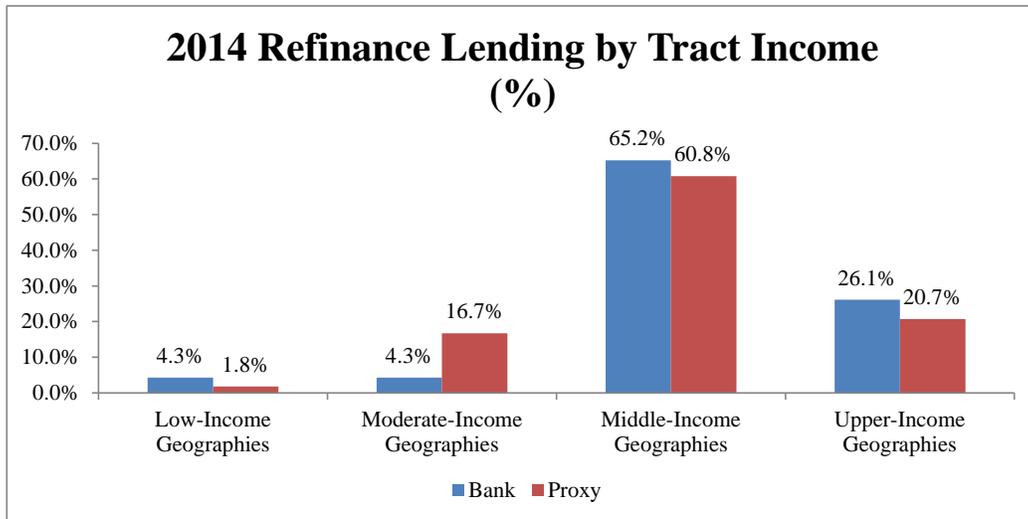
Geographic Distribution

CTBI’s overall distribution of lending among geographies is good. Lending within all products evaluated is good.

For 2012-2013, projected using the 2010 U.S. Census data, 6.0% and 27.3% of families reside in low- and moderate-income tracts, respectively. Further, only 4.3% of all housing units are in low-income tracts, while 18.5% of all housing units are in moderate-income tracts within the assessment area. The owner-occupancy rate for low-income tracts was 18.3% and 44.6% for moderate-income tracts, respectively, which was much lower than the overall owner-occupancy rate for the assessment area. Conversely, 60.2% and 40.2% of all housing units in low- and moderate-income tracts, respectively, were rental housing units. For 2014, which includes Lincoln County, projected using the 2010 U.S. Census data, 7.1% and 29.9% of families reside in low- and moderate-income tracts, respectively. Further, only 4.9% of all housing units are in low-income tracts, while 20.9% of all housing units are in moderate-income tracts within the assessment area. The owner-occupancy rate for low-income tracts was 23.0% and 49.7% for moderate-income tracts, respectively, which was much lower than the overall owner-occupancy rate for the assessment area. Conversely, 55.3% and 35.7% of all housing units in low- and moderate-income tracts, respectively, were rental housing units. These factors may have limited the opportunities to originate residential mortgage loans.

Refinance Loans

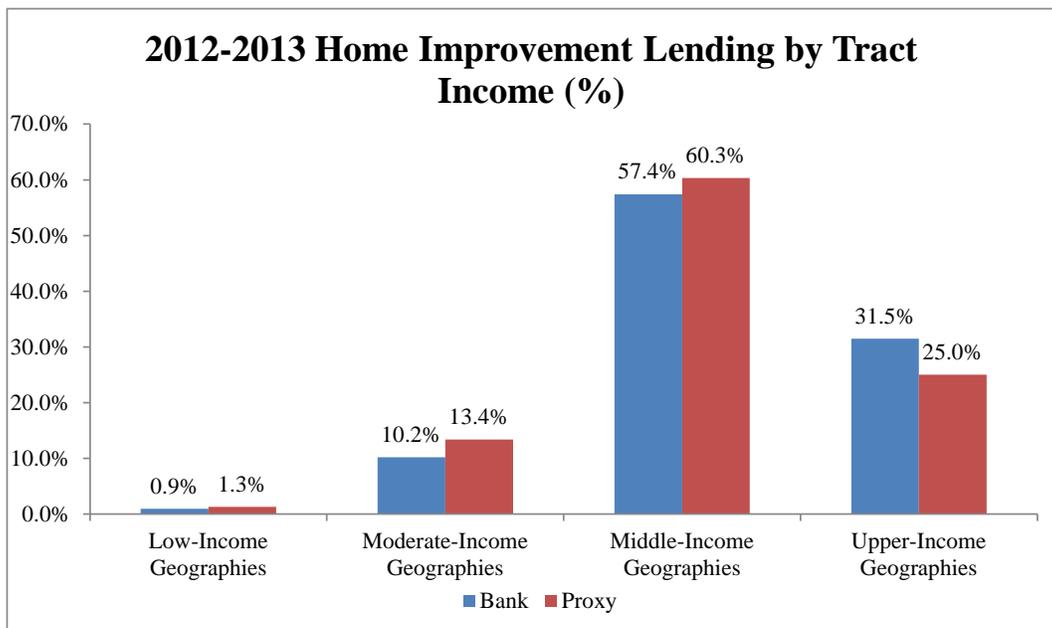


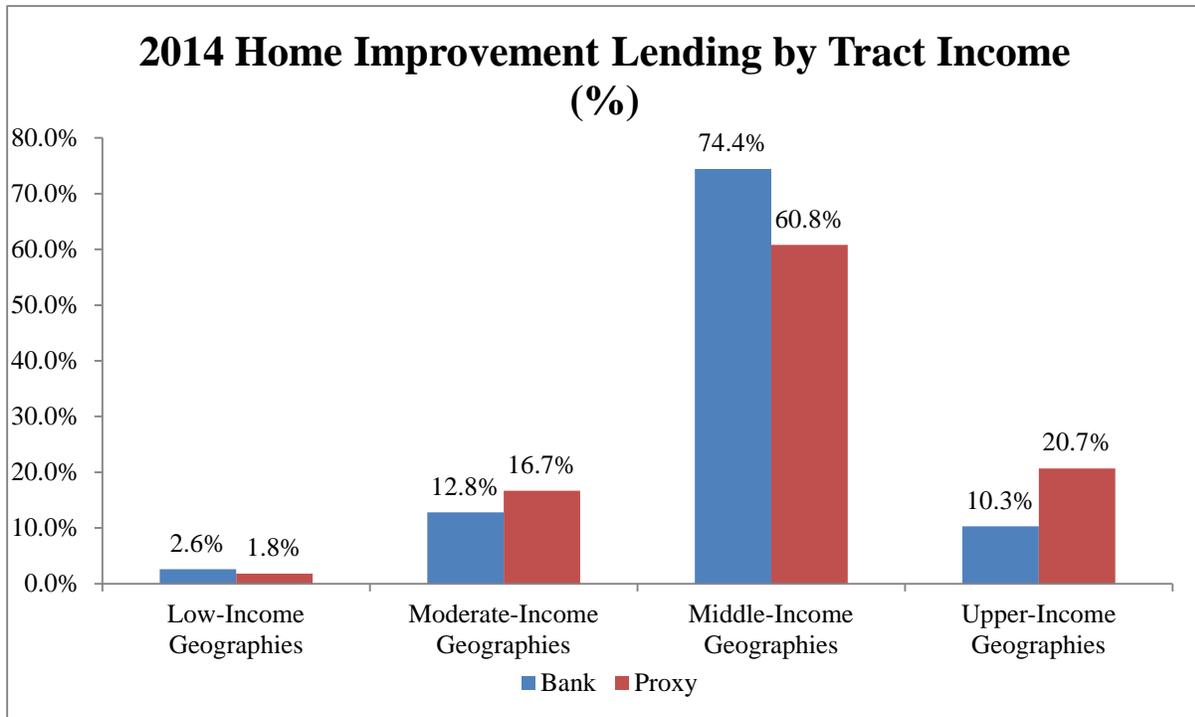


In 2012-13, CTBI’s refinance lending in low-income tracts was above the percentage of owner-occupied units (proxy) and peer. CTBI’s refinance lending was close to proxy for moderate-income tracts, but above peer. In 2014, refinance lending was above the percentage of owner-occupied units (proxy) in low-income tracts and significantly less than proxy in moderate-income tracts.

Given the previously mentioned housing characteristics, the geographic distribution of refinance loans is good.

Home Improvement

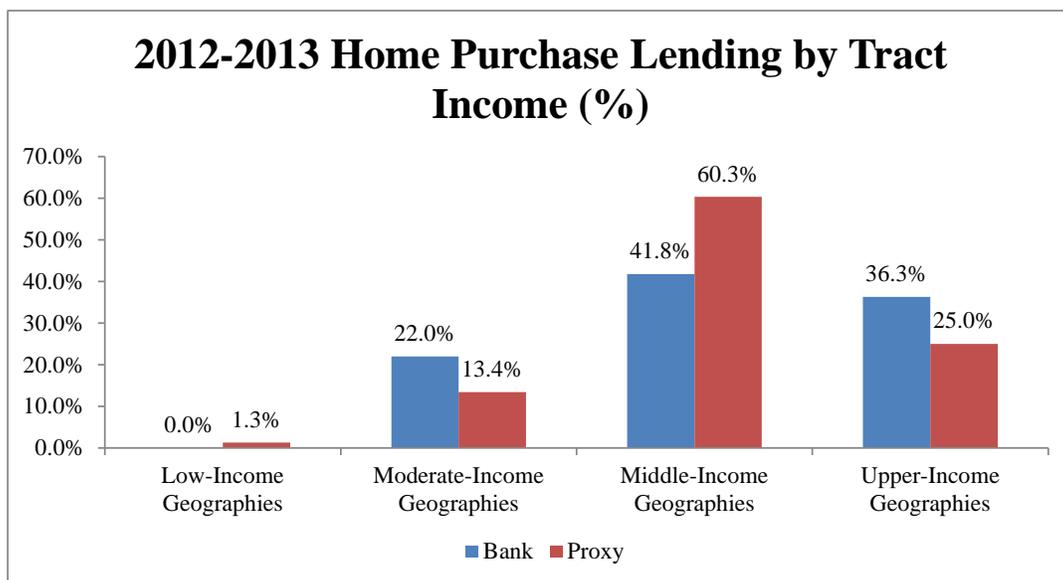


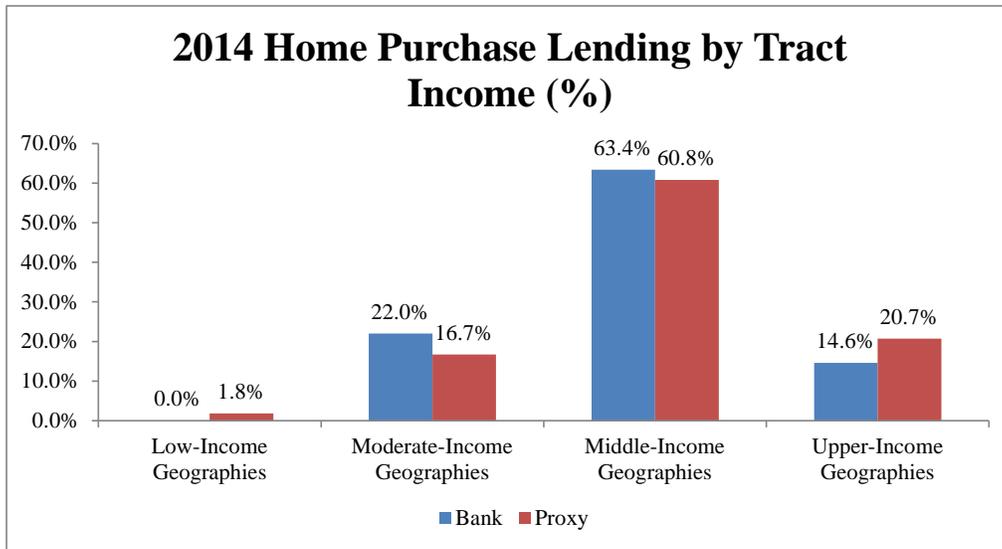


In 2012-13, CTBI’s home improvement lending in low- and moderate-income tracts was just below the percentage of owner-occupied units (proxy) and similar to peer. In 2014, home improvement lending in low-income tracts was above proxy and similar to proxy for moderate-income tracts.

Overall, the geographic distribution of home improvement loans is good.

Home Purchase

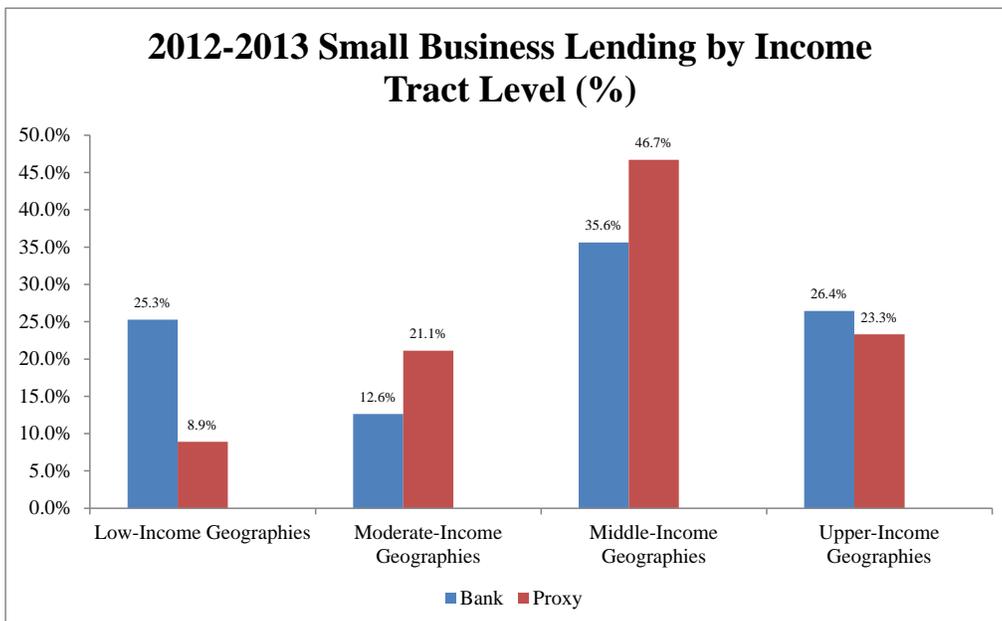


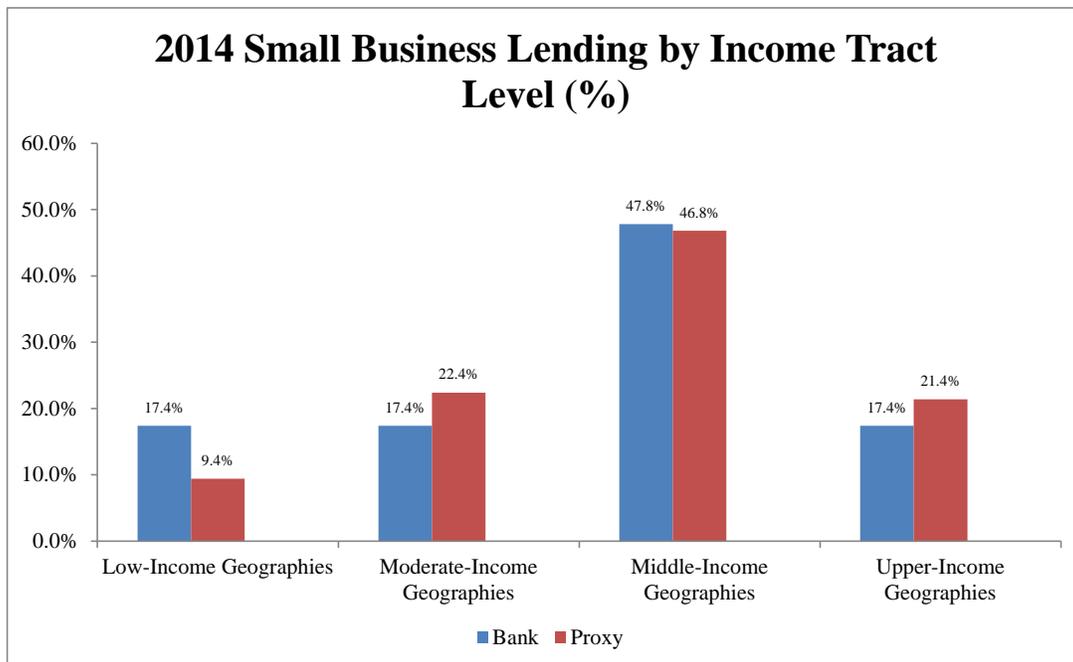


Home purchase lending opportunities in low-income tracts were limited during the evaluation period. In 2012-13 and 2014, CTBI did not originate any home purchase loans in low-income tracts. Home purchase lending in moderate-income tracts was well above the percentage of owner-occupied units (proxy) and peer for 2012-2013. In 2014, CTBI’s home purchase lending was also well above proxy in moderate-income tracts.

Given the previously mentioned challenges that may hinder CTBI’s ability to originate home purchase loans in low- and moderate-income tracts, the geographic distribution of home purchase loans is good.

Small Business





In 2012-13, CTBI’s small business lending was over two times the percentage of small businesses located in low-income tracts (proxy) and the aggregate performance of all lenders (peer). In 2014, small business lending in low-income tracts was well above proxy.

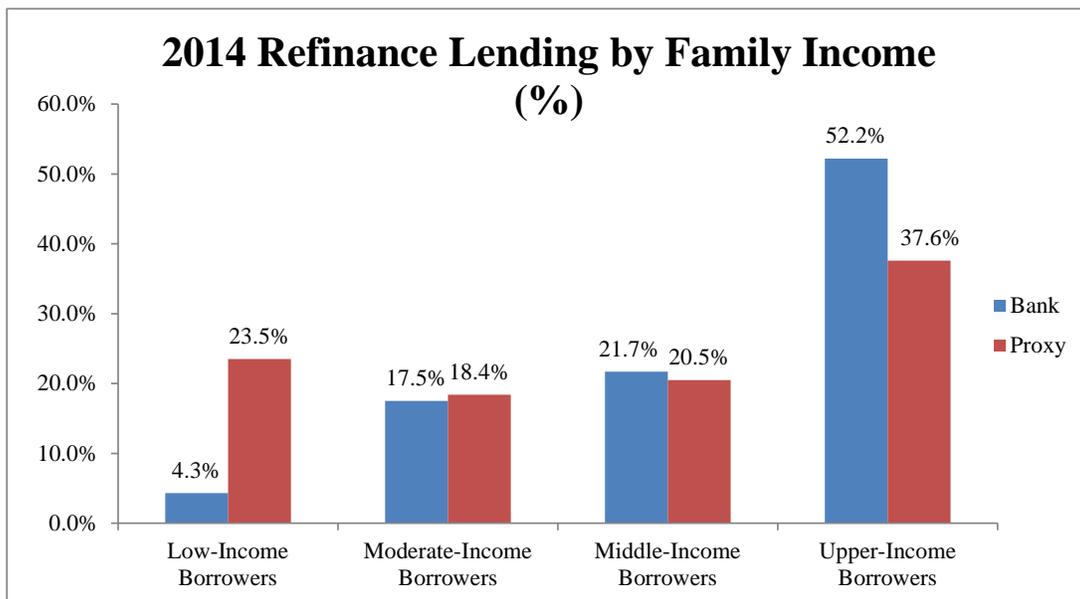
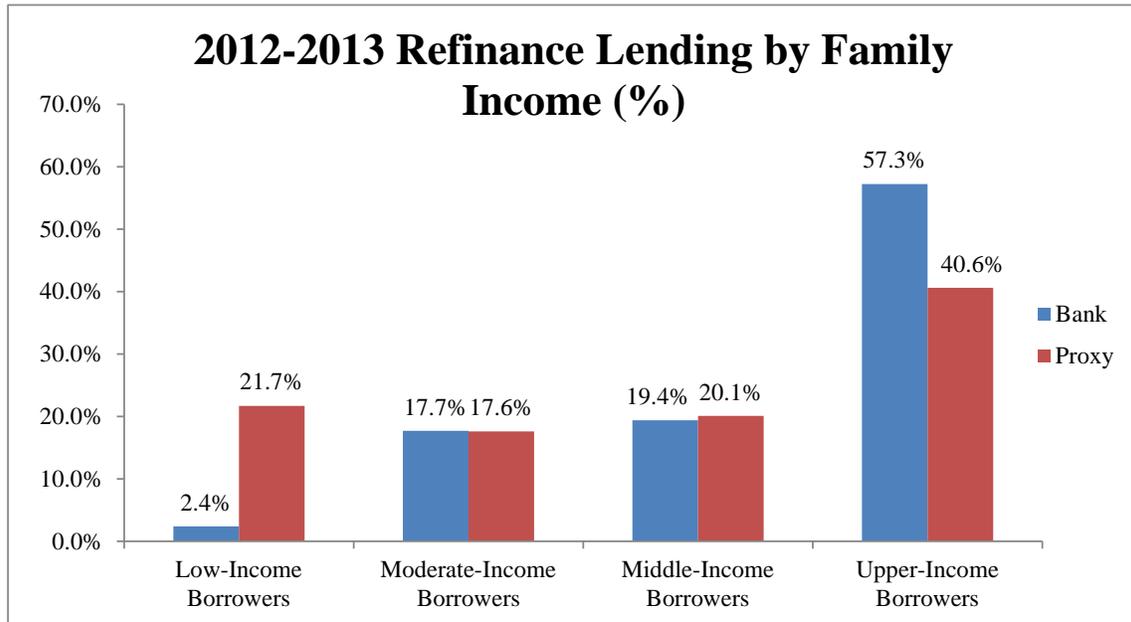
Overall, the geographic distribution of small business lending is good.

Borrower Distribution

Overall, the distribution of loans is good based on borrower income and lending to businesses of different revenue sizes. Most businesses and farms within CTBI’s assessment area have annualized revenues less than \$1 million. All counties in the assessment area have poverty rates of 19.0% or greater, which are above the poverty rates of 18.8% for Kentucky and 18.4% for West Virginia. Although poverty level is determined by family size and income, a larger proportion of poverty-level families are found among moderate-income tracts.

As mentioned previously, based on the 2013 median family income for the MSA, in 2012-2013, about 49.87% of the homes valued up to \$93,105 would be considered affordable for low-income individuals and approximately 74.9% of the homes valued up to \$148,969 would be considered affordable for moderate-income individuals. In 2014, about 54.1% of the homes valued up to \$96,588 would be considered affordable for low-income individuals and approximately 77.2% of the homes valued up to \$154,540 would be considered affordable for moderate-income individuals. Given the high poverty rates in the area, it is likely that home mortgage lending for low- and moderate-income borrowers would be limited.

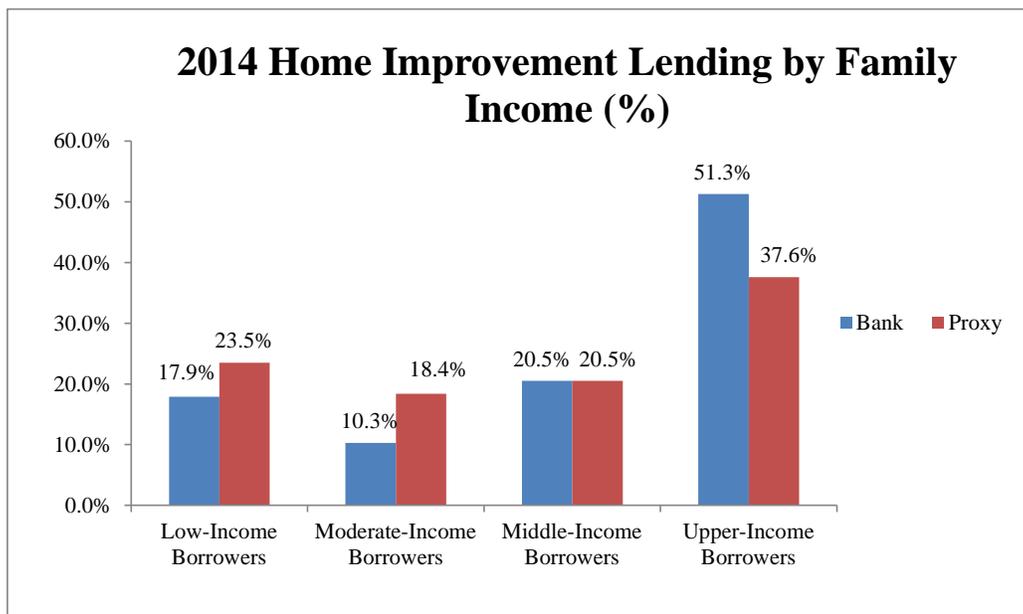
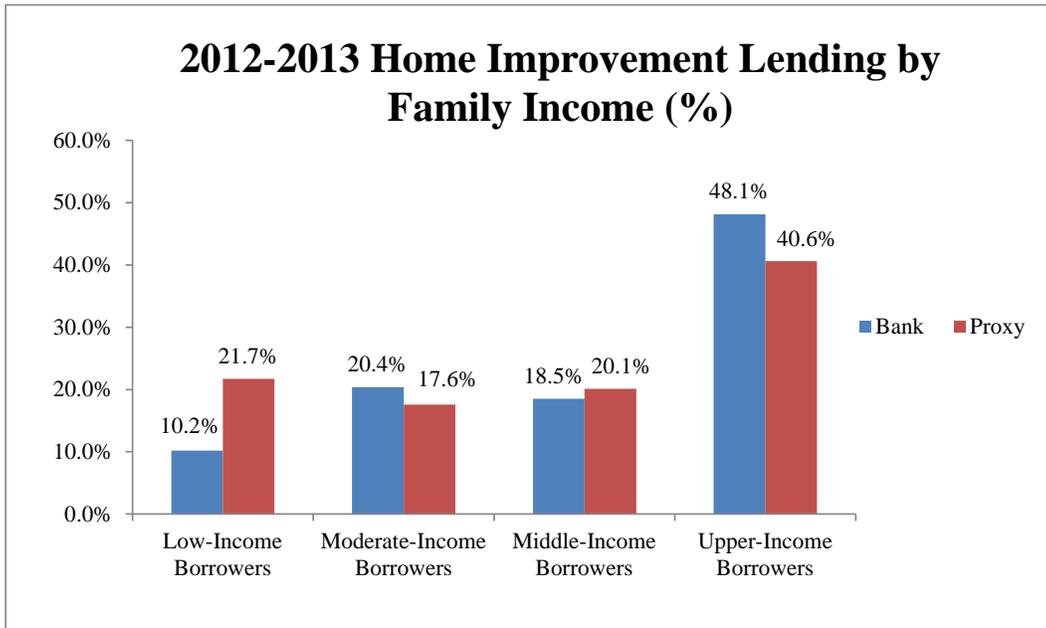
Refinance Loans



In 2012-13, CTBI's refinance lending in low-income borrowers was significantly below the percentage of low-income families (proxy) and slightly below peer, while refinance lending in moderate-income borrowers was above both proxy and peer. In 2014, refinance lending in low-income borrowers was significantly below proxy, while refinance lending in moderate-income borrowers was similar to proxy.

As previously mentioned, higher poverty levels in the assessment area may impact lending to low-income borrowers. Overall, the borrower distribution of refinance loans is good.

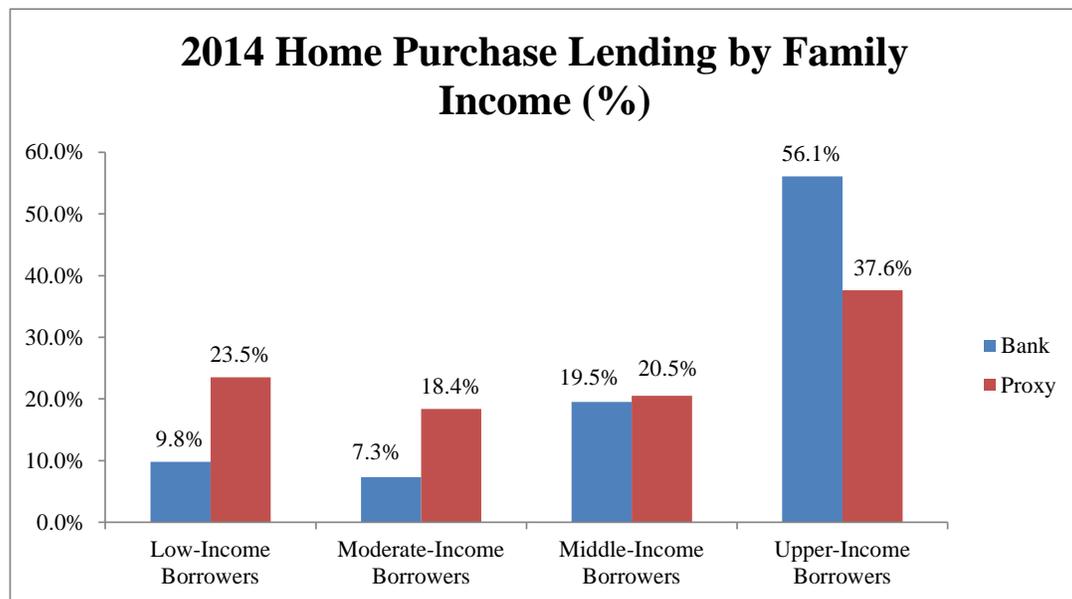
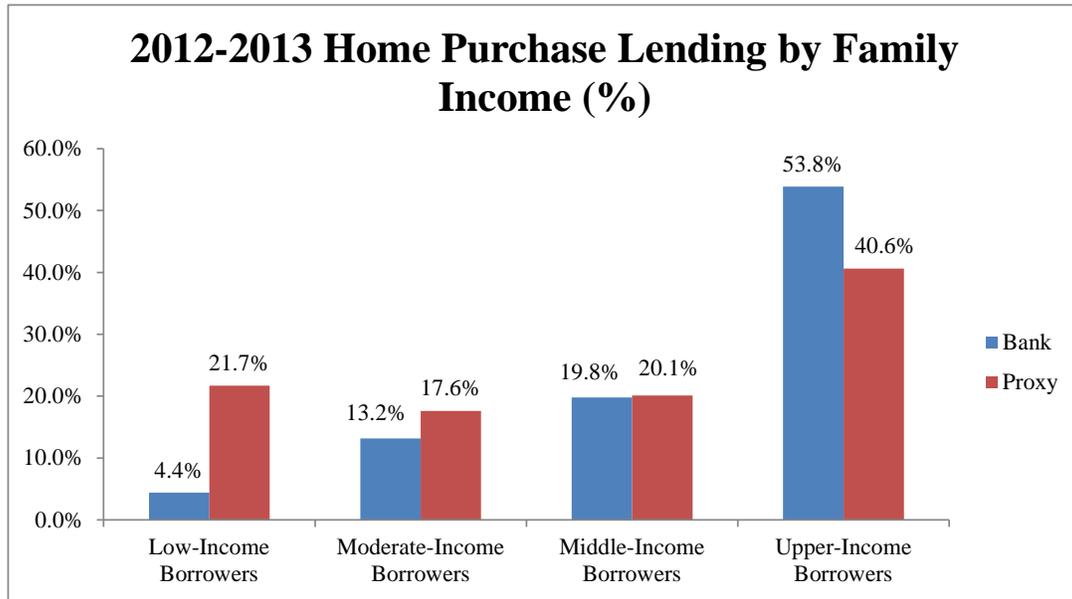
Home Improvement



In 2012-13, CTBI's home improvement lending to low-income borrowers was below the percentage of low-income families (proxy), but it was greater than peer. CTBI's home improvement lending was above both proxy and peer for moderate-income borrowers. In 2014, home improvement lending to low- and moderate-income borrowers was below proxy.

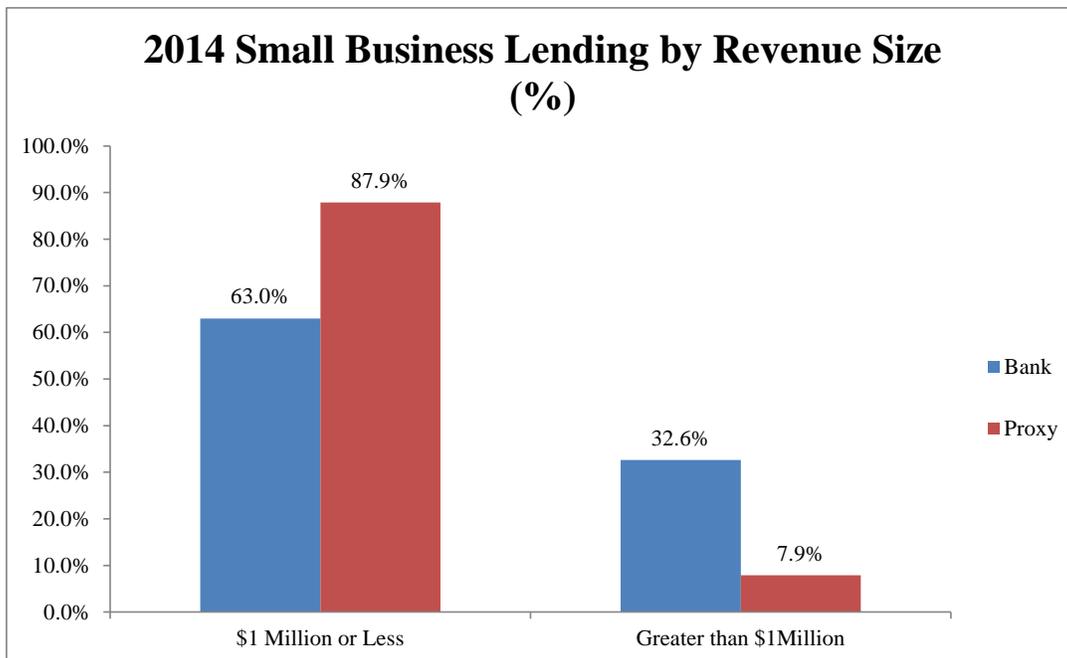
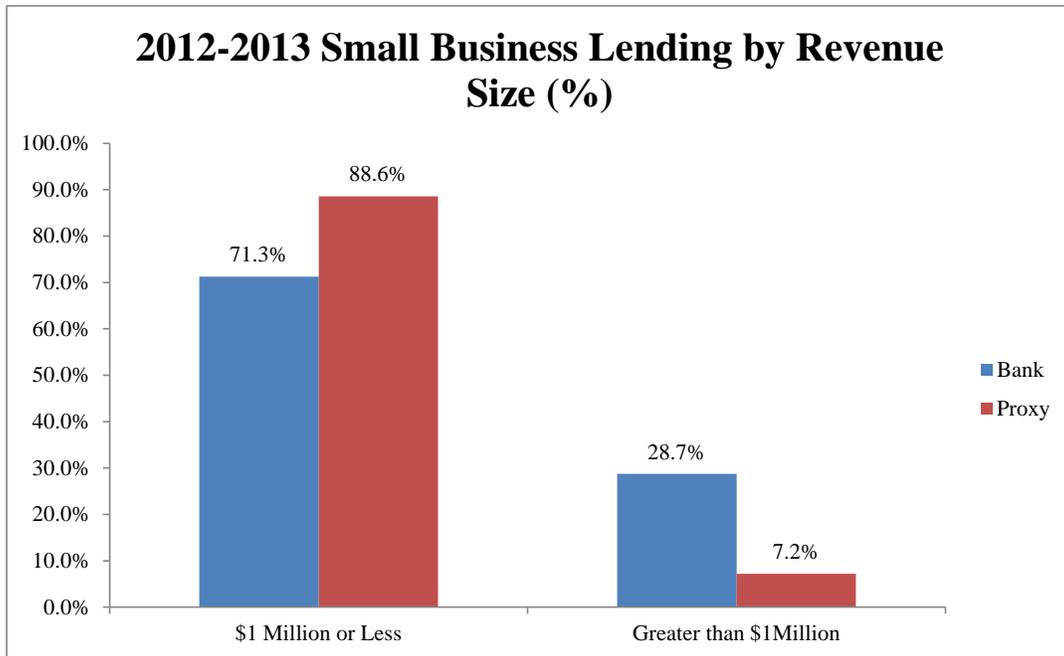
As mentioned previously, higher poverty levels in the assessment area may impact lending to low-income borrowers. Overall, the borrower distribution of home improvement loans is good.

Home Purchase



In 2012-13, CTBI’s home purchase lending to low-income borrowers was well below the percentage of low-income families (proxy) and similar to peer. CTBI’s home purchase lending was below both proxy and peer for moderate-income borrowers. In 2014, home purchase lending to low- and moderate-income borrowers was well below proxy.

As mentioned previously, higher poverty levels in the assessment area may impact lending to low- and moderate-income borrowers. Overall, the borrower distribution of home purchase loans is adequate.



In 2012-13, CTBI's small business lending (\$1 million or less) was lower than the percentage of small businesses in the assessment area with annual revenues less than \$1 million (proxy), but it was well above the aggregate of all lenders (peer). In 2014, CTBI was also below the percentage of low-income families (proxy).

Further analysis of small business lending shows 60.9% and 63.0% of CTBI's small business loans in 2012-2013 and 2014, respectively, were for \$100,000 or less. Typically, the extent to which a bank is willing to extend loans in amounts of \$100,000 or less is reviewed because smaller businesses often have a greater need for small-dollar loans. Given the completion from other financial institutions in the market, this demonstrates a good responsiveness to meeting the credit needs of small businesses in the area.

In addition, CTBI originated nine SBA loans, aggregating \$795K in this assessment area during this evaluation period. These are loans to small businesses and are more complex to originate.

Overall, the distribution of loans based on the revenue size of businesses is good.

Community Development Loans

CTBI originated three community development loans totaling \$900K. Community development lending in this assessment area represented 0.7% of the total dollar volume of community development loans originated by CTBI during the evaluation period, while this area represented 9.2% of CTBI's total deposits. Overall, CTBI makes a low level of community development loans in this assessment area.

Of the three loans made in the assessment area, one loan supported affordable housing efforts, and two supported community services toward low- and moderate-income individuals.

Investment Test

CTBI made two investments totaling \$500,000 in this assessment area. The largest investment (\$480,000) was a grant to fund community services for low- and moderate-income residents at a nursing and rehabilitation center located in a moderate-income tract. In addition, 38 donations were made totaling \$38,500. These were smaller-dollar donations supporting a variety of activities, such as affordable housing and community services to low- and moderate-income individuals and economic development to help create jobs in the assessment area.

CTBI made 8.5% of its total community development investments and donations in this assessment area, which is slightly lower than the percentage of total deposits of 9.2% for this assessment area. This is considered to be an adequate level of qualified community development investments and donations.

Service Test

Retail Services

Delivery services are readily accessible. Since CTBI did not open or close any offices in this assessment area since the previous evaluation, CTBI's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families and are consistent with the services and hours discussed in the institutional assessment.

CTBI had a total of nine banking centers within this assessment area as of May 11, 2015, including one in low-, three in moderate-, four in middle-, and one in upper-income census tracts. CTBI centers in this assessment area represent 11.1% of all CTBI’s banking centers. CTBI had a total of 10 cash-only ATMs within this assessment area as of May 11, 2015, including two in low-income tracts (one is a drive-thru ATM), three in moderate-, four in middle-, and one in an upper-income census tract. The ATMs in this assessment area represent 10.5% of all CTBI’s ATMs.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	11.1%	20.0%	7.5%	2.8%
Moderate	33.3%	30.0%	25.4%	18.4%
Middle	44.4%	40.0%	50.7%	59.4%
Upper	11.1%	10.0%	16.4%	19.4%

This branch/ATM distribution reflects an excellent dispersion within low- and moderate-income tracts.

Community Development Services

CTBI provides an adequate level of community development services in this assessment area. CTBI’s directors, officers and staff members provided 63 community development services (457 hours), which represent 13.0% of all community development services provided. Services provided included financial expertise on boards and committees and financial education.

COMMONWEALTH OF KENTUCKY

CRA RATING for Commonwealth of Kentucky: “Outstanding”

The Lending Test is rated: “Outstanding”

The Investment Test is rated: “High Satisfactory”

The Service Test is rated: “High Satisfactory”

The major factors supporting this rating include:

- An excellent responsiveness to the credit needs of the community;
- An excellent geographic distribution of loans throughout the assessment area;
- An excellent distribution among borrowers of different income levels and to businesses of different revenue sizes;
- A relatively high level of community development loans;
- A significant level of qualified community development investments and grants;
- Occasionally in a leadership position in providing community development investments and grants;
- Retail delivery systems that are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- A relatively high level of community development services.

SCOPE OF EXAMINATION

Full-scope reviews were conducted for the two Nonmetropolitan areas (Central and Eastern Kentucky) and for the Lexington-Fayette MSA. The time period and products evaluated for this assessment area are consistent with the scope discussed in the institution section of the report. The Lexington-Fayette MSA received the least weight, since this area has the fewest number of deposits and loans within CTBI’s delineated CRA footprint during the evaluation period.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF KENTUCKY

Lending activity accounted for 86.2% of CTBI's total lending activity, while deposits accounted for 80.1% of CTBI's total deposits. HMDA-reportable lending to Kentucky represented 86.0% of CTBI's total HMDA-reportable lending, while CRA-reportable lending represented 86.6% of CTBI's total CRA-reportable lending. As of June 30, 2014, CTBI ranked sixth among 230 insured institutions in deposit market share with 3.48% of the deposits within Kentucky. As of May 11, 2015, there were 66 banking center locations and 77 ATMs within Kentucky.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF KENTUCKY

Lending Test

CTBI's performance under the lending test within the assessment areas located in Kentucky is rated "Outstanding." CTBI's lending reflects excellent responsiveness to the credit needs in all three assessment areas in the commonwealth.

Lending Activity

Lending performance in Kentucky is excellent in all three assessment areas. CTBI is among the major financial institutions that serve Kentucky. Within Kentucky, Community Trust originated 1,855 home purchase, 2,172 refinance, 2,053 home improvement, 43 multi-family, 1,438 small business, and 360 small farm loans. While deposits within the state represent 80.1% of CTBI's total deposits, 86.2% of total loans were originated in Kentucky.

There were not enough small farm loans in the Nonmetropolitan Eastern Kentucky for a meaningful analysis and there were not enough multi-family loans in any assessment areas for a sufficient analysis.

While CTBI does not offer financing under the FHA, VA, KY Housing or Rural Housing programs, CTBI has established a relationship with another lender to refer customers interested in these types of programs. These relationships demonstrate CTBI's flexibility in providing loan programs outside of traditional credit products.

In addition to the traditional lending program, CTBI originates various guaranteed loans. During the assessment period, CTBI originated 179 SBA Guaranteed loans, 11 RBS/USDA Guaranteed loans, and two FSA Guaranteed loans within Kentucky. This lending totaled \$32.3 million, \$35.0 million and \$852K, respectively.

Geographic and Borrower Distribution

Overall, the distribution of loans among geographies is excellent, with performance in Nonmetropolitan Central Kentucky and the Lexington-Fayette MSA excellent, and Nonmetropolitan Eastern Kentucky as good. Overall, no significant gaps in lending gaps were noted. There were minimal lending gaps in the Lexington-Fayette MSA and low lending gaps in the other two assessment areas.

The distribution of loans among borrowers of different income levels and to businesses of different revenue sizes is excellent. Borrower distribution was excellent in Nonmetropolitan Central KY and the Lexington-Fayette MSA, while Nonmetropolitan Eastern Kentucky was good.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Loans

Within Kentucky, CTBI originated 36 community development loans totaling \$63 million, which represented 51.0% of CTBI's community development lending by dollar volume. In addition, three loans for \$9.2 million were made in Kentucky, but these were outside of CTBI's assessment area for the purposes of SBA 504 lending or due to a disaster recovery area. Six other loans were also made outside CTBI's assessment area totaling \$25.3 million, including \$20 million for economic development and \$5.3 million for affordable housing and services to low- and moderate-income individuals. In addition, a \$25 million participation loan was made to assist with the conversion of a coal-powered plant to a gas-powered plant. This conversion will allow the plant to remain open and preserve jobs for the future. CTBI makes a relatively high level of community development loans in Nonmetropolitan Eastern Kentucky and the Lexington-Fayette MSA. CTBI makes an adequate level of community development loans in the Nonmetropolitan Central Kentucky area. Overall, CTBI has a relatively high level of community development lending in Kentucky.

Investment Test

CTBI's performance under the investment test within the assessment areas located in Kentucky is rated "High Satisfactory." CTBI's performance was driven by the significant amount of qualified investment activity in Nonmetropolitan Eastern Kentucky, Nonmetropolitan Central Kentucky, and the Lexington-Fayette MSA.

CTBI funded 48 community development investments totaling over \$6.6 million in Kentucky during the evaluation period, which represented 46.3% of CTBI's community development investments by dollar amount. There were nine additional investments funded outside CTBI's assessment area totaling \$20.1 million. In addition to the qualified investments made inside CTBI's assessment area, CTBI supported various organizations with 152 donations totaling \$794,772. This represented 75% of the total number of donations within the assessment area, and 60% in total dollar volume.

