

# **PUBLIC DISCLOSURE**

June 12, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Financial Bank  
255 East Fifth Street  
Cincinnati, Ohio

RSSD #165628

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 LMI neighborhoods, consistent with the 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 COMMUNITY REINVESTMENT ACT (CRA) RATING: OUTSTANDING

The following table indicates the performance level of First Financial Bank (First Financial) with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	BANK NAME PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		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 the institution's rating include:

- An excellent responsiveness to credit needs;
- A high percentage of loans originated in the bank's assessment area (AA);
- A good distribution of loans among borrowers of different income levels and businesses and farms of different sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the AA's credit needs;
- Makes a significant level of qualified community development investments and grants;
- Makes significant use of complex investments to support community development initiatives;
- Retail delivery systems are accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers 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 AAs; and,
- A leader in providing community development services.

## DESCRIPTION OF INSTITUTION

### Overview

First Financial is a wholly owned subsidiary of First Financial Bancorp, a diversified financial holding company. Both companies are headquartered in Cincinnati, Ohio. As of March 31, 2023, First Financial reports total assets of \$16.9 billion and total deposits of \$12.8 billion, representing a 6.3% increase in total assets and 8.5% increase in total deposits since the previous evaluation.

### Non-Bank Subsidiaries

The holding company owns eight and First Financial owns 25 non-bank subsidiaries. While none of these subsidiaries are engaged in lending activities, the following has eligible activities that may receive CRA consideration under the investment test:

- First Financial Foundation, a nonprofit entity for charitable purposes, offers grants and donations to support local organizations and programs that help LMI individuals, families, and communities within the bank's CRA footprint. The foundation was created in 2017 and is primarily focused on serving low-income communities, prioritizing neighborhood development, workforce development and education, and culture and the arts. This subsidiary increases First Financial's capacity to reinvest in the community through qualified grants and donations. Approximately 70.4% of qualified small dollar donations by dollar amount across the bank's AAs were made through the foundation during the evaluation period.

### Assessment Areas

The following summarizes First Financial's AAs evaluated as part of this CRA performance evaluation:

#### *Multistates*

- Cincinnati OH-KY-IN Metropolitan Statistical Area (MSA) #17140, consists of Butler, Clermont, Hamilton, and Warren counties in Ohio; Boone, Campbell, *Grant*, and Kenton counties in Kentucky; and Dearborn, Franklin, Ohio, and *Union* counties in Indiana (excluding Brown County in Ohio and Bracken, Gallatin, and Pendleton counties in Kentucky). Grant County in Kentucky and Union County in Indiana were removed from the AA in January 2022.
- Louisville/Jefferson County KY-IN #31140, consists of Jefferson, *Oldham*, Shelby counties in Kentucky; Clark, Floyd, and *Harrison* counties in Indiana (excluding Bullitt, Henry, and Spencer counties in Kentucky and Washington County in Indiana). Oldham County in Kentucky and Harrison County in Indiana were removed from the AA in January 2021.

### *Indiana*

- Bloomington IN MSA #14020, consists of Monroe County (excluding Owen County)
- Columbus IN MSA #18020, consisting of Bartholomew County
- Gary IN Metropolitan Division (MD) #23844, consists of Lake, Newton, and Porter counties (excluding Jasper County)
- Indianapolis-Carmel-Anderson IN MSA #26900, consists of *Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Putnam,* and Shelby counties. Boone, Brown, Morgan, and Putnam counties were removed from the AA in January 2022.
- Lafayette-West Lafayette IN MSA #29200, consists of Carroll, Tippecanoe, and Warren counties (excluding Benton County)
- Nonmetropolitan Indiana consists of Blackford, Clinton, *Crawford, Decatur, Fayette, Fulton, Greene, Henry, Jackson, Jay, Jefferson, Jennings, Montgomery, Randolph, Ripley, Rush, Switzerland, Wabash,* and Wayne counties. Crawford and Fulton counties were removed from the AA in January 2022.

### *Ohio*

- Columbus OH MSA #18140, consists of Delaware, *Fairfield, Franklin,* and Licking counties (excluding Hocking, Madison, Morrow, Perry, Pickaway, and Union counties). Fairfield and Licking counties were removed from the AA in January 2022.
- Dayton-Kettering OH MSA #19430, consists of Greene, Miami, and Montgomery counties
- Lima OH MSA #30620, consists of Allen County
- Nonmetropolitan Ohio consists of Auglaize, Clinton, Darke, *Highland, Mercer, Paulding, Preble, Sandusky, Van Wert,* and Williams counties. Highland and Williams counties were removed from the AA in January 2022.

### *Kentucky*

- Nonmetropolitan Kentucky consists of Anderson, Franklin, Mercer, and *Trimble* counties. Trimble County was added to the AA in January 2021.

### *Illinois*

- Danville IL MSA #19180, consists of Vermillion County
- Kankakee IL MSA #28100, consists of Kankakee County
- Nonmetropolitan Illinois, consists of Iroquois County

## **Financial Overview**

First Financial offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its AAs. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, real estate mortgage loans, and credit cards. First Financial also offers construction lending and commercial loan products, including term loans, bridge loans, lines of credit, business credit cards, and U.S. Department of Agriculture (USDA) and Small Business Administration (SBA) loans. First Financial also offers its customers remote deposit, mobile and

online banking services (e.g., Mobile Deposit, BillPay, eStatements, Apple Pay, Google Pay, and Samsung Pay), and identity theft prevention.

The following chart displays First Financial's loan portfolio composition as of March 31, 2023.

Composition of Loan Portfolio as of March 31, 2023		
Loan Type		%
Construction and Land Development	526,511	5.0
Farmland	109,083	1.0
1-4 Family Residential Real Estate	1,936,384	18.5
Multifamily Residential Real Estate	649,168	6.2
Non-Farm Non-Residential Real Estate	3,231,163	30.9
Agricultural	84,994	0.8
Commercial and Industrial	2,675,949	25.6
Consumer	224,065	2.1
Other	1,005,348	9.6
<b>Gross Loans</b>	<b>10,442,665</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

First Financial's investment portfolio as of March 31, 2023, was \$3.8 billion, representing 22.5% of total assets. All other securities accounted for 46.6% of investments, while U.S. Treasury & Agency securities, municipal securities, and interest-bearing bank balances comprised 26.2%, 19.2%, and 8.0% of total investments, respectively.

No known legal impediments exist that would restrain First Financial from meeting the credit needs of its AAs.

### **Previous Public Evaluation**

First Financial received an Outstanding rating in the January 11, 2021, CRA Performance Evaluation. The lending test and investment test were each rated Outstanding and service test was rated High Satisfactory.

## SCOPE OF EXAMINATION

For this evaluation, First Financial is an interstate bank with 16 delineated CRA AAs – two multistate AAs, six AAs in Indiana, four AAs in Ohio, one AA in Kentucky, and three AAs in Illinois.

The following AAs received full-scope reviews:

- Cincinnati OH-KY-IN MSA (Cincinnati)
- Louisville/Jefferson County KY-IN MSA (Louisville)
- Columbus IN MSA (Columbus IN)
- Nonmetropolitan Indiana
- Columbus OH MSA (Columbus OH)
- Nonmetropolitan Kentucky
- Kankakee IL MSA (Kankakee)

The following AAs received limited-scope reviews:

- Bloomington IN MSA (Bloomington)
- Gary IN MD (Gary)
- Indianapolis-Carmel-Anderson IN MSA (Indianapolis)
- Lafayette-West Lafayette IN MSA (Lafayette)
- Dayton-Kettering OH MSA (Dayton)
- Lima OH MSA (Lima)
- Nonmetropolitan Ohio
- Danville IL MSA (Danville)
- Nonmetropolitan Illinois

Refer to corresponding sections of this evaluation and appendices for explicit information and data.

The Cincinnati AA received the most weight in this evaluation because it is First Financial's primary market. It has the most branches and the highest percentages of total deposits and lending. Nonmetropolitan Indiana received the second-highest weight with the second-largest concentration of total deposits and lending, followed by the Columbus OH, Louisville, Columbus IN, Nonmetropolitan Kentucky, and Kankakee AAs, respectively.

### **Examination Evaluation Period and Products Reviewed**

This evaluation includes an analysis of HMDA- and CRA-reportable loans originated from July 1, 2020, through December 31, 2022. Refinance, home purchase, home improvement, small business, and small farm loans were evaluated separately each year. However, there were only enough home purchase and refinance loans in 2020 and 2021 in the Columbus IN AA. There were only enough refinance loans each year in Nonmetropolitan Kentucky to conduct a meaningful analysis. In the Kankakee AA, HMDA loans were combined each year, and there were only

enough small business loans in 2021 to conduct meaningful analyses. Lastly, there was enough volume to evaluate small farm loans in Nonmetropolitan Indiana.<sup>1</sup> Multi-family and other purpose closed-end loans were not considered in this evaluation due to limited volume. Other types of consumer loans that can be reported optionally were not included in the analysis.

HMDA-reportable loans (refinance, home purchase, and home improvement, respectively) received greater weight than CRA-reportable small business/small farm loans, unless stated otherwise, based on the total loan volume by number and dollar amounts. If lending performance differed between years, more weight was given to 2021 performance, the year with the most loans by volume and dollar amount.

Community development loans and investments funded between January 1, 2021, through December 31, 2022, were reviewed as part of the lending and investment tests, respectively. Investments with community development as a primary purpose that were funded during a prior evaluation period, but still outstanding as of December 31, 2022, were also considered. Lastly, community development services that occurred during the evaluation period were reviewed as part of the service test evaluation.

A summary of the scope of the examination is listed in Appendix A.

### *Examination Analysis*

For the purposes of CRA, First Financial CRA performance is evaluated using the CRA examination procedures for large banks. As an interstate bank First Financial is subject to Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act,<sup>2</sup> and the scope of this evaluation includes a full-scope evaluation of at least one AA in each state where First Financial has deposit-taking facilities. The following criteria was considered in this evaluation: the volume of lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, percentage of deposits, number of branches, percentage of LMI geographies, volume of community development activity, and other non-financial considerations. Where comparable activity was noted, full-scope AAs not selected at the previous examination were considered.

This evaluation of First Financial's lending record in individual AAs includes the utilization of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.<sup>3</sup> Demographic characteristics of a particular AA

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<sup>1</sup> Small farm loans were also reviewed in Nonmetropolitan Ohio and the Indianapolis AA which received limited-scope reviews in 2021 and/or 2022.

<sup>2</sup> Section 109 of the Act prohibits a bank from establishing or acquiring a branch or branches outside its home state primarily for the purpose of deposit production.

<sup>3</sup> Demographic data: Includes 2015 American Community Survey (ACS) and 2020-2022 FFIEC Census Data and 2020-2021 Dun & Bradstreet data, plus the most current census data available. American Community Survey (ACS) data is part of the U.S. Census Bureau's [Decennial Census Program](#) and is designed

are useful in analyzing a financial institution's lending record, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities are collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with housing and economic conditions information, is used to establish performance context and evaluate First Financial accordingly. Refer to Appendices D and F for explicit demographic data.

Loans are evaluated to determine the lending activity inside and outside First Financial's AAs. In addition, loans inside the AA are evaluated based on the borrower and geographic income distribution for each AA. The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans originated to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of small business/small farm loans is assessed by comparing the percentage of loans originated to businesses/farms in each revenue category (less than or comparable to or greater than \$1.0 million) to the percentage of total businesses/farms in each revenue category.

The geographic distribution of HMDA-reportable loans is assessed by comparing the percentage of loans originated in each income category (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geographic income category. Small business/small farm loans are compared to the percentage of small businesses/small farms within each geographic income category.

Borrower distribution received greater weight than geographic distribution in this evaluation, since the overall percentage of LMI families is greater than the overall percentage of LMI geographies, unless stated otherwise.

Lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses.

First Financial's lending performance was also compared to the performance of aggregate lenders in 2020 and 2021.<sup>4</sup> Aggregate lenders include all lenders required to report HMDA-reportable and CRA-reportable small business/small farm lending data within the respective AAs. Lending market share is also discussed to give a better understanding of where First Financial ranks within the respective areas. For retail services, First Financial's branch distribution analysis was conducted using data as of December 31, 2022.

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providing more current demographic, social, economic, and housing estimates throughout the decade.

<sup>4</sup> As of the start of this evaluation, 2022 aggregate lender data was unavailable.

Community development activities were reviewed to determine whether they have community development as a primary purpose and meet the geographic requirements of CRA. The eligibility of a loan, investment, or service is based on demographic information available to First Financial at the time the community development activity was undertaken. Qualified community development activities were analyzed from quantitative and qualitative perspectives to better understand the volume of activity impacting a particular AA, the innovativeness of those activities, and the responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular AA.

To better understand AA community development and credit needs, several sources were utilized, including publicly accessible data, information submitted by First Financial, and plans describing the community development environment in local markets. Thirteen community contact interviews were conducted with representatives from a community development corporation, local initiatives support corporation, homelessness coalitions, affordable housing agencies, and several community/social services foundations operating inside First Financial's AAs. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from these interviews helped establish a context for the communities in which First Financial operates and gather information on its performance.

Community contacts identified lack of affordable, safe housing and rising home, rent, and construction costs as the most critical problems across the AAs; followed by a disproportionate number of low-wage jobs leading to an increase in the numbers of working poor and increasing homelessness. Other identified challenges included the need for job readiness training, more participation in the workforce, financial literacy and homebuyer education, access to investment capital for entrepreneurs, maintaining aging infrastructure, and improving broadband access. Lastly, the contacts identified several opportunities for bank participation around microfinancing, funding for land banks, and expanding the diversity pipeline in the real estate development and banking industry sectors. More detailed information obtained from individual community contacts is included in the "Description of the Institution's Operations" section for each full-scope AA.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

First Financial's overall CRA performance is rated Outstanding. Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending, investment, and service test performance ratings. First Financial's CRA program includes a CRA compliance committee that monitors and discusses CRA activities to assist the bank in focusing on meeting the credit, service, and community development needs of its AAs. First Financial has collaborative relationships with community partners to develop products and services that are responsive to credit needs in the community. There are no specific areas for improvement noted in First Financial's CRA program.

### **Lending Test**

First Financial's lending test performance is rated Outstanding. Lending performance is Outstanding in Cincinnati, Indiana, and Ohio, High Satisfactory in Louisville, and Low Satisfactory in Kentucky and Illinois. The overall penetration of loans among borrowers of different income levels and the distribution to businesses of different sizes is good. The overall geographic distribution of loans is good, with moderate gaps in lending. First Financial is a leader in making community development loans and makes extensive use of flexible lending programs. Lastly, First Financial exhibits an excellent record of serving the credit needs of LMI individuals and areas and very small businesses. As discussed earlier, First Financial's performance in Cincinnati AA had the greatest impact on the overall lending performance.

While First Financial's lending distribution by borrower income and geography is referenced throughout this report, detailed information about HMDA-reportable and CRA-reportable loans can be found in Appendix E for full-scope and Appendix G for limited-scope AAs, respectively. In some AAs and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance, and the reader should refer to the appendices for specific data.

### ***Lending Activity***

First Financial's lending activity reflects an excellent responsiveness to the credit needs of its AAs, taking into consideration its strategic objectives, economic conditions, and competitive factors. During the evaluation period, the majority of loans originated by volume and dollar amount were made in First Financial's delineated AAs; however, small concentrations of HMDA lending in excluded counties in the following MSAs within the bank's delineated footprint were identified:

- Louisville/Jefferson County KY-IN MSA
- Columbus OH MSA

As the data shows in the tables below, First Financial originated more HMDA-related loans compared to small business/small farm-related loans by number and dollar amount; as a result, HMDA-lending had greater impact on lending ratings. Overall lending was considered

responsive to credit needs in all AAs, commensurate with deposits, and no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state sections of this report.

### *Assessment Area Concentration*

The following tables show the number and percentage of loans located inside and outside of First Financial's AAs by loan type. As indicated below, First Financial originated a high percentage of the total loans by volume and dollar amount to borrowers, businesses, and farms located within its AAs in 2020 through 2021.

### **Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	1,501	93.9	\$154,255	88.6	97	6.1	\$19,833	11.4
Home Purchase - Conventional	3,914	91.1	\$697,763	86.4	382	8.9	\$109,908	13.6
Home Purchase - FHA	314	97.5	\$51,613	98.1	8	2.5	\$1,026	1.9
Home Purchase - VA	53	94.6	\$13,805	94.4	3	5.4	\$817	5.6
Multi-Family Housing	36	76.6	\$103,920	54.6	11	23.4	\$86,534	45.4
Other Purpose Closed-End	93	96.9	\$5,295	97.4	3	3.1	\$142	2.6
Other Purpose LOC	1,508	95.3	\$133,824	94.9	74	4.7	\$7,234	5.1
Refinancing	6,285	93.8	\$1,090,124	91.8	415	6.2	\$97,455	8.2
<b>Total HMDA related</b>	<b>13,704</b>	<b>93.2</b>	<b>\$2,250,599</b>	<b>87.5</b>	<b>993</b>	<b>6.8</b>	<b>\$322,949</b>	<b>12.5</b>
Small Business	6,876	91.6	\$807,477	84.7	633	8.4	\$145,606	15.3
<b>Total Small Bus. related</b>	<b>6,876</b>	<b>91.6</b>	<b>\$807,477</b>	<b>84.7</b>	<b>633</b>	<b>8.4</b>	<b>\$145,606</b>	<b>15.3</b>
Small Farm	531	94.1	\$55,574	93.3	33	5.9	\$4,004	6.7
<b>Total Small Farm related</b>	<b>531</b>	<b>94.1</b>	<b>\$55,574</b>	<b>93.3</b>	<b>33</b>	<b>5.9</b>	<b>\$4,004</b>	<b>6.7</b>
<b>TOTAL LOANS</b>	<b>21,111</b>	<b>92.7</b>	<b>\$3,113,650</b>	<b>86.8</b>	<b>1,659</b>	<b>7.3</b>	<b>\$472,559</b>	<b>13.2</b>

Note: Affiliate loans not included

Specifically, First Financial originated 93.8% of HMDA-related loans by volume and 87.5% by dollar amount. First Financial originated 91.6% of small business-related and 94.1% of its small farm-related loans by volume and 84.7% and 93.3% by dollar amount, respectively to borrowers, businesses, and farms in its AAs. The increase in small business loans due to the bank's involvement with the Paycheck Protection Program (PPP) loans did not negatively impact AA concentration of small business loans inside the AA.

As indicated below, First Financial originated a high percentage of the total loans by volume and dollar amount to borrowers and businesses located within its AAs in 2022.

### Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	1,001	90.1	\$127,723	80.0	110	9.9	\$31,925	20.0
Home Purchase - Conventional	2,052	89.3	\$416,046	84.2	246	10.7	\$78,233	15.8
Home Purchase - FHA	106	89.8	\$19,693	91.3	12	10.2	\$1,888	8.7
Home Purchase - VA	20	83.3	\$4,881	71.6	4	16.7	\$1,935	28.4
Multi-Family Housing	30	69.8	\$224,366	65.3	13	30.2	\$119,460	34.7
Other Purpose Closed-End	31	88.6	\$1,853	93.8	4	11.4	\$122	6.2
Other Purpose LOC	883	92.7	\$90,061	91.7	70	7.3	\$8,172	8.3
Refinancing	1,888	93.4	\$306,996	87.8	133	6.6	\$42,660	12.2
<b>Total HMDA related</b>	<b>6,011</b>	<b>91.0</b>	<b>\$1,191,619</b>	<b>80.7</b>	<b>592</b>	<b>9.0</b>	<b>\$284,395</b>	<b>19.3</b>
Small Business	1,806	86.9	\$316,219	80.0	273	13.1	\$79,066	20.0
<b>Total Small Bus. related</b>	<b>1,806</b>	<b>86.9</b>	<b>\$316,219</b>	<b>80.0</b>	<b>273</b>	<b>13.1</b>	<b>\$79,066</b>	<b>20.0</b>
Small Farm	167	97.1	\$26,030	96.4	5	2.9	\$965	3.6
<b>Total Small Farm related</b>	<b>167</b>	<b>97.1</b>	<b>\$26,030</b>	<b>96.4</b>	<b>5</b>	<b>2.9</b>	<b>\$965</b>	<b>3.6</b>
<b>TOTAL LOANS</b>	<b>7,984</b>	<b>90.2</b>	<b>\$1,533,868</b>	<b>80.8</b>	<b>870</b>	<b>9.8</b>	<b>\$364,426</b>	<b>19.2</b>

Note: Affiliate loans not included

Specifically, First Financial originated 91.0% of HMDA-related loans by volume and 80.7% by dollar amount. First Financial originated 86.9% of small business-related and 97.1% of its small farm-related loans by volume and 80.0% and 96.4% by dollar amount, respectively to borrowers, businesses, and farms located inside its AAs.

### *Distribution of Lending by Borrower Income and Business Revenue Size and Geographic Distribution*

The distribution of loans is good among borrowers of different income levels and to businesses of different sizes. HMDA-reportable lending to borrowers of different income levels is good in Cincinnati, Indiana, Ohio, Louisville, Kentucky, and Illinois. Lending to businesses of different revenue sizes is good in Cincinnati, Indiana, Louisville, and Kentucky and adequate in Ohio. There was not enough volume to conduct a meaningful analysis of small business lending in Illinois. Lending to farms of different revenue sizes is good in Indiana (Nonmetropolitan Indiana and Indianapolis AA only) and excellent in Ohio (Nonmetropolitan Ohio only).

The overall geographic distribution of loans reflects a good penetration throughout the AAs with a moderate level of lending gaps. Geographic distribution of HMDA-reportable lending is good in Cincinnati, Indiana, Louisville, and Illinois and adequate in Ohio and Nonmetropolitan Kentucky. Geographic distribution of small business lending is excellent in Cincinnati and Louisville, good in Indiana and Ohio, and adequate in Kentucky. There was not enough volume to conduct a meaningful analysis of small business lending in Illinois. Lending to farms of different revenue sizes is adequate in Indiana (Nonmetropolitan Indiana and Indianapolis AA only) and poor in Ohio (Nonmetropolitan Ohio only). A limited level of lending gaps was

identified in Indiana; moderate levels in Cincinnati, Ohio, Louisville, and Kentucky; and a significant level in Illinois.

Between July 20, 2020, through August 15, 2021, First Financial facilitated 4,545 PPP loans totaling \$343.8 million. PPP loans are administered by the Small Business Administration (SBA) as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). PPP loans are designed to help businesses retain workers and staff during the economic hardship resulting from the pandemic.<sup>5</sup> Of the total PPP loans, 4,240 (93.3%) loans totaling \$295.1 million (85.8%) were made in the bank's AAs. Consistent with information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs;<sup>6</sup> loans, including PPP loans, in amounts of \$1.0 million or less to for-profit businesses or to nonprofits that are secured by nonfarm, non-residential real estate, are reported, and considered as small business loans under the retail lending test. Reported revenue was not available for most PPP loans given the program requirements; therefore, the impact of any large percentages of unknown revenues will be considered in this evaluation.

PPP Loans by Assessment Area				
Assessment Area	#	%	\$	%
<b>Cincinnati MSA</b>	<b>1,331</b>	<b>31.4%</b>	<b>\$103,815,350</b>	<b>35.2%</b>
<b>Louisville/Jefferson County MSA</b>	<b>170</b>	<b>4.0%</b>	<b>\$13,587,200</b>	<b>4.6%</b>
Bloomington MSA	65	1.5%	\$11,518,800	3.9%
Columbus MSA	206	4.9%	\$17,987,400	6.1%
Gary MD	246	5.8%	\$20,557,700	7.0%
Indianapolis-Carmel-Anderson MSA	440	10.4%	\$35,610,725	12.1%
Lafayette-West Lafayette MSA	41	1.0%	\$1,121,900	0.4%
Nonmetropolitan Indiana	705	16.6%	\$26,790,200	9.1%
<b>Indiana</b>	<b>1,703</b>	<b>40.2%</b>	<b>\$113,586,725</b>	<b>38.5%</b>
Columbus MSA	235	5.5%	\$20,652,850	7.0%
Dayton-Kettering MSA	358	8.4%	\$29,589,900	10.0%
Lima MSA	33	0.8%	\$562,500	0.2%
Nonmetropolitan Ohio	349	8.2%	\$11,456,700	3.9%
<b>Ohio</b>	<b>975</b>	<b>23.0%</b>	<b>\$62,261,950</b>	<b>21.1%</b>
Nonmetropolitan Kentucky	26	0.6%	\$552,800	0.2%
<b>Kentucky</b>	<b>26</b>	<b>0.6%</b>	<b>\$552,800</b>	<b>0.2%</b>
Danville MSA	13	0.3%	\$511,000	0.2%
Kankakee MSA	15	0.4%	\$635,000	0.2%
Nonmetropolitan Illinois	7	0.2%	\$102,100	0.0%
<b>Illinois</b>	<b>35</b>	<b>0.8%</b>	<b>\$1,248,100</b>	<b>0.4%</b>
<b>Total</b>	<b>4,240</b>	<b>100.0%</b>	<b>\$295,052,125</b>	<b>100.0%</b>

<sup>5</sup>[FEMA Major Disaster Declarations: In March 2020, each county was designated as a major disaster area due to the COVID-19 pandemic](#)

<sup>6</sup>[May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

### Community Development Loans

First Financial is a leader in making community development loans during the evaluation period. First Financial originated or renewed 93 community development loans totaling approximately \$370.1 million. This volume of community development lending is considered excellent given the size and presence of the institution and community development lending opportunities in its AAs. This represents an increase by volume and dollar amount since the previous evaluation. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	%
Revitalization/Stabilization	37	\$166,041,029
Affordable Housing	33	\$128,868,222
Services to LMI	18	\$51,428,000
Economic Development	5	\$23,746,500
<b>Total</b>	<b>93</b>	<b>\$370,083,751</b>
<i>Totals include loans that benefit broader statewide and regional areas</i>		

CRA consideration may be given to PPP loans in amounts greater than \$1.0 million as community development loans if they also have a primary purpose of community development as defined under the CRA. Generally, loans to small businesses with gross annual revenues \$1.0 million or less qualify if they help to revitalize or stabilize LMI geographies by creating or retaining jobs in these geographies. Thirteen (10.9%) community development loans totaling \$20.0 million (5.4%) were PPP loans that met this criterion.

The majority of total community development loans by dollar amount were made in Indiana (42.4%), followed by Ohio (25.4%), Cincinnati (21.1%), Kentucky (1.5%), Louisville (1.3%), and Illinois (1.1%), respectively. First Financial is a leader in making community development loans in Cincinnati, Indiana, and Ohio. First Financial makes an adequate level in Louisville, a low level in Kentucky, and makes few, if any community development loans in Illinois. Community contacts across AAs emphasized all aspects of affordable housing as a critical need, the majority of loans met this expressed need. Also, PPP lending is considered responsive to serving credit needs of businesses in LMI geographies in response to the COVID-19 emergency. Overall, community development lending exhibits an excellent record of serving the credit needs of low-income individuals and areas and small businesses.