Additional information regarding performance under the investment test is provided in the respective analyses for each assessment area.

Service Test

CTBI's performance under the service test with the assessment areas located in Kentucky is rated "High Satisfactory." Community development services are considered good in Nonmetropolitan Eastern Kentucky and excellent in Nonmetropolitan Central Kentucky, while the Lexington-Fayette MSA was adequate.

For details regarding CTBI's performance in the individual assessment areas, refer to the respective assessment area's "Service Test" section in this report.

Retail Services

Retail delivery systems are accessible to all geographies, including low- and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes in CTBI's assessment areas. Retail services distribution was good in Nonmetropolitan Eastern Kentucky, adequate in the Lexington-Fayette MSA, and excellent in Nonmetropolitan Central Kentucky. One branch was opened in a moderate-income tract since the previous evaluation. CTBI's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems.

Banking services and business hours do not vary in a way that inconveniences any portions of CTBI's assessment areas and are consistent with the services and hours discussed in CTBI assessment.

Community Development Services

CTBI provides a relatively high level of community development services. CTBI's performance in Nonmetropolitan Central Kentucky was excellent, while its performance in Nonmetropolitan Eastern Kentucky was good. Community development services were adequate in the Lexington-Fayette MSA.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN
LEXINGTON-FAYETTE METROPOLITAN STATISTICAL AREA #30460**
(full-scope review)

The Lexington-Fayette MSA consists of Clark, Fayette, Scott, and Woodford Counties. The assessment area is comprised of 12 low-, 25 moderate-, 40 middle-, and 37 upper-income tracts. There were no middle-income tracts that were considered to be underserved or distressed within this assessment area.

As of June 30, 2014, CTBI ranked seventh of 29 institutions with 4.0% of the deposit share in the assessment area. Central Bank & Trust Co had the highest market share with 17.6% of deposits. The next two largest institutions, JPMorgan Chase Bank, National Association and Fifth Third Bank, had 15.4% and 12.0% of the market share, respectively. Deposits in this assessment area are ranked third and account for 11.0% of CTBI's total deposits.

During the period of January 1, 2012, through December 31, 2014, CTBI originated 870 HMDA loans and 383 CRA loans, which represented 12.2% and 18.6%, respectively, of total loans originated during the evaluation period. This was CTBI's third-largest HMDA market and CRA market for loans originated during the evaluation period.

In 2013, CTB ranked 17th of 300 HMDA reporters in the assessment area. Wells Fargo, JPMorgan Chase, and Guardian Savings were the top three HMDA lenders in the assessment area. CTBI ranked 13th of 55 CRA reporters in the assessment area. The top three CRA lenders were American Express, Central B&TC, and GE Cap Retail Bank. These lenders are mostly credit card issuers and their CRA loans primarily consist of commercial credit card accounts.

One community contact interview was conducted to provide additional information regarding the assessment area. The contact represented an economic development organization that develops and manages affordable housing through a government-assisted federally funded program. The contact stated that the area continues to suffer, specifically for low- and moderate-income individuals. There is a need for jobs and job counseling as well as access to affordable credit. Opportunities for community development lending exist and some banks are aggressive with addressing affordable housing, but more could be done. In addition, the contact expressed the need for more programs like the Reach Program, which is a consortium of banks offering jobs and credit counseling.

Population Characteristics

According to the 2010 U.S. Census data, the population in the assessment area was 403,528. The percentage of the population living in low- and moderate-income tracts was 10.1% and 23.6%, respectively. In addition, 77.8% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the population in the assessment area by county for 2010 and 2013 with the percentage of the population increase or decrease; overall, the assessment area's population increased 3.9% during this time period. Scott County experienced the greatest amount of growth, while Fayette and Woodford Counties also saw increases.¹⁰

Geography Name	2010 Population	2013 Population	Population Percent Change
Clark	35,613	35,614	0.0%
Fayette	295,803	308,428	4.3%
Scott	47,173	49,947	5.9%
Woodford	24,939	25,275	1.3%
Total	403,528	419,264	3.9%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$64,597, which was significantly higher than the median family income for Kentucky at \$52,046. The median family incomes ranged from a low of \$55,906 in Clark County to a high of \$68,219 in Scott County. As shown in the following table, the HUD-estimated median family income¹¹ for the Lexington-Fayette MSA was \$67,800 for 2014. Although the HUD-estimated median family is not classified by county, given the 2010 U.S. Census information, it seems that this MSA area appears to be wealthier than many other MSA areas in Kentucky.

Borrower Income Levels Lexington-Fayette, KY - MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2012	\$67,100	0	- \$33,549	\$33,550	- \$53,679	\$53,680	- \$80,519	\$80,520	- & above
2013	\$63,800	0	- \$31,899	\$31,900	- \$51,039	\$51,040	- \$76,559	\$76,560	- & above
2014	\$67,800	0	- \$33,899	\$33,900	- \$54,239	\$54,240	- \$81,359	\$81,360	- & above

In 2010, the assessment area contained 162,695 households, of which 99,879 (61.4%) were families. Of the total families in the assessment area, 38.1% were low- and moderate-income families. Clark County had the highest percentage of low- and moderate-income families, which was 44.3%.

¹⁰ Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2012):

<http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

¹¹ <https://www.huduser.gov/portal/datasets/il.html>

County	1999 Poverty Rate	2013 Poverty Rate	Change
Clark	10.60%	17.10%	61.32%
Fayette	12.90%	19.00%	47.29%
Scott	8.80%	10.50%	19.32%
Woodford	7.30%	11.00%	50.68%
Kentucky	15.80%	18.80%	18.99%
United States	12.40%	15.80%	27.42%

As illustrated in the chart above, poverty rates increased substantially in each county in the assessment area from 1999 to 2013.¹² Fayette County had the highest poverty rate in 1999 and 2013, which was also above the statewide and national rate. Clark County had the largest increase, followed by Woodford and Fayette Counties. Poverty rates in all four counties of the assessment area grew more than the statewide and national figures. For 2013, two of the four counties (50.0%) had rates above the national rate, and one of four counties (25.0%) was above the statewide rate. Loan demand could be marginal given the rise in poverty rates in the area.

Housing Characteristics

There were 177,475 housing units in the assessment area, as of the 2010 U.S. Census. The owner-occupancy rate was 54.9%, with a high of 69.1% in Woodford County and a low of 51.8% in Fayette County. From an income perspective, 35.1% of housing units and 23.2% of owner-occupied units were located in either a low- or moderate-income tract. Multi-family dwellings comprised 19.9% of the housing within the assessment area, with 54.5% of multi-family dwellings in low- or moderate-income tracts. These numbers indicate that the demand for home mortgage lending would likely be concentrated in middle- and upper-income tracts.

As of the 2010 U.S. Census, the median age of housing stock in the assessment area was 32 years old, with 12.8% of the stock built before 1950. The oldest housing stock was in Clark County, with a median of 34 years, and the newest was 19 years in Scott County. Since most of the housing stock is more than 25 years old, there could be a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$158,062, with an affordability ratio of 31.1%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios ranged from a low of 29.8% in Fayette County to a high of 36.6% in Scott County.

12 1999 National Poverty Rate: <http://www.census.gov/hheDdd>
<https://www.census.gov/hhes/www/poverty/data/census/2000/poppvstat00.html>
 US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013
<http://www.census.gov/did/www/saipe/>

Based on the 2013 median family income for the assessment area, about 30.9% of the homes valued up to \$124,263 would be considered affordable for low-income individuals and approximately 72.4% of the homes valued up to \$199,821 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.00% fixed-rate, 30-year loan.

The median gross rent in the assessment area was \$688 as of 2010. The lowest median gross rent was \$631 in Clark County, while the highest was \$724 in Woodford County. The lowest rents (those less than \$350) comprised 8.4% of the rental units, while 13.4% of units had rental costs between \$350 and \$500. Further, 43.4% of renters had rental costs greater than 30.0% of their income. About 59.9% and 50.3% of the housing units in low- and moderate-income tracts are comprised of rental units, respectively. In addition, vacant units in low- and moderate-income tracts make up 12.7% and 10.3%, respectively. These numbers indicate that demand for single-family home loans would be limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts.

The following table contains information about foreclosure filings and the number of properties in foreclosure¹³.

Geography Name	Ratio of Properties Receiving Foreclosure Filings in May 2015
Clark	NA
Fayette	1:1,652
Scott	1:2,266
Woodford	1:1,197
Kentucky	1:2,303
United States	1:1,040

All counties but Clark had information related to the ratio of foreclosures in May 2015. The foreclosure ratio in Scott County was lower than that of Kentucky’s for that time frame, while Fayette and Woodford Counties were significantly higher. All counties were lower than the nationwide ratio for May of 2015.

Building permits in the assessment area, Kentucky, and the United States are included in the following table for 2013 and 2014.¹⁴

13 RealtyTrac: <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

14 Building Permits: <http://censtats.census.gov/bldg/bldgprmt.html>

Geography	2013	2014	Change
Clark County	41	35	-14.6%
Fayette County	899	1,225	36.3%
Scott County	392	313	-20.2%
Woodford County	107	101	-5.6%
Kentucky	8,955	9,536	6.5%
United States	990,822	212,591	-78.5%

Building permits in Clark, Scott, and Woodford Counties decreased from 2013 to 2014 compared to the significant decrease in the United States during this time. Robust growth occurred in Fayette County, while a slight increase occurred in Kentucky during the evaluation period.

Labor, Employment, and Economic Characteristics

According to the Kentucky Cabinet for Economic Development, the following are the top non-government employers in the four counties in the assessment area.¹⁵

County	Primary Employment Sectors	Major Employers
Clark	Services; Manufacturing; Trade, Transportation, and Utilities; Construction; and Public Administration	AMZN wacs Inc.; Catalent Pharma Solutions; East KY Power Cooperative Inc.; Leggett & Platt Inc.; The Freeman Corporation
Fayette	Services; Trade, Transportation, and Utilities; Manufacturing; Construction; and Public Administration	Lexmark International Inc.; Lockheed Martin; Amazon.com; Xerox; Trane Lexington
Scott	Manufacturing; Services; Trade, Transportation, and Utilities; Public Administration; and Financial Activities	Toyota Motor Manufacturing Kentucky; Johnson Controls Inc.; Toyota Tsusho America Inc.; Aichi Forge USA Inc.; Qualex Manufacturing LLC
Woodford	Services; Manufacturing; Trade, Transportation, and Utilities; Public Administration; and Construction	Quad Graphics; Osram Sylvania; Pilkington North America; Yokohama Industries Americas Inc./Div 1; Versailles

The following table illustrates the average unemployment rates for 2011, 2013, and 2014 for the counties in the assessment area, Kentucky, and the nation.

15 Kentucky Cabinet for Economic Development: <http://www.thinkkentucky.com/SelectKentucky/>

Unemployment Rates
Assessment Area: Lexington-Fayette KY MSA # 30460

Geography Name	Years - Annualized		
	2012	2013	2014
Clark Co.	7.3	6.7	5.2
Fayette Co.	5.9	5.4	3.8
Scott Co.	6.3	5.5	3.7
Woodford Co.	5.6	5.4	3.7
Lexington-Fayette MSA	6.1	5.6	4.0
Kentucky	7.8	7.0	5.1

Not Seasonally Adjusted

Data as of December 2014

Unemployment rates declined in all of the counties in the assessment area from 2012 to 2014. The highest unemployment rates were in Clark County, and the lowest were in Scott and Woodford Counties. All of the counties in the assessment area had unemployment rates below the state and at or below the nation's rates for all periods.

Combined Demographics Report

Assessment Area(s): Lexington Lafayette KY MSA # 30460 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	10.5	6,987	7	2,158	30.9	22,396	22.4
Moderate-income	25	21.9	21,823	21.8	4,017	18.4	15,629	15.6
Middle-income	40	35.1	36,257	36.3	3,469	9.6	19,912	19.9
Upper-income	37	32.5	34,812	34.9	1,413	4.1	41,942	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	114	100.0	99,879	100.0	11,057	11.1	99,879	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,433	4,502	4.6	27.4	9,843	59.9	2,088	12.7
Moderate-income	45,935	18,109	18.6	39.4	23,108	50.3	4,718	10.3
Middle-income	62,220	38,153	39.2	61.3	19,725	31.7	4,342	7
Upper-income	52,887	36,642	37.6	69.3	12,613	23.8	3,632	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	177,475	97,406	100.0	54.9	65,289	36.8	14,780	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,468	7.4	1,244	7	166	11.8	58	9
Moderate-income	4,629	23.2	4,096	22.9	366	26	167	25.8
Middle-income	7,325	36.7	6,529	36.5	560	39.8	236	36.4
Upper-income	6,511	32.7	6,009	33.6	315	22.4	187	28.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,933	100.0	17,878	100.0	1,407	100.0	648	100.0
Percentage of Total Businesses:				89.7		7.1		3.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12	1.5	12	1.5	0	0	0	0
Moderate-income	61	7.5	60	7.7	1	3.4	0	0
Middle-income	400	49.3	385	49.2	15	51.7	0	0
Upper-income	338	41.7	325	41.6	13	44.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	811	100.0	782	100.0	29	100.0	0	.0
Percentage of Total Farms:				96.4		3.6		.0

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LEXINGTON-FAYETTE METROPOLITAN STATISTICAL AREA #30460

Lending Test

Within the assessment area, CTBI's lending levels reflect good responsiveness to the credit needs of the community. In addition, CTBI made 17 community development loans in the area and had low levels of lending gaps during the review period. CTBI had an excellent geographic distribution of loans in the area, an excellent distribution among borrowers of different income levels, and to businesses and farms of different revenue sizes. This results in an excellent record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

Greater weight was given to the evaluation of home purchase lending based on the overall volume of lending, followed by small business lending, home refinance, home improvement and small farm lending. There were not enough multi-family loans to conduct meaningful analyses.

Details of CTBI's residential mortgage and small business lending and lending by peers can be found in Appendix D.

Lending Activity

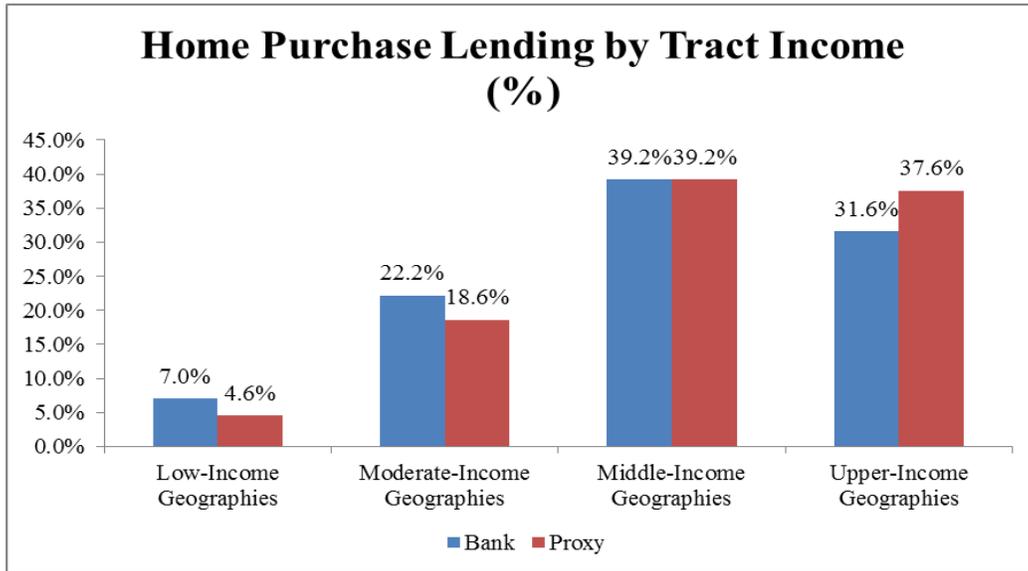
CTBI originated 383 home purchase loans, 336 home refinance loans, 128 home improvement loans, 23 multi-family loans, 341 small business loans, 42 small farm loans, and 17 community development loans during the evaluation period. The percentage of CTBI's total lending at 15.8% is comparable to the percentage of total deposits at 13.8% in this area. No significant gaps in lending were noted. During the evaluation period, CTBI originated loans in 95.6% of the census tracts within the assessment area.

CTBI faces significant competition from several well-established institutions in the area and is not among the largest mortgage or small business lenders in this market. In addition, the top CRA lenders in this market are issuers of high volumes of commercial credit cards that offer small businesses a flexible form of financing, which may have negatively impacted CTBI's ability to originate small-dollar commercial loans.

Geographic Distribution

CTBI's overall distribution of lending among geographies is excellent. The largest loan categories, home purchase and home refinance, are excellent, as is home improvement lending. Small business lending and small farm lending are good.

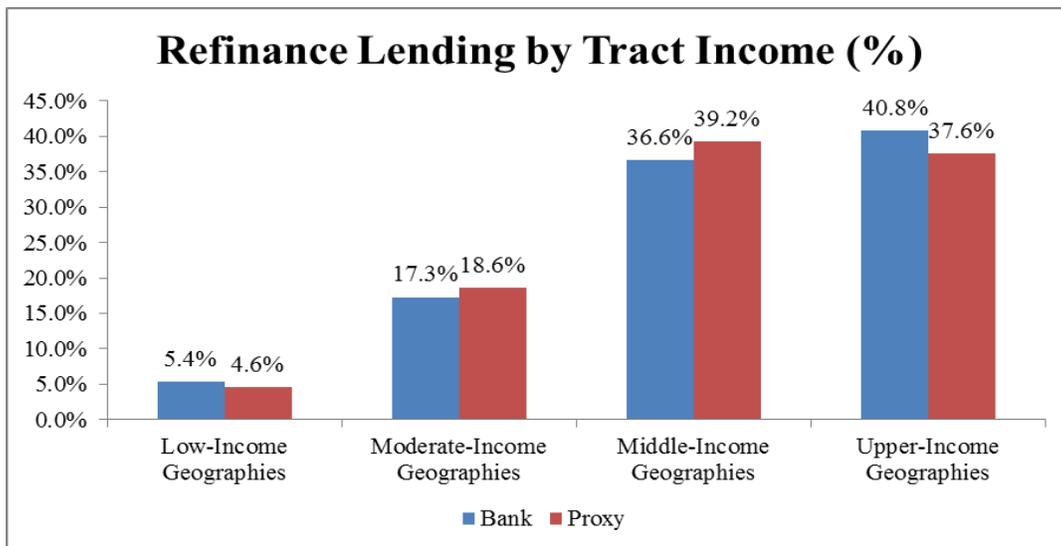
Home Purchase



CTBI's home purchase lending was above the percentage of owner-occupied units (proxy) in both low-and moderate-income tracts and was well above peer. As evidenced by the lack of owner-occupied units (proxy) in low- and moderate-income tracts, home purchase lending opportunities were limited, but available.

Overall, the geographic distribution of home purchase loans is excellent.

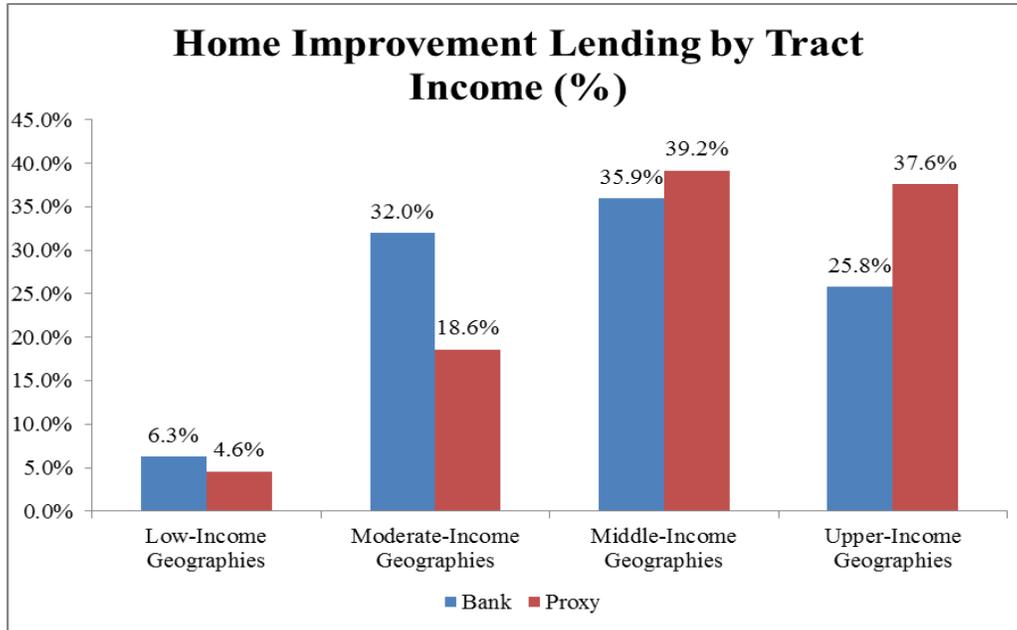
Home Refinance



CTBI's home refinance lending was above the percentage of owner-occupied units (proxy) and above peer for low-income tracts. It was just under proxy and above peer for moderate-income tracts. As evidenced by the lack of owner-occupied units (proxy) in low- and moderate-income tracts, home refinance lending opportunities were limited but available.

Overall, the geographic distribution of refinance loans is excellent.

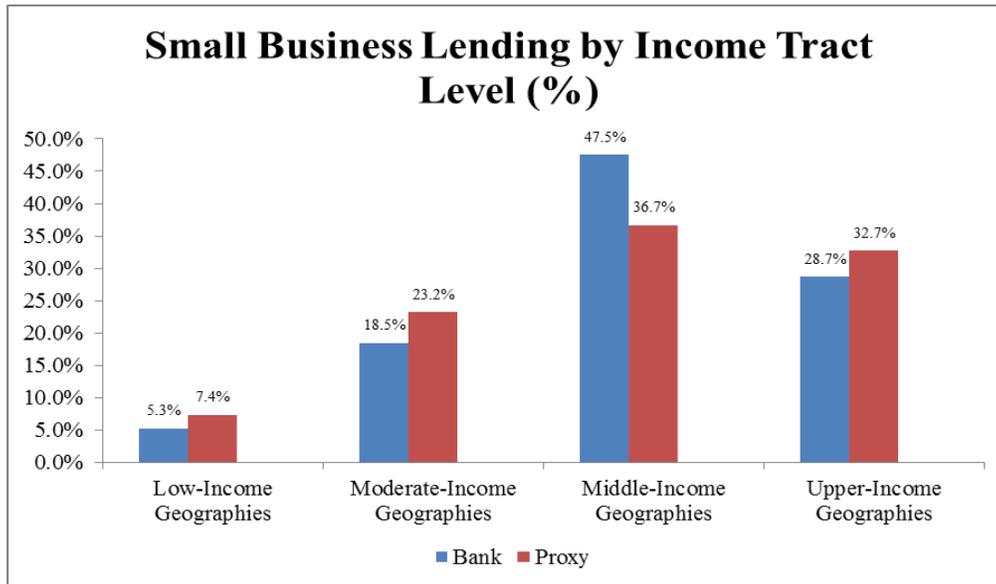
Home Improvement



CTBI's home improvement lending was above the percentage of owner-occupied units (proxy) and peer in both low-and moderate- income tracts. As previously mentioned, the majority of the housing stock available in this assessment area has an average age of 25 year or greater. This indicates there is a potential need for home improvement and rehabilitation loans.

Overall, the geographic distribution of home improvement loans is excellent.

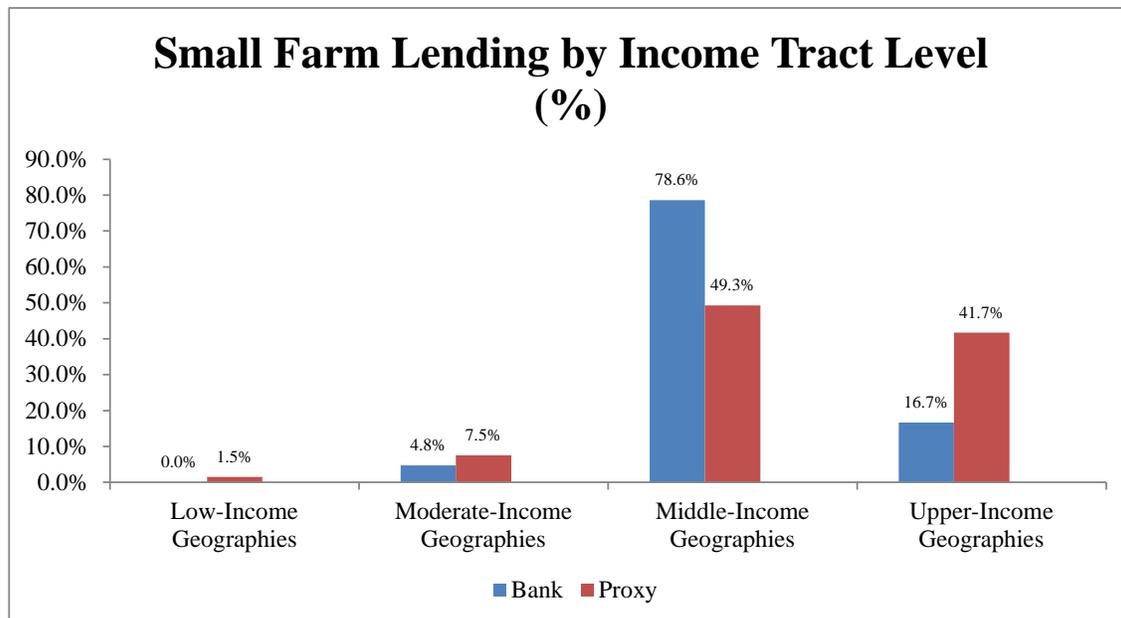
Small Business Lending



As shown in the chart above, small business lending in low- and moderate-income tracts was less than the percentage of small businesses located in low- and moderate-income tracts (proxy) and peer during the review period. As evidenced by the lack of small businesses located in low- and moderate-income tracts, small business lending opportunities were limited.

Overall, the geographic distribution of small business lending is good.

Small Farm Lending



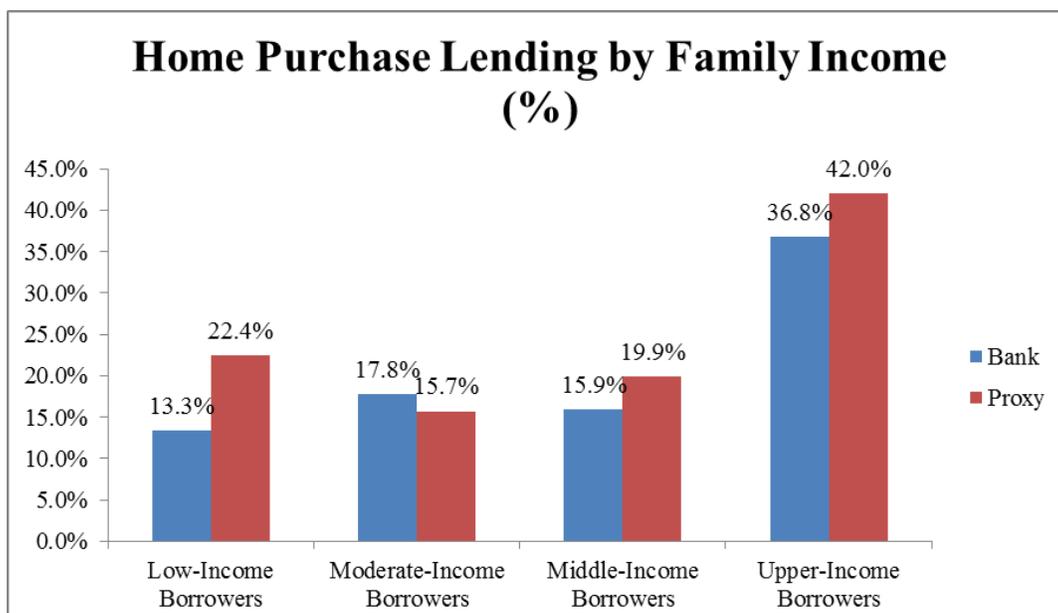
As shown in the previous chart, small farm lending in low- and moderate-income tracts was less than the percentage of small farms located in low- and moderate-income tracts (proxy), but it was similar to peer. Although CTBI did not make any small farm loans in low-income tracts, neither did peer in 2013. As the graph indicates, there are few small farms located in low- and moderate-income tracts, which impacts CTBI's ability to lend in these areas.

Overall, the geographic distribution of small farm lending is good.

Distribution of Borrower Income and Revenue Size of Business

Overall, the distribution of loans is excellent based on borrower's income and businesses of different revenue sizes. Most farms and businesses within CTBI's assessment area have annualized revenues less than \$1 million. Although poverty level is determined by family size and income, a larger proportion of poverty-level families are found among low-income families and to some extent, moderate-income families.

Home Purchase

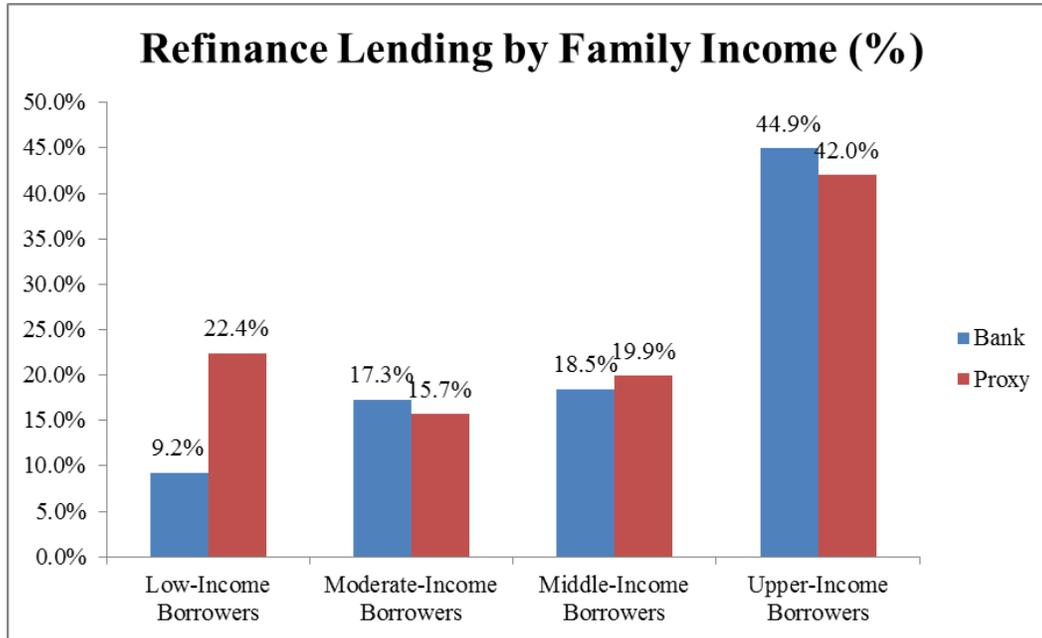


In 2014, the level of home purchase lending to low-income borrowers was below the percentage of low-income families (proxy) and above peer. The level of home purchase lending to moderate-income borrowers was slightly higher than the percentage of moderate-income families (proxy) and slightly below peer.

Based on the 2013 median family income for this area, about 30.9% of the homes valued up to \$124,263 would be considered affordable for low-income individuals, while approximately 72.4% of the homes valued up to \$198,821 would be affordable for moderate-income individuals. This could factor into the lower home purchase lending to low-income borrowers.

Overall, the distribution of home purchase loans to borrowers of different income levels is good.

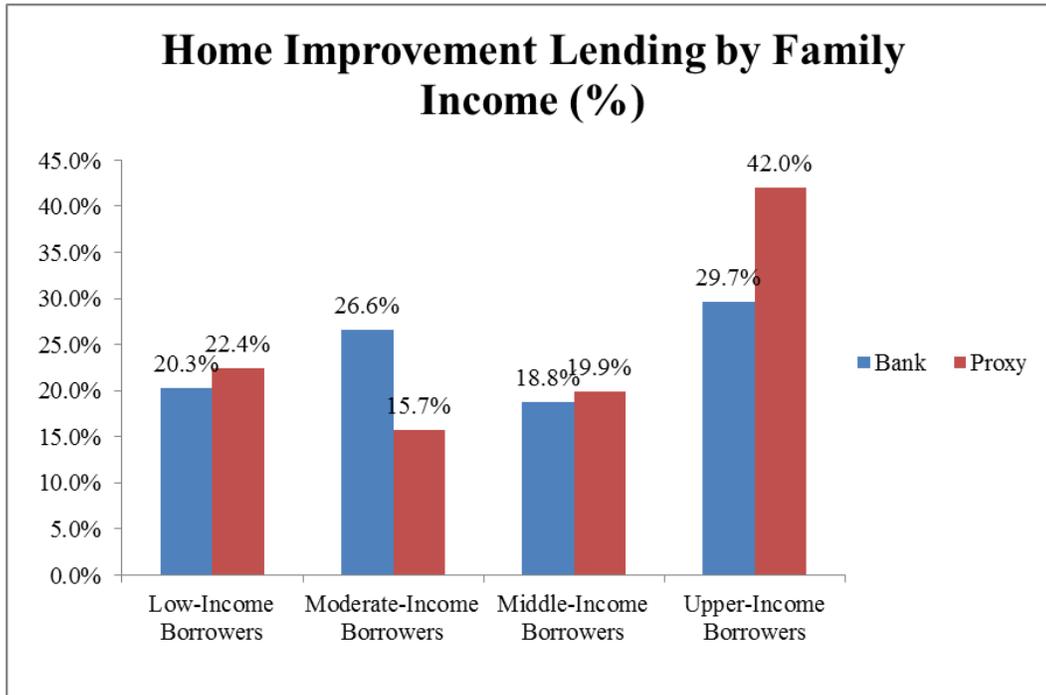
Home Refinance



The level of home refinance lending to low-income borrowers was significantly below the percentage of low-income families (proxy), but it was above peer. Home refinance lending to moderate-income borrowers was above the percentage of low-income families and was also above peer.

Overall, the distribution of refinance loans to borrowers of different income levels is excellent.

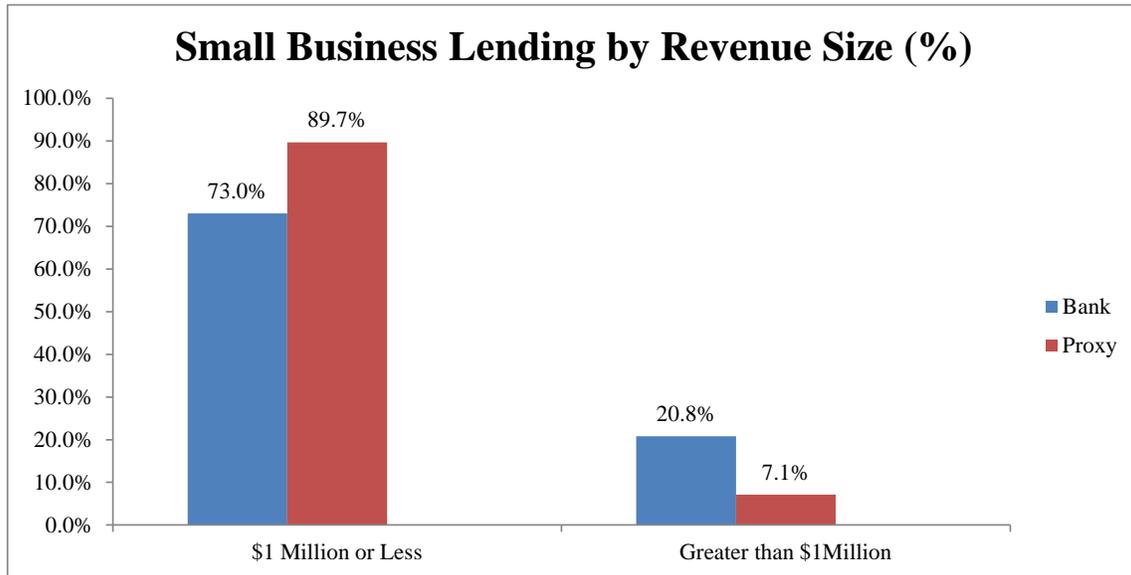
Home Improvement



The level of home improvement lending to low-income borrowers was slightly below the percentage of low-income families (proxy) and well above peer. Home improvement lending to moderate-income borrowers was above the percentage of low-income families and peer.

Overall, the distribution of home improvement loans to borrowers of different income levels is excellent.

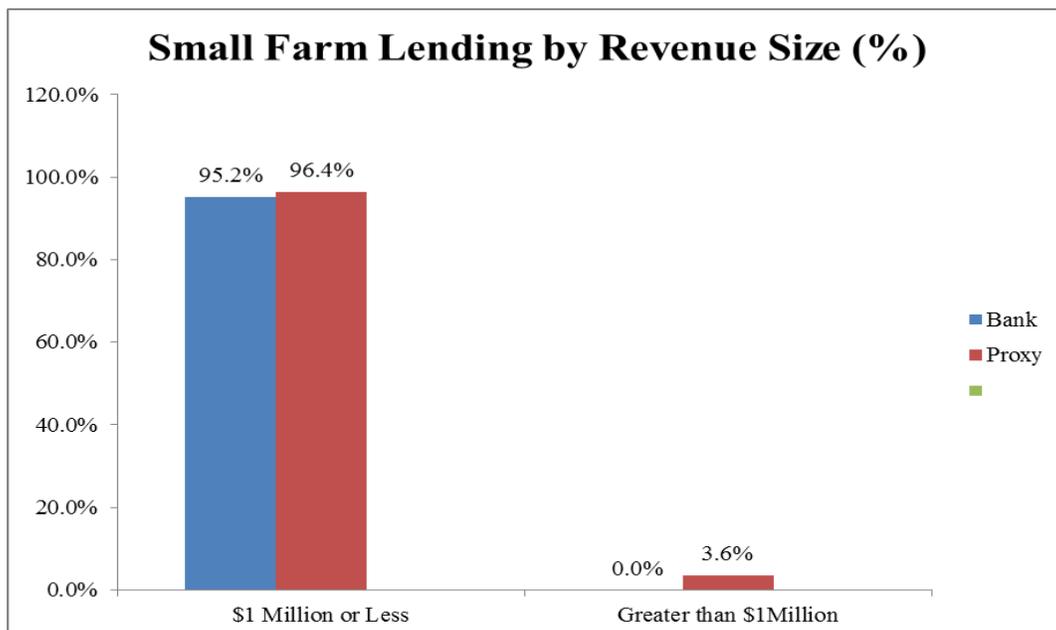
Small Business Lending



CTBI originated 73.0% of small business loans to businesses with annual revenues less than \$1 million. Although this was lower than the percentage of small businesses in the assessment area with annual revenues less than \$1million (proxy), it was well above peer.

Overall, the distribution of loans based on the revenue size of businesses is good.

Small Farm Lending



CTBI originated 95.2% of small farms loans to businesses with annual revenues less than \$1 million. While this was slightly lower than the percentage of small businesses in the assessment area with annual revenues less than \$1 million (proxy), it was well above peer.

Overall, the distribution of loans based on the revenue size of business is excellent.

In addition to the traditional lending program, CTBI originates loans via various guaranteed loan programs. During the assessment period, CTBI originated 96 SBA Guaranteed loans and nine RBS/USDA Guaranteed loans within this assessment area, aggregating \$16.2 million and \$26.0 million, respectively.

Community Development Loans

CTBI originated 17 community development loans totaling \$16.7 million. Community development lending in this assessment area represented 13.5% of the total dollar volume of community development loans originated by CTBI during the evaluation period, while this area represented 11.0% of CTBI's total deposits. Overall, CTBI has a relatively high level of community development loans in this assessment area. Of the 17 loans made in the assessment area, all 17 loans supported efforts toward affordable housing.

Investment Test

CTBI made eight investments totaling \$2.4 million in this assessment area. The largest investment (\$1,773,692) was for a project to finance affordable rental property for seniors in Fayette County. Of this, 63 of 64 units received Section 8 assistance. In addition, 24 donations were made totaling \$67,064. These were small- to moderate-size donations supporting a variety of activities, such as affordable housing and community services to low- and moderate-income individuals and economic development to help create jobs in the assessment area.

CTBI made 21.8% of its total community development investments and donations in this assessment area. This is considered to be a significant level of qualified community development investments and donations. CTBI is occasionally in a leadership position.

Service Test

Retail Services

Delivery services are reasonably accessible. CTBI's record of opening and closing offices has improved the accessibility of its delivery systems, particularly in moderate-income geographies.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families and are consistent with the services and hours discussed in the institutional assessment.

CTBI had a total of 11 banking centers within this assessment area as of May 11, 2015, including five in moderate-, three in middle-, and three in upper-income census tracts. CTBI had a total of 13 ATMs within this assessment area as of May 11, 2015, including seven in moderate-, three in middle-, and three in upper-income census tracts.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0%	0.0%	10.5%	7.0%
Moderate	45.5%	53.8%	21.9%	21.8%
Middle	27.3%	23.1%	35.1%	36.3%
Upper	27.3%	23.1%	32.5%	34.9%

The table reflects an adequate dispersion of banking centers and ATMs. While there are no banking centers or ATMs within low-income tracts, these tracts have the lowest percentage of families. There is a good dispersion within the moderate-income tracts. In addition, two of the moderate-income banking centers are located near low-income tracts, which can help penetrate low-income areas.

The branch distribution includes the opening of one banking center since the last evaluation. The net change in banking centers resulted in an increase of one banking center in moderate-income tracts.

Community Development Services

CTBI provided an adequate level of community development services in this assessment area. CTBI’s officers and staff members provided 116 hours of community development services, which represents 4.7% of all community development services provided. The services provided were as follows:

- Employees served on the board of directors of organizations that provide affordable housing to low- and moderate-income people.
- Several financial literacy training sessions were provided at schools in which the majority of students receive free or reduced-price lunches.
- Reviewed financial proposals for new ideas and projects to encourage downtown new business, funding for planting/refurbishing office buildings, and low- and moderate-income housing/rentals to promote revitalization and stabilization within the community.

NONMETROPOLITAN STATEWIDE AREAS
(full-scope review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN EASTERN KENTUCKY**

The Nonmetropolitan Eastern Kentucky assessment area consists of the entireties of Floyd, Johnson, Knott, Letcher, Perry, and Pike Counties. The assessment area is comprised of 17 moderate-, 35 middle-, and three upper-income tracts. All 35 middle-income tracts are considered to be underserved remote rural geographies and distressed due to poverty and unemployment.

As of June 30, 2014, CTBI ranked first of 14 institutions, with 36.2% of the deposit market share in the assessment area, followed by Citizens National Bank of Paintsville (11.4%), and Peoples Bank & Trust Company of Hazard (8.5%). Deposits in this assessment area are ranked first and account for 36.9% of CTBI's total deposits.

During the period of January 1, 2012, through December 31, 2014, CTBI originated 2,870 HMDA loans and 554 CRA loans, which represented 40.2% and 27.1% respectively, of total loans originated during the evaluation period. This was the 1st largest HMDA market and 2nd largest CRA market for loans originated during the evaluation period.

In 2013, CTBI ranked first of 123 HMDA reporters in the assessment area. U.S. Bank National, Branch Banking & Trust Company, and Vanderbilt Mortgage were the next top three HMDA lenders in the assessment area. CTBI ranked third of 29 CRA reporters in the assessment area. The top two CRA lenders were U.S. Bank National and American Express Bank FSB.

A community contact interview was conducted to provide additional information regarding the assessment area. The contact represented a non-profit organization that promotes economic growth and development in the assessment area. The decline in coal-related employment has trickled down to small businesses, some of whom are struggling to remain open. Area leaders continue to have difficulty in attracting new industry to the area. Although the Pikeville area is flourishing, it is primarily due to construction-related jobs. The contact stated that low-income housing needs seem to be met in both ownership and rentals. However, there is a need for moderate-income housing, and the contact feels that this will worsen as the area continues to struggle with unemployment and underemployment. The contact stated that local banks work with community leaders in helping promote economic growth and meeting the credit needs of qualified individuals and small businesses.