Because First Financial has been responsive to community development needs and opportunities in its AAs, consideration was given to four loans totaling \$26.8 million at the institution level that benefit broader regional areas. First Financial originated two affordable housing loans totaling \$20.0 million that benefit multiple LIHTC projects across the nation including in the bank's footprint. Consideration was also given to two revitalization/stabilization loans that benefit a broader regional area (Michigan). The first loan totaling \$5.4 million funded a mixed-use project

in a moderate-income tract with 30 affordable housing set-asides. The other loan was a PPP loan totaling \$1.4 million funded to a small business in a low-income tract. Community contacts across AAs emphasized all aspects of affordable housing as a critical need, and PPP lending is considered responsive to serving credit needs of businesses in LMI geographies in response to the COVID-19 emergency. These loans represent 7.2% of the bank's total qualified community development loans by dollar amount.

More information on individual community development loans can be found in the full-scope AA sections of this report.

### *Flexible Lending Practices<sup>7</sup>*

First Financial makes extensive use of flexible lending practices in serving the credit needs of borrowers in LMI geographies and LMI borrowers. These programs are primarily designed to assist first-time homebuyers with needed down payment or closing costs or small businesses with access to capital. First Financial's flexible lending products are listed below.

- **Community Housing Affordable Mortgage Program (CHAMP)** - Home mortgage for LMI census tracts and those meeting HUD income guidelines to receive flexible underwriting guidelines and use of alternative credit verification (rent history and utility bill payment history).
  - Program information:
    - Loan amounts up to \$726,200
    - 30-year term
    - No private mortgage insurance (PMI)
    - Low down payment
    - Homebuyer education required for first time homebuyers
  - Eligibility:
    - Qualifying income may not exceed 80% of the area median income if property is not located in a low- or moderate-income area.
    - Available for first time home buyers or anyone purchasing in designated LMI areas
    - Borrower may qualify through either predefined income levels or property location
    - Purchase loans: max LTV 97%, max CLTV/HTLV 105%, minimum credit score of 660, owner occupied only
    - No cash-out refi: max LTV 97%, max CLTV/HTLV 90%, minimum credit score of 660, owner occupied only
- **Community Builder Mortgage** - Home mortgage for homebuyers with limited credit history, limited income, or seeking to purchase a home in a LMI census tract. The loan also offers

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<sup>7</sup> Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria.

reduced closing costs and grant funds up to 3% of the purchase price, up to \$7,500, for down payment assistance.

- Program Information:
  - Loan amounts up to \$726,200
  - 30-year term
  - No private mortgage insurance (PMI)
  - Reduced closing costs and grant funds up to \$7,500 may be available for closing costs and down payment assistance
  - Homebuyer education required for first time homebuyers
- Eligibility:
  - Qualifying income may not exceed 80% of the area median income.
  - Purchase loans only
  - max LTV 97%, max CLTV no limit
  - Minimum credit score of  $\geq 660$  for 97% LTV or 640-659 for 95% LTV
- **Dream Builder Mortgage** - Home mortgage for homebuyers with limited credit history, limited income, or seeking to purchase a home in a LMI census tract. The loan also offers reduced closing costs and an affordable second mortgage up to 7% of the purchase for down payment assistance.
  - Program Information:
    - Loan amounts up to \$726,200
    - Low down payment
    - Homebuyer education required for first time homebuyers
  - Eligibility:
    - Qualifying income may not exceed 80% of the area median income.
    - Purchase only
    - Minimum credit score is 620
    - Second mortgage up to 7% of value can be applied to both down payment and closing costs
    - Reduced closing costs on first mortgage and no closing costs on second mortgage
    - Up to 97% Loan-to-Value and 105% Combined Loan-to-Value
- **Home Renovation Loan** - Home renovation loan offering unsecured financing up to \$10,000. Evidence of a home renovation project must be provided.
  - Program information:
    - The loan amount is \$500 - \$10,000 for unsecured loans
    - Fixed rate for the life of the loan
    - Repayment period is up to 60 months for unsecured loans
    - Unsecured loans do not require collateral
    - Loan amounts are limited to 100% of the cost to complete the project
  - Eligibility:
    - Applicant's income is equal to or less than 80% of the median income of the county in which the applicant resides or live in an LMI community
    - Evidence of home improvement project
    - Minimum credit score of 660 for unsecured loans

- **Credit Achiever** - Savings secured credit improvement loan, where the funds are held in an interest-bearing savings account while the client makes payments towards the purchase of the savings. The payment history is reported to the credit bureaus, and the client receives the savings plus any interest earned at the end of the term of the loan.
  - Eligibility:
    - 60% maximum DTI regardless of income level
    - No credit score required
- **Microlending Program** - Small business with annual revenues of \$500,000 or less can work with eligible organizations to receive funding in the amount of \$5,000-\$10,000 for business needs. Organizations may request up to \$100,000 per local microloan pool. Upon successfully paying off the microloan, the business client is eligible for a graduated microloan program Biz Flex product up to \$10,000, even if the client is not yet eligible for traditional financing.
  - Program information
    - The loan amount is limited to a maximum of \$10,000 per borrower
    - Funds will carry a fixed interest rate
    - Repayment period is up to 48 months with no penalty for early repayment
    - Borrower has six (6) months from the loan approval date to draw the funds
    - Borrowers are allowed one microloan at a time
- **Enhanced Microlending Program** - Same as the Microlending Program but allows partner organizations to add their own funds to loan requests that exceed the bank's guidelines.
- **Drive Ahead Loan Program** - The Drive Ahead program is designed to help individuals prepare for the responsibility of purchasing and financing a car. The bank offers its Drive Ahead clients a robust financial education course related to credit health and money management, facilitated through a pre-approved financial education partner, presently Apprisen.
  - First Financial originated 25 Drive Ahead loans totaling \$354,968, of which nine totaling \$117,743 were originated in moderate-income tracts in Nonmetropolitan Ohio (Van Wert County), Nonmetropolitan Indiana (Decatur and Switzerland counties), and the Cincinnati (Butler County) and Gary (Lake County) AAs.
  - Eligibility:
    - Minimum FICO Score 640
    - 40% maximum DTI regardless of income level
    - Must be at least 18 years old, have a social security number and be a U.S. resident
    - Must provide a one-year history with at least 6 months at both your current job and residence
    - Must complete a financial education course through an approved organization
- **Biz Flex Line of Credit** - Biz Flex line of credit is an easy and convenient way for businesses to secure funds. Lines of credit can be used to help with unexpected cashflow issues, coverage for seasonal needs, purchasing equipment, project start-up costs for a business expansion and much more. BizFlex term loans are unsecured, which means a business doesn't have to put up assets as collateral to ensure the loan. We simply look at the business owner's credit scores to award loans. Once approved, the business will have access to their entire loan amount within 24 business hours.



- Eligibility and information:
  - Must have been in business at least 24 months with no bankruptcy in last 5 years
  - Daily adjustable interest rate
  - Maximum loan of \$100,000. As you pay down your balance, the line amount becomes available for you to use again.
  - 5-year draw period
- **fIRST® Quick Loan** - Unsecured personal loan for quick access to cash at a reasonable interest rate. Tier 1 up to \$5,000.
  - Eligibility and information:
    - Interest-only payments for the first six months
    - After six months, you will repay the balance as a fixed rate installment loan over 60 months
    - Loan amounts \$2,000 - \$50,000
    - No prepayment penalties
    - Easy application process (ability to apply online)

PPP loans being considered under the retail lending test may also receive consideration under flexible lending practices. The following table reflects the total number PPP loans by AA and LMI, number, and dollar amount:

Flexible Lending Practices - PPP Loans Geographic Distribution								
Assessment Area	Total #	# - %	Total # in LMI Tracts	# - % in AA's LMI Tracts	Total \$	\$ - %	Total \$ in LMI Tracts	\$ - % in AA's LMI Tracts
Cincinnati MSA	1,331	31.4%	385	28.9%	\$103,815,350	35.2%	\$32,001,450	30.8%
Louisville/Jefferson County MSA	170	4.0%	40	23.5%	\$13,587,200	4.6%	\$3,961,400	29.2%
Bloomington MSA	65	1.5%	33	50.8%	\$11,518,800	3.9%	\$8,371,600	72.7%
Columbus MSA	206	4.9%	60	29.1%	\$17,987,400	6.1%	\$6,788,000	37.7%
Gary MSA	246	5.8%	29	11.8%	\$20,557,700	7.0%	\$2,510,100	12.2%
Indianapolis-Carmel-Anderson MSA	440	10.4%	103	23.4%	\$35,610,725	12.1%	\$7,480,200	21.0%
Lafayette-West Lafayette MSA	41	1.0%	5	12.2%	\$1,121,900	0.4%	\$148,300	13.2%
Nonmetropolitan Indiana	705	16.6%	101	14.3%	\$26,790,200	9.1%	\$5,156,000	19.2%
Indiana	1,703	40.2%	331	19.4%	\$113,586,725	38.5%	\$30,454,200	26.8%
Columbus MSA	235	5.5%	76	32.3%	\$20,652,850	7.0%	\$7,239,800	35.1%
Dayton-Kettering MSA	358	8.4%	70	19.6%	\$29,589,900	10.0%	\$9,041,500	30.6%
Lima MSA	33	0.8%	0	0.0%	\$562,500	0.2%	\$0	0.0%
Nonmetropolitan Ohio	349	8.2%	5	1.4%	\$11,456,700	3.9%	\$981,700	8.6%
Ohio	975	23.0%	151	15.5%	\$62,261,950	21.1%	\$17,263,000	27.7%
Nonmetropolitan Kentucky	26	0.6%	0	0.0%	\$552,800	0.2%	\$0	0.0%
Kentucky	26	0.6%	0	0.0%	\$552,800	0.2%	\$0	0.0%
Danville MSA	13	0.3%	0	0.0%	\$511,000	0.2%	\$0	0.0%
Kankakee MSA	15	0.4%	9	60.0%	\$635,000	0.2%	\$465,800	73.4%
Nonmetropolitan Illinois	7	0.2%	2	28.6%	\$102,100	0.0%	\$29,400	28.8%
Illinois	35	0.8%	11	31.4%	\$1,248,100	0.4%	\$495,200	39.7%
<b>Total</b>	<b>4,240</b>	<b>100.0%</b>	<b>918</b>		<b>\$295,052,125</b>	<b>100.0%</b>	<b>\$84,175,250</b>	

Of total PPP loans in the bank's AAs, nearly 22.0% by volume and 30.0% by dollar amount were originated in LMI tracts.

First Financial's use of these flexible lending programs was evaluated when there was sufficient volume necessary to conduct a meaningful analysis. Community contacts emphasized affordable housing as a critical need and access to capital for small businesses across the AAs. Also, facilitation of loans through the PPP is considered responsive to small businesses' credit needs.

As a result, the qualitative impact of these products on LMI individuals and small businesses and in LMI areas enhanced First Financial's overall lending test performance.

First Financial makes extensive use of flexible lending practices in serving AA credit needs in the Cincinnati AA, Louisville AA, and Nonmetropolitan Indiana. First Financial makes use of flexible lending practices in the Columbus OH AA and limited use in the Columbus IN AA. First Financial also makes extensive use of flexible lending practices in the Indianapolis AA and makes use of flexible lending practices in Nonmetropolitan Ohio and the Gary and Dayton AAs.

More information on individual flexible lending programs can be found in the full-scope assessment area sections of this evaluation.

### **Investment Test**

First Financial's performance under the investment test is rated High Satisfactory. First Financial has a significant level of qualified community development investments and donations and is occasionally in a leadership position.

First Financial has \$434.2 million in qualified community development investments. The following table reflects the total number qualified investments by purpose, number, and dollar amount:

<b>Purpose of CD Investment</b>	<b>#</b>	<b>\$</b>
Affordable Housing	231	\$330,234,337
Economic Development	25	\$66,405,101
Revitalization / Stabilization	4	\$34,348,690
Services to LMI	2	\$3,198,788
<b>Total</b>	<b>262*</b>	<b>\$434,186,916</b>
<i>Totals include investments that benefit broader statewide/regional areas &amp; unfunded commitments</i>		
<i>*Investments may benefit and be allocated to multiple AAs</i>		

First Financial obtained 123 new investments worth approximately \$165.9 million, representing 38.2% of total qualified investments by dollar amount. First Financial holds 139 prior period investments with a current book value of approximately \$248.5 million, representing 57.2% of total investments by dollar amount. Legally binding unfunded commitments total \$19.8 million, representing 4.6% of total qualified investments by dollar amount.

Qualified investments include complex investments, such as Low-Income Housing Tax Credits (LIHTC) and equity equivalent (EQ2) investments that provide capital for community development financial institutions (CDFI). These particular investments are public welfare investments designed to finance community development activities and provide capital for affordable housing, small business development, and other initiatives that benefit LMI

communities. First Financial also invests in Small Business Investment Companies (SBIC), which invest in small businesses and various mortgage-backed securities that help to lower financing costs and increase access to affordable housing and homeownership for LMI homebuyers.

Qualified investments benefited all 16 AAs and the broader statewide area in Ohio and Kentucky. The majority of qualified investments benefited Indiana (37.7%), followed by Cincinnati, Ohio, Louisville, Kentucky, and Illinois at 27.3%, 22.5%, 3.1%, 0.9%, and 0.5%, respectively. Community contacts expressed the critical need for affordable housing across the bank's AAs. These investments help address these needs. LIHTC and EQ2 investments are considered complex; First Financial makes significant use of complex investments to support community development initiatives.