Population Characteristics

According to the 2010 U.S. Census data, the population in the assessment area was 197,408. The percentage of the population living in moderate-income tracts was 28.5%. In addition, 77.9% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the population in the assessment area by county for 2010 and 2013, with the percentage of the population increase or decrease. Overall, the assessment area's population decreased 2.2% during this time period. Johnson County experienced the greatest amount of growth with 0.4% increase, while Letcher (3.7%) and Pike (2.5%) Counties experienced the most significant decreases.¹⁶

County	2010 Population	2013 Population	Population Percent Change
Floyd	39,451	38,728	-1.8%
Johnson	23,356	23,449	0.4%
Knott	16,346	15,976	-2.3%
Letcher	24,519	23,619	-3.7%
Perry	28,712	28,010	-2.4%
Pike	65,024	63,380	-2.5%
Total	197,408	193,162	-2.2%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$38,131, which was significantly below the median family income for Kentucky at \$52,046. The median family incomes ranged from a low of \$32,344 in Floyd County to a high of \$42,662 in Letcher County. As shown in the following table, the HUD-estimated median family income for Nonmetropolitan Kentucky was \$45,900 in 2014, which increased slightly from 2012 and 2013.¹⁷ Although the HUD-estimated median family is not classified by county, given the 2010 U.S. Census information, it is evident that the Nonmetropolitan area is less than the other Nonmetropolitan areas in the assessment area.

Borrower Income Levels Kentucky State Non-Metro

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2012	\$43,600	0	- \$21,799	\$21,800	- \$34,879	\$34,880	- \$52,319	\$52,320	- & above
2013	\$44,700	0	- \$22,349	\$22,350	- \$35,759	\$35,760	- \$53,639	\$53,640	- & above
2014	\$45,900	0	- \$22,949	\$22,950	- \$36,719	\$36,720	- \$55,079	\$55,080	- & above

¹⁶ Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2012):

<http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

¹⁷ <https://www.huduser.gov/portal/datasets/il.html>

In 2010, the assessment area contained 78,129 households, of which 55,150 (70.1%) were families. Of the total families in the assessment area, 45.9% were low- and moderate-income families. Floyd County had the highest percentage of low- and moderate-income families at 52.4%.

As shown in the table below, poverty rates generally remained stable in each county in the assessment area from 1999 to 2013,¹⁸ with the exception of Knott (9.00%) and Perry (7.56%) Counties. These latter counties demonstrated the largest decreases. Floyd County had the highest poverty rate in 1999 and 2013, including the largest increase of 0.99%.

Geography Name	1999 Poverty Rate	2013 Poverty Rate	Change
Floyd	30.30%	30.60%	0.99%
Johnson	26.60%	25.70%	-3.38%
Knott	31.10%	28.30%	-9.00%
Letcher	27.10%	27.10%	0.00%
Perry	29.10%	26.90%	-7.56%
Pike	23.40%	23.00%	-1.71%
Kentucky	15.80%	18.80%	18.99%
United States	12.40%	15.80%	27.42%

Poverty rates in all counties in the assessment area continue to be higher than the poverty rate of Kentucky and the nation’s overall rate for both years. It is expected that the loan demand would be marginal given these high poverty rates.

Housing Characteristics

There were 91,721 housing units in the assessment area, as of the 2010 U.S. Census. The owner-occupancy rate was 62.9%, with a high of 66.4% in Pike County and a low of 59.6% in Knott County. From an income perspective, 28.2% of housing units and 28.8% of owner-occupied units were located in moderate-income tracts. Multi-family dwellings only comprised 4.6% of the housing within the assessment area, with 3.5% of multi-family dwellings in moderate-income tracts. In addition, vacant units comprise 14.82% of the housing units in the assessment area, with 15.6% of these dwellings in moderate-income tracts. These numbers indicate that the demand for home mortgage lending would likely be concentrated in the middle- and upper-income tracts.

18 1999 National Poverty Rate: <http://www.census.gov/hheDdd>
<https://www.census.gov/hhes/www/poverty/data/census/2000/popvstat00.html>
US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013
<http://www.census.gov/did/www/saipe/>

As of the 2010 U.S. Census, the median age of housing stock in the assessment area was 33 years old, with 16.7% of the stock built before 1950. The oldest housing stock was in Letcher County with a median of 35 years, and the newest was 29 years in Pike County. Since most of the housing stock is more than 25 years old, there could be a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$62,767, with an affordability ratio of 48.8%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios ranged from a low of 41.8% in Floyd County to a high of 60.7% in Letcher County.

Based on the 2013 median family income for the assessment area, about 62.7% of the homes valued up to \$84,125 would be considered affordable for low-income individuals, and approximately 80.7% of the homes valued up to \$134,600 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.00% fixed-rate, 30-year loan.

The median gross rent in the assessment area was \$486 as of 2010. The lowest median gross rent was \$419 in Knott County, while the highest was \$515 in Pike County. The lowest rents (those less than \$350) comprised 17.2% of the rental units, while 19.9% of units had rental costs between \$350 and \$500. Further, 31.7% of renters had rental costs greater than 30.0% of their income. About 20.2% of the housing units in moderate-income tracts are comprised of rental units. In addition, vacant units in moderate- and middle-income tracts make up 15.6% and 14.4%, respectively. These numbers indicate that demand for single-family home loans is limited in moderate-income tracts and more concentrated in middle-income and upper-income tracts.

The following table contains information about foreclosure filings and the number of properties in foreclosure.¹⁹

19 RealtyTrac: <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

Geography Name	Ratio of Properties Receiving Foreclosure Filings in April 2015
Floyd	1:5,557
Johnson	1:728
Knott	1:777
Letcher	1:3,773
Perry	NA
Pike	1:593
Kentucky	1:3,098
United States	1:1,082

All counties had information related to the ratio of foreclosures in April 2015, with the exception of Perry. The foreclosure ratio in Johnson, Knott, and Pike were significantly above that of Kentucky for that time frame, while it was slightly above the nationwide ratio for April 2015.

Building permits in the assessment area, Kentucky, and the United States are included in the following table for 2013 and 2014.²⁰

Geography Name	2013	2014	Change
Floyd	7	7	0.0%
Johnson	12	7	-41.7%
Knott	0	NA	NA
Letcher	9	10	11.1%
Perry	6	5	-16.7%
Pike	22	25	13.6%
Kentucky	8,955	9,536	6.5%
United States	990,822	1,046,363	5.6%

Building permits nationally showed a negative trend from 2013 to 2014. Johnson County experienced a significant decline and Perry County experienced a moderate decline. Positive growth occurred in Letcher and Pike Counties, while a slight increase occurred in Kentucky during the evaluation period.

Labor, Employment, and Economic Characteristics

According to the Kentucky Cabinet for Economic Development, the following are the top non-government employers in the four counties in the assessment area.²¹

20 U.S. Census Bureau Building Permits Survey: <http://www.census.gov/construction/bps/>

21 Kentucky Cabinet for Economic Development: <http://www.thinkkentucky.com/SelectKentucky/>

County	Primary Employment Sectors	Major Employers
Floyd	Services; Trade, Transportation and Utilities; Public Administration; Construction; and Financial Activities	East Kentucky Network LLC; R&S Godwin Truck Body Co LLC; H T Hackney; Worldwide Equipment Enterprises Inc.; Coalfields Telephone Co Inc.
Johnson	Trade, Transportation, and Utilities; Services, Public Administration; Financial Activities; and Construction	Paintsville Wood Products LLC; Hunters Friend LLC; Johnson County Newspaper Inc.; Atlantic India Rubber Company Inc.
Knott	Services; Trade, Transportation and Utilities; Public Administration; and Information	Troublesome Creek Times; Design De SIGN
Letcher	Trade, Transportation, and Utilities; Services, Public Administration; Financial Activities; and Manufacturing	BPM Lumber LLC; Ferus LP; Mountain Aggregates Pine Mountain Quarry; Drill Steel Service Inc.; Standard Laboratories Inc.
Perry	Trade, Transportation, and Utilities; Services, Other; Financial Activities; and Construction	Sykes Enterprises Inc.; Wayne Supply; AAA Mine Service; Home Lumber Ready-Mix; Home Lumber Co Inc.
Pike	Services; Trade, Transportation and Utilities; Public Administration; Financial Activities; and Construction	Kellogg-Pikeville Plant; EQT Corporation; Community Trust Bancorp Inc.; Coca Cola Bottling of Pikeville; Appalachian News-Express

The following table illustrates the average unemployment rates for 2012, 2013, and 2014 for the counties in the assessment area, Kentucky, and the nation.

Unemployment Rates
Assessment Area: Non Metro Eastern Kentucky

Geographic Name	Years - Annualized		
	2012	2013	2014
Floyd	12.4	10.9	7.1
Johnson	9.6	9.0	6.9
Knott	15.7	14.5	8.5
Letcher	15.6	15.3	9.9
Perry	13.0	12.3	7.8
Pike	10.9	10.8	7.8
Kentucky	7.8	7.0	5.1
United States	7.9	6.7	5.6

Not Seasonally Adjusted
Data as of December 2014

Unemployment rates declined in all of the counties in the assessment area from 2012 to 2014. Most of these decreases were substantial. The highest unemployment rates were in Letcher County, while Johnson County had the lowest unemployment rates. All of the counties in the assessment area had unemployment rates higher than Kentucky's rate and the nation's rate for all years.

Combined Demographics Report

Assessment Area(s): Non Metro Eastern Kentucky 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	15,502	28.1	
Moderate-income	17	30.9	15,181	27.5	3,662	24.1	9,822	17.8	
Middle-income	35	63.6	37,129	67.3	7,121	19.2	9,566	17.3	
Upper-income	3	5.5	2,840	5.1	405	14.3	20,260	36.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	55	100.0	55,150	100.0	11,188	20.3	55,150	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	25,857	16,601	28.8	64.2	5,227	20.2	4,029	15.6	
Middle-income	61,169	38,260	66.3	62.5	14,098	23	8,811	14.4	
Upper-income	4,695	2,820	4.9	60.1	1,123	23.9	752	16	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	91,721	57,681	100.0	62.9	20,448	22.3	13,592	14.8	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,397	19.7	1,231	19.5	78	17.7	88	25.3	
Middle-income	5,084	71.7	4,526	71.9	320	72.7	238	68.4	
Upper-income	605	8.5	541	8.6	42	9.5	22	6.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	7,086	100.0	6,298	100.0	440	100.0	348	100.0	
Percentage of Total Businesses:				88.9		6.2		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	24	27.6	24	27.9	0	0	0	0	
Middle-income	56	64.4	55	64	1	100	0	0	
Upper-income	7	8	7	8.1	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	87	100.0	86	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.9		1.1		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN EASTERN KENTUCKY

Lending Test

Within the assessment area, CTBI's lending levels reflect a good responsiveness to the credit needs of the community. In addition, CTBI made 15 community development loans in the area and had minimal lending gaps during the review period. CTBI has a good geographic distribution of loans in the area and a good distribution among borrowers of different income levels and to businesses of different revenue sizes. This results in a good record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

Greater weight was given to the evaluation of home improvement lending based on the overall volume of lending, followed by home refinance, home purchase, and small business lending. There were not enough multi-family loans to conduct meaningful analyses. Further, geographic distribution received less consideration than borrower distribution because there are no low-income tracts and moderate-income tracts make up approximately 30.9% of the tracts in the assessment area.

Details of CTBI's residential mortgage, small business lending, and information regarding lending by peers can be found in Appendix D.

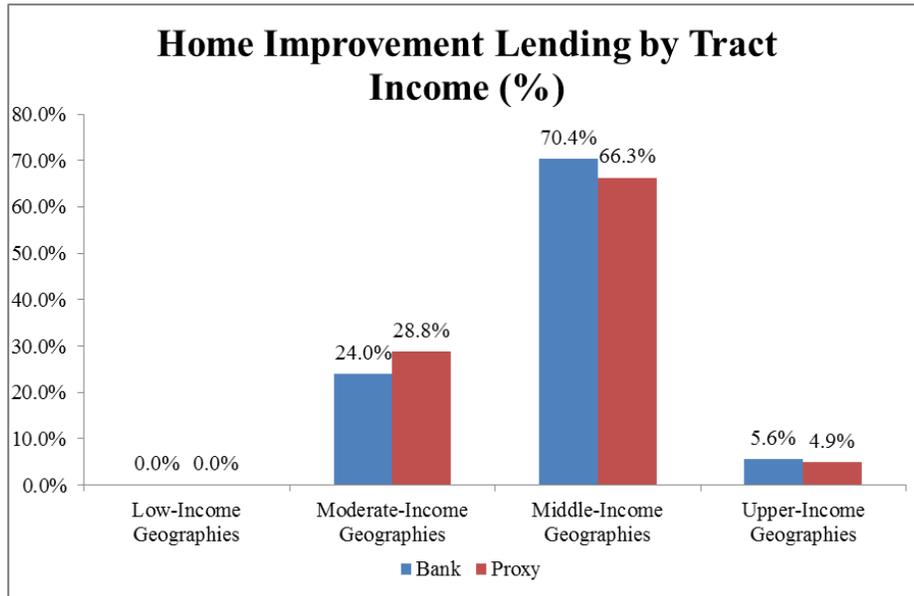
Lending Activity

CTBI's lending activity reflects a good responsiveness to the credit needs within the assessment area. CTBI originated 1,300 home improvement, 853 home refinance, 708 home purchase, nine multi-family, 554 small business, six small farm, and 15 community development loans during the evaluation period. The percentage of CTBI's total lending at 37.3% is comparable to the percentage of total deposits at 36.9%. Minimal gaps in lending were noted. During the evaluation period, CTBI originated loans in all census tracts in 2012 and 2014.

Geographic Distribution

CTBI's overall distribution of lending among geographies is good. Home improvement lending, which was the largest loan category, is excellent. Home refinance, home purchase, and small business loans are all good.

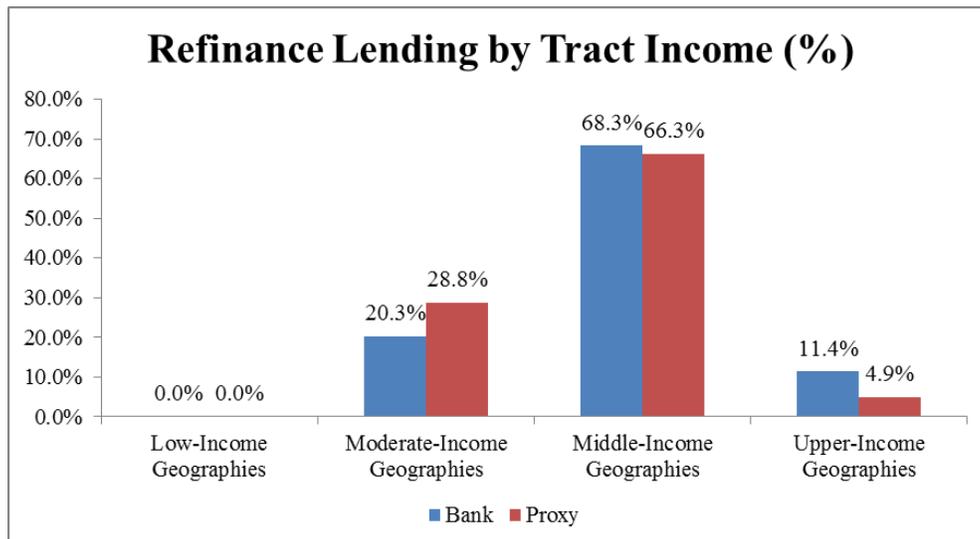
Home Improvement



CTBI does not have any low-income tracts in this assessment area. Home improvement lending was below the percentage of owner-occupied units (proxy) and slightly above peer in moderate-income tracts.

As evidenced by the lack of owner-occupied units (proxy) moderate-income tracts, home improvement lending opportunities were limited, but available. It is significant to note CTBI's lending numbers in middle-income geographies that are distressed and underserved is 100.0% of the tracts due to poverty and unemployment. Overall, the geographic distribution of home improvement loans is excellent.

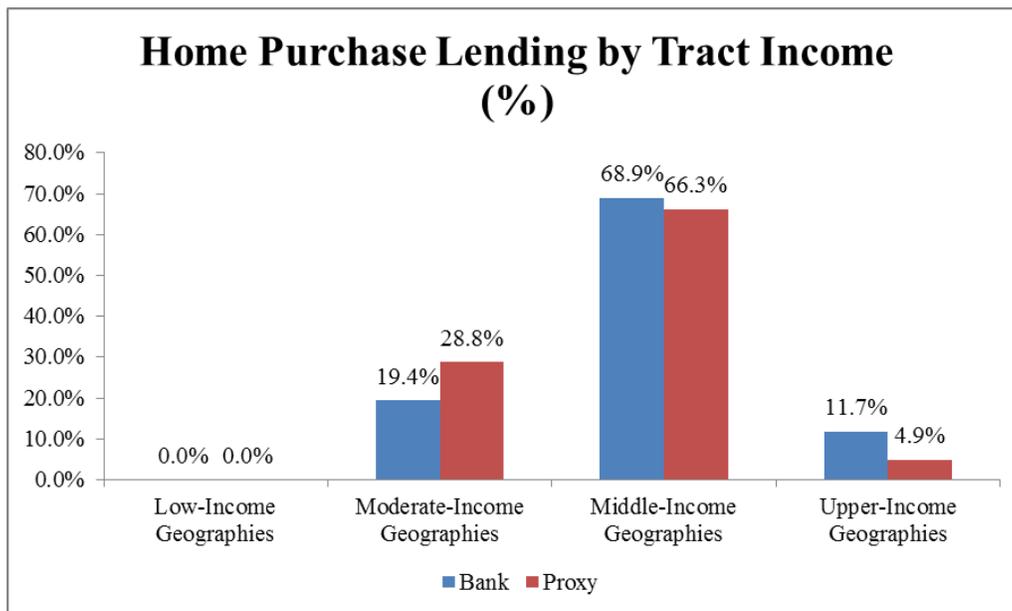
Home Refinance



As mentioned previously, CTBI does not have any low-income tracts. CTBI's home refinance lending was below the percentage of owner-occupied units (proxy) and similar to peer for moderate-income tracts.

There is a lack of owner-occupied units (proxy) in moderate-income tracts. Home refinance lending opportunities were limited, but available. As previously mentioned under home improvement, it is significant to note CTBI's lending numbers in middle-income geographies that are distressed and underserved is 100.0% of the tracts due to poverty and unemployment. Overall, the geographic distribution of refinance loans is good.

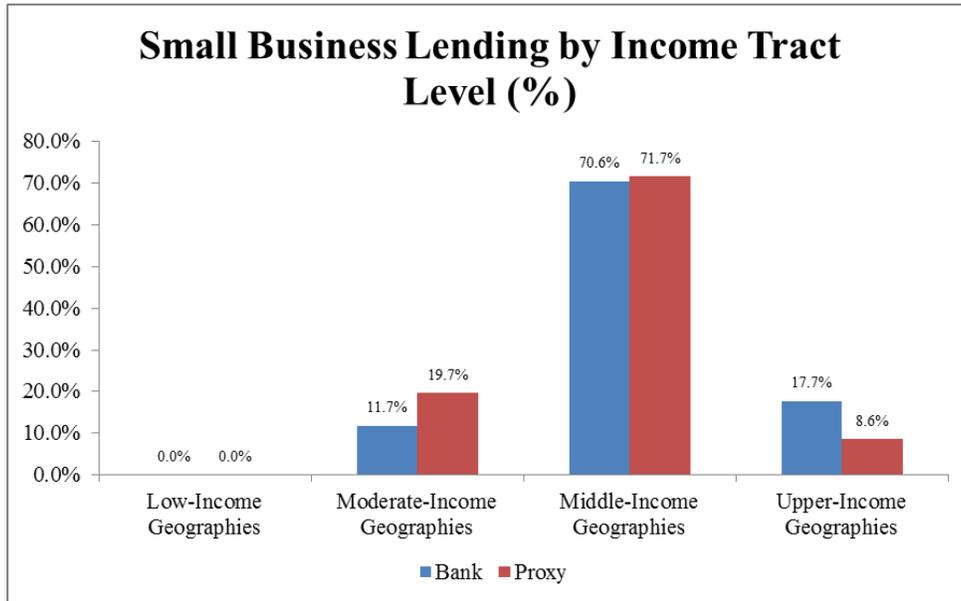
Home Purchase



CTBI's home purchase lending was below the percentage of owner-occupied units (proxy) and similar to peer for moderate-income tracts.

As evidenced by the lack of owner-occupied units (proxy) in moderate-income tracts, home purchase lending opportunities were limited, but available. As previously mentioned, it is significant to note CTBI's lending numbers in middle-income geographies that are distressed and underserved in 100.0% of the tracts due to poverty and unemployment. Overall, the geographic distribution of refinance loans is good.

Small Business Lending



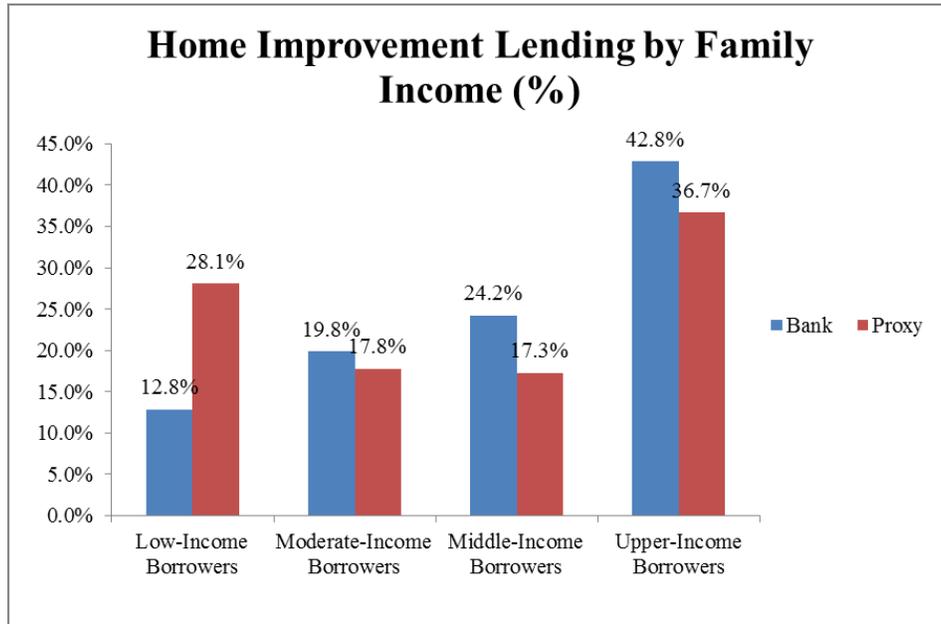
As shown in the chart above, small business lending in moderate-income tracts was less than the percentage of small businesses located in moderate-income tracts (proxy) and peer in the review period.

Overall, the geographic distribution of small business lending is good.

Distribution of Borrower Income and Revenue Size of Business

Overall, the distribution of loans is good based on borrower's income and businesses of different revenue sizes. Most businesses within CTBI's assessment area have annualized revenues less than \$1 million. Poverty rates throughout the assessment area are well above the poverty rate for Kentucky's average of 18.8%. Given the high poverty rates in the area, it is expected that loan demand would be depressed.

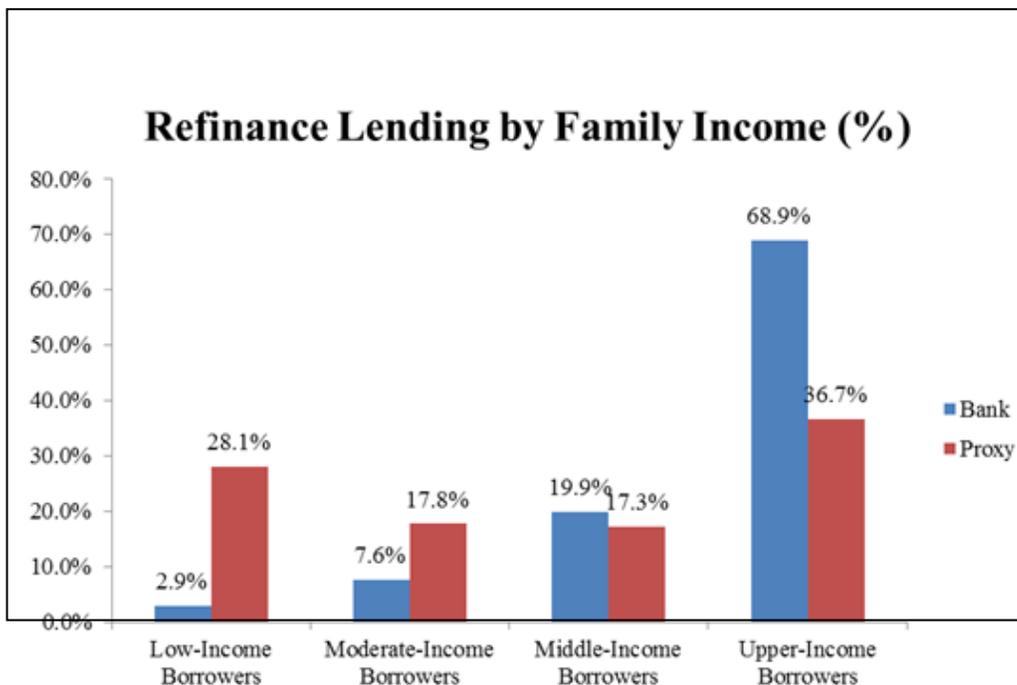
Home Improvement



The level of home improvement lending to low-income borrowers was well below the percentage of low-income families (proxy), but it was similar to peer.

Overall, the distribution of home improvement loans to borrowers of different income levels is good.

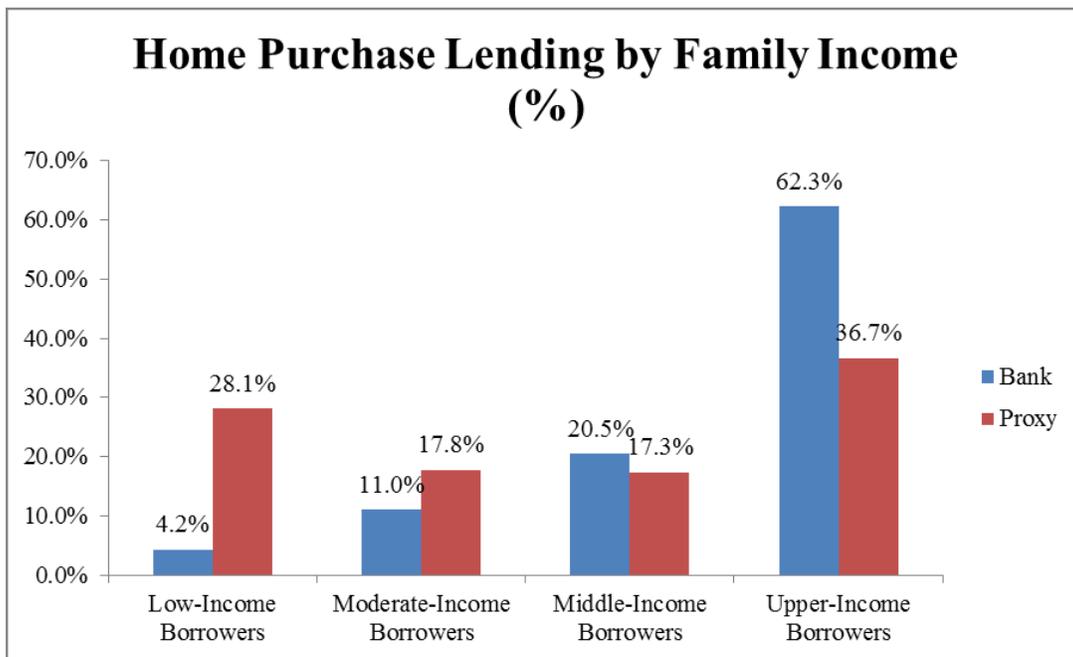
Home Refinance



The level of home refinance lending to low- and moderate-income borrowers was significantly below the percentage of low-income families (proxy), but it was similar to peer. Home refinance lending to moderate-income borrowers was below the percentage of moderate-income families (proxy), but it was above peer.

As mentioned previously, higher poverty levels in the assessment area may impact lending to low- and moderate-income borrowers. Overall, the distribution of refinance loans to borrowers of different income levels is good.

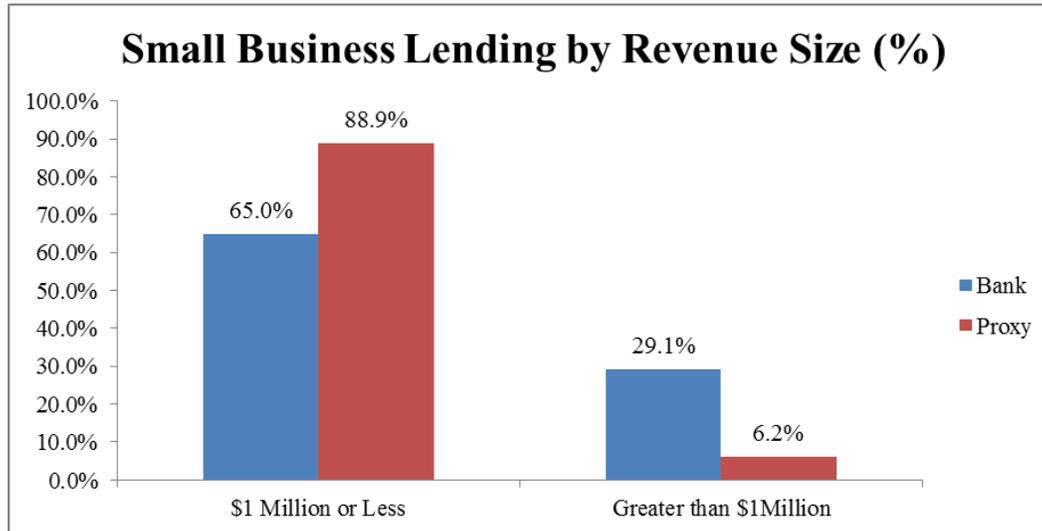
Home Purchase



During the review period, the level of home purchase lending to low-income borrowers was significantly below the percentage of low-income families (proxy), yet it was similar to peer. The level of home purchase lending to moderate-income borrowers was below the percentage of moderate-income families (proxy) and slightly below peer.

Based on the 2013 median family income for this area, about 62.7% of the homes valued up to \$84,125 would be considered affordable for low-income individuals, while approximately 80.7% of the homes valued up to \$134,600 would be affordable for moderate-income individuals. This, coupled with high poverty rates, could factor into the lower home purchase lending to low- and moderate-income borrowers. Overall, the distribution of home purchase loans to borrowers of different income levels is good.

Small Business Lending



CTBI originated 65.0% of small business loans to businesses with annual revenues less than \$1 million. Although this was lower than the percentage of small businesses in the assessment area with annual revenues less than \$1 million (proxy), it was well above peer.

Overall, the distribution of loans based on the revenue size of businesses is good.

In addition to the traditional lending program, CTBI originates loans via various guaranteed loan programs. During the assessment period, CTBI originated 45 SBA Guaranteed loans, one RBS/USDA Guaranteed loan, and two FSA Guaranteed loans within this assessment area, aggregating \$16.2 million, \$21.5 thousand, and \$852 thousand, respectively.

Community Development Loans

CTBI originated 15 community development loans totaling \$33.5 million. Community development lending in this assessment area represented 27.2% of the total dollar volume of community development loans originated by CTBI during the evaluation period. Overall, CTBI has a relatively high level of community development loans in this assessment area.

Of the 15 loans originated, one loan supported the efforts in affordable housing, seven provided services, and seven supported revitalization and stabilization of the community.

Investment Test

CTBI made 35 investments totaling \$456,122 in this assessment area. All of the investments were grants, and the largest (two at \$100,000 each) were FHLB program grants for Housing Oriented Ministries Established for Service (HOMES).

In addition, 76 donations were made totaling \$682,569. Many of these were annual donations to colleges and universities (Alice Lloyd College, University of Pikeville, and Kentucky Community and Technical College) where a large percentage of the student population receives financial assistance. In addition, the majority of these schools are located in distressed areas. Other donations made supported a variety of activities, such as affordable housing, community services to low- and moderate-income individuals, economic development, and stabilization to help create jobs in the assessment area.

CTBI made 54.2% of its total community development investments and donations in this assessment area. This is considered to be a significant level of qualified community development investments and donations. CTBI is occasionally in a leadership position.

Service Test

Retail Services

Delivery services are accessible. Since CTBI did not open or close any offices in this assessment area since the previous evaluation, CTBI’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families and are consistent with the services and hours discussed in CTBI assessment.

CTBI had a total of 24 banking centers within this assessment area as of May 11, 2015, including none in low-, six in moderate-, 14 in middle-, and four in upper-income census tracts. CTBI had a total of 32 ATMs within this assessment area as of May 11, 2015, including none in low-, seven in moderate-, 18 in middle-, and seven upper-income census tracts.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0%	0.0%	0.0%	0.0%
Moderate	25.0%	21.9%	30.9%	27.5%
Middle	58.3%	56.3%	63.6%	67.3%
Upper	16.7%	21.9%	5.5%	5.1%

There were no low-income tracts within this assessment area. The table reflects a good dispersion within middle-income tracts, and a good-dispersion within middle-income tracts. As previously mentioned, 100.0% of the middle-income tracts are distressed due to poverty and unemployment.

Community Development Services

CTBI provided a relatively high level of community development services in this assessment area. CTBI's officers and staff members provide 987 hours of community development services, which represents 33.2% of all community development services provided. The services provided were as follows:

- Employees served on the board of directors of organizations that provides affordable housing to low- and moderate-income people.
- Several financial literacy training sessions were provided at schools in which the majority of students receive free or reduced-price lunches.
- Served on board and committees to review loan applications of small businesses to help promote economic development and provide opportunities to farmers to promote their farming activities.
- Reviewed financial proposals for new ideas and projects in order to encourage downtown new business, funding for planting/refurbishing office buildings, and low- and moderate-income housing/rentals to promote revitalization and stabilization within the community.

NONMETROPOLITAN STATEWIDE AREAS
(full-scope review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN CENTRAL KENTUCKY**

The Nonmetropolitan Central Kentucky assessment area consists of the entireties of Adair, Bell, Boyle, Fleming, Franklin, Green, Laurel, Madison, Marion, Mercer, Montgomery, Pulaski, Rockcastle, Russell, Taylor, and Whitley Counties. The assessment area is comprised of two low-, 17 moderate-, 69 middle-, and 39 upper-income tracts, and 63 of the 69 (91.3%) middle-income tracts were considered to be underserved, remote rural geographies and distressed due to poverty and/or population loss in 2013.

As of June 30, 2014, CTBI ranked first of 51 institutions with 12.1% of the deposit market share in the assessment area, followed by Farmers Bank & Capital Trust Company (5.7%) and Whitaker Bank (5.1%). Deposits for this assessment area rank second and account for 32.2% of CTBI's total deposits.

During the period of January 1, 2012, through December 31, 2014, CTBI originated 2,383 HMDA loans and 543 CRA loans, which represented 33.4% and 41.4%, respectively, of total loans originated during the evaluation period. This was the 2nd largest HMDA market and first in the CRA market for loans originated during the evaluation period.

In 2013, CTBI ranked third of 276 HMDA reporters in the assessment area. JPMorgan Chase Bank NA and Wells Fargo Bank NA were the next top two HMDA lenders in the assessment area. CTBI ranked seventh out of 44 CRA reporters in the assessment area. The top CRA lenders were American Express Bank FSB and U.S. Bank NA, which was followed by GE Capital Retail Bank, Whitaker Bank, Capital One Bank USA NA, and John Deer Financial FSB. These lenders are mostly credit card issuers and their CRA loans primarily consist of commercial credit card accounts.

There were two community contact interviews conducted to provide additional information regarding the assessment area. The first contact represented an organization that promotes economic development within several counties, including Franklin County. The contact indicated there are very few businesses located in the downtown Frankfort area. Many small businesses are not interested due to unreasonable costs associated with obtaining a building. Per the contact, buildings for sale are overpriced and in need of repair. In addition, the one-way streets in the downtown area have a negative effect on businesses, as this can affect accessibility in the area. The organization has discussed opportunities for change to promote new businesses in the area with City Council numerous times; however, the local political climate makes it difficult for change to occur. The contact also mentioned that there is a lack of land for industrial industries wanting to move into the area. Existing lots are limited with the only alternative being carving into the mountainside, which requires significant resources. The contact further mentioned that, although these factors do not allow many opportunities for financial institutions to lend to small businesses, their degree of involvement in the area seems to be on par with demand.

The second community contact represented an agency that participates in lending to small businesses and provides coaching and counseling to small business owners regarding the lending process. The contact stated economic conditions continue to worsen in the area as the coal industry dries up and poverty is on the rise, as people have lost thousands of coal-related jobs. There is a skill/knowledge gap in the area, as people have lived and worked the same jobs for generations. Financial institutions can bridge the gap and figure out new ways to work with individuals/small businesses to help the area grow. The contact further indicated that area banks are doing this suitably and mentioned a specific scenario that involved CTBI.

Population Characteristics

According to the 2010 U.S. Census data, the population in the assessment area was 517,918. There was 1.6% percentage of the population living in low-income tracts, while 13.3% live in moderate-income tracts. In addition, 77.2% of the population was 18 years of age or older, which is the legal age to enter into a contract.

The following table shows the population in the assessment area by county for 2010 and 2013 with the percentage of the population increase or decrease; overall, the assessment area’s population increased 1.1% during this time period. Madison and Montgomery Counties experienced the greatest amount of growth with a 3.2% and 2.8% increase, while Bell (-2.8%) and Rockcastle (-2.1%) Counties experienced the most decreases.²²

County	2010 Population	2013 Population	Population Percent Change
Adair	18,656	18,732	0.4%
Bell	28,691	27,885	-2.8%
Boyle	28,432	29,013	2.0%
Fleming	14,348	14,508	1.1%
Franklin	49,285	49,648	0.7%
Green	11,258	11,180	-0.7%
Laurel	58,849	59,563	1.2%
Madison	82,916	85,590	3.2%
Marion	19,820	20,045	1.1%
Mercer	21,331	21,349	0.1%
Montgomery	26,499	27,251	2.8%
Pulaski	63,063	63,907	1.3%
Rockcastle	17,056	16,693	-2.1%
Russell	17,565	17,752	1.1%
Taylor	24,512	24,649	0.6%
Whitley	35,637	35,766	0.4%
Total	517,918	523,531	1.1%

22 Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2012):
<http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

Income Characteristics

Based on the 2010 U.S. Census data, the median family income in the assessment area was \$45,503, which was significantly below the median family income for Kentucky at \$52,046. The median family incomes ranged from a low of \$32,060 in Bell County to a high of \$61,086 in Franklin County. As shown in the following table, the HUD-estimated median family income²³ for Nonmetropolitan Kentucky in 2014 was \$45,900, which increased slightly from 2012 and 2013. Although the HUD-estimated median family is not classified by county, given the 2010 U.S. Census information, it is evident that Nonmetropolitan Central Kentucky is less than the other Nonmetropolitan areas in the assessment area.

**Borrower Income Levels
Kentucky State Non-Metro**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2012	\$43,600	0 - \$21,799	\$21,800 - \$34,879	\$34,880 - \$52,319	\$52,320 - & above
2013	\$44,700	0 - \$22,349	\$22,350 - \$35,759	\$35,760 - \$53,639	\$53,640 - & above
2014	\$45,900	0 - \$22,949	\$22,950 - \$36,719	\$36,720 - \$55,079	\$55,080 - & above

In 2010, the assessment area contained 200,520 households, of which 136,459 (68.1%) were families. Of the total families in the assessment area, 37.7% were low- and moderate-income families. Bell County had the highest percentage of low- and moderate-income families representing 53.3%, followed by Whitley (49.0%) and Rockcastle (46.9%) Counties.

²³ <https://www.huduser.gov/portal/datasets/il.html>

Geography Name	1999 Poverty Rate	2013 Poverty Rate	Change
Adair	24.0	25.0	4.17%
Bell	31.1	35.7	14.8%
Boyle	11.9	17.2	44.5%
Fleming	18.6	23.2	24.7%
Franklin	10.7	16.9	57.9%
Green	18.4	23.1	25.5%
Laurel	21.3	22.2	4.2%
Madison	16.8	19.8	17.9%
Marion	18.6	18.5	-0.5%
Mercer	12.9	16.4	27.1%
Montgomery	15.2	20.0	31.6%
Pulaski	19.1	25.2	31.9%
Rockcastle	23.1	25.6	10.8%
Russell	24.3	25.5	4.9%
Taylor	17.5	20.7	18.3%
Whitley	26.4	26.3	-0.4%
Kentucky	15.80%	18.80%	18.99%
United States	12.40%	15.80%	27.42%

Poverty rates fluctuated significantly in each county in the assessment area from 1999 to 2013,²⁴ with the exception of the counties of Whitley (-0.4%), Marion (-0.5%), Laurel (4.2%), and Russell (4.9%), which demonstrated a slight decline and slight increase. Bell County had the highest poverty rate in 1999 and 2013. The largest increases were in Franklin and Boyle Counties, which were 57.9% and 44.5%, respectively. Although the poverty rates in each of the counties within the assessment area varied significantly, nine of the 16 counties (56.3%) declined more than the statewide figure. Given the higher poverty rates in the area, it is expected that loan demand would be marginal.

Housing Characteristics

There were 232,064 housing units in the assessment area, as of the 2010 U.S. Census. The owner-occupancy rate was 60.9%, with a high of 70.8% in Marion County and a low of 55.5% in Madison County. From an income perspective, 14.1% of housing units and 13.1% of owner-occupied units were located in either a low- or moderate-income tract. Multi-family dwellings only comprised 7.4% of the housing within the assessment area, with 32.8% of multi-family dwellings in low- and moderate-income tracts.

24 1999 National Poverty Rate: <http://www.census.gov/hheDdd>
<https://www.census.gov/hhes/www/poverty/data/census/2000/poppvstat00.html>
 US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013
<http://www.census.gov/did/www/saipe/>

As of the 2010 U.S. Census, the median age of housing stock in the assessment area was 32 years old, with 13.4% of the stock built before 1950. The oldest housing stock was in Franklin County with a median of 37 years and the newest was 23 years in both Laurel and Madison counties. Since most of the housing stock is more than 25 years old, there could be a need for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$101,224, with an affordability ratio of 35.8%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The ratios ranged from a low of 29.7% in Madison County to a high of 48.5% in Green County.

Based on the 2013 median family income for the assessment area, about 39.8% of the homes valued up to \$84,125 would be considered affordable for low-income individuals and approximately 64.2% of the homes valued up to \$134,600 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.00% fixed-rate, 30-year loan.

The median gross rent in the assessment area was \$535 as of 2010. The lowest median gross rent was \$399 in Bell County, while the highest was \$597 in Franklin County. The lowest rents (those less than \$350) comprised 15.6% of the rental units, while 22.1% of units had rental costs between \$350 and \$500. Further, 42.0% of renters had rental costs greater than 30.0% of their income. About 41.9% and 57.3% of the housing units in low- and moderate-income tracts are comprised of rental units, respectively. In addition, vacant units in low-, moderate- and middle-income tracts make up 8.7%, 17.2%, and 14.2%, respectively. These numbers indicate that demand for single-family home loans would be limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts. While rental and mortgage costs are comparable, rental units are more abundant than single-family homes in lower-income areas.

The following table contains information about foreclosure filings and the number of properties in foreclosure.²⁵

25 RealtyTrac: <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

Geography Name	Ratio of Properties Receiving Foreclosure Filings in April of 2015
Adair	NA
Bell	1: 262
Boyle	1:1,639
Fleming	1:1,146
Franklin	1:1,572
Green	1:4,284
Laurel	1:1,172
Madison	1:3,801
Marion	1:1,909
Mercer	1:2,953
Montgomery	1:2,318
Pulaski	1:5,331
Rockcastle	NA
Russell	NA
Taylor	1:2,678
Whitley	1:2,922
Kentucky	1:3,098
United States	1:1,082

All counties had information related to the ratio of foreclosures in April 2015, with the exception of Adair, Rockcastle, and Russell Counties. The foreclosure ratio in Bell County was significantly above that of Kentucky and the nation for that time frame.

Building permits in the assessment area, Kentucky, and the United States are included in the following table for 2013 and 2014.²⁶

26 U.S. Census Bureau Building Permits Survey: <http://www.census.gov/construction/bps/>

Geography Name	2013	2014	Change
Adair	4	0	-100.0%
Bell	21	20	-4.8%
Boyle	39	31	-20.5%
Fleming	4	1	-75.0%
Franklin	26	87	234.6%
Green	1	1	0.0%
Laurel	8	1	-87.5%
Madison	207	225	8.7%
Marion	13	13	0.0%
Mercer	59	59	0.0%
Montgomery	57	56	-1.8%
Pulaski	14	15	7.1%
Rockcastle	0	NA	NA
Russell	10	12	20.0%
Taylor	20	27	35.0%
Whitley	22	14	-36.4%
Kentucky	8,955	9,536	6.5%
United States	990,822	1,046,363	5.6%

Building permits nationally showed a negative trend from 2013 to 2014, as did several counties within the assessment area. Robust growth occurred in Franklin, Russell, and Taylor Counties, while a slight increase occurred in Kentucky during the evaluation period.

Labor, Employment, and Economic Characteristics

According to the Kentucky Cabinet for Economic Development, the following are the top non-government employers in the four counties in the assessment area.²⁷

27 Kentucky Cabinet for Economic Development: <http://www.thinkkentucky.com/SelectKentucky/>

County	Primary Employment Sectors	Major Employers
Adair	Trade, Transportation, and Utilities; Manufacturing; Financial Activities; Construction; and Public Administration	Colfax Fluid Handling-IMO Pump/Zenith Pump; Pyles Concrete Inc.; Gaddie-Shamrock LLC; Kentucky Tie & Lumber Co; Northeastern Products Corp
Bell	Services; Trade, Transportation, and Utilities; Manufacturing; Mining; and Financial Activities	Smithfiled Packing Company; Dura-Line; Middlesboro Coca-Cola Bottling; Blue Diamond Industries LLC; Mountain Tarp
Boyle	Services; Trade, Transportation, and Utilities; Manufacturing; Public Administration and Financial Activities	RR Donnelley; American Greetings; Dana Corporation; Berry Plastics Corporation; National Office Furniture
Fleming	Trade, Transportation, and Utilities; Services; Manufacturing; Financial Activities; and Public Administration	Toyo Seat USA Corp; A Raymond Tinnerman Manufacturing Inc.; Greentree Forest Products Inc.; Hinton Mills; Owen Stephens Trucking Company Inc.
Franklin	Public Administration; Services; Trade, Transportation and Utilities; Manufacturing and Financial Activities	Montaplast of North America; Buffalo Trace Distillery; TOPY America Inc.; Beam Suntory; Greenheck Fan Corp
Green	Services; Trade, Transportation and Utilities; Public Administration, Financial Activities and Manufacturing	Topps Safety Apparel Inc.; Bishops Cabinet Shop Inc.; Nally & Haydon Surfacing LLC
Laurel	Services; Trade, Transportation and Utilities; Manufacturing; Public Administration; Construction	SERCO; General Dynamics Information Technology; Wal-Mart Distribution Center 6097; Hearthside Food Solutions LLC; Aisin Automotive Casting LLC
Madison	Services; Trade, Transportation and Utilities; Manufacturing; Public Administration; Construction	Hitachi Automotive Systems Americas Inc; NACCO Materials Handling Group; Novelis Corporation; KI (USA) Corporation; Pittsburgh Glass Works LLC
Marion	Manufacturing; Services; Trade, Transportation and Utilities; Construction and Financial Activities	TG Kentucky LLC; Curtis-Maruyasu America Inc.; Wilbert Plastic Services; Kentucky Cooperage Inc.; Angell-Demmel North America Ltd
Mercer	Manufacturing; Services; Trade, Transportation and Utilities; Construction and Public Administration	Hitachi Automotive Systems Americas Inc.; Wausau Paper Corp; Corning Incorporated; Toyota Boshoku Kentucky LLC; Key Tronics
Montgomery	Manufacturing; Trade, Transportation and Utilities; Services; Construction; and Public Administration	Nestle Prepared Foods; Cooper Standard Automotive; Kyosan Denso Manufacturing Kentucky LLC; Masco Cabinetry; Pentair
Pulaski	Services; Trade, Transportation and Utilities; Manufacturing; Public Administration and Construction	Toyotetsu America Inc.; Blackboard; Armstrong Wood Products; Eagle Hardwoods Inc; UGN Inc

Rockcastle	Services; Trade, Transportation and Utilities; Public Administration; Information and Manufacturing	SOURCEHOV Inc.; EST Tool & Machine Inc.; B & H Tool Works Inc. of Rockcastle County; Plastisud; Hanson Aggregates
Russell	Manufacturing; Trade, Transportation and Utilities; Services; Public Administration; and Financial Activities	Stephens Pipe & Supply; Bruss North America Inc.; Superior Battery Manufacturing; Dr Schneider Automotive Systems Inc.; Tantus Tobacco Holdings LLC
Taylor	Trade, Transportation and Utilities; Services; Manufacturing; Financial Activities and Public Administration	Amazon.com; Cox Interior Inc.; Global Services; Murakami Manufacturing USA Inc.; Frost-Arnett Co
Whitley	Services; Trade, Transportation and Utilities; Manufacturing; Public Administration; and Financial Activities	Firestone Industrial Products; Williamsburg Plastics; Jamie's Interiors; TEKSwork, LLC.

The following table illustrates the average unemployment rates for 2012, 2013, and 2014 for the counties in the assessment area, Kentucky, and the nation.

Unemployment Rates
Assessment Area: Non Metro Central Kentucky

Geography Name	Years - Annualized		
	2012	2013	2014
Adair	7.3	7.4	5.7
Bell	13.1	12.9	8.1
Boyle	9.3	8.3	5.6
Fleming	9.1	8.9	6.2
Franklin	6.0	5.9	4.0
Green	7.4	6.7	4.7
Laurel	8.8	8.0	5.4
Madison	5.9	5.8	3.9
Marion	7.4	6.6	4.5
Mercer	7.8	7.0	4.9
Montgomery	7.7	7.6	5.4
Pulaski	9.0	8.3	5.8
Rockcastle	8.0	6.9	6.0
Russell	9.0	9.3	9.5
Taylor	6.7	6.5	4.6
Whitley	9.1	8.8	5.9
Kentucky	7.8	7.0	5.1
United States	7.9	6.7	5.6

Not Seasonally Adjusted
Data as of December 2014

Unemployment rates declined in every county in the assessment area from 2012 to 2014, except for Adair and Russell. Regardless of the declining trend, 62.5% of the counties continue to have unemployment rates higher than Kentucky and 48.8% are higher than the national rate.

Combined Demographics Report

Assessment Area(s): Non Metro Central Kentucky 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	2	1.6	781	0.6	344	44	29,738	21.8	
Moderate-income	17	13.4	17,807	13	4,860	27.3	21,686	15.9	
Middle-income	69	54.3	74,801	54.8	12,465	16.7	25,462	18.7	
Upper-income	39	30.7	43,070	31.6	4,139	9.6	59,573	43.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	127	100.0	136,459	100.0	21,808	16.0	136,459	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	1,441	712	0.5	49.4	604	41.9	125	8.7	
Moderate-income	31,170	17,851	12.6	57.3	7,950	25.5	5,369	17.2	
Middle-income	128,920	77,042	54.5	59.8	33,518	26	18,360	14.2	
Upper-income	70,533	45,821	32.4	65	17,022	24.1	7,690	10.9	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	232,064	141,426	100.0	60.9	59,094	25.5	31,544	13.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	191	0.9	165	0.9	18	1.5	8	1	
Moderate-income	1,766	8.5	1,598	8.5	104	8.9	64	8.2	
Middle-income	12,158	58.6	10,967	58.4	741	63.3	450	57.3	
Upper-income	6,633	32	6,063	32.3	307	26.2	263	33.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	20,748	100.0	18,793	100.0	1,170	100.0	785	100.0	
Percentage of Total Businesses:				90.6		5.6		3.8	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0	0	0	
Moderate-income	130	7.4	130	7.4	0	0	0	0	
Middle-income	1,119	63.3	1,115	63.3	4	57.1	0	0	
Upper-income	518	29.3	515	29.2	3	42.9	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	1,768	100.0	1,761	100.0	7	100.0	0	.0	
Percentage of Total Farms:				99.6		.4		.0	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN CENTRAL KENTUCKY

Lending Test

Within the assessment area, CTBI's lending levels reflect a good responsiveness to the credit needs of the community. In addition, CTBI made four community development loans in the area and had minimal lending gaps during the review period. CTBI has an excellent geographic distribution of loans in the area and an excellent distribution among borrowers of different income levels and to businesses of different revenue sizes. This results in an excellent record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

Greater weight was given to the evaluation of home refinance lending based on the overall volume of lending, followed by home purchase, home improvement, and small business and small farm lending. There were not enough multi-family loans to conduct meaningful analyses.

Details of CTBI's residential mortgage and small business lending as well as information regarding lending by peers can be found in Appendix D.

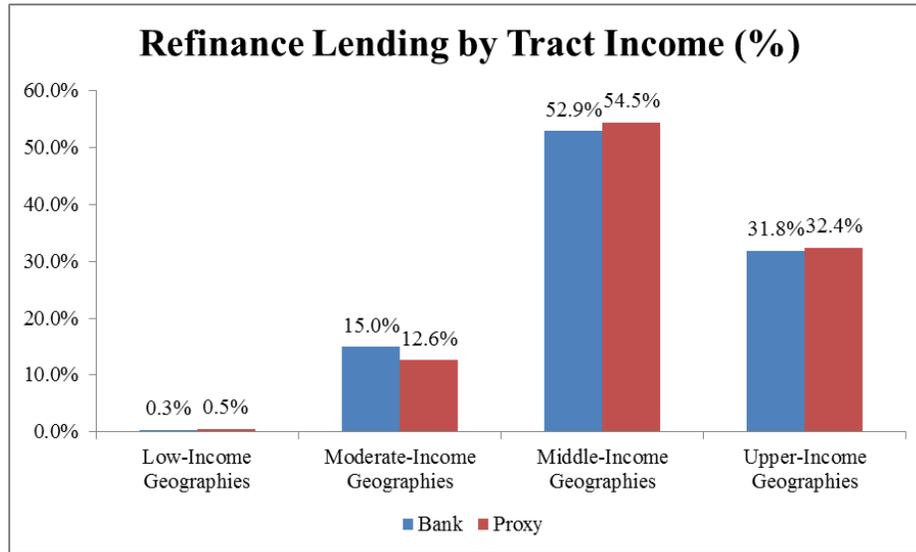
Lending Activity

Lending activity reflects a good responsiveness to the credit needs within the assessment area. CTBI originated 983 home refinance loans, 764 home purchase loans, 625 home improvement loans, 11 multi-family loans, 543 small business loans, 312 small farm loans, and four community development loans during the evaluation period. The percentage of CTBI's total lending at 40.9% is comparable to the percentage of total deposits at 40.2% in this area. No significant gaps in lending were noted. During the evaluation period, CTBI originated loans in 88.2% of the census tracts within the assessment area.

Geographic Distribution

CTBI's overall distribution of lending among geographies is excellent. The largest loan categories, home refinance, home purchase, and home improvement lending are excellent. Small business lending and small farm lending are excellent.

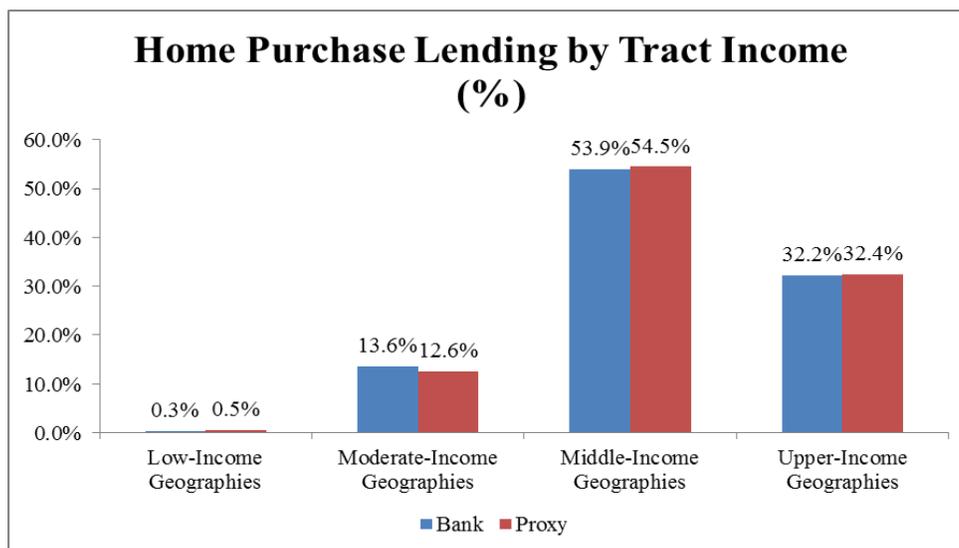
Home Refinance



In the low-income tract, CTBI’s home refinance lending was below the percentage of owner-occupied units (proxy), but was above peer. Home refinance lending was slightly above proxy for moderate-income tracts and above peer.

As evidenced by the lack of owner-occupied units (proxy) in low- and moderate-income tracts, home refinance lending opportunities were limited, but available. It is significant to note that CTBI’s lending numbers in middle-income geographies that are distressed is 91.3% of the tracts due to poverty and unemployment. Overall, the geographic distribution of refinance loans is excellent.

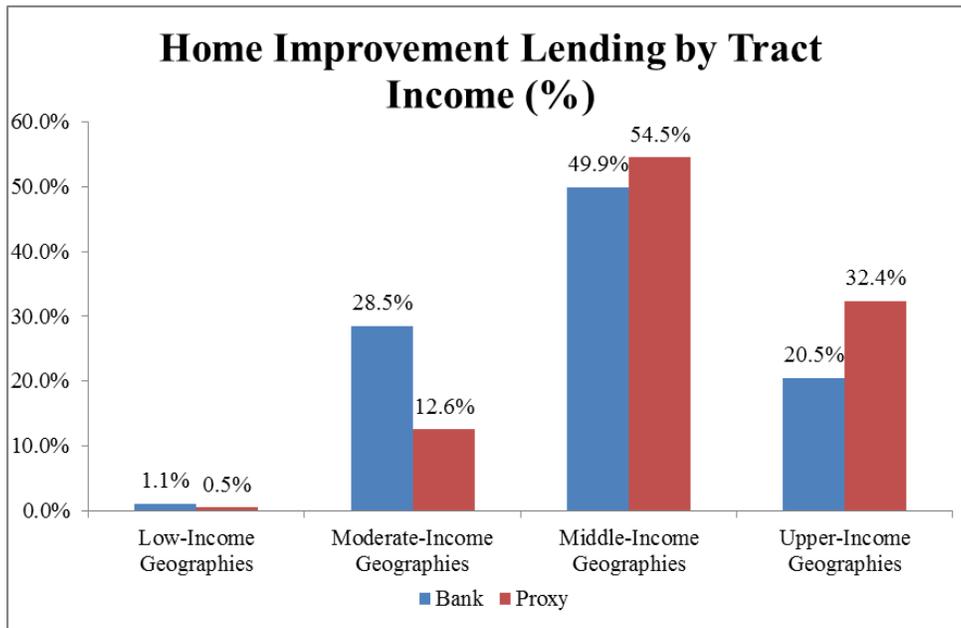
Home Purchase



CTBI's home purchase lending was below the percentage of owner-occupied units (proxy) in low-income tracts, but it was similar to peer. Home purchase lending was above proxy and peer for moderate-income tracts.

As evidenced by the lack of owner-occupied units (proxy) in low- and moderate-income tracts, home purchase lending opportunities were limited, but available. As explained in the home refinance graphic, CTBI has strong lending in middle-income geographies that are distressed, which are 91.3% of the tracts, due to poverty and unemployment. Overall, the geographic distribution of home purchase loans is excellent.

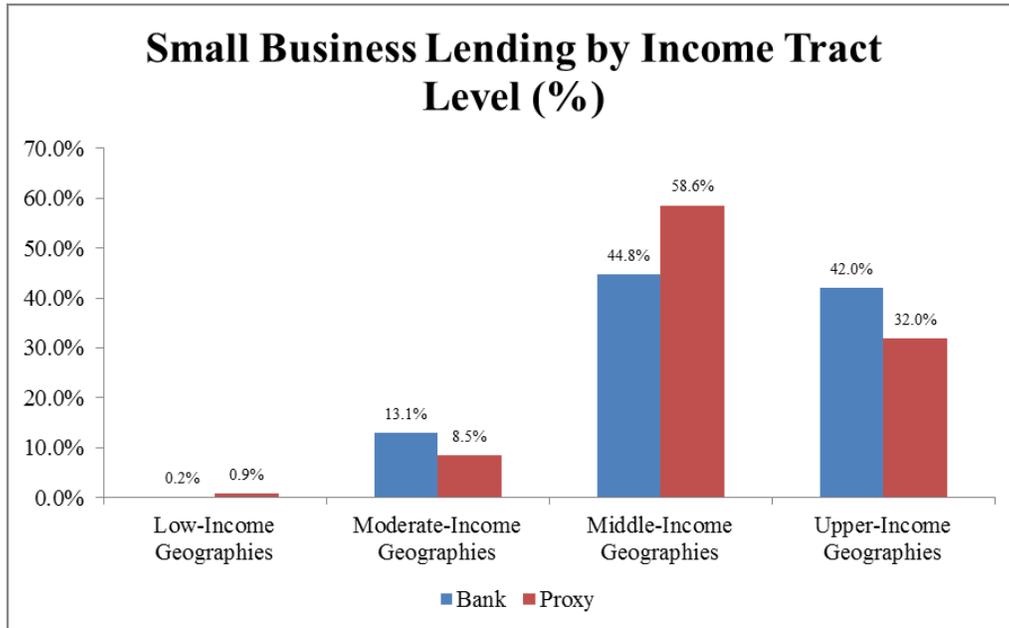
Home Improvement



As shown in the graph above, CTBI originated home purchase loans in all geographies during the review period. CTBI was above the percentage of owner-occupied units (proxy) in low- and moderate-income tracts. It was also well above peer for low-income and significantly above peer for moderate-income tracts.

While there is a lack of owner-occupied units (proxy) in low- and moderate-income tracts, the majority of the housing stock available in these areas has an average age of 25 years or greater. This indicates that there is a potential need for home improvement and rehabilitation loans. In addition, as explained in the home refinance and purchase graphics, CTBI has strong lending in middle-income geographies that are distressed. Overall, the geographic distribution of home improvement loans is excellent.

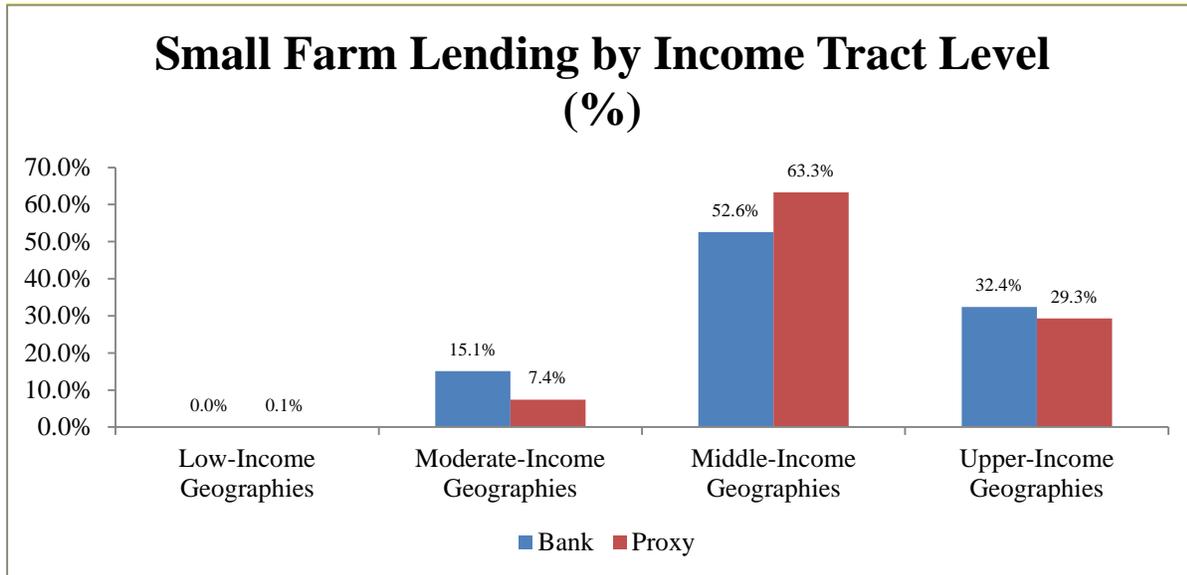
Small Business Lending



As shown in the graph above, small business lending in low- and middle-income tracts was less than the percentage of small businesses located in these tracts (proxy). CTBI's small business lending was close to peer for the low-income tracts. Small business lending was above both proxy and peer for moderate-income tracts.

As previously explained, CTBI has strong lending numbers in middle-income geographies that are distressed. In addition, CTBI's lending numbers are in line with the branch distribution within the assessment area. Of CTBI's 32 branches, 15.6% are located in low- and moderate-income tracts, 59.4% in middle-income tracts, and 25.0% in upper-income tracts. Given these facts, it is expected that small business lending would be lower in the low- and moderate-income tracts. Overall, the geographic distribution of small business lending is excellent.

Small Farm Lending



CTBI did not make any small farm loans in the low-income tract. There were no loans made by peer in low-income tracts either. As indicated in the graph above, small farm lending was above proxy for moderate-income tracts and well above peer.

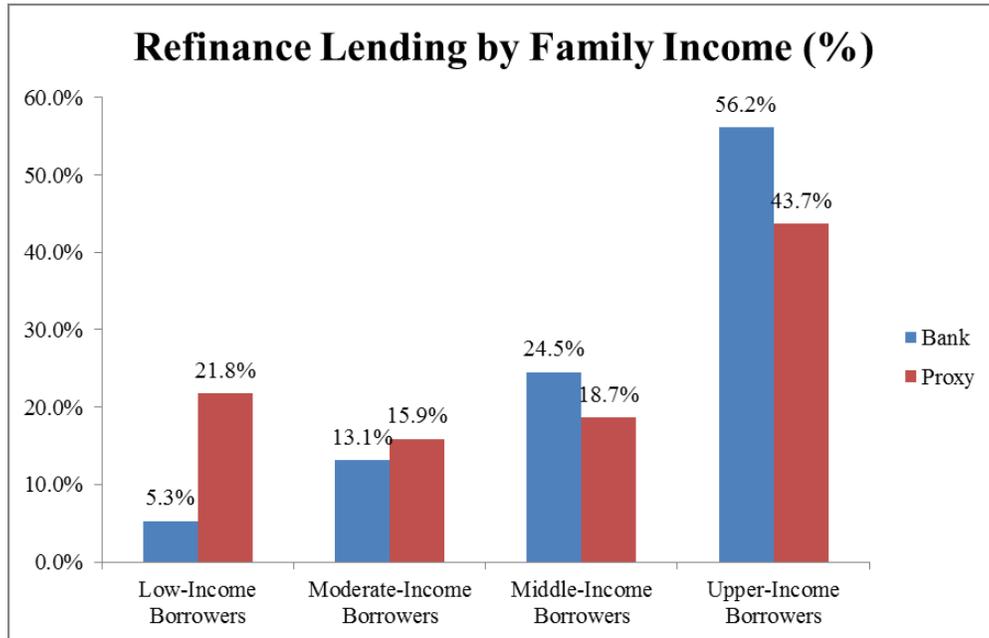
As discussed under the small business graphs, CTBI has strong lending numbers in middle-income geographies that are distressed due to poverty and unemployment. In addition, 15.6% of CTBI's branches are located in both low- and moderate-income tracts, while the remaining 59.4% are in middle- and upper-income tracts. Given these facts, it is expected that small farm lending would be lower, since CTBI's lending numbers are in line with the branch distribution within the assessment area. Overall, the geographic distribution of small business lending is excellent.

Borrower Distribution

Overall, the distribution of loans is excellent based on borrower's income and businesses of different revenue sizes. Most businesses within CTBI's assessment area have annualized revenues less than \$1 million. Roughly 21.3% of households in the assessment area are living below the poverty level compared to Kentucky's average of 18.8%. Given the high poverty rates in the area, it is expected that loan demand would be depressed.

Although poverty level is determined by family size and income, households below the poverty level are found throughout the moderate- and middle-income tracts with 18.96% and 55.93%, respectively. The largest loan categories, home refinance, home purchase, and home improvement lending are excellent, good, and good, respectively. Small business and small farm lending were both excellent.

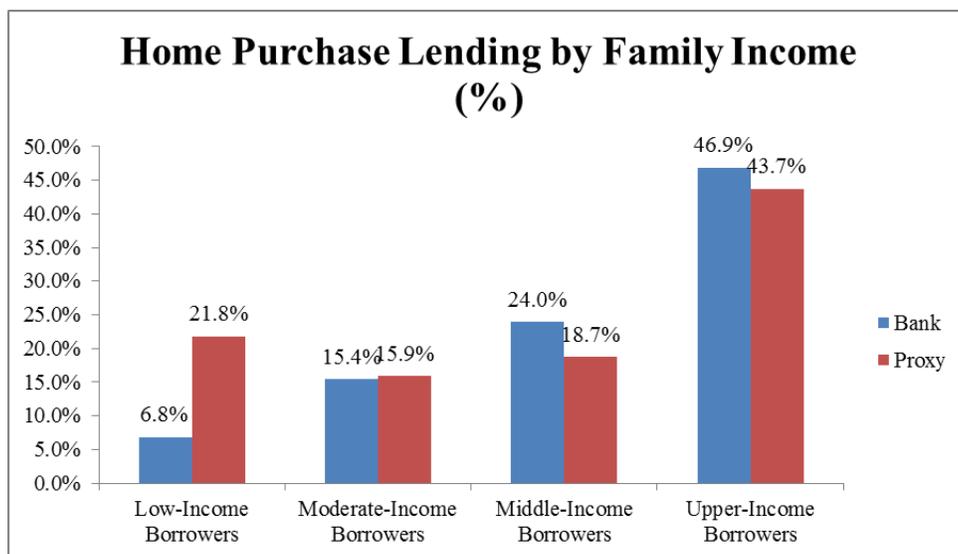
Home Refinance



The level of home refinance lending to low-income borrowers was significantly below the percentage of low-income families (proxy), but it was above peer. Home refinance lending to moderate-income borrowers was slightly below the percentage of moderate-income families, but it was above peer.

Overall, the distribution of refinance loans to borrowers of different income levels is excellent.

Home Purchase

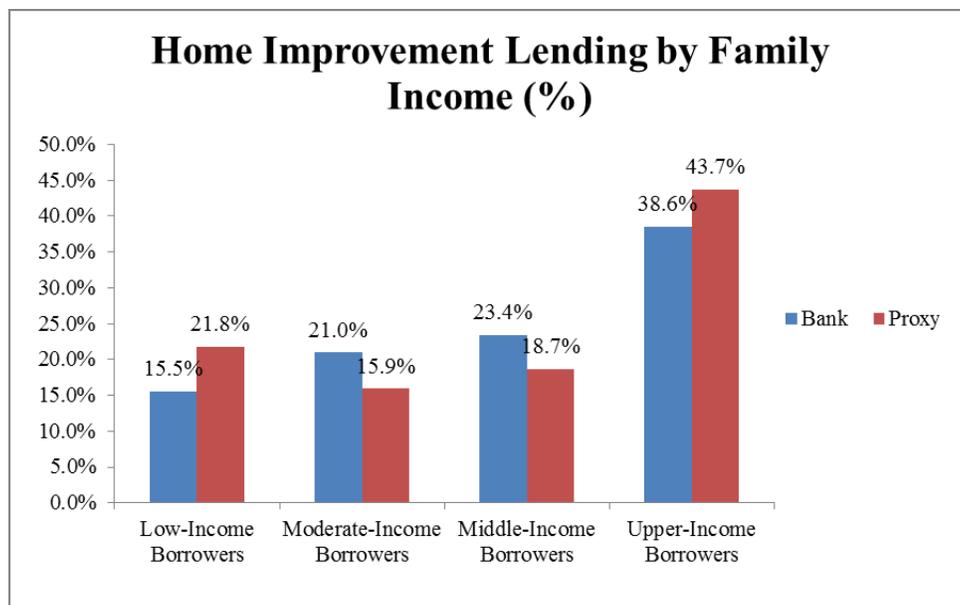


The level of home purchase lending to low-income borrowers was significantly below the percentage of low-income families (proxy), but it was above peer. The level of home purchase lending to moderate-income borrowers was similar to the percentage of moderate-income families and slightly below peer.

Based on the 2013 median family income for this area, about 39.87% of the homes valued up to \$84,125 would be considered affordable for low-income individuals, while approximately 64.2% of the homes valued up to \$134,600 would be affordable for moderate-income individuals. This could factor into the higher home purchase lending to moderate-income borrowers.

Overall, the distribution of home purchase loans to borrowers of different income levels is good.

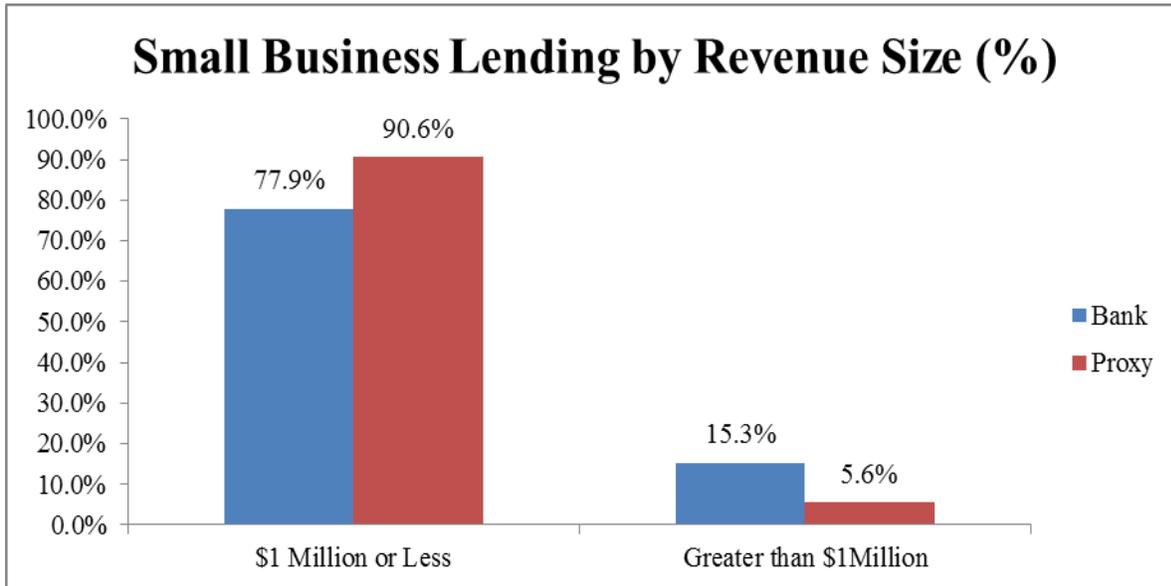
Home Improvement



The level of home improvement lending to low-income borrowers was below the percentage of low-income families (proxy) and well above peer. Home improvement lending to moderate-income borrowers was above both the percentage of moderate-income families and peer.

Overall, the distribution of home improvement loans to borrowers of different income levels is excellent.

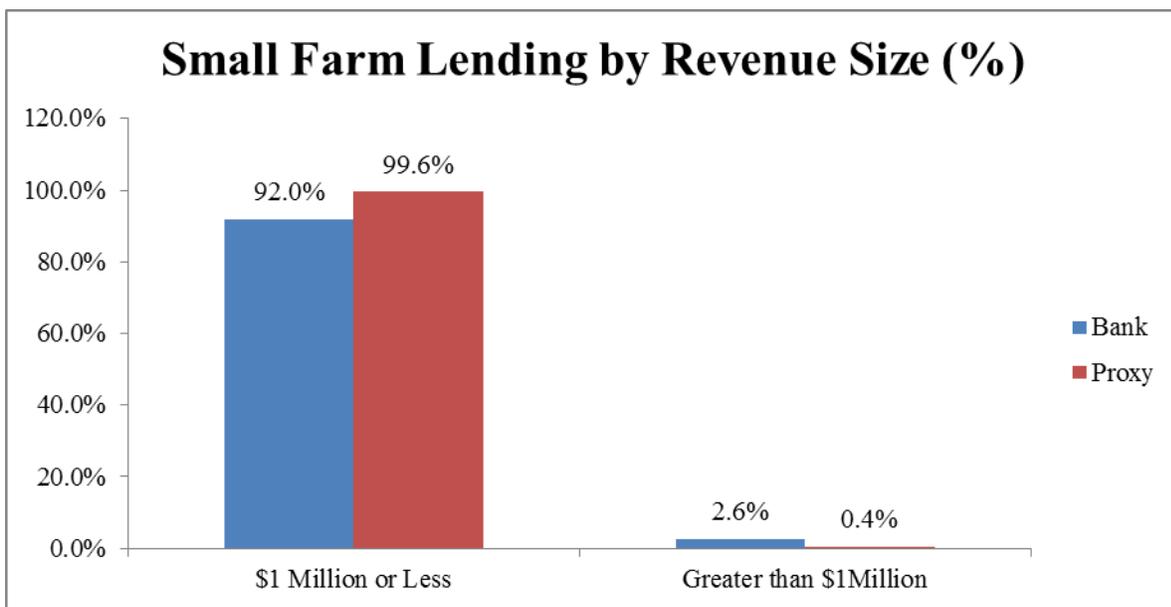
Small Business Lending



CTBI originated 77.9% of small business loans to businesses with annual revenues less than \$1 million. Although this was lower than the percentage of small businesses in the assessment area with annual revenues less than \$1million (proxy), it was significantly above peer.

Overall, the distribution of loans based on the revenue size of businesses is excellent.

Small Farm Lending



CTBI originated 92.0% of small farms loans to farms with annual revenues less than \$1 million. Although this was slightly lower than the percentage of small farms in the assessment area with annual revenues less than \$1million (proxy), it was significantly above peer.

Overall, the distribution of loans based on the revenue size of business is excellent.

In addition to the traditional lending program, CTBI originates loans via various guaranteed loan programs. During the assessment period, CTBI originated 38 SBA Guaranteed loans and one RBS/USDA Guaranteed loan within this assessment area, aggregating to \$7.2 million and \$10.0 million, respectively.

Community Development Loans

CTBI originated four community development loans totaling \$12.6 million. Community development lending in this assessment area represented 10.2% of the total dollar volume of community development loans originated by CTBI during the evaluation period, while the same area represented 32.2% of CTBI's total deposits. Overall, CTBI has an adequate level of community development loans in this assessment area.

Of the four loans made in the assessment area, one loan supported affordable housing efforts, one loan supported financial service education toward low- and moderate-income individuals, and two loans supported economic development.

Investment Test

CTBI made five investments totaling \$3.8 million in this assessment area. The largest investment (\$1,287,837) was for a project to finance affordable rental property for seniors. The property will be located in a distressed area, and 100.0% of the units will receive Section 8 assistance. In addition, 52 donations were made totaling \$45,139. These were smaller dollar donations supporting a variety of activities, such as affordable housing and community services to low- and moderate-income individuals and economic development to help create jobs in the assessment area.

CTBI made 29.4% of its total community development investments in this assessment area. This is considered to be a significant level of qualified community development investments and donations. CTBI is occasionally in a leadership position.

Service Test

Retail Services

Delivery services are readily accessible. Since CTBI did not open or close any offices in this assessment area since the previous evaluation, CTBI's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families, and they are consistent with the services and hours discussed in the institutional assessment.

CTBI had a total of 31 banking centers within this assessment area as of May 11, 2015, including one in low-, four in moderate-, 18 in middle-, and eight in upper-income census tracts. CTBI had a total of 32 cash-only ATMs within this assessment area as of May 11, 2015, including two in low-, two in moderate-, 18 in middle-, and 10 in upper-income census tracts.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	3.2%	3.8%	1.6%	0.6%
Moderate	12.9%	3.8%	13.4%	13.0%
Middle	58.1%	34.0%	54.3%	54.8%
Upper	25.8%	58.5%	30.7%	31.6%

The table reflects a good dispersion within the low-income tracts, since there are only two low-income tracts with a very low percentage of families and there is a good dispersion within moderate-income tracts. As previously mentioned, 91.3% of middle income tracts are distressed due to poverty and unemployment.

Community Development Services

CTBI is a leader in providing community development services in this assessment area. CTBI’s officers and staff members provided 1,079 hours of community development services, which represents 36.3% of all community development services. The services provided were as follows:

- Employees served on the board of directors of organizations that provides affordable housing to low- and moderate-income people.
- Several financial literacy training sessions were provided at schools in which the majority of students receive free or reduced-price lunches.
- Served on the board and committees to review loan applications of small businesses to help promote economic development and provide opportunities to farmers to promote their farming activities.
- Reviewed proposals for new ideas and projects in order to encourage downtown new business, funding for planting/refurbishing office buildings, and low- and moderate-income housing/rentals to promote revitalization and stabilization within the community.

STATE OF TENNESSEE

CRA RATING for State of Tennessee: “Satisfactory”

The Lending Test is rated: “Low Satisfactory”

The Investment Test is rated: “High Satisfactory”

The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

- An adequate responsiveness to the credit needs of the community;
- A good geographic distribution of loans throughout the assessment area;
- A good distribution among borrowers of different income levels;
- Makes few, if any, community development loans;
- A significant level of qualified community development investments and grants, rarely in a leadership position;
- Retail delivery systems that are reasonably accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- Provides few, if any, community development services.

SCOPE OF EXAMINATION

A full-scope review was conducted for Nonmetropolitan Tennessee and a limited-scope review was performed on the Knoxville TN MSA. The time period and products evaluated for this assessment area are consistent with the scope discussed in the institution section of the report.

Based on updated census data from the Office of Management and Budget (OMB) in 2013, Campbell County was eliminated from Nonmetropolitan Tennessee and added to the Knoxville TN MSA. All branches for the Nonmetropolitan Tennessee area were located in Campbell County; therefore, CTBI removed Nonmetropolitan Tennessee from its delineated CRA assessment area in 2014. As a result, lending performance for Nonmetropolitan Tennessee was evaluated based on combined 2012 and 2013 data, which included both Campbell and Claiborne Counties; lending performance for Knoxville TN MSA was evaluated based on combined 2012, 2013, and 2014 (including Campbell County) data.

The Knoxville, TN MSA received the least weight, since this area has the fewest number of deposits and loans within CTBI’s delineated CRA footprint during the entire evaluation period.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF TENNESSEE

Lending activity accounted for 3.6% of CTBI's total lending activity for the entire review period, while deposits accounted for 5.3% of CTBI's total deposits (4.1% and 4.0%, respectively, for 2012-2013, which were prior to the MSA changes). HMDA-reportable lending for Tennessee represented 3.8% of CTBI's total HMDA-reportable lending, while CRA-reportable lending represented 2.9% of CTBI's total CRA-reportable lending (3.7% and 2.9%, respectively for 2012-2013, which was prior to the MSA changes). As of June 30, 2014, CTBI ranked 116th of 219 insured institutions in deposit market of .13% of the deposits within Tennessee. As of May 11, 2015, there were four banking center locations and six ATMs within Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF TENNESSEE

Lending Test

CTBI's performance under the lending test within the assessment areas located in Tennessee is rated "Low Satisfactory". CTBI's lending reflects adequate responsiveness to the credit needs in Nonmetropolitan Tennessee.

Lending Activity

In Nonmetropolitan Tennessee, HMDA loans were evaluated, but there were not enough CRA loans to conduct a meaningful analysis, and there were also no multi-family loans. In the Knoxville MSA, all three HMDA products were combined in order to conduct a meaningful analysis; there were not enough small business loans to evaluate, and CTBI did not make any small farm or multi-family loans.

Lending activity in Tennessee is adequate. CTBI is not among the major financial institutions that serve Tennessee, ranking 116th of 219 institutions with .13% deposit market share. CTBI originated 113 home purchase, 86 refinance, 71 home improvement, three multi-family, 57 small business loans, and two small farm loans. While deposits within the state represent 5.3% of CTBI's total deposits as of June 30, 2014 (4.0% as of June 30, 2013), 3.6% of total loans were originated in Tennessee during the evaluation period (4.1% as of December 31, 2013).

While CTBI does not offer financing under the FHA, VA, KY Housing or Rural Housing programs, CTBI has established a relationship with another lender to refer customers interested in these types of programs. These relationships demonstrate CTBI's flexibility in providing loan programs outside of traditional credit products.

In addition to the traditional lending program, CTBI originates Small Business Administration (SBA) loans. During the assessment period, CTBI originated eight SBA Guaranteed loans within Tennessee, aggregating to \$6.7 million.

Geographic and Borrower Distribution

Overall, the geographic distribution of loans was good in Nonmetropolitan Tennessee and no significant gaps were noted. The distribution of loans among borrowers of different income levels is good in Nonmetropolitan Tennessee.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Loans

Within Tennessee, CTBI did not originate any community development loans, which is a poor level of community development lending.

Investment Test

CTBI's performance under the investment test within the assessment areas located in Tennessee is rated "High Satisfactory."

CTBI funded 28 community development investments totaling over \$3.3 million and one donation totaling \$524 in Tennessee during the evaluation period, which represented 21.9% of CTBI's community development investments by dollar amount. All 28 community development investments were a result of CTBI's ongoing investment in the CRA Fund Advisors, which invests in low- and moderate-income borrowers. Community development investment performance reflects a poor performance in Nonmetropolitan Tennessee and an excellent performance in the Knoxville MSA.

Additional information regarding performance under the investment test is provided in the respective analyses for each assessment area.

Service Test

CTBI's performance under the service test within the assessment areas located in Tennessee is rated "Low Satisfactory".

For details regarding CTBI's performance in the individual assessment areas, refer to the respective assessment area's "Service Test" section in this report.

Retail Services

Retail delivery systems are reasonably accessible to all geographies, including low- and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes in CTBI's assessment areas. Retail services distribution was adequate in Nonmetropolitan Tennessee and good in the Knoxville TN MSA. CTBI's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems.

Banking services and business hours do not vary in a way that inconveniences any portions of CTBI's assessment areas and are consistent with the services and hours discussed in CTBI assessment.

Community Development Services

CTBI provided no community development services in Tennessee. This is considered to be a poor level of community development services.

NONMETROPOLITAN STATEWIDE AREAS

(full-scope review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN TENNESSEE

The Nonmetropolitan Tennessee area is comprised of the entireties of Campbell and Claiborne Counties. Based on updated census data from the Office of Management and Budget (OMB), Campbell County was eliminated from Nonmetropolitan Tennessee and added to the Knoxville TN MSA. All branches for Nonmetropolitan Tennessee were located in Campbell County. As a result, CTBI removed Nonmetropolitan Tennessee from its delineated CRA assessment area in 2014. Lending performance for this area was evaluated based on combined 2012 and 2013 data, which included both Campbell and Claiborne Counties.

The assessment area was comprised of no low-income tracts, eight moderate-income tracts, twelve middle-income tracts, and no upper-income tracts. There were distressed middle-income tracts in this assessment area due to poverty.

CTBI had 12.0% of the deposits in this assessment area as of June 30, 2013, which ranked CTBI third of 13 institutions. Commercial Bank had the highest market share with 20.8% of the deposits, while Century Bank had the second-highest market share of deposits at 13.7%. CTBI's deposits in this assessment area accounted for 3.1% of CTBI's deposits.

Between January 1, 2012, and December 31, 2013, CTBI originated 181 HMDA loans and 27 CRA loans. Overall, volume represents 3.1% of total HMDA and CRA loans originated during this evaluation period. CTBI ranked fifth of 157 HMDA reporters in 2013. Peoples Bank ranked first, First Century Bank ranked second, JPMorgan Chase ranked third, and Wells Fargo ranked fourth. CTBI ranked sixth of 28 CRA reporters in this assessment area. The top four CRA lenders were American Express, GE Capital, American Express, Capital One Bank, and FIA Card Services. CTBI's competitors in this assessment area are larger banks in the industry.

Population Characteristics

According to the U.S. Census data, the population in the assessment area was 72,929 in 2010, with 34.4% of the population living in moderate-income tracts and 65.6% living in middle-income tracts which were distressed due to poverty. In addition, 78.4% of the population was 18 years or older, which is the legal age to enter into a contract.

The following table shows the population by county in the assessment area for 2010 and 2013 with the percentage of the population increase or decrease during that time. Overall, the MSA's population decreased 1.6% during 2013. Both counties in the assessment area experienced negative population growth.²⁸

28 Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2013); <http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

Geography Name	2010 Population	2013 Population	Population Percent Change
Campbell	40,716	40,238	-1.2%
Claiborne	32,213	31,560	-2.0%
Total	72,929	71,798	-1.6%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income of Nonmetropolitan Tennessee was \$30,085, which is less than the Tennessee’s median family income of \$53,246. The median family income in Campbell County was \$37,085, and the median family income in Claiborne County was \$40,962. As shown in the table below, the HUD-estimated median family income in the assessment area increased slightly from 2012 to 2013.²⁹

Borrower Income Levels Non-Metropolitan Tennessee

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2012	\$46,000	0 - \$22,999	\$23,000 - \$36,799	\$36,800 - \$55,199	\$55,200 - & above
2013	\$46,700	0 - \$23,349	\$23,350 - \$37,359	\$37,360 - \$56,039	\$56,040 - & above

In 2010, the MSA contained 28,303 households, of which 19,849 (70.1%) were families. Of the total families in the assessment area, 26.9% were low-income and 19.3% were moderate-income families. Further, 17.4% of families were below the poverty level, as of the 2010 U.S. Census. Poverty rates, as discussed below, remain high for this assessment area with Campbell County at 23.9% and Claiborne County at 22.9%.