Since First Financial has been responsive to community development needs in its AAs, consideration was given to four new qualified investments worth \$20.0 million. These investments supported three SBICs (\$9.0 million) that help finance small businesses and a CDFI (\$11.0 million) that specializes in lending to businesses and individuals in underbanked and underserved communities across a broader regional area, including the bank's AAs. Consideration was given to two prior period investments with a book value of \$12.1 million. One investment (\$10.0 million) helped finance a residential mortgage lender specializing in a variety of programs to help LMI/first-time homebuyers. These investments supported affordable housing initiatives across broader statewide/regional areas, including the bank's AAs.

Qualified investments also took the form of donations totaling \$6.4 million. First Financial partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing programs. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of Donation	#	\$
Services to LMI	366	\$4,118,140
Economic Development	64	\$1,214,500
Affordable Housing	82	\$652,466
Revitalization/Stabilization	32	\$389,554
	544	\$6,374,660
<i>Totals include donations that benefit broader statewide/regional areas</i>		

The majority of donations (70.4%) by dollar amount were made through First Financial Foundation, followed by donations made through its branches (25.0%) and impact funds (4.6%).

Small dollar donations primarily benefited Cincinnati (63.4%), followed by Indiana, Ohio, Louisville, Kentucky, and Illinois at 22.9%, 7.1%, 3.4%, 0.5%, and 0.3%, respectively. Community contacts expressed the critical need for affordable housing and wraparound services for LMI

individuals and families across the bank's AAs. These donations help address these expressed needs.

Since First Financial has been responsive to community development needs in its AAs, consideration was given to six small dollar donations totaling \$152,000 to national CRA coalition dedicated to protecting and strengthening tools for building more equitable communities.

While this represents an increase of qualified investments and donations by volume and dollar amount since the previous evaluation, poor levels of qualified investments and donations in Nonmetropolitan Indiana and the Columbus IN AA, impacted the overall investment test rating in Indiana. First Financial exhibits excellent responsiveness to credit and community development needs in Cincinnati, good responsiveness in Indiana and Ohio, and adequate responsiveness in Louisville, Kentucky, and Illinois.

First Financial has an Outstanding level of qualified community development investments and donations in Cincinnati, High Satisfactory levels in Indiana and Ohio, and Low Satisfactory levels in Louisville, Kentucky, and Illinois.

More information detailing specific investments and contributions can be found in the full-scope AA sections of this report.

### **Service Test**

First Financial's performance under the service test is rated Outstanding. Retail delivery systems are accessible, the changes in branch locations have not adversely affected the accessibility of its delivery systems (branch and non-branch), and services do not vary in a way that inconveniences any portion of its AAs. First Financial is a leader in providing community development services. This represents an increase of community development services by volume and dollar amount since the previous evaluation.

First Financial has Outstanding community development service in Indiana, Cincinnati, and Ohio; High Satisfactory in Louisville; and Low Satisfactory in Kentucky and Illinois. Retail delivery systems are accessible in Cincinnati, Indiana, Ohio, and Louisville and reasonably accessible in Kentucky and Illinois. First Financial is a leader in providing community development services in Indiana, Cincinnati, Ohio and provides an adequate level in Louisville and Kentucky and a limited level in Illinois.

### ***Retail Services***

First Financial has 135 branches as of December 31, 2022. First Financial maintains 127 branches with full-service ATMs, two branches with cash-only ATMs, three branches without ATMs, and three drive-thru only branches with ATMs. Since the previous evaluation, First Financial opened three new branches with full-service ATMs and relocated two branches with full-service ATMs.

First Financial closed 15 branches with full-service ATMs, one branch without an ATM, and one limited-service branch with a full-service ATM.

First Financial maintains 23 stand-alone (21 full-service and two cash-only) ATMs. During the evaluation period, First Financial opened a cash-only ATM in a moderate-income tract in the Cincinnati AA and closed three full-service ATMs in middle-income tracts in the Cincinnati, Columbus IN, and Nonmetropolitan Indiana AAs.

First Financial offers 41 Integrated Teller Machines (ITMs). ITMs have the same features as an ATM but also offer interactive video chat with a remote teller. Nearly 27.0% of ITMs serve LMI geographies in the Cincinnati, Louisville, Bloomington, Columbus IN, Indianapolis, Nonmetropolitan Indiana, Columbus OH, and Nonmetropolitan Illinois AAs.

Since the previous evaluation, Financial opened a Loan Production Office (LPO) in a moderate-income tract in Jefferson County, which is outside its AA in the Louisville AA.

First Financial's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly LMI geographies and individuals. Of the three newly opened branches, one is in a low-income tract, and one is in a moderate-income tract. Of the 17 branches that closed, none were in low-income tracts and two were in moderate-income tracts.

Retail delivery systems are accessible to First Financial's geographies and individuals of different income levels. First Financial has 10 branches (7.4%) in low-income tracts, compared to 10.8% of total low-income tracts and 32 (23.7%) branches in moderate-income tracts, compared to 22.0% of total moderate-income tracts. Overall, branch distribution in LMI tracts exceeded demographic comparators (census tracts, households, and businesses) in these tracts. AAs with no branches in LMI tracts are limited to AAs with only a single branch presence (e.g., Danville, Kankakee, and Lima) or an AA with few, if any LMI tracts (e.g., Nonmetropolitan Kentucky and Nonmetropolitan Illinois).

The geographic distribution of First Financial's branches as of December 31, 2022, is shown in the table below.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Entire Institution

Analysis Year: 2022

Tract Income Levels	BRANCHES								ATMS								DEMOGRAPHICS*						
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%						Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%				
Low	Total	10	7.4%	0	0	7	3	5	Total	14	7.9%	13	7.6%	0	0	1	20.0%	0	0	268	10.8%	7.8%	6.8%
	DTO	0		0	0	0			Stand Alone	2		2		0	0	0							
	LS	0		0	0																		
Moderate	Total	32	23.7%	1	1	27	3	25	Total	42	23.7%	40	23.3%	1	1	2	40.0%	1	0	540	22.0%	20.8%	18.0%
	DTO	1		0	0	1			Stand Alone	4		2		0	0	2		1	0				
	LS	0		0	0																		
Middle	Total	60	44.4%	1	8	52	13	54	Total	81	45.8%	79	45.3%	2	10	2	40.0%	0	0	943	38.4%	41.2%	38.4%
	DTO	2		0	0	2			Stand Alone	12		11		0	3	1		0	0				
	LS	0		0	0																		
Upper	Total	30	22.2%	1	5	25	2	17	Total	36	20.3%	36	20.3%	2	6	0	0.0%	0	0	645	26.3%	23.2%	35.3%
	DTO	0		0	0	0			Stand Alone	3		3		0	1	0		0	0				
	LS	0		0	0																		
Unknown	Total	3	2.2%	0	1	1	0	1	Total	4	2.3%	4	2.3%	0	1	0	0.0%	0	0	59	2.4%	1.2%	1.5%
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0				
	LS	0		0	0																		
Totals	Total	135	100.0%	3	15	112	21	102	Total	177	100.0%	172	100.0%	5	18	5	100.0%	1	0	2,453	100.0%	100.0%	100.0%
	DTO	3		0	0	3			Stand Alone	21		18		0	4	3		1	0				
	LS	0		0	1																		

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2020 census data  
\*\*Closed branches are only included in the "Closed" column and are not included in any other totals  
LPOs not included in totals.

Banking services do not vary in a way that inconveniences any portion of First Financial's AAs. First Financial's banking centers are generally open six days a week and provide lobby and/or drive-thru services or ITMs. Drive-thru and lobby hours of operation are primarily Monday through Friday (9:00 a.m. to 5:00 p.m.) and Saturday (9:00 a.m. to 12:00 p.m.). There are 112 branches that offer drive-thru services, 102 branches that offer weekend hours and 21 branches that offer extended hours of service beyond what is listed above. ITMs operate Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturdays from 8:00 a.m. to 5:00 p.m. and convert to ATMs outside that timeframe.

First Financial offers a variety of non-branch delivery systems to supplement its branch network. Non-branch delivery systems primarily consist of website (bankatfirst) and mobile banking applications that allow for standard online banking capabilities (Mobile Deposit, BillPay, deposits, security alerts/notifications, eStatements, Zelle®, Apple Pay, Google Pay, and Samsung). First Financial also offers 24-hour telephone banking line that provides customers with deposit and loan account information, as well as funds transfer and loan payment capabilities. Interactive Teller Machine (ITM) video teller sessions and online banking securing messaging increased by nearly 7.0% and 9.0%, respectively per month in the last year (2023-2024). The website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

First Financial has seen an upward trend in digital banking enrollment in the last year, especially in mobile banking and remote deposits. Consumer digital enrollments have increased 14.3% year-over-year, with unique mobile logins increasing 9.8% and mobile deposits increasing 3.2%. Digital deposit account openings also increased during the same timeframe by 2.5%. First Financial launched Zelle® in May 2024, and the number of clients that sent a transaction increased by 49.0% at year end.

The geographic distribution of usage of digital and other non-branch delivery systems was considered when evaluating the reasonableness of services in meeting AA credit needs.

In addition to the increase in digital banking enrollment and usage, First Financial continues to see an increase in ATM usage and a significant increase in ITM video teller usage. ITMs are interactive ATMs that allow the customer to speak with a centralized teller, if needed. ATM deposit transactions increased 5.8% by volume and 8.0% by dollar amount, while ITM cash withdrawal amounts increased 7.2% and deposit amounts increased 7.9%. First Financial maintains 41 ITMs, of which 16 (39.0%) are in LMI or unknown-income tracts.

Based on First Financial's annual community needs assessments and ongoing interactions with community stakeholders, First Financial has developed the following specialized checking and deposit products to help meet the increasing needs of LMI communities. The geographic distribution of new accounts opened through these specialized programs was considered when evaluating the reasonableness of products in meeting AA credit needs.

- **Individual Development Account (IDA)** - an asset building tool designed to enable low-income families to save towards a targeted amount usually used for building assets in the form of home ownership, post-secondary education and small business ownership. Individuals eligible for an IDA will be referred by nonprofit organizations who have established a Memorandum of Understanding with First Financial. By working directly with the nonprofit organization (NPO), the bank offers IDAs that are fee-free and interest-bearing, enabling low- and moderate-income individuals to save towards a goal that is established between the NPO and participant. IDA match accounts are available to compliment the IDA participant account so the NPO can deposit and track match funds separately. Match account is required in Indiana.
- **fIRST® Paired Savings Account** - designed to help individuals achieve their savings goals. Working through a community organization or business program, qualified participants will make regular deposits into their accounts and may receive a match deposit from the organization or business. Participants are enabled to save for any purpose consistent with the partnering community organizations or business's mission, usually with a focus on workforce development. The participant(s) must receive financial education from a prior approved source.
- **NoWorry Checking** - helps meet the needs of the community by offering affordable checking option with all the standard benefits typically offered in other standard checking products. The account does not allow the client to overdraw the account to avoid overdraft fees and unfavorable reporting to Check Systems (any items that are presented that would cause a negative balance would be returned). This account is Bank On certified by Cities for Financial Empowerment (certified in 2021). The account can be opened online and has no minimum balance and only requires \$25 at opening.
- **NoWorry Rebuild Checking** - similar to the NoWorry Checking account, the NoWorry Rebuild product is for those who are initially turned down for a NoWorry account due to various reasons (excessive overdrafts, etc.). If the client can maintain the account for 12 months and have no overdraft or NSF items presents, the client is eligible to convert to a different checking account or remain in the product. This account is Bank On certified by Cities for Financial Empowerment (certified in 2021).

- **Back Pocket Prepaid Debit Card** - a reloadable prepaid credit card that can be used to receive deposits and make payments or purchase. Targeted specifically for those not eligible for a standard checking or savings account. The card may be used any place that accepts Visa® and can be reloaded online, in person, or at a First Financial Bank ATM.
- **Business Interest Checking** - checking account that can be used by nonprofits and sole proprietors, which offers no monthly maintenance fees and no minimum balance requirement.

More information on usage of digital and other non-branch delivery systems and specialized checking and deposit programs can be found in the full-scope AA sections of this evaluation.

### *Community Development Services*

First Financial provides an excellent level of community development services provided throughout its AA, with 8,473 hours of community development services supporting various service activities during the evaluation period. Community development service hours equate to 4.2 annualized persons (ANP).<sup>8</sup>

The following table provides a breakdown of qualified community development services by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	1,927	298	291	6,571
Economic Development	552	89	78	1,411
Affordable Housing	256	109	47	437
Revitalization/Stabilization	22	9	9	54
<b>Total</b>	<b>2,757</b>	<b>505</b>	<b>425</b>	<b>8,473</b>

First Financial's officers and staff members provided their financial expertise to the community by engaging in activities that promoted or facilitated services for LMI individuals, economic development, affordable housing, and revitalization and stabilization of LMI or distressed or underserved middle-income areas.

Approximately 33.8% of First Financial's total community development services hours benefited Cincinnati, and 36.1%, 26.2%, 2.6%, 0.3%, and 0.2% benefited Indiana, Ohio, Louisville, Illinois, and Kentucky, respectively.

Since First Financial has been responsive to community development needs in its AAs, consideration was given to 14 community development services to 12 organizations by nine

<sup>8</sup> Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year



employees totaling 64 hours. Staff provided their financial expertise by engaging in activities that promoted or facilitated services for LMI individuals and affordable housing. Employees primarily provided technical assistance promoting specialized products and services targeted to help LMI individuals and served on boards and/or committees of four nonprofits that provide wraparound services and financial literacy education to LMI individuals and families.

Community development services include the following:

Board and Committee Memberships (5,373 hours – 63.4%) – First Financial officers and managers provided financial expertise through their involvement with community development organizations throughout the assessment areas by serving as board directors, loan committee members, or treasurers.