Poverty rates increased in each county in the MSA from 1999 to 2013.³⁰ Both Campbell and Claiborne had poverty rates significantly higher than the state of Tennessee and the nation’s poverty rates. The following table shows the poverty rates for 1999 and 2013.

County	1999 Poverty Rate	2013 Poverty Rate	Change
Campbell	22.8%	23.9%	4.8%
Claiborne	22.6%	22.9%	1.3%
Tennessee	13.5%	17.8%	31.9%
United States	12.4%	15.8%	27.4%

²⁹ <https://www.huduser.gov/portal/datasets/il.html>

³⁰ 1999 National Poverty Rate: <http://www.census.gov/hheDdd>

<https://www.census.gov/hhes/www/poverty/data/census/2000/poppvstat00.html>

US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013

<http://www.census.gov/did/www/saipe/>

Housing Characteristics

There were 34,405 housing units in the assessment area, based on the 2010 U.S. Census. The owner-occupancy rate was 61.3%, with 57.8% in Campbell County and 65.5% in Claiborne County. From an income perspective, 35.9% of housing units and 53.7% of owner-occupied units were located in a moderate-income tract. Multi-family dwellings only comprise 6.3% of the housing within the assessment area, with 10.3% located in moderate-income tracts. These numbers indicate that most of the demand for home mortgage lending would be in middle-income tracts.

The 2010 U.S. Census data shows the median age of housing stock in the MSA was 32 years old, with only 14.1% of the stock built before 1950. The median age of housing in Campbell County was 31 years, and the median age of housing in Claiborne County was 29 years. Since the majority of housing stock is greater than 25 years old, there appears to be a need for home improvement and rehabilitation loans.

The median housing value in the MSA was \$87,851, as of the 2010 U.S. Census, with an affordability ratio of 35.3%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The affordability ratio for Campbell County was 35.6% and 35.1% in Claiborne County.

Based on the 2013 median family income for the MSA (\$46,700), about 48.88% of the homes valued up to \$85,591 would be considered affordable for low-income individuals and approximately 73.7% of the homes valued up to \$136,946 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

The median gross rent in the assessment area was \$458 as of 2010, with Campbell County at \$447 and Claiborne County at \$470. The lowest rents (those less than \$350) comprised 23.1% of the rental units, while 24.1% of units had rental costs between \$350 and \$500. Further, 40.8% of renters had rental costs greater than 30.0% of their income. About 26.7% of the housing units are in moderate-income tracts. In addition, vacant units in moderate-income tracts make up 19.7%. These numbers indicate that demand for single-family home loans would be limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts. While rental and mortgage costs are comparable, rental units are more abundant than single-family homes in lower-income areas.

The following table contains information about foreclosure filings and the number of properties in foreclosure.³¹

³¹ Realtytrac <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

Geography Name	Ratio of Properties Receiving Foreclosure Filings (May 2015)
Campbell	1:489
Claiborne	1:465
Tennessee	1:485
United States	1:1,041

Tennessee and the counties that make up this assessment area have foreclosure rates substantially higher than the nation’s foreclosure rate. This could indicate a low demand for housing in Nonmetropolitan Tennessee.

Building permits in the assessment area, Tennessee, and the United States are included in the following table for 2012 and 2013.³²

Geography Name	2012	2013	Change
Campbell	131	159	21.4%
Claiborne	50	78	56.0%
Tennessee	20,146	23,816	18.2%
United States	829,658	990,822	19.4%

Building permits increased from 2012 and 2013 for both counties in this assessment area, as well as Tennessee and the nation. While the assessment area experienced positive growth for building permits, the number of permits is relatively low and does not necessarily indicate an increase in demand for home purchase loans during this time period.

Labor, Employment, and Economic Characteristics

Major employers^{33, 34} in this assessment area for the time period include, but are not limited to, the following:

Geography Name	Primary Employment Sectors	Major Employers
Campbell	Government; Health Care and Social Assistance; Retail Trade; Manufacturing; Accommodation and Food Services; Construction	Campbell County Department of Education; LaFollette Medical Center; A&S Business Interests, Inc.; Wal-Mart; County of Campbell
Claiborne	Manufacturing; Government; Health Care and Social Assistance; Retail Trade; Educational Services; Accommodation and Food Services	England, Inc.; Claiborne County Board of Education; Lincoln Memorial University; Claiborne Medical Center; DTR Tennessee Inc.

32 <http://censtats.census.gov/bldg/bldgprmt.html>

33 West Virginia Department of Commerce Community Profiles:
<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/wayne/50/default.aspx>

34 Kentucky Cabinet for Economic Development: <http://www.thinkkentucky.com/cmnty/BusInd.aspx?cw=025>

The following table illustrates the average unemployment rates for 2012 and 2013 for the counties in the MSA and Tennessee.

Unemployment Rates
Assessment Area: Non MetroTennessee

Geography Name	Years - Annualized	
	2012	2013
Campbell	10.0	9.0
Claiborne	10.2	9.4
Tennessee	7.6	6.5

Not Seasonally Adjusted

Data as of December 2014

Generally, the unemployment rates declined each year in 2012 and 2013. However, unemployment rates within counties in the assessment area remained higher than the unemployment rate in Tennessee.

Combined Demographics Report

Assessment Area(s): Non Metro Tennessee 2013

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	5,343	26.9	
Moderate-income	8	40	6,665	33.6	1,737	26.1	3,836	19.3	
Middle-income	12	60	13,184	66.4	1,723	13.1	4,290	21.6	
Upper-income	0	0	0	0	0	0	6,380	32.1	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	20	100.0	19,849	100.0	3,460	17.4	19,849	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	12,344	6,626	31.5	53.7	3,291	26.7	2,427	19.7	
Middle-income	22,061	14,406	68.5	65.3	3,980	18	3,675	16.7	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	34,405	21,032	100.0	61.1	7,271	21.1	6,102	17.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	886	38.8	785	38.4	54	43.9	47	40.5	
Middle-income	1,399	61.2	1,261	61.6	69	56.1	69	59.5	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	2,285	100.0	2,046	100.0	123	100.0	116	100.0	
Percentage of Total Businesses:				89.5		5.4		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	42	30.4	42	30.9	0	0	0	0	
Middle-income	96	69.6	94	69.1	2	100	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	138	100.0	136	100.0	2	100.0	0	.0	
Percentage of Total Farms:				98.6		1.4		.0	

Based on 2013 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN TENNESSEE

Lending Test

CTBI'S performance under the lending test in this assessment area is rated adequate. CTBI has demonstrated an adequate responsiveness to the credit needs of the community. CTBI has a good geographic distribution of loans in the area and a good distribution among borrowers of different income levels. In addition, community development lending was poor due to no community development lending and minimal lending gaps were noted. This results in an adequate record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

Greater weight was given to the evaluation of home purchase lending based on the overall volume of lending, followed by home refinance and home improvement lending. There was an insufficient number of small business or small farm loans to conduct meaningful analyses. In addition, there were no multi-family loans.

Details of CTBI's residential mortgage and small business lending, as well as information regarding lending by peers, can be found in Appendix D.

Lending Activity

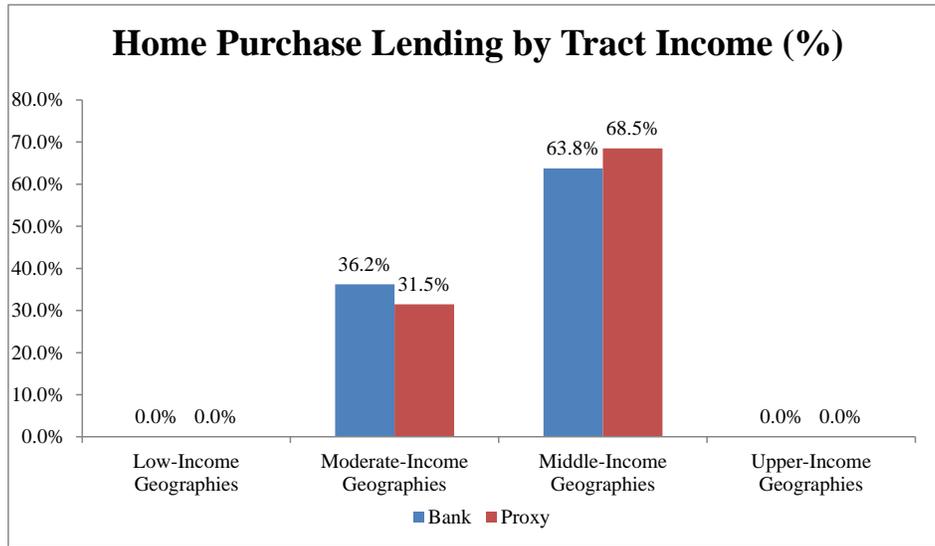
CTBI originated 69 home purchase loans, 62 home refinance, 50 home improvement, no multi-family loans, 25 small business loans, and two small farm loans during the evaluation period. The percentage of CTBI's total lending at 3.0% is comparable to the percentage of total deposits at 3.1% in this area. No community development loans were originated during the evaluation period.

No significant gaps in lending were noted. CTBI originated loans in 95.0% of the census tracts within the assessment area. CTBI made loans in seven of eight moderate-income tracts and in all 12 middle-income tracts, which are considered to be distressed geographies.

Geographic Distribution

CTBI's overall distribution of lending among geographies is good. The largest loan category, home purchase, was excellent, while home refinance and home improvement lending were both good.

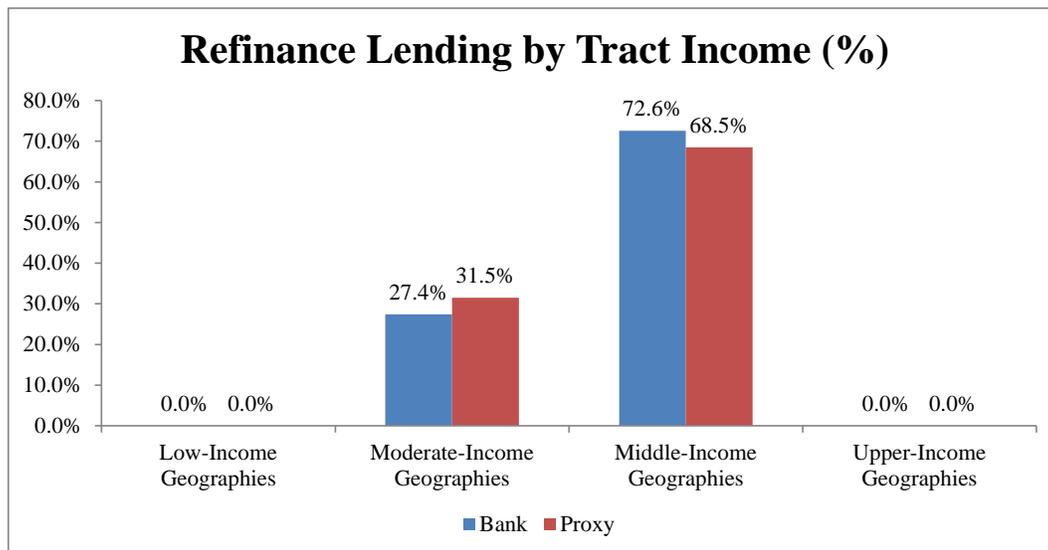
Home Purchase



CTBI does not have any low- or upper-income tracts in this area. Home purchase lending in moderate-income tracts was above both the percentage of owner-occupied units (proxy) and peer and lending in middle-income tracts, which are distressed due to poverty, is just below proxy and peer.

Overall, the geographic distribution of home purchase loans is excellent.

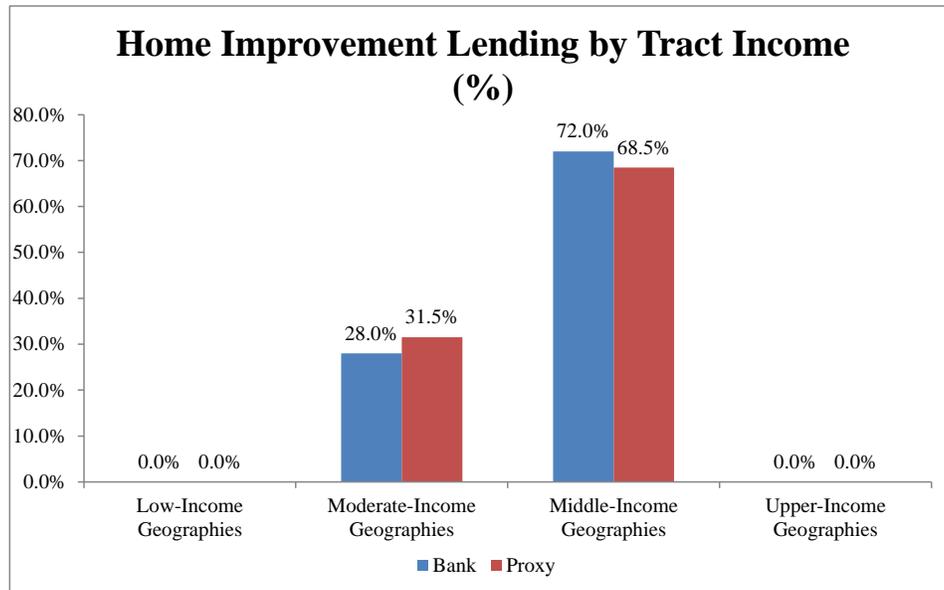
Refinance Loans



As mentioned previously, CTBI does not have any low- or upper-income tracts. Home refinance lending in moderate-income tracts was just below the percentage of owner-occupied units (proxy) and peer, and lending in middle-income tracts was above both proxy and peer.

Overall, the geographic distribution of home refinance loans is good.

Home Improvement



CTBI does not have any low- or upper-income tracts in this area. Home improvement lending in moderate-income tracts was just below the percentage of owner-occupied units (proxy) and similar to peer. Home improvement lending in middle-income tracts was above both proxy and peer.

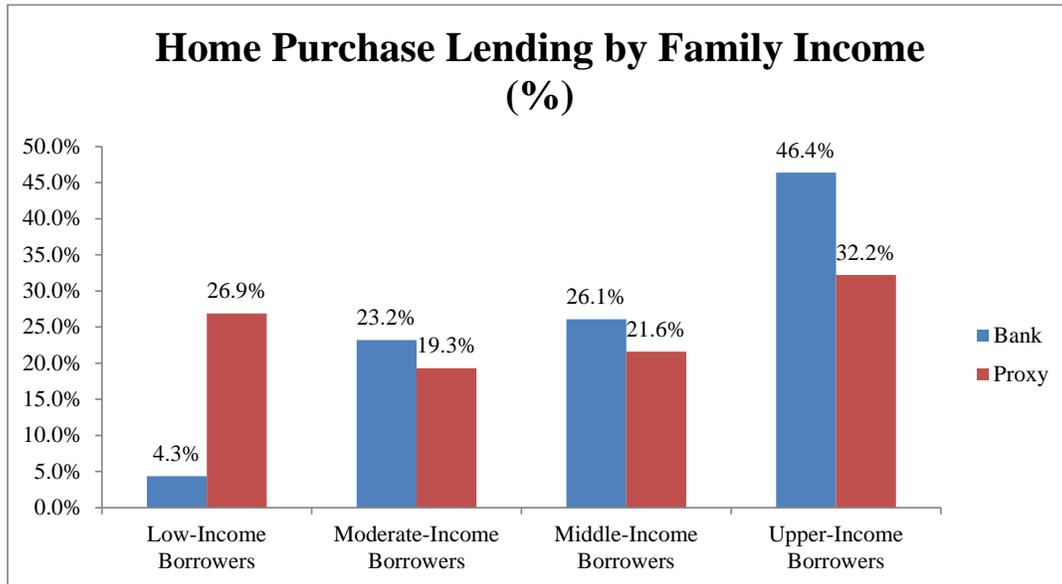
Overall, the geographic distribution of home improvement loans is good.

Borrower Distribution

Overall, the distribution of loans is good based on borrower incomes. All counties in the assessment area have poverty rates greater than Tennessee’s poverty rate. In addition, middle-income tracts have been declared distressed due to poverty.

As mentioned previously, based on the 2013 median family income for the MSA, about 48.9% of the homes valued up to \$85,591 would be considered affordable for low-income individuals, and approximately 73.7% of the homes valued up to \$136,946 would be considered affordable for moderate-income individuals. Given the high poverty rates in the area, it is likely that home mortgage lending for low- and moderate-income borrowers would be limited.

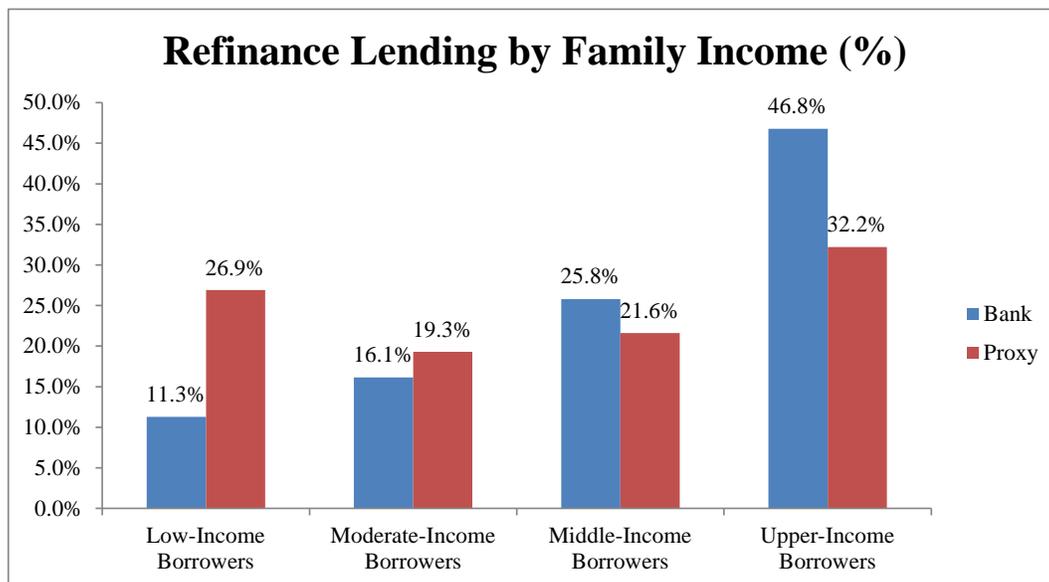
Home Purchase Loans



CTBI's home purchase lending to low-income borrowers was well below the percentage of low-income families (proxy), but it was similar to peer. CTBI's home purchase lending was above proxy and similar to peer for moderate-income borrowers.

As mentioned previously, higher poverty levels in the assessment area may impact lending to low- and moderate-income borrowers. Overall, the borrower distribution of home purchase loans is good.

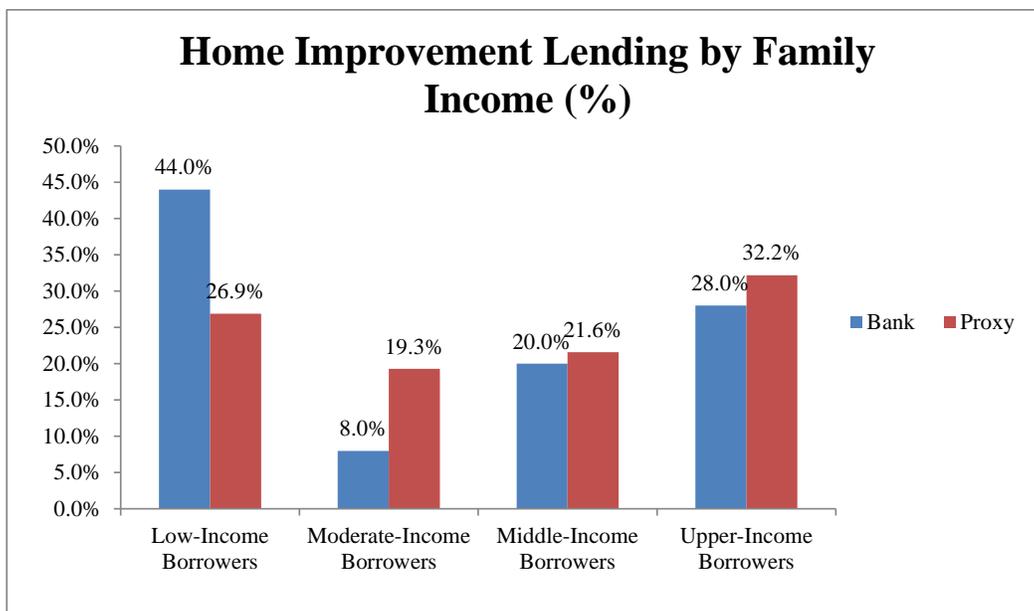
Home Refinance Loans



CTBI's refinance lending to low-income borrowers was significantly below the percentage of low-income families (proxy), but it was well above peer. Refinance lending to moderate-income borrowers was just below both proxy and peer.

As previously mentioned, higher poverty levels in the assessment area may impact lending to low-income borrowers. Overall, the borrower distribution of refinance loans is good.

Home Improvement



CTBI's home improvement lending to low-income borrowers was well above the percentage of low-income families (proxy) and peer and significantly below proxy and peer for moderate-income borrowers.

While there may be a need for home improvement lending, since the majority of housing in the assessment area is over 25 years old, poverty rates are high. This could impact the ability to lend. Overall, the borrower distribution of home purchase loans is good.

In addition to the traditional lending program, CTBI originates Small Business Administration (SBA) loans. During the assessment period, CTBI originated one SBA Guaranteed loan within this assessment area, aggregating \$1.0 million.

Community Development Loans

There were no community development loans made in this assessment area. This reflects a poor level of community development lending.

Investment Test

CTBI funded three investments totaling \$368,000 and made one donation in this assessment area to a small business incubator for economic development and business growth totaling \$524. The three investments were a result of the CTBI’s ongoing investment in the CRA Fund Advisors, which invests in affordable housing securitizations (loan pools) and is comprised of loans to low- and moderate-income borrowers. This represents 1.4% of CTBI’s total community development investments and donations in this assessment area, which is lower than the percentage of total deposits of 4.0% for this assessment area, as of June 30, 2013. This is considered to be a poor level of qualified community development investments and donations.

Service Test

Retail Services

Delivery services are reasonably accessible. Since CTBI did not open or close any offices in this assessment area since the previous evaluation, CTBI’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families and are consistent with the services and hours discussed in the institutional assessment.

As of December 31, 2013, CTBI had a total of three banking centers within this assessment area, including one in moderate- and two in middle-income tracts. There were a total of four ATMs within this assessment area, including one in moderate- and three in middle-income tracts. As previously mentioned, Campbell County was eliminated from this assessment area in 2014 due to MSA changes. This change left the assessment area without a branch presence, as all branches were located in Campbell County. As a result, CTBI eliminated Nonmetropolitan Tennessee from its delineated CRA assessment area in 2014.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0%	0.0%	0.0%	0.0%
Moderate	33.3%	25.0%	40.0%	33.6%
Middle	66.6%	75.0%	60.0%	66.4%
Upper	0.0%	0.0%	0.0%	0.0%

This branch/ATM distribution reflects an adequate dispersion within moderate-income tracts.

Community Development Services

There were no community development services made in this assessment area. This reflects a poor level of community development services.

METROPOLITAN AREA
(Limited-scope Review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
KNOXVILLE TN MSA # 28940**

The Knoxville MSA is comprised of entireties of Anderson, Blount, Knox, Loudon, and Union Counties. Based on updated census data from the Office of Management and Budget (OMB), Campbell County was eliminated from Nonmetropolitan Tennessee and added to the Knoxville TN MSA. As a result, CTBI's 2014 assessment area includes the entireties of Anderson and Campbell Counties. Lending performance for CTBI was evaluated based on combined 2012, 2013, and 2014 data, which includes the performance for Campbell County.

In 2012 and 2013, the assessment area was comprised of no low-, six moderate-, eight middle-, and three upper-income tracts and one tract with unknown income. In 2014, the assessment area was comprised of one low-, 12 moderate-, 11 middle-, and four upper-income tracts and one tract with unknown income. There are no distressed or underserved tracts in this assessment area.

CTBI had 3.5% of the deposits in this assessment area as of June 30, 2013, which ranked CTBI ninth of 12 institutions. Regions Bank had the highest market share with 30.9% of the deposits. SunTrust Bank and TNBANK had the second and third highest shares with 17.19% and 11.6%, respectively. CTBI had 10.5% of the deposits in this assessment area, as of June 30, 2014, which ranked CTBI third of 19 institutions. Regions Bank had the highest market share with 21.3% of the deposits. SunTrust Bank had the second highest shares with 10.7%. As of 2013, deposits in this assessment area accounted for 0.8% of CTBI's deposits, while in 2014, deposits accounted for 5.3% of CTBI's deposits.

Between January 1, 2012, and December 31, 2013, CTBI originated 20 HMDA loans and 13 CRA loans. For 2014, CTBI originated 72 HMDA loans and 19 CRA loans. Overall, volume represents 1.3% and 1.5%, respectively, of total HMDA and CRA loans originated during the entire evaluation period. This assessment area had the seventh largest number in HMDA loans and sixth largest number in CRA loans during this evaluation period.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

The following table shows the demographics for this assessment area using data from the 2010 U.S. Census.

Combined Demographics Report

Assessment Area(s): Knoxville TN MSA #28940 2013

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	4,919	24.1	
Moderate-income	6	33.3	6,213	30.4	1,255	20.2	3,403	16.7	
Middle-income	8	44.4	11,356	55.6	1,185	10.4	4,712	23.1	
Upper-income	3	16.7	2,839	13.9	98	3.5	7,374	36.1	
Unknown-income	1	5.6	0	0	0	0	0	0	
Total Assessment Area	18	100.0	20,408	100.0	2,538	12.4	20,408	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	12,232	6,095	27.5	49.8	4,416	36.1	1,721	14.1	
Middle-income	17,575	12,769	57.5	72.7	3,152	17.9	1,654	9.4	
Upper-income	4,702	3,338	15	71	1,169	24.9	195	4.1	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	34,509	22,202	100.0	64.3	8,737	25.3	3,570	10.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,057	30.9	948	30.9	65	26.6	44	38.9	
Middle-income	1,582	46.2	1,459	47.6	78	32	45	39.8	
Upper-income	643	18.8	568	18.5	53	21.7	22	19.5	
Unknown-income	139	4.1	89	2.9	48	19.7	2	1.8	
Total Assessment Area	3,421	100.0	3,064	100.0	244	100.0	113	100.0	
Percentage of Total Businesses:				89.6		7.1		3.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	20	26	20	26.3	0	0	0	0	
Middle-income	54	70.1	54	71.1	0	0	0	0	
Upper-income	2	2.6	2	2.6	0	0	0	0	
Unknown-income	1	1.3	0	0	1	100	0	0	
Total Assessment Area	77	100.0	76	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.7		1.3		.0	

Based on 2013 D&B information according to 2010 ACSBoundaries.

Combined Demographics Report

Assessment Area(s): Knoxville TN MSA #28940 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4	1,218	3.9	421	34.6	8,805	27.9
Moderate-income	12	41.4	11,097	35.2	2,413	21.7	5,493	17.4
Middle-income	11	37.9	15,214	48.2	1,700	11.2	6,770	21.5
Upper-income	4	13.8	4,009	12.7	166	4.1	10,470	33.2
Unknown-income	1	3.4	0	0	0	0	0	0
Total Assessment Area	29	100.0	31,538	100.0	4,700	14.9	31,538	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,187	925	2.8	42.3	926	42.3	336	15.4
Moderate-income	21,196	11,301	33.7	53.3	6,256	29.5	3,639	17.2
Middle-income	24,373	16,699	49.7	68.5	4,537	18.6	3,137	12.9
Upper-income	6,407	4,643	13.8	72.5	1,443	22.5	321	5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	54,163	33,568	100.0	62.0	13,162	24.3	7,433	13.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	195	4.4	170	4.3	17	5.5	8	5.1
Moderate-income	1,410	32	1,258	31.9	86	27.7	66	42.3
Middle-income	1,867	42.3	1,709	43.3	106	34.2	52	33.3
Upper-income	795	18	717	18.2	50	16.1	28	17.9
Unknown-income	144	3.3	91	2.3	51	16.5	2	1.3
Total Assessment Area	4,411	100.0	3,945	100.0	310	100.0	156	100.0
Percentage of Total Businesses:				89.4		7.0		3.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	42	40.4	42	40.8	0	0	0	0
Middle-income	53	51	53	51.5	0	0	0	0
Upper-income	8	7.7	8	7.8	0	0	0	0
Unknown-income	1	1	0	0	1	100	0	0
Total Assessment Area	104	100.0	103	100.0	1	100.0	0	.0
Percentage of Total Farms:				99.0		1.0		.0

Based on 2014 D&B information according to 2010 ACSBoundaries.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
KNOXVILLE, TN MSA #28940**

Lending Test

There were not enough HMDA loans by individual category to conduct a meaningful analysis; therefore, all categories of loans were combined and evaluated under HMDA lending. In addition, there were not enough small business loans to conduct a meaningful analysis.

Lending activity reflects an adequate responsiveness to the credit needs within the assessment area. Minimal gaps in lending were noted in all geographies, and CTBI has a good distribution of loans among geographies and an adequate distribution of loans to borrowers of different income levels. CTBI did not originate any community development loans.

While CTBI does not offer financing under the FHA, VA, KY Housing or Rural Housing programs, CTBI has established a relationship with another lender to refer customers interested in these types of programs. These relationships demonstrate CTBI's flexibility in providing loan programs outside of traditional credit products.

In addition to the traditional lending program, CTBI originates Small Business Administration (SBA) loans. During the assessment period, CTBI originated seven SBA Guaranteed loans within this assessment area, aggregating \$5.3 million.

Lending levels in the Knoxville MSA are consistent with the performance in Tennessee.

Investment Test

CTBI funded 25 investments totaling \$2.9 million during the evaluation period. All 25 investments were a result of CTBI's ongoing investment in the CRA Fund Advisors, which invests in affordable housing securitizations (loan pools) and is comprised of loans to low- and moderate-income borrowers.

Of CTBI's total community development investments, 20.6% were made in this assessment area, which is greater than the percentage of total deposits at 5.3% (as of June 30, 2014). This is an excellent level of qualified community development investments, which is above the performance in Tennessee.

Service Test

CTBI provided no community development services in the MSA. This is a poor level of qualified community development services, which is below the performance of Tennessee. Retail services are consistent with the performance in Tennessee.

Lending Test	Investment Test	Service Test
Consistent	Above	Consistent

STATE OF WEST VIRGINIA

CRA RATING for State of West Virginia: “Satisfactory”

The Lending Test is rated: “High Satisfactory”

The Investment Test is rated: “High Satisfactory”

The Service Test is rated: “Low Satisfactory”

The major factors supporting this rating include:

- A good responsiveness to the credit needs of the community;
- A good geographic distribution of loans throughout the assessment area;
- A good distribution among borrowers of different income levels;
- Makes few, if any community development loans;
- A significant level of qualified community development investments and grants;
- Retail delivery systems that are reasonably accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that generally has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- Provides few, if any, community development services.

SCOPE OF EXAMINATION

A full-scope review was performed for the Charleston WV MSA, and a limited scope review was conducted for Nonmetropolitan West Virginia. The time period and products evaluated for this assessment area are consistent with the scope discussed in the institution section of the report.

Based on updated census data from the Office of Management and Budget (OMB), Lincoln County was eliminated from the Charleston WV MSA and added to the Huntington-Ashland WV-KY-OH MSA. All branches for the Charleston WV MSA were located in Lincoln County; therefore, CTBI removed the Charleston WV MSA from its delineated CRA assessment area in 2014. As a result, lending performance for the Charleston WV MSA was evaluated based on combined 2012 and 2013 data, which included both Kanawha and Lincoln Counties; 2014 lending performance for Lincoln County was evaluated in the Huntington-Ashland WV-KY-OH MSA. Nonmetropolitan West Virginia was evaluated based on combined data for the entire evaluation period (2012 - 2014).

The Charleston WV MSA received the least weight, since this area has the fewest number of deposits and loans within CTBI’s delineated CRA footprint.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF WEST VIRGINIA

Lending activity for West Virginia accounted for 4.0% of CTBI's total lending activity for the review period, while deposits accounted for 5.4% of CTBI's total deposits (3.9% and 5.7%, respectively, for 2012-2013, which was prior to the MSA changes). HMDA-reportable lending for West Virginia represented 4.1% of CTBI's total HMDA-reportable lending, while CRA-reportable lending represented 3.6% of CTBI's total CRA-reportable lending (4.0% and 3.8%, respectively for 2012-2013, which was prior to the MSA changes). As of June 30, 2014, CTBI ranked 21st of 78 insured institutions in the deposit market. This represents 0.8% of the deposits within West Virginia. As of May 11, 2015, there were two banking center locations and two ATMs within West Virginia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF WEST VIRGINIA

Lending Test

CTBI's performance under the lending test within the assessment areas located in West Virginia is rated "High Satisfactory." CTBI's lending reflects a good responsiveness to the credit needs in Nonmetropolitan West Virginia.

Lending Activity

In Nonmetropolitan West Virginia, HMDA loans were evaluated, but there were not enough CRA loans to conduct a meaningful analysis. There were no multi-family loans. In the Charleston MSA, there were not enough HMDA or small business loans to conduct a meaningful analysis.

Lending activity in West Virginia is good. CTBI is not among the major financial institutions that serve West Virginia, ranking 21st of 78 institutions with 0.8% deposit market share. Within West Virginia, CTBI originated 56 home purchase, 62 refinance, 174 home improvement, one multi-family, 72 small business loans, and two small farm loans. While deposits within the state represent 5.4% of CTBI's total deposits as of June 30, 2014 (5.7% as of June 30, 2013), 4.07% of total loans were originated in Kentucky during the evaluation period (3.9% as of December 31, 2013).

While CTBI does not offer financing under the FHA, VA, KY Housing or Rural Housing programs, CTBI has established a relationship with another lender to refer customers interested in these types of programs. These relationships demonstrate CTBI's flexibility in providing loan programs outside of traditional credit products.

In addition to the traditional lending program, CTBI originates Small Business Administration (SBA) loans. During the assessment period, CTBI originated four SBA Guaranteed loans within Tennessee, aggregating to \$1.0 million. All SBA lending was in Nonmetropolitan West Virginia.

Geographic and Borrower Distribution

Overall, the geographic distribution of loans was good in Nonmetropolitan West Virginia, and no significant lending gaps were noted. The distribution of loans among borrowers of different income levels is good in Nonmetropolitan West Virginia.

A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Loans

Within West Virginia, CTBI did not originate any community development loans. This is considered to be a poor level of community development lending.

Investment Test

CTBI's performance under the investment test within the assessment areas located in West Virginia is rated "High Satisfactory."

CTBI funded five community development investments totaling over \$3.8 million and 11 donations totaling \$8,480 in West Virginia during the evaluation period. This represented 25.5% of CTBI's community development investments by dollar amount. The largest investment was a project loan for \$3.1 million to finance an affordable rental property for seniors where the majority of units will receive Section 8 assistance. Another project loan in the amount of \$60,744 provides funds to a hospital that serves low- and moderate-income individuals. The two investments totaling \$228,761 were a result of CTBI's ongoing investment in the CRA Fund Advisors, which invests in affordable housing securitizations (loan pools) and is comprised of loans to low- and moderate-income borrowers. The final investment was a grant totaling \$480,000 to help fund the Senior Housing Crime Prevention Foundation investment. This supports crime prevention programs to ensure a safe and secure environment for low- and moderate-income residents of senior housing. The donations were small dollar amounts supporting various organizations that revitalize or stabilize low- or moderate-income areas and provide community services to low- and moderate-income families.

Additional information regarding performance under the investment test is provided in the respective analyses for each assessment area.

Service Test

CTBI's performance under the service test within the assessment areas located in West Virginia is rated "Low Satisfactory."

For details regarding CTBI's performance in the individual assessment areas, refer to the respective assessment area's "Service Test" section in this report.

Retail Services

Retail delivery systems are reasonably accessible to all geographies, including low- and moderate-income geographies, individuals of different income levels, and businesses of different revenue sizes in CTBI's assessment areas. Retail services distribution was good in Nonmetropolitan West Virginia and poor in the Charleston WV MSA. CTBI's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems.

Banking services and business hours do not vary in a way that inconveniences any portions of CTBI's assessment areas and are consistent with the services and hours discussed in the institutional assessment.

Community Development Services

CTBI provided no community development services in West Virginia. This is considered to be a poor level of community development services.

METROPOLITAN AREAS
(full-scope review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
CHARLESTON WV MSA #16620**

The Charleston WV MSA is comprised of the entireties of Boone, Clay, Kanawha, Lincoln, and Putnam Counties. CTBI's assessment area includes the entireties of Kanawha and Lincoln Counties. Based on updated census data from the Office of Management and Budget (OMB), Lincoln County was eliminated from the Charleston WV MSA and added to the Huntington-Ashland WV-KY-OH MSA. All branches of CTBI for the Charleston WV MSA were located in Lincoln County. As a result, CTBI removed the Charleston WV MSA from its delineated CRA assessment area in 2014. Lending performance for this area was evaluated based on combined 2012 and 2013 data, which included both Kanawha and Lincoln Counties.

The assessment area was comprised of no low-income tracts, 17 moderate-income tracts, 30 middle-income tracts, and 11 upper-income tracts. There are no distressed or underserved middle-income tracts in this assessment area.

CTBI had 1.3% of the deposits in this assessment area as of June 30, 2013, which ranked CTBI 12th of 16 institutions. Branch Banking and Trust Company had the highest market share with 33.2% of the deposits, while United Bank and Huntington had the second and third highest market share of deposits at 15.1% and 14.0%, respectively. CTBI's deposits in this assessment area accounted for 1.6% of CTBI's deposits.

Between January 1, 2012, and December 31, 2013, CTBI originated 22 HMDA loans and nine CRA loans. Overall volume represents 0.4% of total HMDA loans and 0.6% of CRA loans originated during this evaluation period. CTBI ranked 48th of 154 HMDA reporters in 2013. Branch Banking & Trust Company ranked first, City National Bank of West Virginia ranked second, JPMorgan Chase ranked third, and Huntington National Bank ranked fourth. CTBI ranked 28th of 41 CRA reporters in this assessment area. The top four CRA lenders were Branch Banking & Trust Company, American Express, GE Capital, and United Bank. CTBI's competitors in this assessment area are larger banks in the industry.

Population Characteristics

According to the U.S. Census data, the population in the assessment area was 214,783 in 2010, with 23.1% of the population living in moderate-income tracts. In addition, 79.2% of the population was 18 years or older, which is the legal age to enter into a contract.

The following table shows the population by county in the assessment area for 2010 and 2013 with the percentage of the population increase or decrease during that time. Overall, the MSA experienced a minimal decline in population from 2010 to 2013. Both counties in the assessment area also experienced a slight decline in population.³⁵

35 Population Estimates derived from U.S. Census Data (April 1, 2010 – July 1, 2013):<http://www.census.gov/popest/data/counties/totals/2012/CO-EST2012-01.html>

Geography Name	2010 Population	2013 Population	Population Percent Change
Kanawha	193,063	191,275	-0.9%
Lincoln	21,720	21,559	-0.7%
Total	214,783	212,834	-0.9%

Income Characteristics

Based on the 2010 U.S. Census data, the median family income of the MSA was \$51,732, which is greater than West Virginia’s median family income of \$48,896. The median family income in Kanawha County was \$54,203, and the median family income in Lincoln County was \$37,667. As shown in the table below, the HUD-estimated median family income in the assessment area increased 5.5% from 2012 to 2013.

Borrower Income Levels Charleston, WV - MSA

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2012	\$54,900	0 - \$27,449	\$27,450 - \$43,919	\$43,920 - \$65,879	\$65,880 - & above
2013	\$57,900	0 - \$28,949	\$28,950 - \$46,319	\$46,320 - \$69,479	\$69,480 - & above

In 2010, the MSA contained 91,212 households, of which 57,616 (63.2%) were families. Of the total families in the assessment area, 20.9% were low-income and 18.7% were moderate-income families. Further, 11.2% of families were below the poverty level as of the 2010 U.S. Census.

Poverty rates increased in each county in the MSA from 1999 to 2013.³⁶ Lincoln County’s poverty rate is significantly higher than West Virginia and the national rate, while Kanawha County’s poverty rate is lower than both West Virginia and the nation’s rates. The following table shows the poverty rates for 1999 and 2013.

Geography Name	1999 Poverty Rate	2013 Poverty Rate	Change
Kanawha	14.4%	15.3%	6.3%
Lincoln	27.9%	23.7%	-15.1%
West Virginia	17.9%	18.4%	2.8%
United States	12.4%	15.8%	27.4%

36 1999 National Poverty Rate: <http://www.census.gov/hheDdd>
<https://www.census.gov/hhes/www/poverty/data/census/2000/poppvstat00.html>
 US Census Bureau, Model-based Small Area Income & Poverty Estimates for 2013
<http://www.census.gov/did/www/saipe/>

Housing Characteristics

There were 102,996 housing units in the assessment area, based on the 2010 U.S. Census. The owner-occupancy rate was 63.7%, with 63.2% in Kanawha County and 68.3% in Lincoln County. From an income perspective, 25.0% of housing units and 51.9% of owner-occupied units were located in moderate-income tracts. Multi-family dwellings only comprise 8.7% of the housing within the assessment area, with 15.4% located in moderate-income tracts. These numbers indicate that most of the demand for home mortgage lending would be in middle-income tracts.

The 2010 U.S. Census data shows the median age of housing stock in the MSA was 46 years old, with only 26.9% of the stock built before 1950. The median age of housing in Kanawha County was 47 years, and the median age of housing in Lincoln County was 32 years. Since the majority of housing stock is greater than 25 years old, there appears to be a need for home improvement and rehabilitation loans.

The median housing value in the MSA was \$95,421 as of the 2010 U.S. Census, with an affordability ratio of 43.8%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The affordability ratio for Kanawha County was 43.3% and 47.2% in Lincoln County.

Based on the 2013 median family income for the MSA (\$57,900), about 55.8% of the homes valued up to \$106,118 would be considered affordable for low-income individuals and approximately 79.3% of the homes valued up to \$169,789 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.00% fixed-rate, 30-year loan.

The median gross rent in the assessment area was \$581 as of 2010, with Kanawha County at \$589 and Lincoln County at \$485. The lowest rents (those less than \$350) comprised 13.4% of the rental units, while 15.8% of units had rental costs between \$350 and \$500. Further, 34.4% of renters had rental costs greater than 30.0% of their income. About 25.0% of the housing units are in moderate-income tracts. In addition, vacant units in moderate-income tracts make up 14.0%. These numbers indicate that demand for single-family home loans would be limited in low- and moderate-income tracts and more concentrated in middle-income and upper-income tracts. While rental and mortgage costs are comparable, rental units are more abundant than single-family homes in lower-income areas.

The following table contains information about foreclosure filings and the number of properties in foreclosure.³⁷

37 Realtytrac <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

Geography Name	Ratio of Properties Receiving Foreclosure Filings (May 2015)
Kanawha	1:6,733
Lincoln	NA
West Virginia	1:9,681
United States	1:1,041

West Virginia and Kanawha County have foreclosure rates lower than the national rate. Foreclosure information was not available for Lincoln County.

Building permits in the assessment area, West Virginia, and the United States are included in the following table for 2012 and 2013.³⁸

Geography Name	2012	2013	Change
Kanawha	109	324	197.2%
Lincoln	21	12	-42.9%
West Virginia	2,718	2,575	-5.3%
United States	829,658	990,822	19.4%

Building permits increased for 2102 and 2013 for Kanawha County and decreased in Lincoln County and West Virginia. While Kanawha County experienced positive growth for building permits, the numbers of permits are relatively low and do not necessarily indicate an increase in demand for home purchase loans during this time period.

Labor, Employment, and Economic Characteristics

Major employers³⁹ in this assessment area for the time period include, but are not limited to, the following:

Geography Name	Primary Employment Sectors	Major Employers
Kanawha County	Service; Private Industry; Government, Education, and Healthcare; Trade, Transportation, and Utilities; Professional and Business	Charleston Area Medical Center, Inc.; Kanawha County Board of Education; Herbert J. Thomas Memorial Hospital Association; Wal-Mart; West Virginia Department of Highways
Lincoln County	Private Industry; Government; Trade, Transportation, and Utilities; Education and Healthcare	Coal River Mining; Lincoln County Opportunity Co.; Stowers Trucking, LLC; Pettey Oilfield Services, Inc.; Lincoln Leasing Company

³⁸ <http://censtats.census.gov/bldg/bldgprmt.shtml>

³⁹ West Virginia Department of Commerce Community Profiles:

<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/kanawha/20/default.aspx>

<http://www.wvcommerce.org/business/siteselector/communityprofiles/county/lincoln/22/default.aspx>

The following table illustrates the average unemployment rates for 2012 and 2013 for the counties in the MSA and State of West Virginia.