Technical Assistance (761 hours – 9.0%) – First Financial’s employees provided technical assistance to community development and non-profit organizations. Technical assistance included fund raising, accounting and bookkeeping, applying for government grants, volunteer income tax assistance, and reviewing loan application requests.

Financial Education (2,339 hours – 27.6%) – First Financial offers the following financial workshops:

- FDIC Money Smart – a comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their money management skills and create positive banking relationships.
- Visa Practical Money – an all-inclusive collection of lessons covering topics such as setting goals, budgeting and purchase planning, protecting credit, savings, investing, and financial planning.
- American Bankers Association – Safe Banking for Seniors – a tool to empower First Financial’s elderly customers in low-income communities with facts, tools, and resources they need to bank more securely.

Bank management indicated their ability to provide in-person financial literacy events during this evaluation period was impacted due to in-person COVID-19 guidelines. First Financial employees did not go to any schools due to the transition to virtual learning as well as social distancing guidelines that were in place. Nonetheless, this represents an increase in service hours since the previous evaluation. Post-pandemic First Financial commenced offering in-person financial literacy training.

## **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary examination, and enforcement authority over insured depository institutions with total assets of more than \$10.0 billion when assessing compliance with the requirements of federal consumer financial laws, including First Financial. The Federal Reserve Bank of Cleveland, however, retains authority to enforce compliance with First Financial's CRA and certain other consumer compliance laws and regulations. An Unfair or Deceptive Acts or Practices (UDAP) review was performed concurrently with the Consumer Compliance exam. While management has implemented policies, procedures, training programs, and internal assessments; substantive violations of Section (5) of the Federal Trade Commission Act involving unfair or deceptive acts and practices were identified. The violations did not result in an adjustment to the CRA rating. The bank has since discontinued the identified practices.

**MULTISTATE METROPOLITAN AREA  
(Full-scope Review)**

**CRA RATING for Cincinnati OH-KY-IN MSA #17140:<sup>9</sup> Outstanding**

**The lending test is rated: Outstanding**

**The investment test is rated: Outstanding**

**The service test is rated: Outstanding**

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the AA's credit needs;
- An excellent level of qualified community development investments and grants;
- Significant use complex investments to support community development initiatives;
- Retail delivery systems are accessible to portions of 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 AAs; and,
- A leader in providing community development services.

**SCOPE OF EVALUATION**

The period and products evaluated for the Cincinnati AA are consistent with the overall scope described in the Description of the Institution section of this evaluation. First Financial's performance in the Cincinnati AA was evaluated using full-scope examination procedures.

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<sup>9</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE  
CINCINNATI OH-KY-IN MSA #17140**

The Cincinnati AA includes the entireties of Butler, Clermont, Hamilton, and Warren counties in Ohio (excluding Brown County); Boone, Campbell, and Kenton counties in Kentucky (excluding Bracken, Gallatin, and Pendleton counties); and Dearborn, Franklin, and Ohio counties in Indiana. The bank removed Grant County in Kentucky and Union County in Indiana from the AA in January 2022. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020-2021	2022
	Number of Tracts	Number of Tracts
Low	63	53
Moderate	105	117
Middle	185	191
Upper	124	146
Unknown	9	16
<b>Total</b>	<b>486</b>	<b>523</b>

Based on changes to the AA and 2020 Census data, the AA lost 10 low-income tracts and gained 12 moderate-, six middle-, and 22 upper-income tracts in 2022. The AA also gained seven unknown-income tracts.

As of June 30, 2022, the Federal Deposit Insurance Corporation's (FDIC) summary of deposits report, ranks First Financial fifth among 55 institutions in this AA with 2.7% of the deposit market share. This is significantly less than the two largest market holders, U.S. Bank National Association with 51.7% and Fifth Third Bank National Association with 25.7%. Third-ranked PNC Bank National Association holds 5.3% of the deposit market share. Of the financial institutions serving the Cincinnati MSA, First Financial ranks fifth among 58 institutions with 2.7% of the deposit market share; compared to U.S. Bank National Association; Fifth Third Bank National Association; and PNC Bank National Association with 51.3%, 25.5% and 5.2% of the market share, respectively. Deposits in this AA accounted for 37.3% of First Financial's total deposits and ranks as the bank's highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that First Financial ranks 11<sup>th</sup> among 680 HMDA reporters in the AA having originated 2,464 loans. Of the top three HMDA lenders in this market, Union Savings Bank originated 9,600 loans, Fifth Third Bank National Association originated 8,299 loans, and Rocket Mortgage, LLC originated 6,288 loans. First Financial ranks 10<sup>th</sup> among HMDA reporters in this market in 2020.

First Financial ranks eighth among 189 CRA reporters serving the AA in 2021 having originated 1,827 loans. Of the top three CRA reporters in this market, American Express National Bank originated 8,572 loans, U.S. Bank National Association originated 7,060 loans, and JP Morgan Chase Bank National Association originated 4,666 loans. First Financial ranks seventh among CRA reporters in this market in 2020.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a nonprofit that provides innovative financing for affordable housing developments and other housing projects in low-income neighborhoods. The contact stated from an affordable housing standpoint; Cincinnati has lagged in the number of affordable housing units since the Great Recession (2007-2009). Rising construction costs are making it more expensive to develop new affordable housing, which is contributing to the affordable housing shortage. For example, developers have used tax credits to fill funding gaps in the past; however, by the time the credits are received, the development project is no longer affordable. The contact also indicated attracting investments and revitalizing neighborhoods while maintaining affordable housing and the cost of living in low-income neighborhoods is an ongoing challenge for economic development in Cincinnati. The contact suggested it is vital for developers and investors to work closely with local community development corporations representing low-income neighborhoods that are now in a revitalization phase. Another major challenge affecting LMI individuals in Cincinnati is the current wage growth trend that is occurring due to an extremely tight job market. While some niche markets are thriving, wages for the working poor are stagnant. The contact indicated this has led to a rapidly increasing wealth gap in Cincinnati. The contact stated banks are actively involved in the community, but indicated there are opportunities for local financial institutions to become more involved with local initiatives to address the income and wealth inequality.

The second interview was with a nonprofit community development organization that assists in identifying priorities and challenges in low-income communities, formulating strategies to address these challenges, and delivering effective support. Although the 2020 U.S. Census data show a decrease in very low income in Cincinnati, the contact felt it did not accurately reflect current poverty levels, since the data was prior to the COVID-19 pandemic, tighter job market, and declining economy. The contact indicated the most cost-burdened citizens in the city are spending 50.0% or more of their income on housing, leaving very few funds for additional

expenses. More mixed-income housing is needed in the community, as the lack of mixed-income housing is detrimental to areas experiencing a loss of affordable housing, diversity, and neighborhood. Specifically, the Over-the-Rhine neighborhood was mentioned as an area experiencing a sizable loss of affordable housing in the last 20 years. The contact explained these changes were brought on by naturally occurring affordable housing, depressed prices, and new landlords with very few covenants required. The contact proposed for local banks to have an impact on LMI individuals and minorities, they must rework the entire customer experience and become less predatory. Regarding small business development, the contact indicated additional commercial products are needed and suggested there is an opportunity for banks to offer more flexible and realistic funding alternatives. The contact acknowledged while most bank activity in LMI communities is driven by CRA, the actual impact is not being felt by community members despite these commitments. The contact indicated while banks offer financial literacy classes, they are not proven to drive change in the financial behavior of LMI individuals. According to the contact, a longer-term approach focusing on engaging relationships, financial coaching, and credit counseling is what will drive meaningful change.

### Population Characteristics

Population Change Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Dearborn County, Indiana	49,679	50,679	2.0%	51,138	0.9%
Franklin County, Indiana	22,935	22,785	-0.7%	23,028	1.1%
Ohio County, Indiana	6,033	5,940	-1.5%	6,114	2.9%
Union County, Indiana	7,299	7,087	-2.9%	6,952	-1.9%
Boone County, Kentucky	124,617	135,968	9.1%	139,093	2.3%
Campbell County, Kentucky	91,475	93,076	1.8%	93,300	0.2%
Grant County, Kentucky	24,670	24,941	1.1%	25,502	2.2%
Kenton County, Kentucky	163,007	169,064	3.7%	170,313	0.7%
Butler County, Ohio	372,538	390,357	4.8%	388,420	-0.5%
Clermont County, Ohio	200,285	208,601	4.2%	210,805	1.1%
Hamilton County, Ohio	804,194	830,639	3.3%	825,037	-0.7%
Warren County, Ohio	219,916	242,337	10.2%	249,778	3.1%
Assessment Area	2,086,648	2,181,474	4.5%	2,189,480	0.4%
Cincinnati, OH-KY-IN MSA	2,162,401	2,256,884	4.4%	2,265,051	0.4%
Indiana	6,568,645	6,785,528	3.3%	6,833,037	0.7%
Kentucky	4,397,353	4,505,836	2.5%	4,512,310	0.1%
Ohio	11,575,977	11,799,448	1.9%	11,756,058	-0.4%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA experienced a 4.9% increase in population compared to a 4.0% in Indiana, 2.6% in Kentucky, and 1.6% in Ohio. Warren and Boone counties experienced the highest population growth at 13.6% and 11.6%, respectively, while Union County experienced a 4.8% decline in population during this time.
- 77.0% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 14.9% of the population in the AA was age 65 and over, compared to 15.5% in Indiana, 16.2% in Kentucky and 16.9% in Ohio.
- Population growth in the AA may result in a growing labor supply and increasing demand for leisure and healthcare services.
- 27.9% of the AA's population reside in LMI tracts.
- According to Census data, Cincinnati (Hamilton County) is the largest city in the AA and the third most populous city in Ohio with 309,513 residents, and its population increased by 4.2% between 2010 and 2022.<sup>10</sup> By contrast, Rising Sun (Ohio County, Indiana) is the least populous municipality in Ohio County in the AA with 2,246 residents, and its population decreased by 2.0% between 2010 and 2021.<sup>11</sup>

### Income Characteristics

Borrower Income Levels											
Assessment Area: Cincinnati, OH-KY-IN MSA #17140											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	- 49.9%	50%	- 79.9%	80%	- 119.9%	120%	- & above	
2020	\$80,100		0	- \$40,049	\$40,050	- \$64,079	\$64,080	- \$96,119	\$96,120	- & above	
2021	\$81,900	2.2	0	- \$40,949	\$40,950	- \$65,519	\$65,520	- \$98,279	\$98,280	- & above	
2022	\$97,400	18.9	0	- \$48,699	\$48,700	- \$77,919	\$77,920	- \$116,879	\$116,880	- & above	

Source: 2020-2022 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the MSA increased by 21.6%.
- According to 2020 U.S. Census data, AA MFI at \$84,607 is 12.1% higher than Ohio MFI at \$74,391, 13.4% higher than Indiana MFI at \$73,265, and 22.1% higher than Kentucky MFI at \$65,893.
- According to the U.S. Department of Labor,<sup>12</sup> Ohio minimum wage for 2023 is \$10.10 per hour or \$21,008 annually. Minimum wage for 2023 in Indiana and Kentucky is \$7.25 per hour or \$15,080 annually. The Federal minimum wage is \$7.25 per hour and has not increased since 2009.

<sup>10</sup> [Census - Quick Facts](#)

<sup>11</sup> [Census - City and Town Population Totals](#)

<sup>12</sup> [U.S. Department of Labor](#)

Poverty Rates			
Assessment Area: Cincinnati, OH-KY-IN MSA #17140			
Area	2019	2020	2021
Dearborn County, Indiana	9.3%	7.8%	7.6%
Franklin County, Indiana	9.2%	7.7%	8.6%
Ohio County, Indiana	9.6%	9.8%	9.1%
Union County, Indiana	9.6%	10.0%	11.2%
Boone County, Kentucky	7.1%	6.5%	6.4%
Campbell County, Kentucky	10.9%	10.6%	11.1%
Grant County, Kentucky	13.3%	12.8%	12.7%
Kenton County, Kentucky	11.2%	11.0%	12.6%
Butler County, Ohio	11.7%	10.1%	11.6%
Clermont County, Ohio	8.2%	9.2%	9.5%
Hamilton County, Ohio	14.6%	12.7%	15.7%
Warren County, Ohio	4.5%	5.2%	5.9%
Indiana	11.9%	11.6%	12.1%
Kentucky	16.0%	14.9%	16.3%
Ohio	13.0%	12.6%	13.3%
United States	12.3%	11.9%	12.8%
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- During this period, poverty rates across the AA, except for Hamilton County, were lower than poverty rates in respective states and the nation. Hamilton and Grant counties consistently experienced the highest poverty rates. Warren County experienced the lowest.
- Of the 533,410 families in the AA, 38.2% are designated as LMI with 7.7% living below poverty; compared to 38.4% designated as LMI with 8.9% living below poverty across Indiana, 39.5% designated as LMI with 12.3% living below poverty across Kentucky, and 38.8% designated as LMI with 9.6% living below poverty in Ohio.
- Of the 828,699 households in the AA, 11.3% are below the poverty level and 2.1% receive public assistance; compared to 12.5%, 16.5%, and 13.4% of households below the poverty level across Indiana, Kentucky, and Ohio, respectively.
- Supplemental Nutrition Assistance Program (SNAP)<sup>13</sup> helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

<sup>13</sup> [Federal Reserve Economic Data \(FRED\)](#)



SNAP Benefits	
Assessment Area: Cincinnati, OH-KY-IN MSA #17140	
Area	2020
Dearborn County, Indiana	6.6%
Franklin County, Indiana	7.1%
Ohio County, Indiana	4.8%
Union County, Indiana	8.4%
Boone County, Kentucky	5.3%
Campbell County, Kentucky	7.2%
Grant County, Kentucky	12.9%
Kenton County, Kentucky	8.7%
Butler County, Ohio	10.5%
Clermont County, Ohio	6.6%
Hamilton County, Ohio	14.1%
Warren County, Ohio	3.8%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Corresponding with poverty rates, Hamilton and Grant counties had the highest percent of the population receiving SNAP benefits, and Warren County had the lowest.

## Housing Characteristics

Housing Cost Change						
Assessment Area: Cincinnati, OH-KY-IN MSA #17140						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Dearborn County, Indiana	\$159,100	\$179,100	12.6%	\$747	\$790	5.8%
Franklin County, Indiana	\$147,600	\$172,200	16.7%	\$649	\$671	3.4%
Ohio County, Indiana	\$141,000	\$166,700	18.2%	\$671	\$698	4.0%
Union County, Indiana	\$102,500	\$125,200	22.1%	\$650	\$808	24.3%
Boone County, Kentucky	\$175,100	\$205,100	17.1%	\$905	\$1,058	16.9%
Campbell County, Kentucky	\$150,400	\$184,700	22.8%	\$748	\$898	20.1%
Grant County, Kentucky	\$124,900	\$148,700	19.1%	\$715	\$758	6.0%
Kenton County, Kentucky	\$145,200	\$176,000	21.2%	\$747	\$865	15.8%
Butler County, Ohio	\$157,200	\$190,500	21.2%	\$817	\$966	18.2%
Clermont County, Ohio	\$155,500	\$190,600	22.6%	\$764	\$912	19.4%
Hamilton County, Ohio	\$142,000	\$172,800	21.7%	\$709	\$875	23.4%
Warren County, Ohio	\$190,900	\$250,300	31.1%	\$923	\$1,156	25.2%
Cincinnati, OH-KY-IN MSA	\$153,400	\$187,000	21.9%	\$751	\$906	20.6%
Indiana	\$124,200	\$158,500	27.6%	\$745	\$891	19.6%
Kentucky	\$123,200	\$155,100	25.9%	\$675	\$826	22.4%
Ohio	\$129,900	\$159,900	23.1%	\$730	\$870	19.2%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the AA increased between 12.6% to 31.1% from 2015 to 2021, compared to 27.6% in Indiana, 25.9% in Kentucky, and 23.1% in Ohio.
- According to 2015 U.S. Census data, MFI in the MSA was \$72,400; between 2015 and 2021, MFI increased by 13.1%. Consequently, home prices outpaced wages across the AA, except in Dearborn County.
- Based on 2020 Census data, the affordability ratio<sup>14</sup> was 37.4 in the AA compared to 39.1 in Indiana, 35.5 in Kentucky and 38.4 in Ohio. Housing was generally less affordable across the AA than in other parts of Indiana and Ohio and more affordable across the AA than in other parts of Kentucky. Ohio County had the most affordable housing with an

<sup>14</sup> 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.

affordability ratio of 43.5, and Hamilton County had the least affordable housing with an affordability ratio of 36.3.

- Median gross rents across the AA increased between 3.4% to 25.2% from 2015 to 2021. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 40.8% of all renters in the AA have rental costs that are at least 30.0% of their income; compared to 42.3% in Indiana, 38.3% in Kentucky and 40.9% in Ohio.
- According to the U.S. Department of Housing and Urban Development's (HUD) 2021 Fair Market Rent (FMR) data,<sup>15</sup> the average rent for a two-bedroom unit in most counties in the AA was \$916 a month (requiring a minimum annual salary of \$36,650).
- With Ohio's minimum wage at \$10.10, renters across the state can only afford \$525 in monthly rent. With Indiana's and Kentucky's minimum wage at \$7.25, renters across these states can only afford \$377 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment in this AA.
- According to the National Low Income Housing Coalition,<sup>16</sup> full-time workers must earn at least \$19 an hour (\$39,520 annual salary) in Ohio and Indiana and \$16 an hour (\$33,280 annual salary) in Kentucky to afford a two-bedroom rental apartment, which is nearly double the minimum wage in these states. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,445 annual salary).
- There are 898,269 housing units in the AA, of which 61.6% are owner occupied, 30.6% are rental and 7.7% are vacant; consequently, there are more households who own their homes than there are renters. Slightly more than 8.0% of total housing units are in low-income tracts; 27.8% of the housing units are owner-occupied and 72.2% are either rental or vacant. Approximately 22.5% of total housing units are in moderate-income tracts; 47.1% of these housing units are owner-occupied and 52.9% are either rental or vacant. With 38.4% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 54 years old, and 22.6% of housing units were built prior to 1950. The median age of housing stock in low-income tracts and moderate-income tracts is 61 years old. The age of the housing stock across the AA demonstrates a potential need for refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.<sup>17</sup>

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<sup>15</sup> [U.S. Department of Housing and Urban Development](#)

<sup>16</sup> [National Low Income Housing Coalition](#)

<sup>17</sup> [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

Housing Cost Burden						
Assessment Area: Cincinnati, OH-KY-IN MSA #17140						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Dearborn County, Indiana	58%	27%	17%	69%	2%	43%
Franklin County, Indiana	55%	25%	15%	47%	30%	29%
Ohio County, Indiana	38%	22%	14%	44%	0%	21%
Union County, Indiana	66%	16%	17%	75%	40%	33%
Boone County, Kentucky	64%	25%	14%	77%	25%	38%
Campbell County, Kentucky	60%	24%	18%	73%	12%	41%
Grant County, Kentucky	67%	27%	18%	76%	38%	39%
Kenton County, Kentucky	58%	19%	14%	67%	13%	35%
Butler County, Ohio	58%	25%	16%	73%	16%	40%
Clermont County, Ohio	57%	26%	17%	69%	11%	37%
Hamilton County, Ohio	64%	26%	18%	70%	20%	43%
Warren County, Ohio	66%	34%	15%	71%	28%	32%
Assessment Area	61%	26%	17%	71%	18%	40%
Cincinnati, OH-KY-IN MSA	61%	26%	17%	71%	18%	40%
Indiana	57%	23%	15%	73%	27%	41%
Kentucky	53%	25%	17%	68%	27%	38%
Ohio	59%	27%	17%	72%	24%	40%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 61.0% of low-income homeowners and 71.0% of low-income renters are cost burdened, compared to 26.0% of moderate-income homeowners and 18.0% of moderate-income renters.
- About 17.0% of all homeowners and 41.0% of renters across the AA are cost burdened; compared to 15.0% of all homeowners and 41.0% of renters across Indiana, 17.0% of all homeowners and 38.0% of renters across Kentucky, and 17.0% of all homeowners and 40% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Building Permits by Number of Units Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Area	2020	2021	% Change between 2020 and 2021	2022	% Change between 2021 and 2022
Dearborn County, Indiana	142	127	-10.6	108	-15.0
Franklin County, Indiana	58	78	34.5	50	-35.9
Ohio County, Indiana	20	26	30.0	13	-50.0
Union County, Indiana	12	8	-33.3	9	12.5
Boone County, Kentucky	817	1,107	35.5	565	-49.0
Campbell County, Kentucky	235	664	182.6	461	-30.6
Grant County, Kentucky	51	92	80.4	80	-13.0
Kenton County, Kentucky	311	653	110.0	584	-10.6
Butler County, Ohio	1,152	941	-18.3	887	-5.7
Clermont County, Ohio	958	1,224	27.8	904	-26.1
Hamilton County, Ohio	1,739	1,922	10.5	1,480	-23.0
Warren County, Ohio	1,640	1,406	-14.3	888	-36.8
Assessment Area	7,135	8,248	15.6	6,029	-26.9
Cincinnati, OH-KY-IN MSA	7,297	8,429	15.5	6,210	-26.3
Indiana	24,919	29,860	19.8	28,274	-5.3
Kentucky	11,281	14,841	31.6	15,050	1.4
Ohio	29,686	30,418	2.5	30,913	1.6
United States	1,471,141	1,736,982	18.1	1,665,088	-4.1
Source: U.S. Census Bureau Building Permits Survey					

- Campbell, Kenton, and Grant counties were the only counties in the AA to experience an increase in the number of housing permits issued between 2020 and 2022. The remaining counties experienced declines in the number of permits issued with Warren and Boone counties, respectively experiencing the sharpest declines.
- The AA experienced an increase in the number of housing permits issued between 2020 and 2021, compared to a steep decline in the number of housing permits issued between 2021 and 2022. Overall, the number of housing permits issued was down 15.5% between 2020 and 2022. The decline in the number of permits issued could indicate a decreasing demand for home purchase loans across the AA.

## Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Area	2017	2018	2019	2020	2021
Dearborn County, Indiana	3.8%	3.6%	3.5%	7.0%	3.0%
Franklin County, Indiana	3.6%	3.7%	3.4%	6.0%	2.7%
Ohio County, Indiana	3.6%	3.4%	3.4%	7.4%	2.5%
Union County, Indiana	3.1%	3.1%	3.2%	5.6%	2.4%
Boone County, Kentucky	3.8%	3.3%	3.2%	5.2%	3.8%
Campbell County, Kentucky	3.7%	3.2%	3.3%	5.4%	4.0%
Grant County, Kentucky	4.8%	4.2%	3.9%	6.8%	4.5%
Kenton County, Kentucky	3.9%	3.3%	3.4%	5.6%	4.2%
Butler County, Ohio	4.4%	4.1%	3.8%	7.3%	4.5%
Clermont County, Ohio	4.4%	4.1%	3.8%	6.9%	4.3%
Hamilton County, Ohio	4.4%	4.1%	3.8%	7.9%	4.9%
Warren County, Ohio	4.1%	3.8%	3.5%	6.4%	4.0%
Assessment Area	4.2%	3.9%	3.7%	7.0%	4.4%
Cincinnati, OH-KY-IN MSA	4.3%	3.9%	3.7%	7.0%	4.4%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%
Kentucky	4.8%	4.2%	4.1%	6.4%	4.7%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.7% in 2019 to 7.0% in 2020. Except in 2020, average unemployment rates across the AA were generally higher than unemployment rates in Indiana and generally lower than unemployment rates in Kentucky and Ohio. Unemployment rates have more or less rebounded to pre-COVID levels in Indiana, Kentucky, and Ohio.
- According to the Bureau of Labor Statistics,<sup>18</sup> the leading industries by total employed persons in the MSA by industry are health care and social services, government, manufacturing, retail trade, accommodation and food services, transportation and warehousing, and professional and technical services.
- As reported by the Ohio Office of Research:<sup>19</sup>
  - Land use in Ohio counties is a mix of urban and rural with less than 17.0% available for urban (i.e., residential, commercial, industrial, or recreational) development in Clermont counties; compared to Butler, Warren, and Hamilton counties with 32.0%, 24.0%, and 56.0%, respectively of land available for urban development.

<sup>18</sup> [U.S. Bureau of Labor Statistics](#)

<sup>19</sup> [Ohio County Trends](#)

- As reported by the University of Kentucky:<sup>20</sup>
  - Land use across Boone, Campbell, and Grant counties is predominantly rural, with 34.0%, 50.0%, and 35.0%, respectively of land available for urban development. Kenton County is the least rural with 64.0% of land available for urban development.
- As reported by the Purdue University:<sup>21</sup>
  - Land use across Dearborn, Franklin, Ohio, and Union counties is predominantly rural, with slightly less than 10.0% of land available for urban development.
- The Cincinnati MSA is home to seven Fortune 500 companies: Kroger, Procter & Gamble, Fifth Third Bank, Western & Southern Financial Group, American Financial Group, Cincinnati Financial Corporation, and Cintas Corporation.<sup>22</sup>
- Major employers in Northern Kentucky counties include St. Elizabeth Health Care (Kenton County), Amazon.com LLC (Boone County), Fidelity Investments (Kenton County) and Boone County School District (Boone County).<sup>23</sup>
- Major employers in Indiana counties include Hillenbrand Incorporated, Margaret Mary Health, Perfect North Slopes, St. Elizabeth Dearborn Hospital, Rising Star Casino, NSK Corporation and First Merchants Bank.<sup>24</sup>
- In August 2021, Amazon opened a \$1.5 billion hub in Boone County. The campus includes seven buildings spanning over 600 acres and brought nearly 2,000 new jobs to the Cincinnati/Northern Kentucky area. The terminal at the Cincinnati/Northern Kentucky International Airport serves as the central hub of Amazon's nationwide cargo network.<sup>25</sup>
- In February 2021, Cincinnati city council approved a \$77.0 million for the Freeport Row development project in the Over-the-Rhine neighborhood without a guarantee of any affordable housing, while it is estimated there is a deficit of about 28,000 affordable housing units in Cincinnati. Freeport Row will include 278 market rate residential units. In the last 15 years, the once poverty-stricken Over-the-Rhine neighborhood has undergone a series of major urban renewal efforts, resulting in escalating rents and property values.<sup>26</sup>
- A study commissioned by the Over-the-Rhine Community Council and conducted by Xavier University's Community Building Institute in 2015, revealed that 2,300 units of low-income housing have been lost in the Over-the-Rhine neighborhood since 2002. Still, at least 70.0% of the housing supply remains available to households that earn less than the area's median income of \$71,200.<sup>27</sup>
- In 2021, Cincinnati's major league soccer team, FC Cincinnati, built a \$250.0 million stadium in the West End neighborhood, demolishing low-income apartments in the

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<sup>20</sup> [University of Kentucky: College of Agriculture, Food and Environment](#)

<sup>21</sup> [Purdue University – Center for Regional Development](#)

<sup>22</sup> [Xavier University](#)

<sup>23</sup> [Northern KY Employers](#)

<sup>24</sup> [Hoosiers By The Numbers](#)

<sup>25</sup> [Amazon](#)

<sup>26</sup> [OTR Redevelopment](#)

<sup>27</sup> [WCPO - OTR Study](#)

process. In 2023, FC Cincinnati began construction on a \$300.0 million mixed-use development just north of the stadium. This development will include a hotel, apartments, retail shops, higher-end apartments, and restaurants.<sup>28</sup>

- According to Broadband Ohio,<sup>29</sup> in Hamilton County (primarily urban), only 7.0% of the populated areas and 3.0% of households do not have access to the minimum bandwidth needed for basic internet activity, compared to Warren County (primarily rural), with 31.0% of the populated areas and 6.0% of households that do not have access to the minimum bandwidth needed for basic internet activity. According to BroadbandNow,<sup>30</sup> at least 98.5% to 99.9% of residents in rural Boone, Campbell, Grant, and Kenton counties in Kentucky have access to the minimum bandwidth needed for basic internet activity. In rural Dearborn, Ohio, and Union counties in Indiana at least 82.3% to 98.3% have access to the minimum bandwidth needed for basic internet activity, while in rural Franklin County only 69.3% of residents have access to the minimum bandwidth needed for basic internet activity.
- A Federal Reserve Bank of Cleveland report, *Access to Broadband is Essential for Positive Economic Outcomes*,<sup>31</sup> found that employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI OH-KY-IN MSA #17140

### Lending Test

First Financial's performance relative to the lending test in the Cincinnati AA is rated Outstanding. Primary ratings drivers include being a leader in making community development loans, extensive use of flexible lending products, a good responsiveness to AA credit needs, and a moderate level of lending gaps.