Unemployment Rates
Assessment Area: Charleston WV MSA #16620

Geography Name	Years - Annualized	
	2012	2013
Kanawha County	6.4	5.7
Lincoln County	10.0	8.5
Charleston MSA	7.1	6.1
West Virginia	7.3	6.4

Not Seasonally Adjusted
Data as of December 2014

Generally, unemployment rates declined from 2012 to 2013 in each of the counties, the MSA, and West Virginia. Unemployment rates in Kanawha County are lower than the MSA and the state, while unemployment rates in Lincoln County are higher than the MSA and the state.

Combined Demographics Report

Assessment Area(s): Charleston WV MSA #16620 2013

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	12,036	20.9	
Moderate-income	17	29.3	12,757	22.1	2,535	19.9	10,754	18.7	
Middle-income	30	51.7	33,457	58.1	3,366	10.1	12,196	21.2	
Upper-income	11	19	11,402	19.8	551	4.8	22,630	39.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	58	100.0	57,616	100.0	6,452	11.2	57,616	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	25,743	13,368	20.4	51.9	8,760	34	3,615	14	
Middle-income	56,530	38,115	58.1	67.4	11,962	21.2	6,453	11.4	
Upper-income	20,723	14,138	21.5	68.2	4,869	23.5	1,716	8.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	102,996	65,621	100.0	63.7	25,591	24.8	11,784	11.4	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	3,444	35.6	2,920	34.3	352	48.6	172	39.4	
Middle-income	4,063	42	3,659	43	236	32.6	168	38.4	
Upper-income	2,164	22.4	1,931	22.7	136	18.8	97	22.2	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	9,671	100.0	8,510	100.0	724	100.0	437	100.0	
Percentage of Total Businesses:				88.0		7.5		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	25	24.8	25	25	0	0	0	0	
Middle-income	65	64.4	64	64	1	100	0	0	
Upper-income	11	10.9	11	11	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	101	100.0	100	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.0		1.0		.0	

Based on 2013 D&B information according to 2010 ACSBoundaries.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN
CHARLESTON WV MSA #16620**

Lending Test

CTBI'S performance under the lending test in this assessment area is good. CTBI has demonstrated a good responsiveness to the credit needs of the community. CTBI has a good geographic distribution of loans in the area and a good distribution among borrowers of different income levels. There were no community development loans during the evaluation period and significant lending gaps were noted in all geographies, although these were less significant in moderate-income tracts. This results in a good record of serving the credit needs of highly economically disadvantaged areas in its assessment area, low-income individuals, or businesses with gross annual revenues of \$1 million or less, consistent with safe and sound operations.

There was not enough loan volume to evaluate HMDA loans individually; therefore, all categories were evaluated under HMDA lending. There were not enough small business loans to conduct a meaningful analysis. In addition, there were no small farm loans or multi-family loans.

Details of CTBI's residential mortgage and small business lending, as well as information regarding lending by peers, can be found in Appendix D.

Lending Activity

CTBI originated four home purchase loans, four home refinance, 14 home improvement, no multi-family loans, nine small business loans, and no small farm loans during the evaluation period. The percentage of CTBI's total lending at 0.5% is lower than the percentage of total deposits at 1.6% in this area. No community development loans were originated during the evaluation period.

Significant gaps in lending were noted in all income tracts within the assessment area. In 2012 and 2013, lending gaps in moderate-income tracts are noted and are illustrated below:

Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
Low	0	NA	NA
Moderate	17	11	35.3%
Middle	30	25	16.7%
Upper	11	10	9.1%

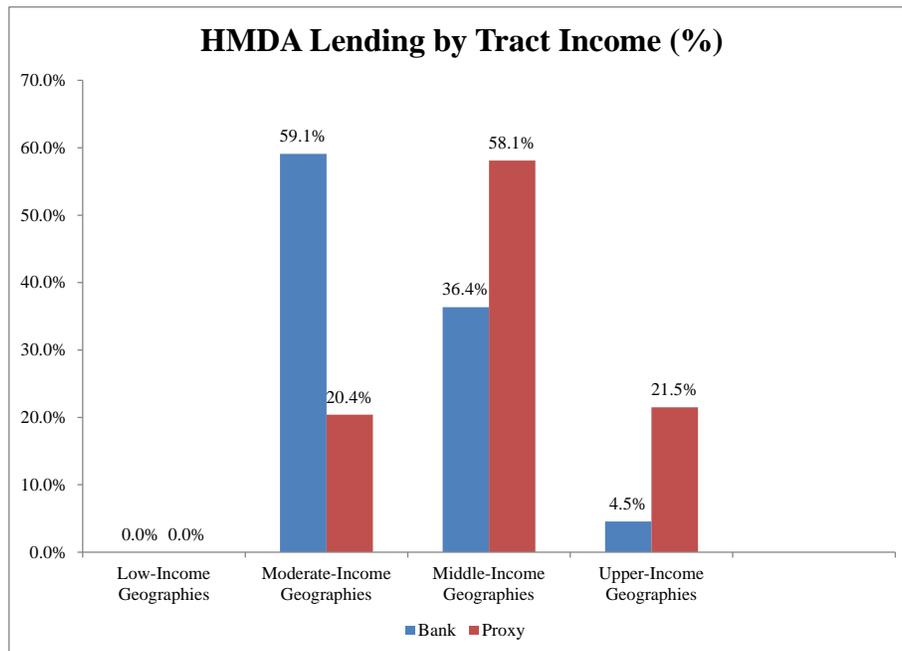
There are minimal banking centers in the assessment area, which are concentrated in Lincoln County. This could attribute to the lending gaps, as CTBI takes full counties in its assessment area. Also, due to recent changes to MSAs, CTBI removed the Charleston WV MSA from its delineated CRA assessment since Lincoln County and all banking centers were eliminated from the Charleston WV MSA.

CTBI faces significant competition from several large, well-established institutions in this area and is not among the largest mortgage or small business lenders in this market. In addition, the top five CRA lenders in this market are issuers of high volumes of commercial credit cards that offer small businesses a flexible form of financing, which may have negatively impacted CTBI's ability to originate small-dollar commercial loans.

Geographic Distribution

CTBI's overall distribution of HMDA lending among geographies is good.

HMDA Lending



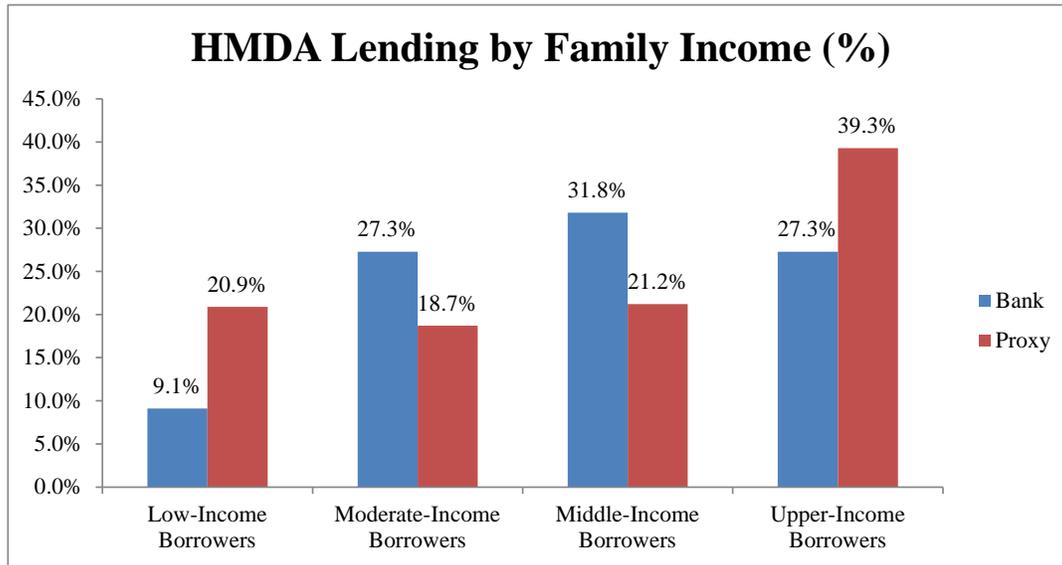
CTBI does not have any low-income tracts. HMDA lending in moderate-income tracts was above both the percentage of owner-occupied units (proxy) and peer.

Overall, the geographic distribution of HMDA lending is good.

Borrower Distribution

Overall, the distribution of HMDA lending is good based on borrower income. Lincoln County, which has all banking centers, has poverty rates greater than West Virginia and the nation. As mentioned previously, based on the 2013 median family income for the MSA, about 55.8% of the homes valued up to \$106,118 would be considered affordable for low-income individuals, and approximately 79.3% of the homes valued up to \$169,789 would be considered affordable for moderate-income individuals. Given the higher poverty rates in the area, it is likely that home mortgage lending for low- and moderate-income borrowers would be limited.

HMDA Lending



CTBI's HMDA lending to low-income borrowers was well below the percentage of low-income families (proxy), but it was above peer. CTBI's home purchase lending was well above proxy and peer for moderate-income borrowers.

As mentioned previously, higher poverty levels in the assessment area may impact lending to low-income borrowers. Overall, the borrower distribution of HMDA lending is good.

Community Development Loans

There were no community development loans made in this assessment area. This represents a poor level of community development loans.

Investment Test

CTBI funded four investments totaling \$3.8 million and two donations totaling \$300. The largest investment was a project loan for \$3.1 million to finance an affordable rental property for seniors where the majority of units will receive Section 8 assistance. There were two investments totaling \$228,761 that were a result of CTBI's ongoing investment in the CRA Fund Advisors, which invests in affordable housing securitizations (loan pools) and is comprised of loans to low- and moderate-income borrowers. The final investment was a grant totaling \$480,000 to help fund the Senior Housing Crime Prevention Foundation investment. This supports crime prevention programs to ensure a safe and secure environment for low- and moderate-income residents of senior housing. The donations were small dollar amount supporting various organizations that provide community services to low- and moderate-income families.

Of CTBI’s total community development investments, 25.1% were made in this assessment area, which is greater than the percentage of total deposits of 1.6% (as of June 30, 2013). This is an excellent level of qualified community development investments.

Service Test

Retail Services

Delivery services are reasonably accessible. Since CTBI did not open or close any offices in this assessment area since the previous evaluation, CTBI’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income families.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or families and are consistent with the services and hours discussed in the institutional assessment.

As of December 31, 2013, CTBI had a total of two banking centers within this assessment area, including one in moderate- and one in middle-income tracts. In addition, there were a total of two ATMs within this assessment area, including one in a moderate- and one in a middle-income tract. As previously mentioned, Lincoln County was eliminated from this assessment area in 2014 due to MSA changes. This change left the assessment area without a branch presence, as all branches were located in Lincoln County. As a result, CTBI eliminated the Charleston WV MSA from its delineated CRA assessment area in 2014.

The following table illustrates the percentage of banking centers and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the percentage of tracts and the percentage of families living in those tracts.

Tract Income Category	Percentage of Banking Centers	Percentage of ATMs	Percentage of Tracts	Percentage of Families in Tracts
Low	0.0%	0.0%	0.0%	0.0%
Moderate	50.0%	50.0%	29.3%	22.1%
Middle	50.0%	50.0%	51.7%	58.1%
Upper	0.0%	0.0%	19.0%	19.8%

This branch/ATM distribution reflects a good dispersion within moderate-income tracts.

Community Development Services

There were no community development services made in this assessment area. This represents a poor level of community development services.

NONMETROPOLITAN STATEWIDE AREAS
(limited-scope review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
NONMETROPOLITAN WEST VIRGINIA**

The Nonmetropolitan West Virginia area is comprised of the entireties of Mingo and Nicholas Counties. Lending performance for CTBI was evaluated based on combined data for the evaluation period (2012 - 2014).

The assessment area was comprised of no low-income tracts, one moderate-income tract, 13 middle-income tracts, and no upper-income tracts. Both counties in the assessment had middle-income tracts that were distressed due to poverty during the evaluation period.

CTBI had 19.7% of the deposits in this assessment area as of June 30, 2014, which ranked CTBI 2nd of seven institutions. Branch Banking and Trust Company had the highest market share with 42.9% of the deposits. First Community Bank had the third highest shares with 13.1%, and Bank of Mingo had the fourth highest shares with 10.9%. This assessment area accounted for 5.4% of CTBI's deposits.

CTBI originated 270 HMDA loans and 65 CRA loans. Overall, volume represents 4.1% and 3.6%, respectively, of total HMDA and CRA loans originated during the entire evaluation period. This assessment area had the fifth largest number in HMDA and CRA loans during the evaluation period.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

The following table shows the demographics for this assessment area using data from the 2010 U.S. Census.

Combined Demographics Report

Assessment Area(s): Non Metro West Virginia 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	3,437	22.7	
Moderate-income	1	7.1	504	3.3	98	19.4	2,524	16.7	
Middle-income	13	92.9	14,654	96.7	2,268	15.5	3,195	21.1	
Upper-income	0	0	0	0	0	0	6,002	39.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	14	100.0	15,158	100.0	2,366	15.6	15,158	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,076	538	3.2	50	141	13.1	397	36.9	
Middle-income	24,785	16,349	96.8	66	4,212	17	4,224	17	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	25,861	16,887	100.0	65.3	4,353	16.8	4,621	17.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	53	3.7	49	3.9	2	1.8	2	3.1	
Middle-income	1,390	96.3	1,216	96.1	111	98.2	63	96.9	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	1,443	100.0	1,265	100.0	113	100.0	65	100.0	
Percentage of Total Businesses:				87.7		7.8		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	48	100	46	100	1	100	1	100	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	48	100.0	46	100.0	1	100.0	1	100.0	
Percentage of Total Farms:				95.8		2.1		2.1	

Based on 2014 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN WEST VIRGINIA

Lending Test

Lending activity reflects a good responsiveness to the credit needs within the assessment area. During the evaluation period, CTBI originated loans in a vast majority of the census tracts within the assessment area. CTBI also has an adequate distribution of loans among geographies. CTBI also has a good distribution of loans based on borrower income and businesses of different revenue sizes. No community development loans were originated in this assessment area. The lending test is considered to be consistent with the performance of West Virginia.

In addition to the traditional lending program, CTBI originates Small Business Administration (SBA) loans. During the assessment period, CTBI originated four SBA Guaranteed loans within this assessment area, aggregating \$1.0 million.

Investment Test

CTBI funded one investment totaling approximately \$61,000 and nine donations totaling \$8,000 during 2012 and 2013. The investment was a project loan to a hospital that provides needed services to this assessment area, which is considered distressed due to poverty. The largest donation was for \$5,000 to an organization that promotes economic development, while the remaining eight were small dollar donations supporting various local organizations that support economic development, revitalization, and community service to low- and moderate-income individuals and families.

Of CTBI's total community development investments, 3.5% were made in this assessment area, which is slightly less than the percentage of total deposits of 4.1% (as of June 30, 2013) and banking centers at 2.5%. This is considered to be an adequate level of qualified community development investments. The investment test is considered to be below the performance of West Virginia.

Service Test

CTBI provided no community development services in the assessment area. This is a poor level of qualified community development services. The service test is consistent with the performance of West Virginia.

Lending Test	Investment Test	Service Test
Consistent	Below	Consistent

APPENDIX A
SCOPE OF EXAMINATION TABLE

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION	
ASSESSMENT AREA/TYPE OF EXAMINATION	BANKING CENTERS VISITED⁴⁰
<p><i>Multi-state – full-scope review</i></p> <ul style="list-style-type: none"> • Huntington-Ashland WV-KY-OH MSA 	None
<p><i>Kentucky – full-scope reviews</i></p> <ul style="list-style-type: none"> • Nonmetropolitan Eastern Kentucky • Nonmetropolitan Western Kentucky • Lexington-Fayette KY MSA 	None
<p><i>Tennessee – full-scope review</i></p> <ul style="list-style-type: none"> • Nonmetropolitan Tennessee <p><i>Tennessee – limited-scope review</i></p> <ul style="list-style-type: none"> • Knoxville TN MSA 	None
<p><i>West Virginia – full-scope review</i></p> <ul style="list-style-type: none"> • Charleston WV MSA <p><i>West Virginia – limited-scope review</i></p> <ul style="list-style-type: none"> • Nonmetropolitan West Virginia 	None

40 There is a statutory requirement that the written evaluation of a multi-state institution’s performance must list the individual banking centers examined in each state. Before the Consumer Financial Protection Bureau assumed responsibility over supervision of the majority of the consumer compliance regulation impacting Fifth Third, CTBI was supervised under the Federal Reserve’s continuous supervision process. Banking centers and/or CTBI’s processes for monitoring banking center performance are periodically evaluated under this continuous supervision process so no additional review of banking centers was necessary as part of this CRA performance evaluation.

APPENDIX B

SUMMARY OF INSTITUTION, MULTI-STATE AND STATE RATINGS

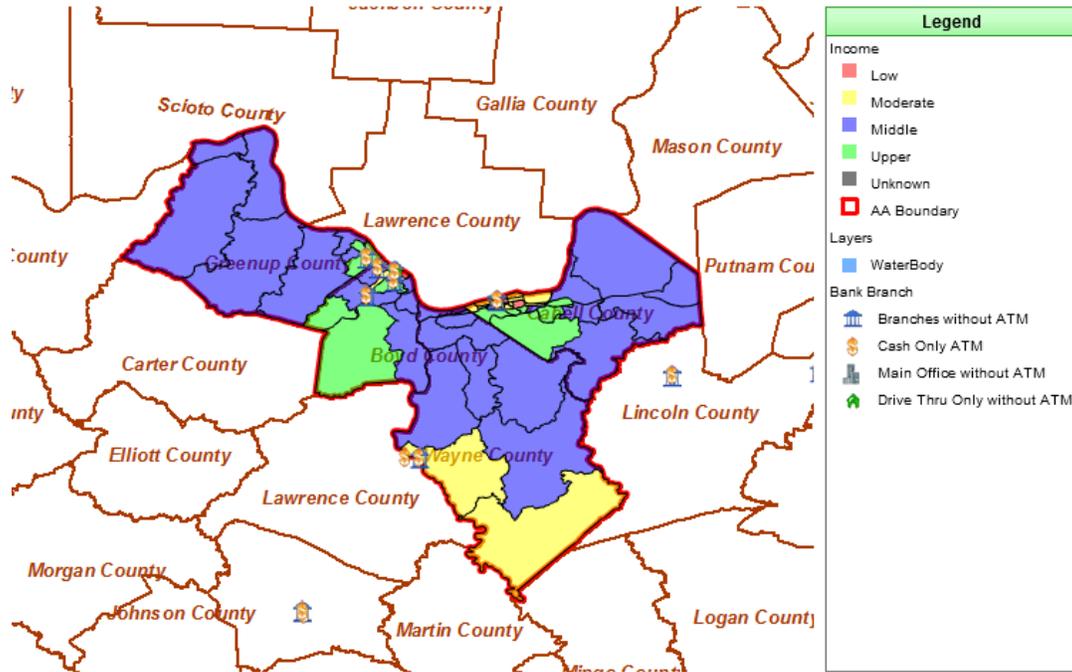
Institution Rating	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Institution	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-state MSA Ratings				Overall MSA Rating
Huntington-Ashland WV-KY-OH	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State MSA Ratings				Overall State Rating
Commonwealth of Kentucky	Outstanding	High Satisfactory	High Satisfactory	Outstanding
State of Tennessee	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State of West Virginia	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

APPENDIX C

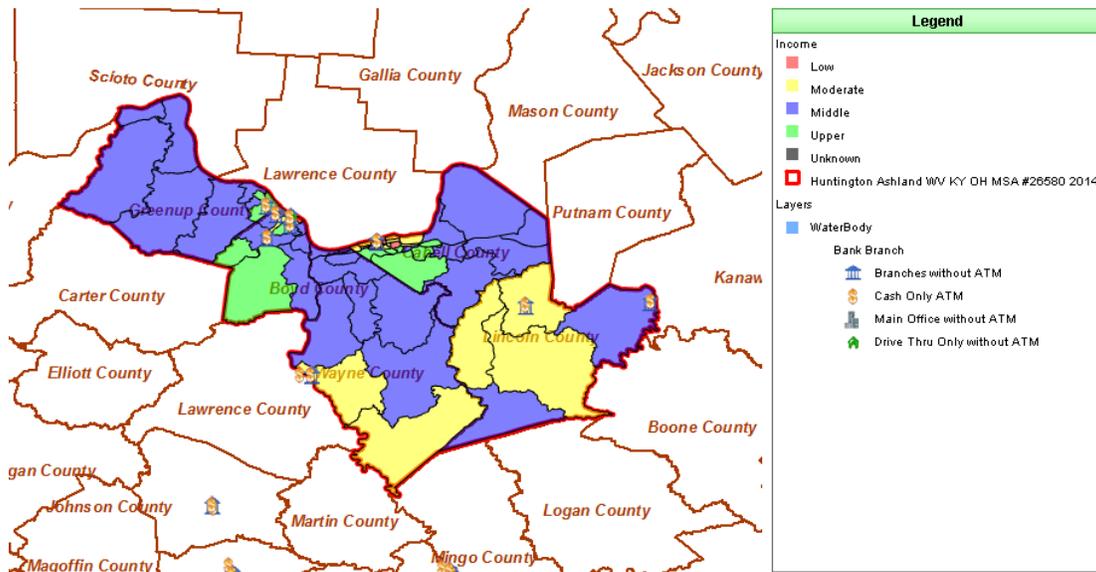
ASSESSMENT AREA MAPS

Multi Huntington-Ashland, WV KY OH MSA #26580

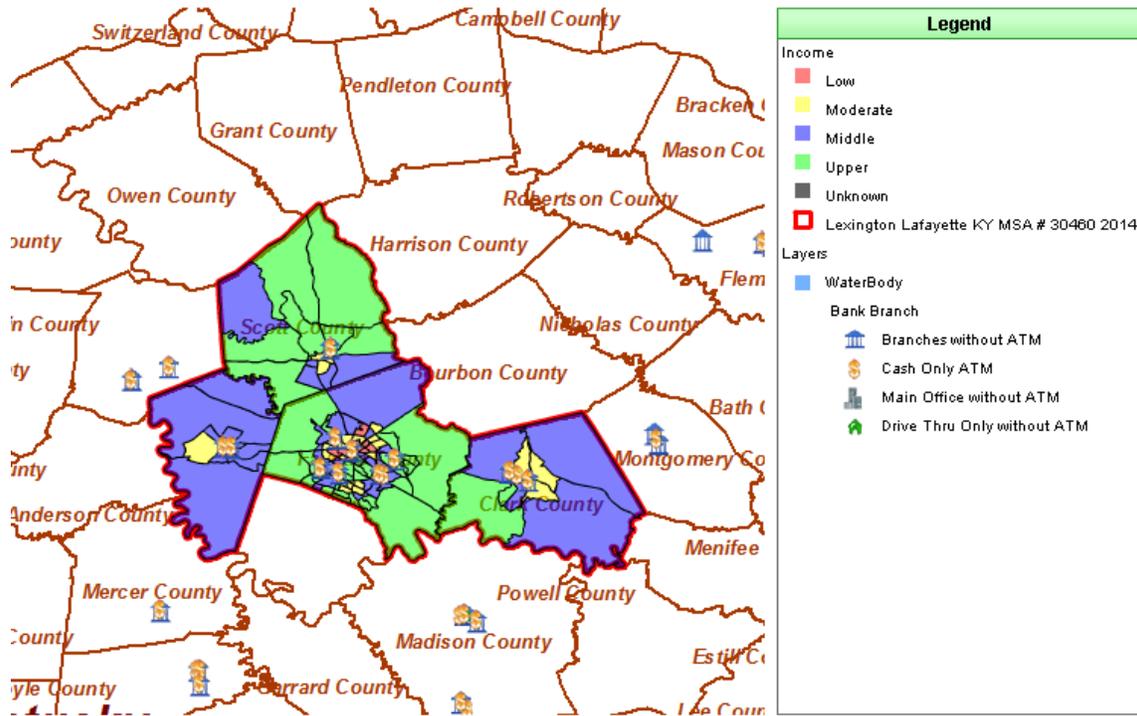
2013



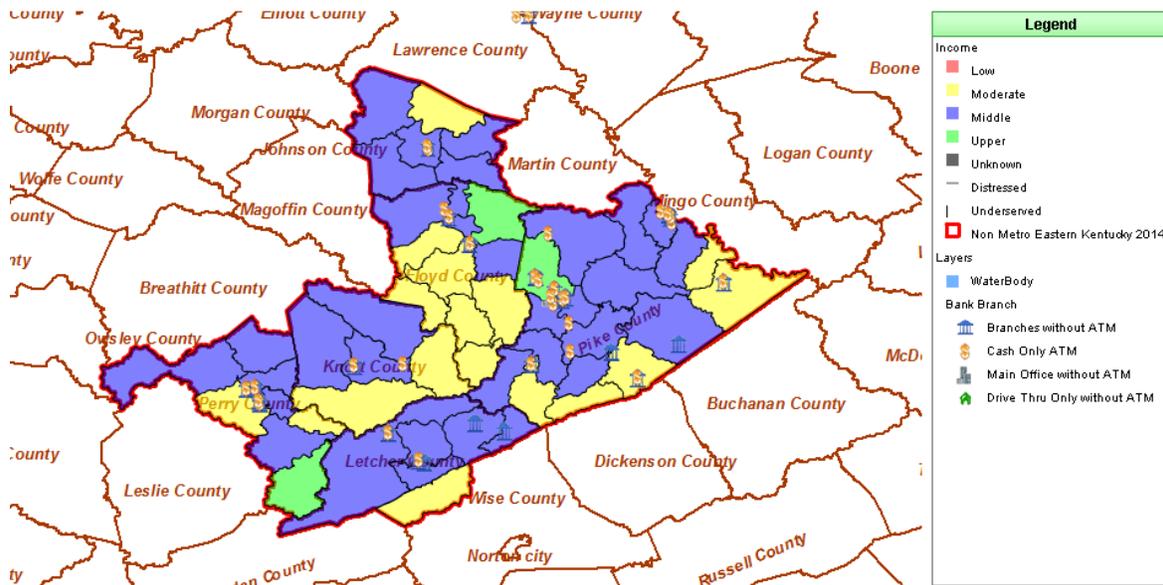
2014



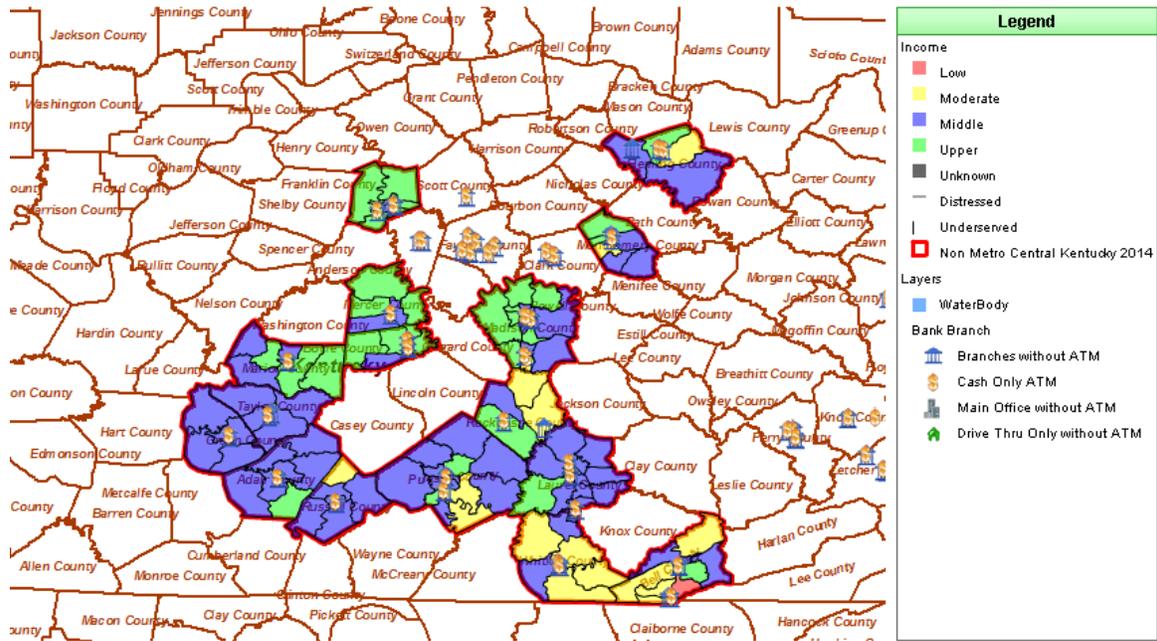
Lexington-Fayette KY MSA #30460



Nonmetropolitan Eastern Kentucky

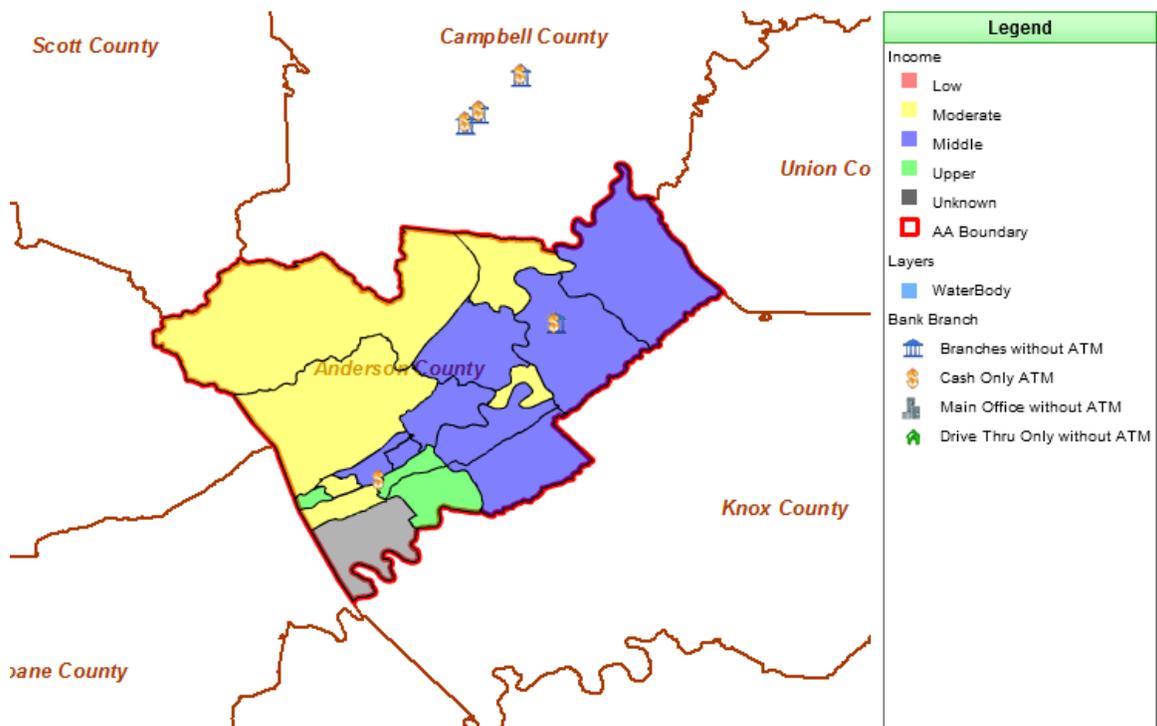


Nonmetropolitan Central Kentucky



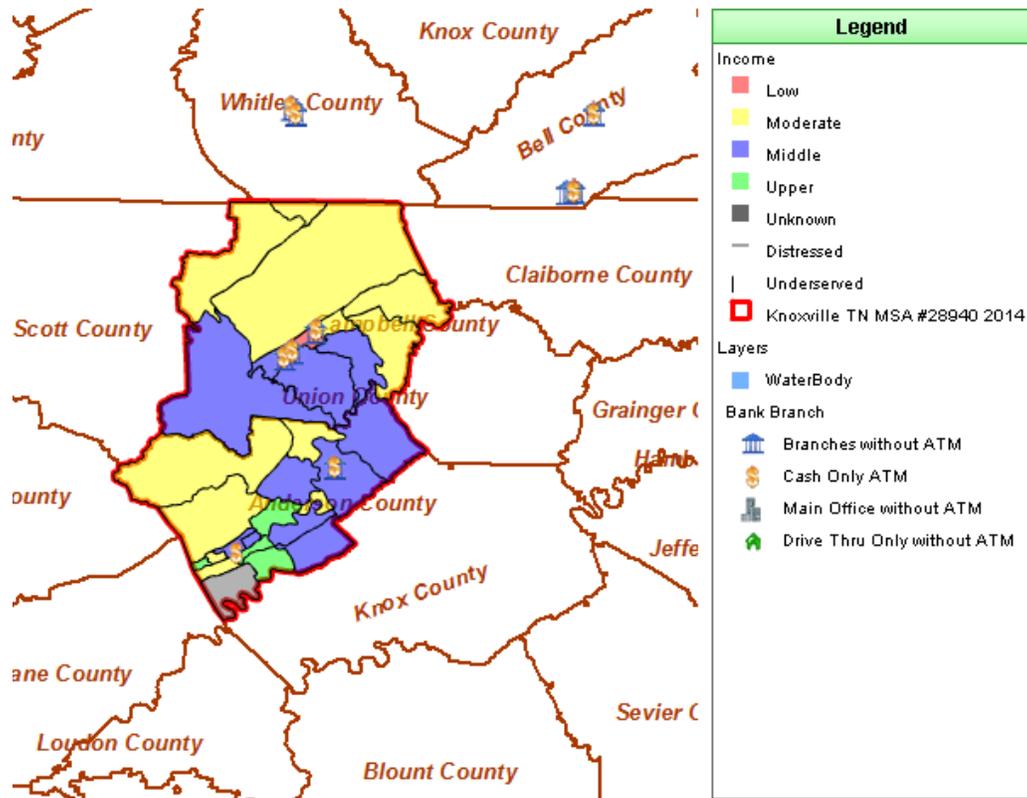
Knoxville TN MSA #28940

2013



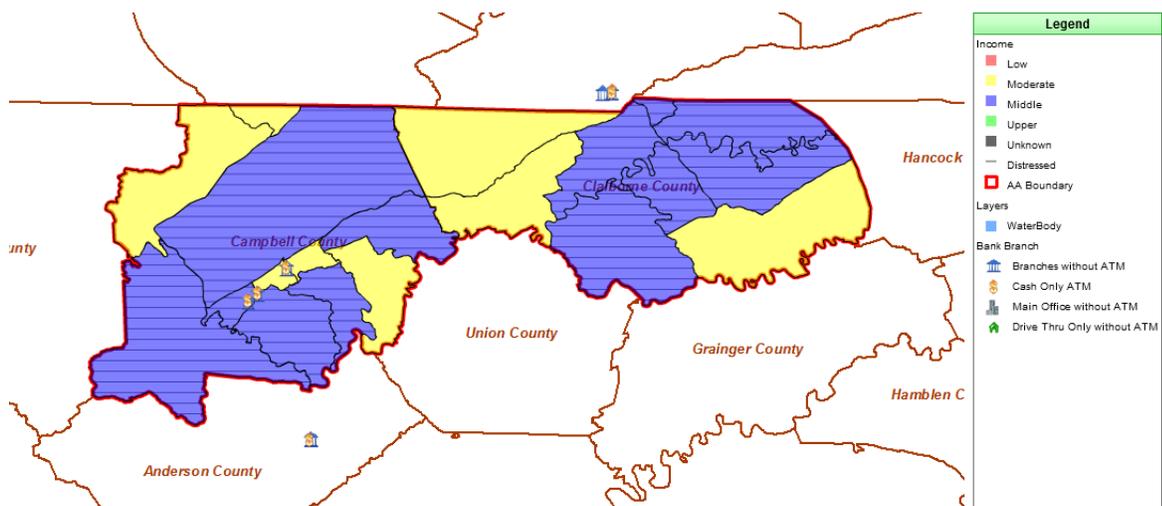
Knoxville TN MSA #28940

2014



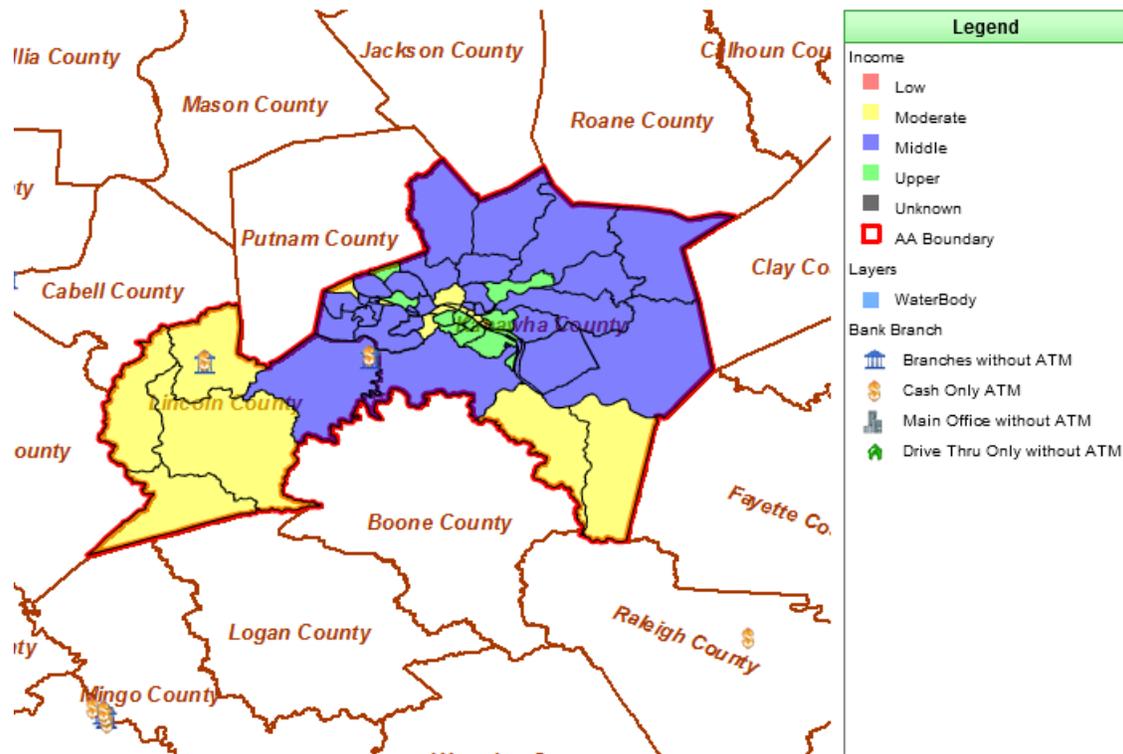
Nonmetropolitan Tennessee

2013

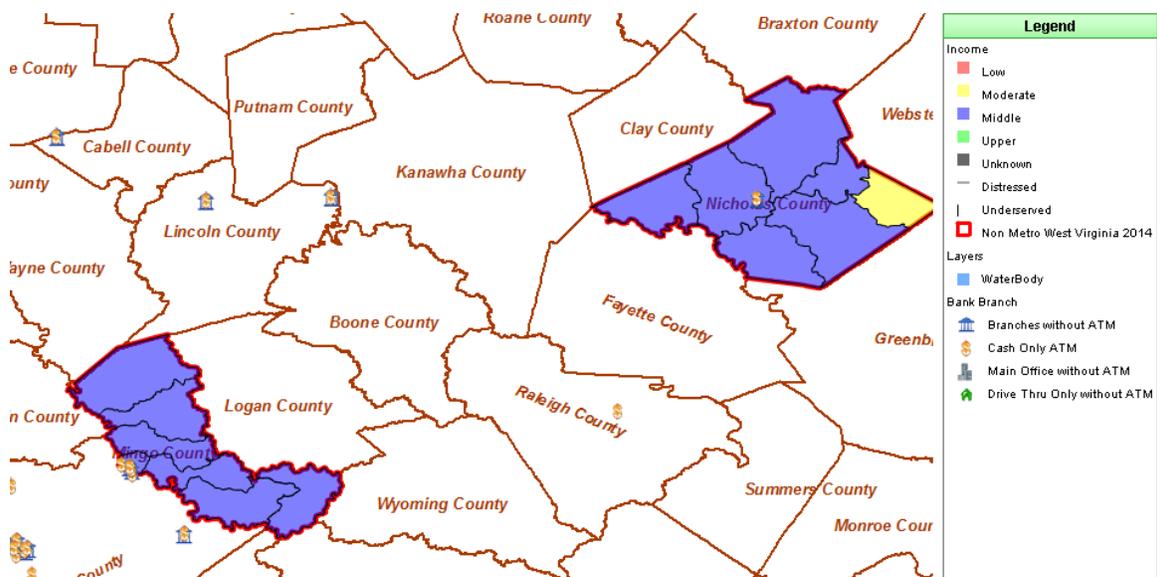


Charleston WV MSA #16620

2013



Nonmetropolitan West Virginia



APPENDIX D

LENDING TABLES

Multi Huntington-Ashland, WV KY OH MSA #26580

2012 - 2013

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	4	4.4%	135	1.2%
Moderate	20	22.0%	1,531	13.5%	12	13.2%	1,063	9.4%
Low/Moderate Total	20	22.0%	1,531	13.5%	16	17.6%	1,198	10.6%
Middle	38	41.8%	4,714	41.7%	18	19.8%	1,154	10.2%
Upper	33	36.3%	5,064	44.8%	49	53.8%	7,642	67.6%
Unknown	0	0.0%	0	0.0%	8	8.8%	1,315	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	91	100.0%	11,309	100.0%	91	100.0%	11,309	100.0%
Refinance								
Low	2	1.6%	134	0.9%	3	2.4%	185	1.2%
Moderate	15	12.1%	1,867	12.2%	22	17.7%	1,746	11.4%
Low/Moderate Total	17	13.7%	2,001	13.1%	25	20.2%	1,931	12.6%
Middle	64	51.6%	7,936	51.8%	24	19.4%	2,104	13.7%
Upper	43	34.7%	5,390	35.2%	71	57.3%	10,216	66.7%
Unknown	0	0.0%	0	0.0%	4	3.2%	1,076	7.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	124	100.0%	15,327	100.0%	124	100.0%	15,327	100.0%
Home Improvement								
Low	1	0.9%	4	0.1%	11	10.2%	41	0.9%
Moderate	11	10.2%	421	8.8%	22	20.4%	591	12.4%
Low/Moderate Total	12	11.1%	425	8.9%	33	30.6%	632	13.3%
Middle	62	57.4%	2,086	43.8%	20	18.5%	531	11.1%
Upper	34	31.5%	2,257	47.3%	52	48.1%	3,110	65.2%
Unknown	0	0.0%	0	0.0%	3	2.8%	495	10.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	108	100.0%	4,768	100.0%	108	100.0%	4,768	100.0%
Multi-Family								
Low	1	16.7%	105	3.7%	0	0.0%	0	0.0%
Moderate	2	33.3%	1,964	70.0%	0	0.0%	0	0.0%
Low/Moderate Total	3	50.0%	2,069	73.8%	0	0.0%	0	0.0%
Middle	1	16.7%	464	16.5%	0	0.0%	0	0.0%
Upper	2	33.3%	271	9.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	2,804	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	2,804	100.0%	6	100.0%	2,804	100.0%
HMDA Totals								
Low	4	1.2%	243	0.7%	18	5.5%	361	1.1%
Moderate	48	14.6%	5,783	16.9%	56	17.0%	3,400	9.9%
Low/Moderate Total	52	15.8%	6,026	17.6%	74	22.5%	3,761	11.0%
Middle	165	50.2%	15,200	44.4%	62	18.8%	3,789	11.1%
Upper	112	34.0%	12,982	38.0%	172	52.3%	20,968	61.3%
Unknown	0	0.0%	0	0.0%	21	6.4%	5,690	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	329	100.0%	34,208	100.0%	329	100.0%	34,208	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	22	25.3%	2,808	22.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	12.6%	1,568	12.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	33	37.9%	4,376	35.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	31	35.6%	5,352	43.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	23	26.4%	2,712	21.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	12,440	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	62	71.3%	8,958	72.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	25	28.7%	3,482	28.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	12,440	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	53	60.9%	2,190	17.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	18	20.7%	3,327	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	18.4%	6,923	55.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	12,440	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	39	62.9%	1,586	17.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	12	19.4%	2,271	25.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	17.7%	5,101	56.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	62	100.0%	8,958	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Multi Huntington-Ashland, WV KY OH MSA #26580