### *Lending Activity*

Lending activity levels reflect a good responsiveness to the credit needs within the AA. The percentage of First Financial's lending in the Cincinnati AA is 28.4% compared to the percentage of total deposits is 37.3%.

No concentration of loans was identified in excluded counties in the Cincinnati MSA.

HMDA (refinance, home purchase, and home improvement, respectively) loans received greater weight than small business loans in this AA based on the total loan volume and dollar amounts.

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<sup>28</sup> [FC Development](#)

<sup>29</sup> [Broadband Ohio](#)

<sup>30</sup> [BroadbandNow](#)

<sup>31</sup> [Cleveland Fed](#)



### *Distribution by Borrower Income and Revenue Size of the Business*

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

First Financial's distribution of HMDA lending among borrowers of different income (including LMI) levels and to businesses of different sizes is good.

### *HMDA Lending*

During the evaluation period, First Financial originated 5,540 HMDA-reportable loans totaling \$968.3 million. Of these loans, 2,411 were refinance loans totaling \$390.9 million, 1,262 were home purchase loans totaling \$221.3 million, and 942 were home improvement loans totaling \$93.0 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders in 2021 and 2020. First Financial's borrower distribution of refinance lending is good, home purchase lending is excellent, and home improvement lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 566 refinance loans totaling \$88.6 million. First Financial originated eight (1.4%) refinance loans to borrowers with unknown incomes totaling \$2.9 million (3.3%).

First Financial originated 77 (13.6%) refinance loans to low-income borrowers totaling \$6.2 million (6.9%), which was below the percentage of families at 20.9% by volume and significantly below by dollar amount. First Financial originated 126 (22.3%) refinance loans to moderate-income borrowers totaling \$12.3 million (13.8%), which exceeded the percentage of families at 17.3% by volume and was slightly below by dollar amount.

In 2021, First Financial originated 1,143 refinance loans totaling \$185.2 million. First Financial originated 96 (8.4%) refinance loans to low-income borrowers totaling \$7.9 million (4.2%), which was significantly below the percentage of families at 21.7% by volume and substantially below by dollar amount. First Financial exceeded the aggregate of all lenders at 6.7% by volume and 3.5% by dollar amount. First Financial originated 237 (20.7%) refinance loans to moderate-income borrowers totaling \$26.2 million (14.1%), which exceeded the percentage of families at 16.5% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.5% by volume and 11.9% by dollar amount.

In 2020, First Financial originated 702 refinance loans totaling \$117.0 million. First Financial originated 10 (1.4%) refinance loans to borrowers with unknown incomes totaling \$1.2 million (1.0%). By comparison, the aggregate of all lenders originated 15.3% by volume and 15.5% by dollar amount to borrowers with unknown incomes.

First Financial originated 51 (7.3%) refinance loans to low-income borrowers totaling \$4.1 million (3.5%), which was significantly below the percentage of families at 21.7% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 4.9% by volume and 2.4% by dollar amount. First Financial originated 123 (17.5%) refinance loans to moderate-income borrowers totaling \$14.9 million (12.8%), which exceeded the percentage of families at 16.5% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 13.9% by volume and 9.0% by dollar amount.

First Financial's refinance lending performance fell significantly below proxy but exceeded the aggregate of all lenders to low-income borrowers, which is a good borrower distribution. First Financial's performance exceeded proxy and the aggregate of all lenders to moderate-income borrowers, which is an excellent borrower distribution.

### *Home Purchase Lending*

In 2022, First Financial originated 394 home purchase loans totaling \$72.7 million. First Financial originated one (0.3%) home purchase loan to borrowers with unknown incomes totaling \$305,000 (0.4%).

First Financial originated 98 (24.9%) home purchase loans to low-income borrowers totaling \$9.5 million (13.1%), which exceeded the percentage of families at 20.9% by volume but was below by dollar amount. First Financial originated 150 (38.1%) home purchase loans to moderate-income borrowers totaling \$20.4 million (28.0%), which significantly exceeded the percentage of families at 17.3% by volume and dollar amount.

In 2021, First Financial originated 524 home purchase loans totaling \$89.9 million. First Financial originated 112 (21.4%) home purchase loans to low-income borrowers totaling \$11.2 million (12.4%), which was slightly below the percentage of families at 21.7% by volume and below by dollar amount. First Financial significantly exceeded the aggregate of all lenders at 9.2% by volume and 5.0% by dollar amount. First Financial originated 208 (39.7%) home purchase loans to moderate-income borrowers totaling \$27.6 million (30.6%), which significantly exceeded the percentage of families at 16.5% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 22.3% by volume and was below at 16.2% by dollar amount.

In 2020, First Financial originated 344 home purchase loans totaling \$58.7 million. First Financial originated one (0.3%) home purchase loan to borrowers with unknown incomes totaling \$116,000 (0.2%). By comparison, the aggregate of all lenders originated 12.9% by volume and 11.7% by dollar amount to borrowers with unknown incomes.

First Financial originated 67 (19.5%) home purchase loans to low-income borrowers totaling \$6.5 million (11.1%) which was slightly below the percentage of families at 21.7% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 10.7% by

volume and 5.9% by dollar amount. First Financial originated 118 (34.3%) home purchase loans to moderate-income borrowers totaling \$17.5 million (29.7%), which significantly exceeded the percentage of families at 16.5% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 22.6% by volume and 16.9% by dollar amount.

While First Financial's performance fell below proxy, it significantly exceeded the aggregate of all lenders to low-income borrowers, which is an excellent borrower distribution considering the decreasing demand for home purchase loans and the high percentage of cost burdened LMI renters. First Financial's performance significantly exceeded proxy and the aggregate of all lenders to moderate-income borrowers, which is an excellent borrower distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 396 home improvement loans totaling \$43.9 million. First Financial originated 24 (6.1%) home improvement loans to low-income borrowers totaling \$1.2 million (2.8%) which was significantly below the percentage of families at 20.9% by volume and substantially below by dollar amount. First Financial originated 63 (15.9%) home improvement loans to moderate-income borrowers totaling \$3.8 million (8.7%), which was slightly below the percentage of families at 17.3% by volume and significantly below by dollar amount.

In 2021, First Financial originated 367 home improvement loans totaling \$34.7 million. First Financial originated 23 (6.3%) home improvement loans to borrowers with unknown incomes totaling \$915,000 (2.6%). By comparison, the aggregate of all lenders originated 4.8% by volume and 5.8% by dollar amount to borrowers with unknown incomes.

First Financial originated 24 (6.5%) home improvement loans to low-income borrowers totaling \$959,000 (2.8%) which was significantly below the percentage of families at 21.7% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 11.7% by volume and 3.9% by dollar amount. First Financial originated 50 (13.6%) home improvement loans to moderate-income borrowers totaling \$3.0 million (8.6%), which was slightly below the percentage of families at 16.5% by volume and below by dollar amount. Performance was slightly below the aggregate of all lenders at 16.8% by volume and 11.1% by dollar amount.

In 2020, First Financial originated 179 home improvement loans totaling \$14.5 million. First Financial originated eight (4.5%) home improvement loans to borrowers with unknown incomes totaling \$466,000 (3.2%). By comparison, the aggregate of all lenders originated 5.7% by volume and 8.2% by dollar amount to borrowers with unknown incomes.

First Financial originated 11 (6.1%) loans to low-income borrowers totaling \$443,000 (3.1%) which was significantly below the percentage of families at 21.7% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 6.9% by volume and 3.6% by dollar amount. First Financial originated 29 (16.2%) home improvement loans to

moderate-income borrowers totaling \$1.7 million (11.9%), which was slightly below the percentage of families at 16.5% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 15.0% by volume and 10.9% by dollar amount.

First Financial's home improvement loans fell significantly below proxy and slightly below the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution considering percentage of households that are cost burdened. First Financial's performance fell below proxy and the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution considering percentage of households that are cost burdened. However, there is always a need for low-cost home improvement loans to repair and improve aged homes typically located LMI neighborhoods.

### *Small Business Lending*

During the evaluation period First Financial originated 2,695 small business loans to businesses of different sizes totaling \$359.0 million, and 861 (31.9%) loans totaling \$51.8 million (14.4%) were loans with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2022, First Financial originated 556 small business loans to businesses of different sizes totaling \$99.6 million, of which 7.0% were extended to businesses with unknown revenue. First Financial originated 291 (52.3%) loans totaling \$28.3 million (28.4%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.4%, which is an adequate distribution. First Financial originated 334 (60.1%) small dollar loans in amounts of \$100,000 or less. First Financial's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA.

In 2021, First Financial originated 1,811 small business loans to businesses of different sizes totaling \$204.8 million, of which 41.9% were extended to businesses with unknown revenue. First Financial originated 666 (36.8%) loans totaling \$41.5 million (20.3%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.2% and the aggregate of all lenders at 49.5% by volume and 28.5% by dollar amount. First Financial originated 1,302 (71.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 89.2%. First Financial's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2020, First Financial originated 328 small business loans to businesses of different sizes totaling \$54.6 million, of which 19.2% were extended to businesses with unknown revenue. Of the total small business loans, 59 (18.0%) loans totaling \$1.8 million (3.2%) were PPP loans. First Financial originated 122 (37.2%) loans totaling \$18.3 million (33.5%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.2% and the aggregate of all lenders at 44.6% by volume and 28.0% by dollar amount, which is a good distribution. First Financial originated 198 (60.4%) small dollar loans in amounts of \$100,000 or less, compared to

the aggregate of all lenders at 84.3%. First Financial's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

Nearly 32.0% businesses had unknown gross annual revenue, which could skew results. However, First Financial exhibits good responsiveness to credit needs of small businesses in the AA, especially in 2021 the year with the most loans. Small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Considering these factors, the distribution to businesses of different sizes is good.

### *Geographic Distribution of Loans*

First Financial's geographic distribution of lending is good. HMDA lending is good and small business lending is excellent. First Financial had moderate lending gaps in the Cincinnati AA.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Low	57.1%	79.4%	67.9%
Moderate	69.5%	88.6%	79.5%
Middle	86.5%	96.8%	89.0%
Upper	91.1%	99.2%	93.2%
Unknown	11.1%	33.3%	18.8%
<b>Total</b>	<b>78.8%</b>	<b>92.2%</b>	<b>83.7%</b>

First Financial was able to penetrate approximately 84.9% of total tracts during the evaluation period. Lending gaps were significant in low-income tracts with an average penetration rate of 68.1% and moderate in moderate-income tracts with an average penetration rate of 79.2%. However, with owner-occupancy rates at 27.8% and 47.1% and rental/vacancy rates at 72.2% and 52.9% in LMI tracts, respectively; lending opportunities in these tracts, particularly low-income tracts, are likely to be limited. While this market is competitive, First Financial holds 2.8% of market share and is ranks fourth among 53 financial institutions serving this market.

### *HMDA Lending*

During the evaluation period, First Financial originated 5,540 HMDA-reportable loans totaling \$968.3 million. Of these loans, 2,411 were refinance loans totaling \$390.9 million, 1,262 were home purchase loans totaling \$221.3 million, and 942 were home improvement loans totaling \$93.0 million. First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders in 2021 and 2020. First Financial's geographic distribution of refinance lending is good, home purchase lending is excellent, and home improvement lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 566 refinance loans totaling \$88.6 million. First Financial originated eight (1.4%) refinance loans in low-income tracts totaling \$454,000, which was significantly below the percentage of owner-occupied units in these tracts at 3.6% by volume and substantially below by dollar amount. First Financial originated 90 (15.9%) refinance loans in moderate-income tracts totaling \$9.6 million (10.9%), which was slightly below the percentage of owner-occupied units in these tracts at 17.2% by volume and below by dollar amount.

In 2021, First Financial originated 1,143 refinance loans totaling \$185.2 million. First Financial originated 31 (2.7%) refinance loans in low-income tracts totaling \$3.1 million (1.7%), which was below the percentage of owner-occupied units in these tracts at 3.9% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 2.2% by volume and 1.6% by dollar amount. First Financial originated 160 (14.0%) refinance loans in moderate-income tracts totaling \$16.3 million (8.8%), which was slightly below the percentage of owner-occupied units in these tracts at 15.1% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 11.0% by volume and 7.5% by dollar amount.