2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :Huntington Ashland WV KY OH MSA #26580 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	4	9.8%	453	7.4%
Moderate	9	22.0%	827	13.6%	3	7.3%	156	2.6%
Low/Moderate Total	9	22.0%	827	13.6%	7	17.1%	609	10.0%
Middle	26	63.4%	3,713	61.0%	8	19.5%	871	14.3%
Upper	6	14.6%	1,549	25.4%	23	56.1%	4,283	70.3%
Unknown	0	0.0%	0	0.0%	3	7.3%	326	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	6,089	100.0%	41	100.0%	6,089	100.0%
Refinance								
Low	1	4.3%	127	3.2%	1	4.3%	46	1.1%
Moderate	1	4.3%	157	3.9%	4	17.4%	277	6.9%
Low/Moderate Total	2	8.7%	284	7.1%	5	21.7%	323	8.1%
Middle	15	65.2%	2,098	52.3%	5	21.7%	805	20.1%
Upper	6	26.1%	1,628	40.6%	12	52.2%	2,755	68.7%
Unknown	0	0.0%	0	0.0%	1	4.3%	127	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,010	100.0%	23	100.0%	4,010	100.0%
Home Improvement								
Low	1	2.6%	2	0.2%	7	17.9%	63	6.6%
Moderate	5	12.8%	119	12.5%	4	10.3%	14	1.5%
Low/Moderate Total	6	15.4%	121	12.7%	11	28.2%	77	8.1%
Middle	29	74.4%	654	68.8%	8	20.5%	72	7.6%
Upper	4	10.3%	175	18.4%	20	51.3%	801	84.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	950	100.0%	39	100.0%	950	100.0%
Multi-Family								
Low	1	50.0%	1,100	29.3%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	1,100	29.3%	0	0.0%	0	0.0%
Middle	1	50.0%	2,650	70.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	3,750	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	3,750	100.0%	2	100.0%	3,750	100.0%
HMDA Totals								
Low	3	2.9%	1,229	8.3%	12	11.4%	562	3.8%
Moderate	15	14.3%	1,103	7.5%	11	10.5%	447	3.0%
Low/Moderate Total	18	17.1%	2,332	15.8%	23	21.9%	1,009	6.8%
Middle	71	67.6%	9,115	61.6%	21	20.0%	1,748	11.8%
Upper	16	15.2%	3,352	22.7%	55	52.4%	7,839	53.0%
Unknown	0	0.0%	0	0.0%	6	5.7%	4,203	28.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	14,799	100.0%	105	100.0%	14,799	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: Huntington Ashland WV KY OH MSA #26580 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	8	17.4%	576	8.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	8	17.4%	1,853	28.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	34.8%	2,429	37.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	22	47.8%	3,673	57.0%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
Upper	8	17.4%	345	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	6,447	100.0%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	29	63.0%	4,849	75.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	15	32.6%	1,246	19.3%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
Not Known	2	4.3%	352	5.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	6,447	100.0%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	29	63.0%	1,476	22.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	21.7%	1,919	29.8%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	15.2%	3,052	47.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	6,447	100.0%	1	100.0%	250	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	15	51.7%	759	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	31.0%	1,690	34.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	17.2%	2,400	49.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	4,849	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Lexington-Fayette KY MSA #30460

2012-2013-2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	27	7.0%	2,319	4.0%	51	13.3%	4,986	8.5%
Moderate	85	22.2%	8,636	14.8%	68	17.8%	7,117	12.2%
Low/Moderate Total	112	29.2%	10,955	18.7%	119	31.1%	12,103	20.7%
Middle	150	39.2%	23,801	40.7%	61	15.9%	7,805	13.4%
Upper	121	31.6%	23,703	40.5%	141	36.8%	27,738	47.4%
Unknown	0	0.0%	0	0.0%	62	16.2%	10,813	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	383	100.0%	58,459	100.0%	383	100.0%	58,459	100.0%
Refinance								
Low	18	5.4%	4,076	7.1%	31	9.2%	2,353	4.1%
Moderate	58	17.3%	7,951	13.8%	58	17.3%	6,654	11.6%
Low/Moderate Total	76	22.6%	12,027	20.9%	89	26.5%	9,007	15.6%
Middle	123	36.6%	17,517	30.4%	62	18.5%	7,084	12.3%
Upper	137	40.8%	28,058	48.7%	151	44.9%	31,444	54.6%
Unknown	0	0.0%	0	0.0%	34	10.1%	10,067	17.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	336	100.0%	57,602	100.0%	336	100.0%	57,602	100.0%
Home Improvement								
Low	8	6.3%	408	4.9%	26	20.3%	681	8.2%
Moderate	41	32.0%	1,106	13.3%	34	26.6%	1,170	14.1%
Low/Moderate Total	49	38.3%	1,514	18.2%	60	46.9%	1,851	22.3%
Middle	46	35.9%	3,413	41.1%	24	18.8%	1,773	21.3%
Upper	33	25.8%	3,384	40.7%	38	29.7%	4,152	50.0%
Unknown	0	0.0%	0	0.0%	6	4.7%	535	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	128	100.0%	8,311	100.0%	128	100.0%	8,311	100.0%
Multi-Family								
Low	2	8.7%	211	1.3%	0	0.0%	0	0.0%
Moderate	16	69.6%	11,306	68.1%	0	0.0%	0	0.0%
Low/Moderate Total	18	78.3%	11,517	69.4%	0	0.0%	0	0.0%
Middle	5	21.7%	5,074	30.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	23	100.0%	16,591	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	16,591	100.0%	23	100.0%	16,591	100.0%
HMDA Totals								
Low	55	6.3%	7,014	5.0%	108	12.4%	8,020	5.7%
Moderate	200	23.0%	28,999	20.6%	160	18.4%	14,941	10.6%
Low/Moderate Total	255	29.3%	36,013	25.5%	268	30.8%	22,961	16.3%
Middle	324	37.2%	49,805	35.3%	147	16.9%	16,662	11.8%
Upper	291	33.4%	55,145	39.1%	330	37.9%	63,334	44.9%
Unknown	0	0.0%	0	0.0%	125	14.4%	38,006	27.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	870	100.0%	140,963	100.0%	870	100.0%	140,963	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	18	5.3%	2,776	7.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	63	18.5%	8,645	22.1%	2	4.8%	30	0.8%	0	0.0%	0	0.0%
Low/Moderate Total	81	23.8%	11,421	29.2%	2	4.8%	30	0.8%	0	0.0%	0	0.0%
Middle	162	47.5%	14,918	38.2%	33	78.6%	2,574	67.8%	0	0.0%	0	0.0%
Upper	98	28.7%	12,709	32.5%	7	16.7%	1,191	31.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	341	100.0%	39,048	100.0%	42	100.0%	3,795	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	249	73.0%	28,028	71.8%	40	95.2%	3,585	94.5%	0	0.0%	0	0.0%
Over \$1 Million	71	20.8%	9,101	23.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	21	6.2%	1,919	4.9%	2	4.8%	210	5.5%	0	0.0%	0	0.0%
Total	341	100.0%	39,048	100.0%	42	100.0%	3,795	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	244	71.6%	9,074	23.2%	27	64.3%	616	16.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	58	17.0%	9,806	25.1%	12	28.6%	2,059	54.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	39	11.4%	20,168	51.6%	3	7.1%	1,120	29.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	341	100.0%	39,048	100.0%	42	100.0%	3,795	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	185	74.3%	6,167	22.0%	26	65.0%	613	17.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	36	14.5%	6,397	22.8%	11	27.5%	1,852	51.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	28	11.2%	15,464	55.2%	3	7.5%	1,120	31.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	249	100.0%	28,028	100.0%	40	100.0%	3,585	100.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Nonmetropolitan Eastern Kentucky

2012-2013-2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	30	4.2%	1,318	1.4%
Moderate	137	19.4%	13,440	13.8%	78	11.0%	4,785	4.9%
Low/Moderate Total	137	19.4%	13,440	13.8%	108	15.3%	6,103	6.3%
Middle	488	68.9%	64,842	66.8%	145	20.5%	10,928	11.3%
Upper	83	11.7%	18,842	19.4%	441	62.3%	75,470	77.7%
Unknown	0	0.0%	0	0.0%	14	2.0%	4,623	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	708	100.0%	97,124	100.0%	708	100.0%	97,124	100.0%
Refinance								
Low	0	0.0%	0	0.0%	25	2.9%	1,422	1.4%
Moderate	173	20.3%	18,892	18.0%	65	7.6%	4,529	4.3%
Low/Moderate Total	173	20.3%	18,892	18.0%	90	10.6%	5,951	5.7%
Middle	583	68.3%	69,052	65.7%	170	19.9%	15,206	14.5%
Upper	97	11.4%	17,231	16.4%	588	68.9%	83,077	79.0%
Unknown	0	0.0%	0	0.0%	5	0.6%	941	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	853	100.0%	105,175	100.0%	853	100.0%	105,175	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	167	12.8%	943	2.6%
Moderate	312	24.0%	6,306	17.3%	258	19.8%	3,772	10.3%
Low/Moderate Total	312	24.0%	6,306	17.3%	425	32.7%	4,715	12.9%
Middle	915	70.4%	25,018	68.6%	315	24.2%	6,992	19.2%
Upper	73	5.6%	5,145	14.1%	557	42.8%	24,331	66.7%
Unknown	0	0.0%	0	0.0%	3	0.2%	431	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,300	100.0%	36,469	100.0%	1,300	100.0%	36,469	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	88.9%	6,741	97.8%	0	0.0%	0	0.0%
Upper	1	11.1%	155	2.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	6,896	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	6,896	100.0%	9	100.0%	6,896	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	222	7.7%	3,683	1.5%
Moderate	622	21.7%	38,638	15.7%	401	14.0%	13,086	5.3%
Low/Moderate Total	622	21.7%	38,638	15.7%	623	21.7%	16,769	6.8%
Middle	1,994	69.5%	165,653	67.4%	630	22.0%	33,126	13.5%
Upper	254	8.9%	41,373	16.8%	1,586	55.3%	182,878	74.4%
Unknown	0	0.0%	0	0.0%	31	1.1%	12,891	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,870	100.0%	245,664	100.0%	2,870	100.0%	245,664	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	65	11.7%	7,219	12.9%	2	33.3%	116	12.3%	0	0.0%	0	0.0%
Low/Moderate Total	65	11.7%	7,219	12.9%	2	33.3%	116	12.3%	0	0.0%	0	0.0%
Middle	391	70.6%	41,885	74.7%	2	33.3%	226	24.0%	0	0.0%	0	0.0%
Upper	98	17.7%	6,974	12.4%	2	33.3%	600	63.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	554	100.0%	56,078	100.0%	6	100.0%	942	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	360	65.0%	33,433	59.6%	6	100.0%	942	100.0%	0	0.0%	0	0.0%
Over \$1 Million	161	29.1%	19,405	34.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	33	6.0%	3,240	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	554	100.0%	56,078	100.0%	6	100.0%	942	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	424	76.5%	15,432	27.5%	4	66.7%	287	30.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	73	13.2%	12,441	22.2%	1	16.7%	155	16.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	57	10.3%	28,205	50.3%	1	16.7%	500	53.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	554	100.0%	56,078	100.0%	6	100.0%	942	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	281	78.1%	9,465	28.3%	4	66.7%	287	30.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	46	12.8%	7,861	23.5%	1	16.7%	155	16.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	33	9.2%	16,107	48.2%	1	16.7%	500	53.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	360	100.0%	33,433	100.0%	6	100.0%	942	100.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Nonmetropolitan Central Kentucky

2012-2013-2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.3%	246	0.3%	52	6.8%	2,915	3.6%
Moderate	104	13.6%	9,052	11.1%	118	15.4%	7,133	8.7%
Low/Moderate Total	106	13.9%	9,298	11.4%	170	22.3%	10,048	12.3%
Middle	412	53.9%	40,829	50.0%	183	24.0%	16,104	19.7%
Upper	246	32.2%	31,467	38.6%	358	46.9%	46,723	57.3%
Unknown	0	0.0%	0	0.0%	53	6.9%	8,719	10.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	764	100.0%	81,594	100.0%	764	100.0%	81,594	100.0%
Refinance								
Low	3	0.3%	330	0.3%	52	5.3%	2,947	2.5%
Moderate	147	15.0%	13,772	11.8%	129	13.1%	8,930	7.7%
Low/Moderate Total	150	15.3%	14,102	12.1%	181	18.4%	11,877	10.2%
Middle	520	52.9%	61,835	53.1%	241	24.5%	20,982	18.0%
Upper	313	31.8%	40,459	34.8%	552	56.2%	73,380	63.0%
Unknown	0	0.0%	0	0.0%	9	0.9%	10,157	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	983	100.0%	116,396	100.0%	983	100.0%	116,396	100.0%
Home Improvement								
Low	7	1.1%	306	1.4%	97	15.5%	805	3.8%
Moderate	178	28.5%	3,003	14.1%	131	21.0%	2,591	12.2%
Low/Moderate Total	185	29.6%	3,309	15.6%	228	36.5%	3,396	16.0%
Middle	312	49.9%	12,233	57.6%	146	23.4%	4,685	22.1%
Upper	128	20.5%	5,694	26.8%	241	38.6%	12,790	60.2%
Unknown	0	0.0%	0	0.0%	10	1.6%	365	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	625	100.0%	21,236	100.0%	625	100.0%	21,236	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	27.3%	474	15.5%	0	0.0%	0	0.0%
Low/Moderate Total	3	27.3%	474	15.5%	0	0.0%	0	0.0%
Middle	5	45.5%	2,038	66.8%	0	0.0%	0	0.0%
Upper	3	27.3%	538	17.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	100.0%	3,050	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,050	100.0%	11	100.0%	3,050	100.0%
HMDA Totals								
Low	12	0.5%	882	0.4%	201	8.4%	6,667	3.0%
Moderate	432	18.1%	26,301	11.8%	378	15.9%	18,654	8.4%
Low/Moderate Total	444	18.6%	27,183	12.2%	579	24.3%	25,321	11.4%
Middle	1,249	52.4%	116,935	52.6%	570	23.9%	41,771	18.8%
Upper	690	29.0%	78,158	35.2%	1,151	48.3%	132,893	59.8%
Unknown	0	0.0%	0	0.0%	83	3.5%	22,291	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,383	100.0%	222,276	100.0%	2,383	100.0%	222,276	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	1	0.2%	700	1.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	71	13.1%	5,604	12.2%	47	15.1%	1,395	12.3%	0	0.0%	0	0.0%
Low/Moderate Total	72	13.3%	6,304	13.8%	47	15.1%	1,395	12.3%	0	0.0%	0	0.0%
Middle	243	44.8%	20,507	44.8%	164	52.6%	6,618	58.2%	0	0.0%	0	0.0%
Upper	228	42.0%	18,966	41.4%	101	32.4%	3,359	29.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	543	100.0%	45,777	100.0%	312	100.0%	11,372	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	423	77.9%	31,440	68.7%	287	92.0%	10,461	92.0%	0	0.0%	0	0.0%
Over \$1 Million	83	15.3%	12,689	27.7%	8	2.6%	381	3.4%	0	0.0%	0	0.0%
Not Known	37	6.8%	1,648	3.6%	17	5.4%	530	4.7%	0	0.0%	0	0.0%
Total	543	100.0%	45,777	100.0%	312	100.0%	11,372	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	422	77.7%	13,066	28.5%	293	93.9%	7,863	69.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	80	14.7%	13,885	30.3%	15	4.8%	2,144	18.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	41	7.6%	18,826	41.1%	4	1.3%	1,365	12.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	543	100.0%	45,777	100.0%	312	100.0%	11,372	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	344	81.3%	10,638	33.8%	268	93.4%	6,952	66.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	52	12.3%	8,745	27.8%	15	5.2%	2,144	20.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	6.4%	12,057	38.3%	4	1.4%	1,365	13.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	423	100.0%	31,440	100.0%	287	100.0%	10,461	100.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Knoxville TN MSA #28940

2012-2013
HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	10.0%	232	11.5%
Moderate	2	20.0%	153	7.6%	1	10.0%	141	7.0%
Low/Moderate Total	2	20.0%	153	7.6%	2	20.0%	373	18.4%
Middle	8	80.0%	1,871	92.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	8	80.0%	1,651	81.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	2,024	100.0%	10	100.0%	2,024	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	107	10.0%	2	28.6%	309	29.0%
Low/Moderate Total	1	14.3%	107	10.0%	2	28.6%	309	29.0%
Middle	6	85.7%	958	90.0%	1	14.3%	83	7.8%
Upper	0	0.0%	0	0.0%	4	57.1%	673	63.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,065	100.0%	7	100.0%	1,065	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	33.3%	13	54.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	13	54.2%
Middle	3	100.0%	24	100.0%	2	66.7%	11	45.8%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	24	100.0%	3	100.0%	24	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	2	10.0%	245	7.9%
Moderate	3	15.0%	260	8.4%	3	15.0%	450	14.5%
Low/Moderate Total	3	15.0%	260	8.4%	5	25.0%	695	22.3%
Middle	17	85.0%	2,853	91.6%	3	15.0%	94	3.0%
Upper	0	0.0%	0	0.0%	12	60.0%	2,324	74.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	3,113	100.0%	20	100.0%	3,113	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	100.0%	1,418	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,418	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	12	92.3%	1,403	98.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	7.7%	15	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,418	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	11	84.6%	518	36.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	15.4%	900	63.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,418	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	10	83.3%	503	35.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	16.7%	900	64.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,403	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Knoxville TN MSA #28940

2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :Knoxville TN MSA #28940 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	5.9%	57	1.2%	5	14.7%	373	7.9%
Moderate	12	35.3%	1,147	24.3%	9	26.5%	744	15.8%
Low/Moderate Total	14	41.2%	1,204	25.6%	14	41.2%	1,117	23.7%
Middle	20	58.8%	3,507	74.4%	8	23.5%	742	15.8%
Upper	0	0.0%	0	0.0%	12	35.3%	2,852	60.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	4,711	100.0%	34	100.0%	4,711	100.0%
Refinance								
Low	2	11.8%	122	5.5%	2	11.8%	83	3.8%
Moderate	4	23.5%	472	21.3%	3	17.6%	301	13.6%
Low/Moderate Total	6	35.3%	594	26.9%	5	29.4%	384	17.4%
Middle	11	64.7%	1,618	73.1%	5	29.4%	468	21.2%
Upper	0	0.0%	0	0.0%	6	35.3%	1,040	47.0%
Unknown	0	0.0%	0	0.0%	1	5.9%	320	14.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	2,212	100.0%	17	100.0%	2,212	100.0%
Home Improvement								
Low	2	11.1%	333	37.2%	3	16.7%	106	11.8%
Moderate	6	33.3%	269	30.0%	10	55.6%	286	31.9%
Low/Moderate Total	8	44.4%	602	67.2%	13	72.2%	392	43.8%
Middle	10	55.6%	294	32.8%	1	5.6%	31	3.5%
Upper	0	0.0%	0	0.0%	4	22.2%	473	52.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	896	100.0%	18	100.0%	896	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	840	71.7%	0	0.0%	0	0.0%
Low/Moderate Total	2	66.7%	840	71.7%	0	0.0%	0	0.0%
Middle	1	33.3%	331	28.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,171	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	1,171	100.0%	3	100.0%	1,171	100.0%
HMDA Totals								
Low	6	8.3%	512	5.7%	10	13.9%	562	6.3%
Moderate	24	33.3%	2,728	30.3%	22	30.6%	1,331	14.8%
Low/Moderate Total	30	41.7%	3,240	36.0%	32	44.4%	1,893	21.1%
Middle	42	58.3%	5,750	64.0%	14	19.4%	1,241	13.8%
Upper	0	0.0%	0	0.0%	22	30.6%	4,365	48.6%
Unknown	0	0.0%	0	0.0%	4	5.6%	1,491	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	72	100.0%	8,990	100.0%	72	100.0%	8,990	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: Knoxville TN MSA #28940 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	15.8%	105	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	36.8%	1,009	31.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	10	52.6%	1,114	34.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	9	47.4%	2,084	65.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	3,198	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	14	73.7%	2,308	72.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	5	26.3%	890	27.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	3,198	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	11	57.9%	357	11.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	21.1%	791	24.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	21.1%	2,050	64.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	3,198	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	8	57.1%	252	10.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	21.4%	566	24.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	21.4%	1,490	64.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,308	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Nonmetropolitan Tennessee

2012-2013
HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	4.3%	118	1.5%
Moderate	25	36.2%	2,201	28.8%	16	23.2%	1,099	14.4%
Low/Moderate Total	25	36.2%	2,201	28.8%	19	27.5%	1,217	15.9%
Middle	44	63.8%	5,440	71.2%	18	26.1%	1,535	20.1%
Upper	0	0.0%	0	0.0%	32	46.4%	4,889	64.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	7,641	100.0%	69	100.0%	7,641	100.0%
Refinance								
Low	0	0.0%	0	0.0%	7	11.3%	404	6.8%
Moderate	17	27.4%	1,495	25.0%	10	16.1%	600	10.0%
Low/Moderate Total	17	27.4%	1,495	25.0%	17	27.4%	1,004	16.8%
Middle	45	72.6%	4,479	75.0%	16	25.8%	1,723	28.8%
Upper	0	0.0%	0	0.0%	29	46.8%	3,247	54.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	62	100.0%	5,974	100.0%	62	100.0%	5,974	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	22	44.0%	201	21.6%
Moderate	14	28.0%	135	14.5%	4	8.0%	15	1.6%
Low/Moderate Total	14	28.0%	135	14.5%	26	52.0%	216	23.2%
Middle	36	72.0%	796	85.5%	10	20.0%	359	38.6%
Upper	0	0.0%	0	0.0%	14	28.0%	356	38.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	50	100.0%	931	100.0%	50	100.0%	931	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	32	17.7%	723	5.0%
Moderate	56	30.9%	3,831	26.3%	30	16.6%	1,714	11.8%
Low/Moderate Total	56	30.9%	3,831	26.3%	62	34.3%	2,437	16.8%
Middle	125	69.1%	10,715	73.7%	44	24.3%	3,617	24.9%
Upper	0	0.0%	0	0.0%	75	41.4%	8,492	58.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	181	100.0%	14,546	100.0%	181	100.0%	14,546	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	44.0%	1,320	50.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	11	44.0%	1,320	50.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	56.0%	1,310	49.8%	2	100.0%	248	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,630	100.0%	2	100.0%	248	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	21	84.0%	2,220	84.4%	2	100.0%	248	100.0%	0	0.0%	0	0.0%
Over \$1 Million	3	12.0%	313	11.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	4.0%	97	3.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,630	100.0%	2	100.0%	248	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	16	64.0%	696	26.5%	1	50.0%	50	20.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	28.0%	1,159	44.1%	1	50.0%	198	79.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	8.0%	775	29.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,630	100.0%	2	100.0%	248	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	61.9%	511	23.0%	1	50.0%	50	20.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	28.6%	934	42.1%	1	50.0%	198	79.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	9.5%	775	34.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	100.0%	2,220	100.0%	2	100.0%	248	100.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Nonmetropolitan Tennessee

2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :Non Metro Tennessee 2014

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	14.3%	85	11.3%
Moderate	1	14.3%	64	8.5%	1	14.3%	104	13.8%
Low/Moderate Total	1	14.3%	64	8.5%	2	28.6%	189	25.0%
Middle	6	85.7%	691	91.5%	2	28.6%	221	29.3%
Upper	0	0.0%	0	0.0%	3	42.9%	345	45.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	755	100.0%	7	100.0%	755	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	90	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	90	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	90	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	90	100.0%	1	100.0%	90	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	20.0%	50	17.2%
Moderate	2	40.0%	40	13.7%	0	0.0%	0	0.0%
Low/Moderate Total	2	40.0%	40	13.7%	1	20.0%	50	17.2%
Middle	3	60.0%	251	86.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	4	80.0%	241	82.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	291	100.0%	5	100.0%	291	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	2	15.4%	135	11.9%
Moderate	4	30.8%	194	17.1%	1	7.7%	104	9.2%
Low/Moderate Total	4	30.8%	194	17.1%	3	23.1%	239	21.0%
Middle	9	69.2%	942	82.9%	2	15.4%	221	19.5%
Upper	0	0.0%	0	0.0%	8	61.5%	676	59.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,136	100.0%	13	100.0%	1,136	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: Non Metro Tennessee 2014

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	84	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Charleston WV MSA #16620

2012-2013 only
HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	571	73.0%	1	25.0%	79	10.1%
Low/Moderate Total	1	25.0%	571	73.0%	1	25.0%	79	10.1%
Middle	2	50.0%	161	20.6%	1	25.0%	82	10.5%
Upper	1	25.0%	50	6.4%	1	25.0%	50	6.4%
Unknown	0	0.0%	0	0.0%	1	25.0%	571	73.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	782	100.0%	4	100.0%	782	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	234	43.9%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	234	43.9%	0	0.0%	0	0.0%
Middle	2	50.0%	299	56.1%	2	50.0%	209	39.2%
Upper	0	0.0%	0	0.0%	2	50.0%	324	60.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	533	100.0%	4	100.0%	533	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	14.3%	5	1.6%
Moderate	10	71.4%	292	94.5%	5	35.7%	20	6.5%
Low/Moderate Total	10	71.4%	292	94.5%	7	50.0%	25	8.1%
Middle	4	28.6%	17	5.5%	4	28.6%	136	44.0%
Upper	0	0.0%	0	0.0%	3	21.4%	148	47.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	309	100.0%	14	100.0%	309	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	2	9.1%	5	0.3%
Moderate	13	59.1%	1,097	67.5%	6	27.3%	99	6.1%
Low/Moderate Total	13	59.1%	1,097	67.5%	8	36.4%	104	6.4%
Middle	8	36.4%	477	29.4%	7	31.8%	427	26.3%
Upper	1	4.5%	50	3.1%	6	27.3%	522	32.1%
Unknown	0	0.0%	0	0.0%	1	4.5%	571	35.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,624	100.0%	22	100.0%	1,624	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group: All Assessment Areas

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	75	6.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	11.1%	75	6.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	88.9%	1,049	93.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,124	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	5	55.6%	209	18.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	4	44.4%	915	81.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,124	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	7	77.8%	255	22.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	22.2%	869	77.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,124	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	100.0%	209	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	209	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Nonmetropolitan West Virginia

2012-2013-2014

HMDA Loan Distribution Table

Exam: Community Trust 2015

Assessment Area/Group :All Assessment Areas

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	5.8%	244	4.1%
Moderate	0	0.0%	0	0.0%	4	7.7%	185	3.1%
Low/Moderate Total	0	0.0%	0	0.0%	7	13.5%	429	7.2%
Middle	52	100.0%	5,958	100.0%	9	17.3%	757	12.7%
Upper	0	0.0%	0	0.0%	35	67.3%	4,692	78.8%
Unknown	0	0.0%	0	0.0%	1	1.9%	80	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	52	100.0%	5,958	100.0%	52	100.0%	5,958	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	1.7%	43	0.8%
Moderate	1	1.7%	76	1.4%	11	19.0%	751	14.2%
Low/Moderate Total	1	1.7%	76	1.4%	12	20.7%	794	15.0%
Middle	57	98.3%	5,230	98.6%	13	22.4%	968	18.2%
Upper	0	0.0%	0	0.0%	31	53.4%	3,368	63.5%
Unknown	0	0.0%	0	0.0%	2	3.4%	176	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	5,306	100.0%	58	100.0%	5,306	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	20	12.5%	169	6.2%
Moderate	0	0.0%	0	0.0%	27	16.9%	200	7.4%
Low/Moderate Total	0	0.0%	0	0.0%	47	29.4%	369	13.6%
Middle	160	100.0%	2,708	100.0%	43	26.9%	415	15.3%
Upper	0	0.0%	0	0.0%	70	43.8%	1,924	71.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	160	100.0%	2,708	100.0%	160	100.0%	2,708	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	183	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	183	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	183	100.0%	1	100.0%	183	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	24	8.9%	456	3.2%
Moderate	1	0.4%	76	0.5%	42	15.5%	1,136	8.0%
Low/Moderate Total	1	0.4%	76	0.5%	66	24.4%	1,592	11.2%
Middle	270	99.6%	14,079	99.5%	65	24.0%	2,140	15.1%
Upper	0	0.0%	0	0.0%	136	50.2%	9,984	70.5%
Unknown	0	0.0%	0	0.0%	4	1.5%	439	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	271	100.0%	14,155	100.0%	271	100.0%	14,155	100.0%

*Information based on 2010 ACS data

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Huntington Ashland WV KY OH MSA #26580 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	19	1.0%	1,040	0.48%	146	7.65%	8,476	3.88%
Moderate	189	9.91%	16,271	7.45%	372	19.5%	30,568	13.99%
<i>Low/Moderate Total</i>	208	10.9%	17,311	7.92%	518	27.15%	39,044	17.87%
Middle	1,109	58.12%	124,989	57.21%	455	23.85%	48,759	22.32%
Upper	591	30.97%	76,191	34.87%	734	38.47%	110,539	50.59%
Unknown	0	0.0%	0	0.0%	201	10.53%	20,149	9.22%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,908	100.0%	218,491	100.0%	1,908	100.0%	218,491	100.0%
	Refinance							
Low	27	0.8%	2,295	0.56%	189	5.59%	11,471	2.81%
Moderate	241	7.12%	19,366	4.74%	410	12.12%	30,540	7.48%
<i>Low/Moderate Total</i>	268	7.92%	21,661	5.31%	599	17.71%	42,011	10.29%
Middle	1,966	58.11%	233,747	57.26%	704	20.81%	62,804	15.39%
Upper	1,149	33.96%	152,803	37.43%	1,757	51.94%	256,534	62.84%
Unknown	0	0.0%	0	0.0%	323	9.55%	46,862	11.48%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,383	100.0%	408,211	100.0%	3,383	100.0%	408,211	100.0%
	Home Improvement							
Low	9	1.47%	300	0.93%	62	10.13%	1,533	4.76%
Moderate	72	11.76%	2,705	8.39%	103	16.83%	3,572	11.08%
<i>Low/Moderate Total</i>	81	13.24%	3,005	9.32%	165	26.96%	5,105	15.84%
Middle	376	61.44%	18,325	56.84%	150	24.51%	6,506	20.18%
Upper	155	25.33%	10,907	33.83%	279	45.59%	20,051	62.2%
Unknown	0	0.0%	0	0.0%	18	2.94%	575	1.78%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	612	100.0%	32,237	100.0%	612	100.0%	32,237	100.0%
	Multi-Family							
Low	5	14.29%	2,241	13.12%	0	0.0%	0	0.0%
Moderate	8	22.86%	3,802	22.26%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	13	37.14%	6,043	35.38%	0	0.0%	0	0.0%
Middle	17	48.57%	9,457	55.37%	0	0.0%	0	0.0%
Upper	5	14.29%	1,579	9.25%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	35	100.0%	17,079	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	17,079	100.0%	35	100.0%	17,079	100.0%
	HMDA Totals							
Low	60	1.01%	5,876	0.87%	397	6.69%	21,480	3.18%
Moderate	510	8.59%	42,144	6.23%	885	14.9%	64,680	9.57%
<i>Low/Moderate Total</i>	570	9.6%	48,020	7.1%	1,282	21.59%	86,160	12.75%
Middle	3,468	58.4%	386,518	57.18%	1,309	22.04%	118,069	17.47%
Upper	1,900	32.0%	241,480	35.72%	2,770	46.65%	387,124	57.27%
Unknown	0	0.0%	0	0.0%	577	9.72%	84,665	12.52%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,938	100.0%	676,018	100.0%	5,938	100.0%	676,018	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Huntington Ashland WV KY OH MSA #26580 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	231	9.27%	7,673	7.56%	0	0.0%	0	0.0%
Moderate	469	18.81%	26,083	25.7%	1	7.69%	27	11.49%
<i>Low/Moderate Income</i>	700	28.08%	33,756	33.27%	1	7.69%	27	11.49%
Middle	964	38.67%	42,874	42.25%	6	46.15%	103	43.83%
Upper	513	20.58%	22,723	22.39%	5	38.46%	103	43.83%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	316	12.68%	2,120	2.09%	1	7.69%	2	0.85%
Total	2,493	100%	101,473	100%	13	100%	235	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	779	31.25%	38,321	37.76%	5	38.46%	180	76.6%
	By Loan Size				By Loan Size			
\$100,000 or Less	2,281	91.5%	26,274	25.89%	13	100.0%	235	100.0%
\$100,001 - \$250,000	102	4.09%	18,385	18.12%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	110	4.41%	56,814	55.99%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,493	100%	101,473	100%	13	100%	235	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Huntington Ashland WV KY OH MSA #26580 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	30	1.39%	2,176	0.82%	114	5.28%	6,539	2.45%
Moderate	222	10.28%	16,672	6.26%	434	20.09%	35,924	13.49%
<i>Low/Moderate Total</i>	252	11.67%	18,848	7.08%	548	25.37%	42,463	15.94%
Middle	1,241	57.45%	152,971	57.43%	531	24.58%	56,794	21.32%
Upper	667	30.88%	94,561	35.5%	905	41.9%	147,645	55.43%
Unknown	0	0.0%	0	0.0%	176	8.15%	19,478	7.31%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,160	100.0%	266,380	100.0%	2,160	100.0%	266,380	100.0%
	Refinance							
Low	30	0.99%	47,230	6.86%	199	6.58%	12,022	1.75%
Moderate	275	9.09%	92,892	13.49%	361	11.93%	27,463	3.99%
<i>Low/Moderate Total</i>	305	10.08%	140,122	20.34%	560	18.51%	39,485	5.73%
Middle	1,799	59.45%	290,934	42.24%	639	21.12%	57,438	8.34%
Upper	922	30.47%	257,710	37.42%	1,519	50.2%	218,815	31.77%
Unknown	0	0.0%	0	0.0%	308	10.18%	373,028	54.16%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,026	100.0%	688,766	100.0%	3,026	100.0%	688,766	100.0%
	Home Improvement							
Low	6	1.03%	329	0.97%	48	8.25%	1,296	3.83%
Moderate	55	9.45%	2,937	8.69%	77	13.23%	2,763	8.17%
<i>Low/Moderate Total</i>	61	10.48%	3,266	9.66%	125	21.48%	4,059	12.01%
Middle	383	65.81%	21,847	64.63%	142	24.4%	6,641	19.65%
Upper	138	23.71%	8,692	25.71%	301	51.72%	21,840	64.61%
Unknown	0	0.0%	0	0.0%	14	2.41%	1,265	3.74%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	582	100.0%	33,805	100.0%	582	100.0%	33,805	100.0%
	Multi-Family							
Low	7	17.95%	10,233	27.13%	0	0.0%	0	0.0%
Moderate	10	25.64%	6,698	17.76%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	17	43.59%	16,931	44.89%	0	0.0%	0	0.0%
Middle	15	38.46%	11,935	31.64%	0	0.0%	0	0.0%
Upper	7	17.95%	8,850	23.46%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	39	100.0%	37,716	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	37,716	100.0%	39	100.0%	37,716	100.0%
	HMDA Totals							
Low	73	1.26%	59,968	5.84%	361	6.22%	19,857	1.93%
Moderate	562	9.68%	119,199	11.61%	872	15.02%	66,150	6.44%
<i>Low/Moderate Total</i>	635	10.94%	179,167	17.45%	1,233	21.23%	86,007	8.38%
Middle	3,438	59.2%	477,687	46.53%	1,312	22.59%	120,873	11.77%
Upper	1,734	29.86%	369,813	36.02%	2,725	46.93%	388,300	37.82%
Unknown	0	0.0%	0	0.0%	537	9.25%	431,487	42.03%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,807	100.0%	1,026,667	100.0%	5,807	100.0%	1,026,667	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Huntington Ashland WV KY OH MSA #26580 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	150	8.19%	8,360	8.1%	0	0.0%	0	0.0%
Moderate	384	20.97%	29,797	28.88%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	534	29.16%	38,157	36.98%	0	0.0%	0	0.0%
Middle	780	42.6%	39,812	38.58%	11	68.75%	163	45.4%
Upper	441	24.09%	22,451	21.76%	5	31.25%	196	54.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	76	4.15%	2,763	2.68%	0	0.0%	0	0.0%
Total	1,831	100%	103,183	100%	16	100%	359	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	733	40.03%	42,580	41.27%	7	43.75%	276	76.88%
	By Loan Size				By Loan Size			
\$100,000 or Less	1,605	87.66%	26,122	25.32%	16	100.0%	359	100.0%
\$100,001 - \$250,000	115	6.28%	20,492	19.86%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	111	6.06%	56,569	54.82%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,831	100%	103,183	100%	16	100%	359	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Lexington Lafayette KY MSA # 30460 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	178	2.6%	19,062	1.7%	668	9.77%	64,466	5.76%
Moderate	881	12.89%	93,120	8.32%	1,592	23.3%	206,741	18.48%
<i>Low/Moderate Total</i>	<i>1,059</i>	<i>15.5%</i>	<i>112,182</i>	<i>10.03%</i>	<i>2,260</i>	<i>33.07%</i>	<i>271,207</i>	<i>24.24%</i>
Middle	2,561	37.47%	372,077	33.26%	1,497	21.91%	233,665	20.89%
Upper	3,214	47.03%	634,493	56.71%	2,160	31.61%	466,948	41.74%
Unknown	0	0.0%	0	0.0%	917	13.42%	146,932	13.13%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,834	100.0%	1,118,752	100.0%	6,834	100.0%	1,118,752	100.0%
	Refinance							
Low	341	2.41%	44,267	1.93%	927	6.56%	80,151	3.49%
Moderate	1,731	12.25%	187,709	8.17%	2,230	15.79%	252,320	10.98%
<i>Low/Moderate Total</i>	<i>2,072</i>	<i>14.67%</i>	<i>231,976</i>	<i>10.09%</i>	<i>3,157</i>	<i>22.35%</i>	<i>332,471</i>	<i>14.47%</i>
Middle	5,100	36.1%	717,675	31.23%	3,042	21.53%	419,150	18.24%
Upper	6,955	49.23%	1,348,385	58.68%	5,728	40.55%	1,168,605	50.85%
Unknown	0	0.0%	0	0.0%	2,200	15.57%	377,810	16.44%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14,127	100.0%	2,298,036	100.0%	14,127	100.0%	2,298,036	100.0%
	Home Improvement							
Low	24	4.32%	789	2.03%	67	12.07%	1,639	4.21%
Moderate	94	16.94%	2,775	7.12%	117	21.08%	3,996	10.26%
<i>Low/Moderate Total</i>	<i>118</i>	<i>21.26%</i>	<i>3,564</i>	<i>9.15%</i>	<i>184</i>	<i>33.15%</i>	<i>5,635</i>	<i>14.47%</i>
Middle	201	36.22%	12,028	30.88%	145	26.13%	8,132	20.87%
Upper	236	42.52%	23,364	59.98%	193	34.77%	22,022	56.53%
Unknown	0	0.0%	0	0.0%	33	5.95%	3,167	8.13%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	555	100.0%	38,956	100.0%	555	100.0%	38,956	100.0%
	Multi-Family							
Low	12	15.79%	5,829	3.66%	0	0.0%	0	0.0%
Moderate	39	51.32%	43,400	27.23%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>51</i>	<i>67.11%</i>	<i>49,229</i>	<i>30.89%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	14	18.42%	11,012	6.91%	0	0.0%	0	0.0%
Upper	11	14.47%	99,144	62.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	76	100.0%	159,385	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	159,385	100.0%	76	100.0%	159,385	100.0%
	HMDA Totals							
Low	555	2.57%	69,947	1.93%	1,662	7.7%	146,256	4.05%
Moderate	2,745	12.71%	327,004	9.05%	3,939	18.24%	463,057	12.81%
<i>Low/Moderate Total</i>	<i>3,300</i>	<i>15.28%</i>	<i>396,951</i>	<i>10.98%</i>	<i>5,601</i>	<i>25.94%</i>	<i>609,313</i>	<i>16.85%</i>
Middle	7,876	36.48%	1,112,792	30.78%	4,684	21.69%	660,947	18.28%
Upper	10,416	48.24%	2,105,386	58.24%	8,081	37.43%	1,657,575	45.85%
Unknown	0	0.0%	0	0.0%	3,226	14.94%	687,294	19.01%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21,592	100.0%	3,615,129	100.0%	21,592	100.0%	3,615,129	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Lexington Lafayette KY MSA # 30460 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	599	8.01%	32,171	9.27%	3	1.0%	337	1.24%
Moderate	1,474	19.72%	73,868	21.29%	31	10.37%	2,352	8.63%
<i>Low/Moderate Income</i>	2,073	27.73%	106,039	30.57%	34	11.37%	2,689	9.87%
Middle	2,650	35.45%	128,982	37.18%	142	47.49%	12,709	46.63%
Upper	2,526	33.79%	110,155	31.75%	123	41.14%	11,855	43.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	227	3.04%	1,748	0.5%	0	0.0%	0	0.0%
Total	7,476	100%	346,924	100%	299	100%	27,253	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	2,976	39.81%	147,298	42.46%	197	65.89%	20,544	75.38%
	By Loan Size				By Loan Size			
\$100,000 or Less	6,753	90.33%	91,849	26.48%	218	72.91%	5,589	20.51%
\$100,001 - \$250,000	342	4.57%	60,720	17.5%	47	15.72%	8,195	30.07%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	381	5.1%	194,355	56.02%	34	11.37%	13,469	49.42%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,476	100%	346,924	100%	299	100%	27,253	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Lexington Lafayette KY MSA # 30460 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	297	3.79%	38,131	2.96%	639	8.15%	59,703	4.63%
Moderate	1,060	13.52%	117,754	9.13%	1,717	21.89%	218,518	16.95%
<i>Low/Moderate Total</i>	<i>1,357</i>	<i>17.3%</i>	<i>155,885</i>	<i>12.09%</i>	<i>2,356</i>	<i>30.04%</i>	<i>278,221</i>	<i>21.58%</i>
Middle	2,979	37.99%	438,487	34.01%	1,683	21.46%	258,221	20.03%
Upper	3,505	44.7%	694,771	53.89%	2,745	35.0%	584,492	45.34%
Unknown	1	0.01%	79	0.01%	1,058	13.49%	168,288	13.05%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,842	100.0%	1,289,222	100.0%	7,842	100.0%	1,289,222	100.0%
	Refinance							
Low	328	3.28%	41,722	2.44%	724	7.23%	60,358	3.53%
Moderate	1,435	14.33%	171,421	10.02%	1,631	16.29%	176,198	10.3%
<i>Low/Moderate Total</i>	<i>1,763</i>	<i>17.61%</i>	<i>213,143</i>	<i>12.46%</i>	<i>2,355</i>	<i>23.52%</i>	<i>236,556</i>	<i>13.83%</i>
Middle	3,776	37.71%	555,259	32.47%	1,917	19.15%	249,201	14.57%
Upper	4,474	44.68%	941,564	55.06%	4,111	41.06%	797,020	46.61%
Unknown	0	0.0%	0	0.0%	1,630	16.28%	427,189	24.98%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10,013	100.0%	1,709,966	100.0%	10,013	100.0%	1,709,966	100.0%
	Home Improvement							
Low	29	4.98%	2,009	5.52%	77	13.23%	2,304	6.33%
Moderate	120	20.62%	4,496	12.35%	109	18.73%	3,701	10.17%
<i>Low/Moderate Total</i>	<i>149</i>	<i>25.6%</i>	<i>6,505</i>	<i>17.87%</i>	<i>186</i>	<i>31.96%</i>	<i>6,005</i>	<i>16.5%</i>
Middle	231	39.69%	13,309	36.56%	127	21.82%	6,454	17.73%
Upper	202	34.71%	16,589	45.57%	226	38.83%	21,120	58.02%
Unknown	0	0.0%	0	0.0%	43	7.39%	2,824	7.76%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	582	100.0%	36,403	100.0%	582	100.0%	36,403	100.0%
	Multi-Family							
Low	21	21.0%	22,755	11.82%	0	0.0%	0	0.0%
Moderate	43	43.0%	57,576	29.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>64</i>	<i>64.0%</i>	<i>80,331</i>	<i>41.72%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	19	19.0%	42,794	22.23%	0	0.0%	0	0.0%
Upper	17	17.0%	69,416	36.05%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	100	100.0%	192,541	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	100	100.0%	192,541	100.0%	100	100.0%	192,541	100.0%
	HMDA Totals							
Low	675	3.64%	104,617	3.24%	1,440	7.77%	122,365	3.79%
Moderate	2,658	14.34%	351,247	10.88%	3,457	18.65%	398,417	12.34%
<i>Low/Moderate Total</i>	<i>3,333</i>	<i>17.98%</i>	<i>455,864</i>	<i>14.12%</i>	<i>4,897</i>	<i>26.42%</i>	<i>520,782</i>	<i>16.13%</i>
Middle	7,005	37.79%	1,049,849	32.52%	3,727	20.11%	513,876	15.92%
Upper	8,198	44.23%	1,722,340	53.35%	7,082	38.2%	1,402,632	43.45%
Unknown	1	0.01%	79	0.0%	2,831	15.27%	790,842	24.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18,537	100.0%	3,228,132	100.0%	18,537	100.0%	3,228,132	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Lexington Lafayette KY MSA # 30460 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	564	8.61%	33,583	9.57%	1	0.5%	100	0.64%
Moderate	1,286	19.64%	69,986	19.94%	12	6.03%	416	2.67%
<i>Low/Moderate Income</i>	1,850	28.26%	103,569	29.5%	13	6.53%	516	3.31%
Middle	2,331	35.6%	135,846	38.7%	102	51.26%	7,814	50.19%
Upper	2,275	34.75%	110,636	31.51%	81	40.7%	7,187	46.17%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	91	1.39%	1,009	0.29%	3	1.51%	51	0.33%
<i>Total</i>	<i>6,547</i>	<i>100%</i>	<i>351,060</i>	<i>100%</i>	<i>199</i>	<i>100%</i>	<i>15,568</i>	<i>100%</i>
	By Revenue				By Revenue			
Total \$1 Million or Less	3,126	47.75%	152,868	43.54%	144	72.36%	10,576	67.93%
	By Loan Size				By Loan Size			
\$100,000 or Less	5,834	89.11%	90,040	25.65%	155	77.89%	4,038	25.94%
\$100,001 - \$250,000	342	5.22%	61,367	17.48%	22	11.06%	3,398	21.83%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	371	5.67%	199,653	56.87%	22	11.06%	8,132	52.24%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,547</i>	<i>100%</i>	<i>351,060</i>	<i>100%</i>	<i>199</i>	<i>100%</i>	<i>15,568</i>	<i>100%</i>

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Non Metro Eastern Kentucky 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	46	4.83%	1,864	1.85%
Moderate	211	22.14%	18,358	18.19%	133	13.96%	7,901	7.83%
<i>Low/Moderate Total</i>	211	22.14%	18,358	18.19%	179	18.78%	9,765	9.67%
Middle	632	66.32%	68,515	67.88%	249	26.13%	20,487	20.3%
Upper	83	8.71%	12,280	12.17%	463	48.58%	62,831	62.25%
Unknown	27	2.83%	1,778	1.76%	62	6.51%	7,848	7.78%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	953	100.0%	100,931	100.0%	953	100.0%	100,931	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	45	3.21%	2,576	1.5%
Moderate	268	19.09%	27,478	16.03%	103	7.34%	7,873	4.59%
<i>Low/Moderate Total</i>	268	19.09%	27,478	16.03%	148	10.54%	10,449	6.09%
Middle	1,007	71.72%	122,569	71.49%	245	17.45%	21,812	12.72%
Upper	115	8.19%	19,433	11.34%	927	66.03%	127,430	74.33%
Unknown	14	1.0%	1,960	1.14%	84	5.98%	11,749	6.85%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,404	100.0%	171,440	100.0%	1,404	100.0%	171,440	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	99	12.1%	859	2.95%
Moderate	181	22.13%	4,667	16.05%	142	17.36%	2,420	8.32%
<i>Low/Moderate Total</i>	181	22.13%	4,667	16.05%	241	29.46%	3,279	11.28%
Middle	587	71.76%	19,518	67.13%	188	22.98%	4,787	16.47%
Upper	50	6.11%	4,888	16.81%	381	46.58%	19,931	68.56%
Unknown	0	0.0%	0	0.0%	8	0.98%	1,076	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	818	100.0%	29,073	100.0%	818	100.0%	29,073	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	100.0%	8,633	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	8,633	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	8,633	100.0%	7	100.0%	8,633	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	190	5.97%	5,299	1.71%
Moderate	660	20.74%	50,503	16.29%	378	11.88%	18,194	5.87%
<i>Low/Moderate Total</i>	660	20.74%	50,503	16.29%	568	17.85%	23,493	7.58%
Middle	2,233	70.18%	219,235	70.7%	682	21.43%	47,086	15.19%
Upper	248	7.79%	36,601	11.8%	1,771	55.66%	210,192	67.79%
Unknown	41	1.29%	3,738	1.21%	161	5.06%	29,306	9.45%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,182	100.0%	310,077	100.0%	3,182	100.0%	310,077	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Eastern Kentucky 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	377	16.66%	9,337	14.13%	2	12.5%	116	10.64%
<i>Low/Moderate Income</i>	377	16.66%	9,337	14.13%	2	12.5%	116	10.64%
Middle	1,332	58.86%	44,520	67.36%	10	62.5%	365	33.49%
Upper	244	10.78%	9,167	13.87%	3	18.75%	608	55.78%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	310	13.7%	3,064	4.64%	1	6.25%	1	0.09%
Total	2,263	100%	66,088	100%	16	100%	1,090	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	887	39.2%	35,510	53.73%	12	75.0%	1,044	95.78%
	By Loan Size				By Loan Size			
\$100,000 or Less	2,136	94.39%	27,666	41.86%	14	87.5%	435	39.91%
\$100,001 - \$250,000	68	3.0%	11,349	17.17%	1	6.25%	155	14.22%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	59	2.61%	27,073	40.97%	1	6.25%	500	45.87%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,263	100%	66,088	100%	16	100%	1,090	100%

Peer Group HMDA Loan Distribution Table

Restricted-FR
Selected Year: 2013

Exam ID: Community Trust 2015

Non Metro Eastern Kentucky 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	55	6.04%	2,423	2.29%
Moderate	218	23.96%	21,418	20.23%	127	13.96%	8,406	7.94%
<i>Low/Moderate Total</i>	218	23.96%	21,418	20.23%	182	20.0%	10,829	10.23%
Middle	618	67.91%	69,971	66.1%	232	25.49%	20,323	19.2%
Upper	65	7.14%	13,524	12.78%	450	49.45%	67,050	63.34%
Unknown	9	0.99%	946	0.89%	46	5.05%	7,657	7.23%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	910	100.0%	105,859	100.0%	910	100.0%	105,859	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	31	2.89%	1,861	0.84%
Moderate	238	22.16%	26,486	11.95%	109	10.15%	8,242	3.72%
<i>Low/Moderate Total</i>	238	22.16%	26,486	11.95%	140	13.04%	10,103	4.56%
Middle	738	68.72%	180,782	81.59%	195	18.16%	17,810	8.04%
Upper	96	8.94%	14,150	6.39%	651	60.61%	89,760	40.51%
Unknown	2	0.19%	165	0.07%	88	8.19%	103,910	46.89%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,074	100.0%	221,583	100.0%	1,074	100.0%	221,583	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	67	10.6%	513	2.29%
Moderate	144	22.78%	4,472	19.94%	111	17.56%	2,618	11.67%
<i>Low/Moderate Total</i>	144	22.78%	4,472	19.94%	178	28.16%	3,131	13.96%
Middle	461	72.94%	16,547	73.78%	138	21.84%	3,799	16.94%
Upper	27	4.27%	1,407	6.27%	313	49.53%	15,445	68.87%
Unknown	0	0.0%	0	0.0%	3	0.47%	51	0.23%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	632	100.0%	22,426	100.0%	632	100.0%	22,426	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.11%	1,393	23.93%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	11.11%	1,393	23.93%	0	0.0%	0	0.0%
Middle	7	77.78%	4,272	73.4%	0	0.0%	0	0.0%
Upper	1	11.11%	155	2.66%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	5,820	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	5,820	100.0%	9	100.0%	5,820	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	153	5.83%	4,797	1.35%
Moderate	601	22.9%	53,769	15.12%	347	13.22%	19,266	5.42%
<i>Low/Moderate Total</i>	601	22.9%	53,769	15.12%	500	19.05%	24,063	6.77%
Middle	1,824	69.49%	271,572	76.35%	565	21.52%	41,932	11.79%
Upper	189	7.2%	29,236	8.22%	1,414	53.87%	172,255	48.43%
Unknown	11	0.42%	1,111	0.31%	146	5.56%	117,438	33.02%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,625	100.0%	355,688	100.0%	2,625	100.0%	355,688	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Eastern Kentucky 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	345	19.41%	8,903	14.22%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	345	19.41%	8,903	14.22%	0	0.0%	0	0.0%
Middle	1,121	63.08%	42,338	67.65%	2	40.0%	45	37.82%
Upper	218	12.27%	10,145	16.21%	3	60.0%	74	62.18%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	93	5.23%	1,201	1.92%	0	0.0%	0	0.0%
Total	1,777	100%	62,587	100%	5	100%	119	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	821	46.2%	30,012	47.95%	2	40.0%	36	30.25%
	By Loan Size				By Loan Size			
\$100,000 or Less	1,659	93.36%	22,184	35.45%	5	100.0%	119	100.0%
\$100,001 - \$250,000	61	3.43%	10,123	16.17%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	57	3.21%	30,280	48.38%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,777	100%	62,587	100%	5	100%	119	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Non Metro Central Kentucky 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	14	0.32%	1,093	0.21%	199	4.49%	11,952	2.24%
Moderate	345	7.78%	35,947	6.75%	785	17.7%	67,181	12.61%
<i>Low/Moderate Total</i>	359	8.09%	37,040	6.95%	984	22.19%	79,133	14.85%
Middle	2,265	51.07%	244,148	45.83%	1,096	24.71%	117,572	22.07%
Upper	1,766	39.82%	247,544	46.47%	1,758	39.64%	263,758	49.51%
Unknown	45	1.01%	3,994	0.75%	597	13.46%	72,263	13.56%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,435	100.0%	532,726	100.0%	4,435	100.0%	532,726	100.0%
	Refinance							
Low	15	0.19%	1,825	0.17%	206	2.57%	13,714	1.28%
Moderate	533	6.64%	59,276	5.54%	718	8.94%	59,424	5.56%
<i>Low/Moderate Total</i>	548	6.83%	61,101	5.72%	924	11.51%	73,138	6.84%
Middle	3,552	44.24%	433,302	40.53%	1,482	18.46%	151,874	14.21%
Upper	3,879	48.31%	569,024	53.22%	4,408	54.9%	650,581	60.85%
Unknown	50	0.62%	5,684	0.53%	1,215	15.13%	193,518	18.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8,029	100.0%	1,069,111	100.0%	8,029	100.0%	1,069,111	100.0%
	Home Improvement							
Low	3	0.43%	34	0.11%	71	10.25%	921	3.08%
Moderate	116	16.74%	2,875	9.63%	122	17.6%	3,055	10.23%
<i>Low/Moderate Total</i>	119	17.17%	2,909	9.74%	193	27.85%	3,976	13.31%
Middle	339	48.92%	13,189	44.16%	159	22.94%	6,107	20.45%
Upper	231	33.33%	13,501	45.21%	329	47.47%	19,360	64.83%
Unknown	4	0.58%	266	0.89%	12	1.73%	422	1.41%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	693	100.0%	29,865	100.0%	693	100.0%	29,865	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.88%	845	1.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	5.88%	845	1.7%	0	0.0%	0	0.0%
Middle	14	41.18%	7,330	14.74%	0	0.0%	0	0.0%
Upper	18	52.94%	41,563	83.56%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	34	100.0%	49,738	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	49,738	100.0%	34	100.0%	49,738	100.0%
	HMDA Totals							
Low	32	0.24%	2,952	0.18%	476	3.61%	26,587	1.58%
Moderate	996	7.55%	98,943	5.88%	1,625	12.32%	129,660	7.71%
<i>Low/Moderate Total</i>	1,028	7.79%	101,895	6.06%	2,101	15.93%	156,247	9.29%
Middle	6,170	46.77%	697,969	41.51%	2,737	20.75%	275,553	16.39%
Upper	5,894	44.68%	871,632	51.84%	6,495	49.24%	933,699	55.53%
Unknown	99	0.75%	9,944	0.59%	1,858	14.09%	315,941	18.79%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13,191	100.0%	1,681,440	100.0%	13,191	100.0%	1,681,440	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Central Kentucky 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	23	0.38%	309	0.21%	0	0.0%	0	0.0%
Moderate	457	7.57%	12,842	8.74%	46	5.76%	1,713	8.87%
<i>Low/Moderate Income</i>	480	7.95%	13,151	8.95%	46	5.76%	1,713	8.87%
Middle	3,258	53.95%	74,718	50.88%	453	56.7%	10,045	51.99%
Upper	1,864	30.87%	54,546	37.14%	296	37.05%	7,514	38.89%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	437	7.24%	4,442	3.02%	4	0.5%	49	0.25%
Total	6,039	100%	146,857	100%	799	100%	19,321	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	2,238	37.06%	69,808	47.53%	457	57.2%	14,791	76.55%
	By Loan Size				By Loan Size			
\$100,000 or Less	5,776	95.64%	59,636	40.61%	759	94.99%	11,561	59.84%
\$100,001 - \$250,000	138	2.29%	23,742	16.17%	33	4.13%	5,135	26.58%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	125	2.07%	63,479	43.23%	7	0.88%	2,625	13.59%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,039	100%	146,857	100%	799	100%	19,321	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Non Metro Central Kentucky 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	8	0.17%	946	0.16%	221	4.57%	14,214	2.47%
Moderate	383	7.92%	37,322	6.5%	902	18.65%	74,861	13.03%
<i>Low/Moderate Total</i>	391	8.08%	38,268	6.66%	1,123	23.22%	89,075	15.51%
Middle	2,510	51.89%	267,998	46.66%	1,244	25.72%	131,056	22.82%
Upper	1,903	39.34%	264,498	46.05%	1,846	38.16%	280,115	48.77%
Unknown	33	0.68%	3,587	0.62%	624	12.9%	74,105	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,837	100.0%	574,351	100.0%	4,837	100.0%	574,351	100.0%
	Refinance							
Low	8	0.13%	939	0.08%	253	4.03%	17,101	1.38%
Moderate	467	7.43%	137,752	11.16%	634	10.09%	51,296	4.15%
<i>Low/Moderate Total</i>	475	7.56%	138,691	11.23%	887	14.12%	68,397	5.54%
Middle	2,946	46.89%	556,551	45.07%	1,236	19.67%	121,490	9.84%
Upper	2,843	45.25%	537,963	43.57%	3,126	49.75%	456,692	36.99%
Unknown	19	0.3%	1,536	0.12%	1,034	16.46%	588,162	47.63%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,283	100.0%	1,234,741	100.0%	6,283	100.0%	1,234,741	100.0%
	Home Improvement							
Low	2	0.29%	143	0.42%	66	9.64%	939	2.75%
Moderate	112	16.35%	3,962	11.62%	95	13.87%	2,447	7.18%
<i>Low/Moderate Total</i>	114	16.64%	4,105	12.04%	161	23.5%	3,386	9.93%
Middle	340	49.64%	15,334	44.97%	160	23.36%	5,917	17.35%
Upper	226	32.99%	14,389	42.2%	315	45.99%	21,384	62.71%
Unknown	5	0.73%	270	0.79%	49	7.15%	3,411	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	685	100.0%	34,098	100.0%	685	100.0%	34,098	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.71%	264	1.11%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	5.71%	264	1.11%	0	0.0%	0	0.0%
Middle	18	51.43%	13,133	55.25%	0	0.0%	0	0.0%
Upper	15	42.86%	10,374	43.64%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	35	100.0%	23,771	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	23,771	100.0%	35	100.0%	23,771	100.0%
	HMDA Totals							
Low	18	0.15%	2,028	0.11%	540	4.56%	32,254	1.73%
Moderate	964	8.14%	179,300	9.6%	1,631	13.78%	128,604	6.89%
<i>Low/Moderate Total</i>	982	8.29%	181,328	9.71%	2,171	18.34%	160,858	8.62%
Middle	5,814	49.1%	853,016	45.69%	2,640	22.3%	258,463	13.84%
Upper	4,987	42.12%	827,224	44.31%	5,287	44.65%	758,191	40.61%
Unknown	57	0.48%	5,393	0.29%	1,742	14.71%	689,449	36.93%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11,840	100.0%	1,866,961	100.0%	11,840	100.0%	1,866,961	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Central Kentucky 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	25	0.57%	1,052	0.82%	0	0.0%	0	0.0%
Moderate	350	7.91%	7,701	6.03%	36	6.28%	1,035	6.9%
<i>Low/Moderate Income</i>	375	8.48%	8,753	6.85%	36	6.28%	1,035	6.9%
Middle	2,358	53.3%	72,273	56.57%	293	51.13%	4,990	33.25%
Upper	1,548	34.99%	43,587	34.12%	243	42.41%	8,979	59.84%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	143	3.23%	3,135	2.45%	1	0.17%	2	0.01%
Total	4,424	100%	127,748	100%	573	100%	15,006	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	2,052	46.38%	59,309	46.43%	332	57.94%	11,712	78.05%
	By Loan Size				By Loan Size			
\$100,000 or Less	4,195	94.82%	51,467	40.29%	542	94.59%	8,810	58.71%
\$100,001 - \$250,000	128	2.89%	21,864	17.11%	26	4.54%	4,503	30.01%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	101	2.28%	54,417	42.6%	5	0.87%	1,693	11.28%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,424	100%	127,748	100%	573	100%	15,006	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Knoxville TN MSA #28940 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	149	17.01%	11,631	9.96%
Moderate	202	23.06%	22,372	19.17%	218	24.89%	22,531	19.3%
<i>Low/Moderate Total</i>	202	23.06%	22,372	19.17%	367	41.89%	34,162	29.27%
Middle	525	59.93%	67,783	58.07%	176	20.09%	23,593	20.21%
Upper	148	16.89%	26,069	22.33%	256	29.22%	49,826	42.69%
Unknown	1	0.11%	500	0.43%	77	8.79%	9,143	7.83%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	876	100.0%	116,724	100.0%	876	100.0%	116,724	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	131	8.12%	10,614	4.47%
Moderate	315	19.53%	38,058	16.03%	251	15.56%	26,494	11.16%
<i>Low/Moderate Total</i>	315	19.53%	38,058	16.03%	382	23.68%	37,108	15.63%
Middle	977	60.57%	138,504	58.34%	330	20.46%	42,539	17.92%
Upper	320	19.84%	60,768	25.6%	668	41.41%	124,260	52.34%
Unknown	1	0.06%	74	0.03%	233	14.45%	33,497	14.11%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,613	100.0%	237,404	100.0%	1,613	100.0%	237,404	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	35	21.21%	756	7.17%
Moderate	49	29.7%	1,486	14.1%	26	15.76%	788	7.48%
<i>Low/Moderate Total</i>	49	29.7%	1,486	14.1%	61	36.97%	1,544	14.65%
Middle	94	56.97%	6,565	62.28%	41	24.85%	2,226	21.12%
Upper	22	13.33%	2,490	23.62%	55	33.33%	5,866	55.65%
Unknown	0	0.0%	0	0.0%	8	4.85%	905	8.59%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	165	100.0%	10,541	100.0%	165	100.0%	10,541	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	70.0%	3,652	48.38%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	70.0%	3,652	48.38%	0	0.0%	0	0.0%
Middle	2	20.0%	258	3.42%	0	0.0%	0	0.0%
Upper	1	10.0%	3,638	48.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	10	100.0%	7,548	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	7,548	100.0%	10	100.0%	7,548	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	315	11.82%	23,001	6.18%
Moderate	573	21.51%	65,568	17.62%	495	18.58%	49,813	13.38%
<i>Low/Moderate Total</i>	573	21.51%	65,568	17.62%	810	30.41%	72,814	19.56%
Middle	1,598	59.98%	213,110	57.25%	547	20.53%	68,358	18.37%
Upper	491	18.43%	92,965	24.98%	979	36.75%	179,952	48.35%
Unknown	2	0.08%	574	0.15%	328	12.31%	51,093	13.73%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,664	100.0%	372,217	100.0%	2,664	100.0%	372,217	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Knoxville TN MSA #28940 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	211	23.84%	7,509	26.85%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	211	23.84%	7,509	26.85%	0	0.0%	0	0.0%
Middle	380	42.94%	11,675	41.75%	0	0.0%	0	0.0%
Upper	188	21.24%	5,930	21.21%	1	100.0%	1	100.0%
Unknown	28	3.16%	2,398	8.58%	0	0.0%	0	0.0%
Tract Unknown	78	8.81%	450	1.61%	0	0.0%	0	0.0%
Total	885	100%	27,962	100%	1	100%	1	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	272	30.73%	7,731	27.65%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size			
\$100,000 or Less	833	94.12%	9,965	35.64%	1	100.0%	1	100.0%
\$100,001 - \$250,000	27	3.05%	4,826	17.26%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	25	2.82%	13,171	47.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	885	100%	27,962	100%	1	100%	1	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Knoxville TN MSA #28940 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	125	13.14%	9,749	7.97%
Moderate	213	22.4%	23,806	19.45%	269	28.29%	30,092	24.59%
<i>Low/Moderate Total</i>	213	22.4%	23,806	19.45%	394	41.43%	39,841	32.55%
Middle	583	61.3%	75,189	61.43%	169	17.77%	21,689	17.72%
Upper	155	16.3%	23,402	19.12%	255	26.81%	45,550	37.21%
Unknown	0	0.0%	0	0.0%	133	13.99%	15,317	12.51%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	951	100.0%	122,397	100.0%	951	100.0%	122,397	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	120	8.68%	8,300	2.19%
Moderate	332	24.01%	80,364	21.21%	249	18.0%	23,607	6.23%
<i>Low/Moderate Total</i>	332	24.01%	80,364	21.21%	369	26.68%	31,907	8.42%
Middle	777	56.18%	253,087	66.79%	279	20.17%	31,932	8.43%
Upper	273	19.74%	45,236	11.94%	526	38.03%	88,063	23.24%
Unknown	1	0.07%	234	0.06%	209	15.11%	227,019	59.91%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,383	100.0%	378,921	100.0%	1,383	100.0%	378,921	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	37	24.18%	520	6.81%
Moderate	55	35.95%	1,022	13.39%	34	22.22%	1,208	15.83%
<i>Low/Moderate Total</i>	55	35.95%	1,022	13.39%	71	46.41%	1,728	22.64%
Middle	83	54.25%	5,093	66.72%	35	22.88%	1,164	15.25%
Upper	15	9.8%	1,518	19.89%	43	28.1%	4,603	60.3%
Unknown	0	0.0%	0	0.0%	4	2.61%	138	1.81%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	153	100.0%	7,633	100.0%	153	100.0%	7,633	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	83.33%	5,885	91.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	83.33%	5,885	91.3%	0	0.0%	0	0.0%
Middle	1	16.67%	561	8.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	6,446	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	6,446	100.0%	6	100.0%	6,446	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	282	11.31%	18,569	3.6%
Moderate	605	24.27%	111,077	21.55%	552	22.14%	54,907	10.65%
<i>Low/Moderate Total</i>	605	24.27%	111,077	21.55%	834	33.45%	73,476	14.26%
Middle	1,444	57.92%	333,930	64.79%	483	19.37%	54,785	10.63%
Upper	443	17.77%	70,156	13.61%	824	33.05%	138,216	26.82%
Unknown	1	0.04%	234	0.05%	352	14.12%	248,920	48.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,493	100.0%	515,397	100.0%	2,493	100.0%	515,397	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Knoxville TN MSA #28940 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	191	29.8%	6,877	23.32%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	191	29.8%	6,877	23.32%	0	0.0%	0	0.0%
Middle	274	42.75%	13,361	45.31%	1	50.0%	20	95.24%
Upper	130	20.28%	4,910	16.65%	1	50.0%	1	4.76%
Unknown	25	3.9%	4,231	14.35%	0	0.0%	0	0.0%
Tract Unknown	21	3.28%	111	0.38%	0	0.0%	0	0.0%
Total	641	100%	29,490	100%	2	100%	21	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	319	49.77%	10,874	36.87%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size			
\$100,000 or Less	582	90.8%	8,664	29.38%	2	100.0%	21	100.0%
\$100,001 - \$250,000	27	4.21%	5,170	17.53%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	32	4.99%	15,656	53.09%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	641	100%	29,490	100%	2	100%	21	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015
Non Metro Tennessee 2012

Selected Year: 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	34	6.01%	1,731	2.46%
Moderate	172	30.39%	20,831	29.57%	133	23.5%	11,278	16.01%
<i>Low/Moderate Total</i>	172	30.39%	20,831	29.57%	167	29.51%	13,009	18.47%
Middle	394	69.61%	49,605	70.43%	118	20.85%	12,593	17.88%
Upper	0	0.0%	0	0.0%	228	40.28%	39,001	55.37%
Unknown	0	0.0%	0	0.0%	53	9.36%	5,833	8.28%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	566	100.0%	70,436	100.0%	566	100.0%	70,436	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	83	7.71%	3,696	2.64%
Moderate	327	30.36%	42,920	30.68%	146	13.56%	11,189	8.0%
<i>Low/Moderate Total</i>	327	30.36%	42,920	30.68%	229	21.26%	14,885	10.64%
Middle	750	69.64%	96,995	69.32%	197	18.29%	17,720	12.66%
Upper	0	0.0%	0	0.0%	488	45.31%	83,280	59.52%
Unknown	0	0.0%	0	0.0%	163	15.13%	24,030	17.17%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,077	100.0%	139,915	100.0%	1,077	100.0%	139,915	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	30	24.0%	302	5.07%
Moderate	35	28.0%	1,428	23.97%	26	20.8%	1,312	22.02%
<i>Low/Moderate Total</i>	35	28.0%	1,428	23.97%	56	44.8%	1,614	27.09%
Middle	90	72.0%	4,529	76.03%	23	18.4%	1,176	19.74%
Upper	0	0.0%	0	0.0%	44	35.2%	3,135	52.63%
Unknown	0	0.0%	0	0.0%	2	1.6%	32	0.54%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	125	100.0%	5,957	100.0%	125	100.0%	5,957	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	62.5%	1,434	53.71%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	62.5%	1,434	53.71%	0	0.0%	0	0.0%
Middle	3	37.5%	1,236	46.29%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	2,670	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	2,670	100.0%	8	100.0%	2,670	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	147	8.28%	5,729	2.62%
Moderate	539	30.35%	66,613	30.42%	305	17.17%	23,779	10.86%
<i>Low/Moderate Total</i>	539	30.35%	66,613	30.42%	452	25.45%	29,508	13.48%
Middle	1,237	69.65%	152,365	69.58%	338	19.03%	31,489	14.38%
Upper	0	0.0%	0	0.0%	760	42.79%	125,416	57.27%
Unknown	0	0.0%	0	0.0%	226	12.73%	32,565	14.87%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,776	100.0%	218,978	100.0%	1,776	100.0%	218,978	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Tennessee 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	152	33.78%	2,393	38.24%	3	33.33%	11	3.55%
<i>Low/Moderate Income</i>	152	33.78%	2,393	38.24%	3	33.33%	11	3.55%
Middle	232	51.56%	3,544	56.63%	6	66.67%	299	96.45%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	66	14.67%	321	5.13%	0	0.0%	0	0.0%
Total	450	100%	6,258	100%	9	100%	310	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	148	32.89%	3,309	52.88%	2	22.22%	248	80.0%
	By Loan Size				By Loan Size			
\$100,000 or Less	437	97.11%	3,307	52.84%	8	88.89%	112	36.13%
\$100,001 - \$250,000	9	2.0%	1,618	25.85%	1	11.11%	198	63.87%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	0.89%	1,333	21.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	450	100%	6,258	100%	9	100%	310	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015
Non Metro Tennessee 2013

Selected Year: 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	57	8.15%	3,093	3.74%
Moderate	217	31.04%	23,725	28.71%	180	25.75%	15,454	18.7%
<i>Low/Moderate Total</i>	217	31.04%	23,725	28.71%	237	33.91%	18,547	22.44%
Middle	482	68.96%	58,915	71.29%	156	22.32%	16,588	20.07%
Upper	0	0.0%	0	0.0%	214	30.62%	37,077	44.87%
Unknown	0	0.0%	0	0.0%	92	13.16%	10,428	12.62%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	699	100.0%	82,640	100.0%	699	100.0%	82,640	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	70	6.81%	3,446	1.03%
Moderate	317	30.84%	69,931	21.0%	154	14.98%	10,891	3.27%
<i>Low/Moderate Total</i>	317	30.84%	69,931	21.0%	224	21.79%	14,337	4.31%
Middle	711	69.16%	263,091	79.0%	208	20.23%	18,408	5.53%
Upper	0	0.0%	0	0.0%	483	46.98%	74,857	22.48%
Unknown	0	0.0%	0	0.0%	113	10.99%	225,420	67.69%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,028	100.0%	333,022	100.0%	1,028	100.0%	333,022	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	37	23.57%	546	10.29%
Moderate	46	29.3%	1,721	32.42%	33	21.02%	752	14.17%
<i>Low/Moderate Total</i>	46	29.3%	1,721	32.42%	70	44.59%	1,298	24.45%
Middle	111	70.7%	3,587	67.58%	32	20.38%	817	15.39%
Upper	0	0.0%	0	0.0%	53	33.76%	3,080	58.03%
Unknown	0	0.0%	0	0.0%	2	1.27%	113	2.13%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	157	100.0%	5,308	100.0%	157	100.0%	5,308	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	528	23.87%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	50.0%	528	23.87%	0	0.0%	0	0.0%
Middle	2	50.0%	1,684	76.13%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	2,212	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	2,212	100.0%	4	100.0%	2,212	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	164	8.69%	7,085	1.67%
Moderate	582	30.83%	95,905	22.66%	367	19.44%	27,097	6.4%
<i>Low/Moderate Total</i>	582	30.83%	95,905	22.66%	531	28.13%	34,182	8.08%
Middle	1,306	69.17%	327,277	77.34%	396	20.97%	35,813	8.46%
Upper	0	0.0%	0	0.0%	750	39.72%	115,014	27.18%
Unknown	0	0.0%	0	0.0%	211	11.18%	238,173	56.28%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,888	100.0%	423,182	100.0%	1,888	100.0%	423,182	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro Tennessee 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	94	32.41%	2,442	34.95%	1	100.0%	2	100.0%
<i>Low/Moderate Income</i>	94	32.41%	2,442	34.95%	1	100.0%	2	100.0%
Middle	178	61.38%	4,435	63.48%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	18	6.21%	110	1.57%	0	0.0%	0	0.0%
<i>Total</i>	290	100%	6,987	100%	1	100%	2	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	128	44.14%	2,765	39.57%	1	100.0%	2	100.0%
	By Loan Size				By Loan Size			
\$100,000 or Less	275	94.83%	2,557	36.6%	1	100.0%	2	100.0%
\$100,001 - \$250,000	11	3.79%	1,762	25.22%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	1.38%	2,668	38.19%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	290	100%	6,987	100%	1	100%	2	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Charleston WV MSA #16620 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	136	7.66%	8,644	3.58%
Moderate	250	14.08%	23,716	9.83%	362	20.39%	32,368	13.41%
<i>Low/Moderate Total</i>	250	14.08%	23,716	9.83%	498	28.06%	41,012	16.99%
Middle	976	54.99%	119,270	49.42%	442	24.9%	49,496	20.51%
Upper	548	30.87%	98,303	40.73%	661	37.24%	129,798	53.78%
Unknown	1	0.06%	67	0.03%	174	9.8%	21,050	8.72%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,775	100.0%	241,356	100.0%	1,775	100.0%	241,356	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	161	5.68%	10,287	2.78%
Moderate	317	11.19%	33,302	8.99%	345	12.17%	26,904	7.26%
<i>Low/Moderate Total</i>	317	11.19%	33,302	8.99%	506	17.85%	37,191	10.04%
Middle	1,491	52.61%	166,246	44.89%	605	21.35%	56,663	15.3%
Upper	1,026	36.2%	170,831	46.12%	1,400	49.4%	226,204	61.07%
Unknown	0	0.0%	0	0.0%	323	11.4%	50,321	13.59%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,834	100.0%	370,379	100.0%	2,834	100.0%	370,379	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	60	12.32%	1,241	5.3%
Moderate	95	19.51%	3,472	14.84%	90	18.48%	2,245	9.59%
<i>Low/Moderate Total</i>	95	19.51%	3,472	14.84%	150	30.8%	3,486	14.9%
Middle	275	56.47%	11,807	50.45%	109	22.38%	3,734	15.96%
Upper	117	24.02%	8,124	34.71%	214	43.94%	15,248	65.15%
Unknown	0	0.0%	0	0.0%	14	2.87%	935	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	487	100.0%	23,403	100.0%	487	100.0%	23,403	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	29.17%	10,849	37.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	29.17%	10,849	37.7%	0	0.0%	0	0.0%
Middle	10	41.67%	6,909	24.01%	0	0.0%	0	0.0%
Upper	7	29.17%	11,016	38.28%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	24	100.0%	28,774	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	28,774	100.0%	24	100.0%	28,774	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	357	6.97%	20,172	3.04%
Moderate	669	13.07%	71,339	10.75%	797	15.57%	61,517	9.27%
<i>Low/Moderate Total</i>	669	13.07%	71,339	10.75%	1,154	22.54%	81,689	12.3%
Middle	2,752	53.75%	304,232	45.82%	1,156	22.58%	109,893	16.55%
Upper	1,698	33.16%	288,274	43.42%	2,275	44.43%	371,250	55.92%
Unknown	1	0.02%	67	0.01%	535	10.45%	101,080	15.22%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,120	100.0%	663,912	100.0%	5,120	100.0%	663,912	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Charleston WV MSA #16620 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	962	29.92%	83,656	42.94%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	962	29.92%	83,656	42.94%	0	0.0%	0	0.0%
Middle	1,282	39.88%	60,568	31.09%	4	80.0%	92	96.84%
Upper	732	22.77%	49,133	25.22%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	239	7.43%	1,445	0.74%	1	20.0%	3	3.16%
Total	3,215	100%	194,802	100%	5	100%	95	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	1,047	32.57%	63,574	32.64%	1	20.0%	12	12.63%
	By Loan Size				By Loan Size			
\$100,000 or Less	2,814	87.53%	43,000	22.07%	5	100.0%	95	100.0%
\$100,001 - \$250,000	188	5.85%	33,912	17.41%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	213	6.63%	117,890	60.52%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,215	100%	194,802	100%	5	100%	95	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Charleston WV MSA #16620 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	164	8.44%	11,369	4.27%
Moderate	274	14.1%	29,694	11.16%	425	21.87%	39,042	14.67%
<i>Low/Moderate Total</i>	274	14.1%	29,694	11.16%	589	30.31%	50,411	18.94%
Middle	1,080	55.58%	133,117	50.02%	461	23.73%	57,024	21.43%
Upper	589	30.31%	103,299	38.82%	686	35.31%	131,281	49.33%
Unknown	0	0.0%	0	0.0%	207	10.65%	27,394	10.29%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,943	100.0%	266,110	100.0%	1,943	100.0%	266,110	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	188	6.87%	11,643	1.89%
Moderate	382	13.96%	37,156	6.03%	478	17.46%	37,926	6.15%
<i>Low/Moderate Total</i>	382	13.96%	37,156	6.03%	666	24.33%	49,569	8.04%
Middle	1,495	54.62%	439,140	71.26%	595	21.74%	57,150	9.27%
Upper	859	31.38%	139,827	22.69%	1,172	42.82%	181,331	29.43%
Unknown	1	0.04%	97	0.02%	304	11.11%	328,170	53.26%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,737	100.0%	616,220	100.0%	2,737	100.0%	616,220	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	52	10.88%	1,033	4.25%
Moderate	91	19.04%	2,639	10.85%	102	21.34%	2,702	11.11%
<i>Low/Moderate Total</i>	91	19.04%	2,639	10.85%	154	32.22%	3,735	15.36%
Middle	241	50.42%	10,192	41.91%	117	24.48%	5,173	21.27%
Upper	146	30.54%	11,485	47.23%	187	39.12%	14,396	59.2%
Unknown	0	0.0%	0	0.0%	20	4.18%	1,012	4.16%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	478	100.0%	24,316	100.0%	478	100.0%	24,316	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	38.24%	7,022	20.56%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	13	38.24%	7,022	20.56%	0	0.0%	0	0.0%
Middle	17	50.0%	22,950	67.2%	0	0.0%	0	0.0%
Upper	4	11.76%	4,181	12.24%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	34	100.0%	34,153	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	34,153	100.0%	34	100.0%	34,153	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	404	7.78%	24,045	2.56%
Moderate	760	14.64%	76,511	8.13%	1,005	19.36%	79,670	8.47%
<i>Low/Moderate Total</i>	760	14.64%	76,511	8.13%	1,409	27.14%	103,715	11.02%
Middle	2,833	54.56%	605,399	64.35%	1,173	22.59%	119,347	12.69%
Upper	1,598	30.78%	258,792	27.51%	2,045	39.39%	327,008	34.76%
Unknown	1	0.02%	97	0.01%	565	10.88%	390,729	41.53%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,192	100.0%	940,799	100.0%	5,192	100.0%	940,799	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Charleston WV MSA #16620 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	803	31.33%	87,070	42.7%	1	16.67%	5	1.18%
<i>Low/Moderate Income</i>	803	31.33%	87,070	42.7%	1	16.67%	5	1.18%
Middle	1,075	41.94%	64,221	31.49%	3	50.0%	210	49.41%
Upper	607	23.68%	52,055	25.53%	2	33.33%	210	49.41%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	78	3.04%	585	0.29%	0	0.0%	0	0.0%
Total	2,563	100%	203,931	100%	6	100%	425	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	992	38.7%	71,158	34.89%	1	16.67%	60	14.12%
	By Loan Size				By Loan Size			
\$100,000 or Less	2,106	82.17%	33,956	16.65%	5	83.33%	315	74.12%
\$100,001 - \$250,000	204	7.96%	36,184	17.74%	1	16.67%	110	25.88%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	253	9.87%	133,791	65.61%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,563	100%	203,931	100%	6	100%	425	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2012

Non Metro West Virginia 2012

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	11	4.12%	428	1.63%
Moderate	6	2.25%	318	1.21%	41	15.36%	2,526	9.63%
<i>Low/Moderate Total</i>	6	2.25%	318	1.21%	52	19.48%	2,954	11.26%
Middle	258	96.63%	25,778	98.29%	68	25.47%	5,545	21.14%
Upper	0	0.0%	0	0.0%	134	50.19%	16,190	61.73%
Unknown	3	1.12%	130	0.5%	13	4.87%	1,537	5.86%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	267	100.0%	26,226	100.0%	267	100.0%	26,226	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	6	1.98%	303	0.94%
Moderate	5	1.65%	194	0.6%	33	10.89%	2,268	7.07%
<i>Low/Moderate Total</i>	5	1.65%	194	0.6%	39	12.87%	2,571	8.01%
Middle	297	98.02%	31,728	98.84%	60	19.8%	5,411	16.86%
Upper	0	0.0%	0	0.0%	183	60.4%	20,535	63.97%
Unknown	1	0.33%	178	0.55%	21	6.93%	3,583	11.16%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	303	100.0%	32,100	100.0%	303	100.0%	32,100	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	16	11.19%	233	5.84%
Moderate	5	3.5%	98	2.46%	21	14.69%	312	7.82%
<i>Low/Moderate Total</i>	5	3.5%	98	2.46%	37	25.87%	545	13.67%
Middle	138	96.5%	3,890	97.54%	30	20.98%	462	11.58%
Upper	0	0.0%	0	0.0%	74	51.75%	2,897	72.64%
Unknown	0	0.0%	0	0.0%	2	1.4%	84	2.11%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	143	100.0%	3,988	100.0%	143	100.0%	3,988	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	3,548	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	3,548	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	3,548	100.0%	1	100.0%	3,548	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	33	4.62%	964	1.46%
Moderate	16	2.24%	610	0.93%	95	13.31%	5,106	7.75%
<i>Low/Moderate Total</i>	16	2.24%	610	0.93%	128	17.93%	6,070	9.22%
Middle	694	97.2%	64,944	98.61%	158	22.13%	11,418	17.34%
Upper	0	0.0%	0	0.0%	391	54.76%	39,622	60.16%
Unknown	4	0.56%	308	0.47%	37	5.18%	8,752	13.29%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	714	100.0%	65,862	100.0%	714	100.0%	65,862	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro West Virginia 2012

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	2.03%	45	0.21%	1	4.55%	120	12.28%
<i>Low/Moderate Income</i>	13	2.03%	45	0.21%	1	4.55%	120	12.28%
Middle	505	78.91%	20,528	96.36%	21	95.45%	857	87.72%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	122	19.06%	730	3.43%	0	0.0%	0	0.0%
Total	640	100%	21,303	100%	22	100%	977	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	209	32.66%	7,763	36.44%	10	45.45%	729	74.62%
	By Loan Size				By Loan Size			
\$100,000 or Less	594	92.81%	7,612	35.73%	19	86.36%	519	53.12%
\$100,001 - \$250,000	27	4.22%	4,758	22.33%	3	13.64%	458	46.88%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	2.97%	8,933	41.93%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	640	100%	21,303	100%	22	100%	977	100%

Peer Group HMDA Loan Distribution Table

Exam ID: Community Trust 2015

Selected Year: 2013

Non Metro West Virginia 2013

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	14	5.51%	736	3.23%
Moderate	4	1.57%	222	0.97%	36	14.17%	2,173	9.53%
<i>Low/Moderate Total</i>	<i>4</i>	<i>1.57%</i>	<i>222</i>	<i>0.97%</i>	<i>50</i>	<i>19.69%</i>	<i>2,909</i>	<i>12.75%</i>
Middle	248	97.64%	22,462	98.48%	48	18.9%	3,199	14.03%
Upper	0	0.0%	0	0.0%	140	55.12%	15,436	67.68%
Unknown	2	0.79%	124	0.54%	16	6.3%	1,264	5.54%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	254	100.0%	22,808	100.0%	254	100.0%	22,808	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	20	6.51%	887	2.0%
Moderate	7	2.28%	314	0.71%	38	12.38%	2,768	6.23%
<i>Low/Moderate Total</i>	<i>7</i>	<i>2.28%</i>	<i>314</i>	<i>0.71%</i>	<i>58</i>	<i>18.89%</i>	<i>3,655</i>	<i>8.22%</i>
Middle	300	97.72%	44,134	99.29%	53	17.26%	4,113	9.25%
Upper	0	0.0%	0	0.0%	163	53.09%	18,151	40.84%
Unknown	0	0.0%	0	0.0%	33	10.75%	18,529	41.69%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	307	100.0%	44,448	100.0%	307	100.0%	44,448	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	10	6.29%	236	3.98%
Moderate	1	0.63%	148	2.5%	20	12.58%	638	10.76%
<i>Low/Moderate Total</i>	<i>1</i>	<i>0.63%</i>	<i>148</i>	<i>2.5%</i>	<i>30</i>	<i>18.87%</i>	<i>874</i>	<i>14.74%</i>
Middle	155	97.48%	5,708	96.24%	49	30.82%	1,400	23.6%
Upper	0	0.0%	0	0.0%	80	50.31%	3,657	61.66%
Unknown	3	1.89%	75	1.26%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	159	100.0%	5,931	100.0%	159	100.0%	5,931	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	100.0%	373	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	373	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	373	100.0%	2	100.0%	373	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	44	6.09%	1,859	2.53%
Moderate	12	1.66%	684	0.93%	94	13.02%	5,579	7.58%
<i>Low/Moderate Total</i>	<i>12</i>	<i>1.66%</i>	<i>684</i>	<i>0.93%</i>	<i>138</i>	<i>19.11%</i>	<i>7,438</i>	<i>10.11%</i>
Middle	705	97.65%	72,677	98.8%	150	20.78%	8,712	11.84%
Upper	0	0.0%	0	0.0%	383	53.05%	37,244	50.63%
Unknown	5	0.69%	199	0.27%	51	7.06%	20,166	27.41%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	722	100.0%	73,560	100.0%	722	100.0%	73,560	100.0%

Peer Group CRA Loan Distribution Table

Exam ID: Community Trust 2015

Non Metro West Virginia 2013

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	15	3.31%	287	1.09%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	15	3.31%	287	1.09%	0	0.0%	0	0.0%
Middle	403	88.96%	25,850	98.01%	27	100.0%	983	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	35	7.73%	238	0.9%	0	0.0%	0	0.0%
Total	453	100%	26,375	100%	27	100%	983	100%
	By Revenue				By Revenue			
Total \$1 Million or Less	205	45.25%	9,815	37.21%	17	62.96%	813	82.71%
	By Loan Size				By Loan Size			
\$100,000 or Less	407	89.85%	7,508	28.47%	25	92.59%	662	67.34%
\$100,001 - \$250,000	18	3.97%	2,855	10.82%	2	7.41%	321	32.66%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	28	6.18%	16,012	60.71%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	453	100%	26,375	100%	27	100%	983	100%

APPENDIX E

GLOSSARY OF TERMS

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

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or,
- (iii) Distressed or underserved Nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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 (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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 (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of geography.

Market share: The number of loans originated and purchased by CTBI as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 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.

Other products: Includes any unreported optional category of loans for which CTBI collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, CTBI's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, CTBI will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, CTBI will receive a rating for the multistate metropolitan 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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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