In 2020, First Financial originated 702 refinance loans totaling \$117 million. First Financial originated 13 (1.9%) refinance loans in low-income tracts totaling \$2.5 million (2.2%), which was significantly below the percentage of owner-occupied units in these tracts at 3.9% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 1.5% by volume and significantly exceeded at 1.0% by dollar amount. First Financial originated 69 (9.8%) refinance loans in moderate-income tracts totaling \$7.5 million (6.4%), which was below the percentage of owner-occupied units in these tracts at 15.1% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.4% by volume and 5.7% by dollar amount.

First Financial's refinance lending performance fell below proxy but exceeded the aggregate of all lenders in LMI tracts, which is good geographic distribution.

### *Home Purchase Lending*

In 2022, First Financial originated 394 home purchase loans totaling \$72.7 million. First Financial originated 25 (6.3%) home purchase loans in low-income tracts totaling \$3.3 million (4.6%), which significantly exceeded the percentage of owner-occupied units in these tracts at 3.6% by volume and exceeded by dollar amount. First Financial originated 135 (34.3%) home purchase loans in moderate-income tracts totaling \$16.4 million (22.6%), which significantly exceeded the percentage of owner-occupied units in these tracts at 17.2% by volume and exceeded by dollar amount.

In 2021, First Financial originated 524 home purchase loans totaling \$89.9 million. First Financial originated 43 (8.2%) home purchase loans in low-income tracts totaling \$5.1 million (5.7%), which

substantially exceeded the percentage of owner-occupied units in these tracts at 3.9% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 4.5% by volume and 3.0% by dollar amount. First Financial originated 117 (22.3%) home purchase loans in moderate-income tracts totaling \$14.9 million (16.6%), which exceeded the percentage of owner-occupied units in these tracts at 15.1% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 16.4% by volume and 11.4% by dollar amount.

In 2020, First Financial originated 344 home purchase loans totaling \$58.7 million. First Financial originated 27 (7.8%) home purchase loans in low-income tracts totaling \$4.5 million (7.6%), which significantly exceeded the percentage of owner-occupied units in these tracts at 3.9% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 3.8% by volume and substantially exceeded at 2.4% by dollar amount. First Financial originated 82 (23.8%) home purchase loans in moderate-income tracts totaling \$10.9 million (18.5%), which significantly exceeded the percentage of owner-occupied units in these tracts at 15.1% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 14.9% by volume and 10.2% by dollar amount.

First Financial's home purchase lending performance significantly exceeded proxy and the aggregate of all lenders in low-income tracts, which is excellent geographic distribution. The bank's performance exceeded proxy and significantly exceeded the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

#### *Home Improvement Lending*

In 2022, First Financial originated 396 home improvement loans totaling \$43 million. First Financial originated 10 (2.5%) home improvement loans in low-income tracts totaling \$627,000, which was below the percentage of owner-occupied units in these tracts at 3.6% by volume and significantly below by dollar amount. First Financial originated 49 (12.4%) home improvement loans in moderate-income tracts totaling \$3.5 million (7.9%), which was below the percentage of owner-occupied units in these tracts at 17.2% by volume and significantly below by dollar amount.

In 2021, First Financial originated 367 home improvement loans totaling \$34.7 million. First Financial originated five (1.4%) home improvement loans in low-income tracts totaling \$190,000, which was significantly below the percentage of owner-occupied units in these tracts at 3.9% by volume and substantially below by dollar amount. Performance was substantially below the aggregate of all lenders at 6.1% by volume and 3.8% by dollar amount. First Financial originated 43 (11.7%) home improvement loans in moderate-income tracts totaling \$2.6 million (7.4%), which was slightly below the percentage of owner-occupied units in these tracts at 15.1% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 14.3% by volume but exceeded the 7.2% by dollar amount.

In 2020, First Financial originated 179 home improvement loans totaling \$14.5 million. First Financial originated no home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 3.9% and the aggregate of all lenders at 2.4% by volume and 1.9% by dollar amount. First Financial originated 15 (8.4%) home improvement loans in moderate-income tracts totaling \$747,000 (5.2%), which was below the percentage of owner-occupied units in these tracts at 15.1% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 9.7% by volume and below at 7.9% by dollar amount.

First Financial's home improvement lending performance fell significantly below proxy and the aggregate of all lenders in the low-income tracts, which is poor geographic distribution. The bank's performance fell below proxy and the aggregate of all lenders in moderate-income tracts, which is adequate geographic distribution, considering the percentage of households that are cost burdened. However, there is always a need for low-cost home improvement loans to repair and improve aged homes typically located LMI neighborhoods.

### ***Small Business Lending***

During the evaluation period First Financial originated 2,695 small business loans to businesses of different sizes totaling \$359 million. First Financial's performance was compared to the percentage of businesses by tract (proxy). The geographic distribution of small business lending is excellent.

In 2022, First Financial originated 556 small business loans totaling \$99.6 million. First Financial originated 52 (9.4%) small business loans in low-income tracts totaling \$7.1 million (7.2%), which significantly exceeded the percentage of businesses in these tracts at 6.2% by volume and exceeded by dollar amount. First Financial originated 128 (23.0%) small business loans in moderate-income tracts totaling \$27.6 million (27.7%), which exceeded the percentage of businesses in these tracts at 20.1% by volume and dollar amount.

In 2021, First Financial originated 1,811 small business loans totaling \$204.8 million. First Financial originated 14 (0.8%) small business loans in unknown-income tracts totaling \$2.4 million, compared to the percentage of businesses in these tracts at 0.9% and the aggregate of all lenders at 0.7% by volume and 1.1% by dollar amount.

First Financial originated 178 (9.8%) small business loans in low-income tracts totaling \$20.8 million (10.1%), which exceeded the percentage of businesses in these tracts at 7.0% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 7.2% by volume and was slightly below at 8.5% by dollar amount. First Financial originated 346 (19.1%) small business loans in moderate-income tracts totaling \$37.2 million (18.2%), which exceeded the percentage of businesses in these tracts at 18.9% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.7% by volume and was slightly below at 20.6% by dollar amount.



In 2020, First Financial originated 328 small business loans totaling \$54.6 million. First Financial originated 43 (13.1%) small business loans in low-income tracts totaling \$7.8 million (14.3%), which significantly exceeded the percentage of businesses in these tracts at 6.7% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 6.8% by volume and 8.8% by dollar amount. First Financial originated 60 (18.3%) small business loans in moderate-income tracts totaling \$8.1 million (14.8%), which was slightly below the percentage of businesses in these tracts at 18.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 17.5% by volume and was below at 20.6% by dollar amount.

First Financial's small business lending performance exceeded proxy and the aggregate of all lenders in LMI tracts during the evaluation period. The geographic distribution of small business lending in LMI tracts is excellent.

### *Community Development Lending*

First Financial originated or renewed 20 community development loans totaling approximately \$77.9 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	%
Revitalization/Stabilization	11	\$32,365,028
Affordable Housing	5	\$26,922,554
Services to LMI	4	\$18,598,000
<b>Total</b>	<b>20</b>	<b>\$77,885,582</b>

### **Revitalization/Stabilization**

- One loan totaling \$19.0 million to a developer to renovate a historic building in a low-income urban area into an apartment complex with 276 housing units.
- Five PPP loans totaling \$12.9 million providing funding to five small business in LMI communities. These loans are considered responsive because they helped revitalize/stabilize LMI communities by helping these businesses keep workers employed during the height of the COVID-19 emergency.
- One loan totaling \$2.7 million to a redevelopment corporation to renovate a mixed-use development in a moderate-income community. The mixed-use property includes retail and office space, and nine housing units.
- One loan totaling \$1.4 million to a small business in a low-income tract to purchase a new building to expand business.
- A loan totaling \$1.2 million to a developer to construct a mixed-use commercial and residential property (eight new housing units) on undeveloped land which helps eliminate blight in a low-income community.

- Two loans totaling \$861,428 to a community-focused organization to purchase property for First Financial to build a banking center in a low-income banking desert.<sup>32</sup> First Financial also made donations to this organization.

### **Affordable Housing**

- Four loans totaling \$26.2 million to developers to construct three LIHTC-sponsored projects providing at least 57 units for LMI seniors and 47 units for LMI individuals.
- A loan totaling \$737,244 to a development corporation to construct seven residential condominiums in a historic low-income urban neighborhood. This development project is part of a multi-phased affordable housing initiative and is supported by public-private funding. The entire project helps eliminate blight (undeveloped land) and provide 24 housing units targeted toward lower-income individuals/families.

### **Services to LMI**

- A loan totaling \$12.9 million to a developer to construct a skilled nursing facility in a low-income area. This facility will primarily serve LMI patients (Medicaid-eligible).
- A loan totaling \$5.0 million to a CDFI to provide financing in conjunction with the CDFI's loan fund. First Financial also made qualified donations and provided community development services to this organization.
- A loan totaling \$650,000 to a nonprofit to bridge financing until grant funding was received. This loan allowed the organization to continue offering behavioral health care and addiction recovery services to LMI patients.
- A loan totaling \$68,000 to a nonprofit to purchase a building in a low-income area to serve as transitional housing for unhoused individuals.

Community contacts indicated there is a critical need for affordable housing and programs and services that help people experiencing homelessness and/or mental health, drug, and alcohol issues. These community development loans are considered responsive to these expressed needs.

This represents First Financial's highest percentage of community development loans by dollar amount at 21.0%, compared to the percentage of total lending at 28.4% and total deposits at 37.3%. First Financial is a leader in making community development loans in the Cincinnati AA given the size and presence of the institution and community development lending opportunities in this AA. These loans exhibit an excellent responsiveness to credit needs of LMI individuals and geographies and small businesses. Further supporting the bank's commitment to meeting community development needs, in addition making community development loans, First Financial also made a combination of a qualified investment, donations, and services to four organizations.

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<sup>32</sup> [Banking desert definition](#): Communities without access to a bank within 10 miles of a populated area.

### *Flexible Lending Practices*

First Financial originated 2,577 loans under its flexible lending programs totaling \$82.1 million in the Cincinnati AA. This ranks as First Financial's highest percentage by total volume of flexible lending originated during the evaluation period. The various programs are shown in the tables below.

First Financial originated 245 Small Business (SB) Biz Flex lines of credit (LOC) totaling \$7.7 million in the Cincinnati AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

<b>Geographic Distribution of Flexible Lending Products</b> <b>Assessment Area: Cincinnati OH-KY-IN MSA #17140</b>					
	SB Biz Flex LOC				% of Total Businesses
Tract Income Level	#	# - %	\$	\$ - %	
Low	15	6.2%	\$450,000	5.8%	7.0
Moderate	54	22.0%	\$1,790,000	23.2%	21.1
Middle	98	40.0%	\$2,746,000	35.6%	38.1
Upper	76	31.0%	\$2,667,000	34.6%	32.6
Unknown	2	0.8%	\$65,000	0.8%	1.2
<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>\$7,718,000</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated 15 (6.2%) SB Biz Flex LOCs in low-income tracts, totaling \$450,000 (5.8%), which fell slightly below the percentage of businesses (proxy) by volume and dollar amount. First Financial originated 54 (22.0%) SB Biz Flex LOCs in moderate-income tracts, totaling \$1.8 million (23.2%), which exceeded proxy by volume and dollar amount.

First Financial originated 132 Dreambuilder 2<sup>nd</sup> Lien 30-Year loans totaling \$1.4 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Cincinnati OH-KY-IN MSA #17140					
Tract Income Level	Dreambuilder 2nd Lien 30 Year				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	
Low	11	8.3%	\$88,830	6.5%	3.6
Moderate	53	40.2%	\$558,915	40.8%	17.2
Middle	54	40.9%	\$569,227	41.6%	42.1
Upper	14	10.6%	\$152,040	11.1%	36.5
Unknown	0	0.0%	\$0	0.0%	0.5
<b>Total</b>	<b>132</b>	<b>100.0%</b>	<b>\$1,369,012</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated 11 (8.3%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in low-income tracts, totaling \$88,830 (6.5%), which significantly exceeded the percentage of owner-occupied units (proxy) by volume and dollar amount. First Financial originated 53 (40.2%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in moderate-income tracts, totaling \$558,915 (40.8%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 178 Credit Achiever loans totaling \$201,267 and 1,668 First Quick loans totaling \$22.6 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Cincinnati OH-KY-IN MSA #17140									
Tract Income Level	Credit Achiever				First Quick Loan				% of Owner-Occupied
	#	# - %	\$	# - %	#	# - %	\$	# - %	
Low	41	23.0%	\$38,200	19.0%	62	3.7%	\$771,599	3.5%	3.6
Moderate	60	33.7%	\$62,567	31.1%	361	21.6%	\$4,268,464	18.9%	17.2
Middle	64	36.0%	\$81,800	40.6%	891	53.4%	\$11,615,492	51.5%	42.1
Upper	8	4.5%	\$13,000	6.5%	353	21.2%	\$5,870,321	26.0%	36.5
Unknown	5	2.8%	\$5,700	2.8%	1	0.1%	\$20,000	0.1%	0.5
<b>Total</b>	<b>178</b>	<b>100.0%</b>	<b>\$201,267</b>	<b>100.0%</b>	<b>1,668</b>	<b>100.0%</b>	<b>\$22,545,876</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated 41 (23.0%) Credit Achiever loans in low-income tracts totaling \$38,200 (19.0%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 60 (33.7%) Credit Achiever loans in moderate-income tracts totaling \$62,567 (31.1%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 62 (3.7%) First Quick loans in low-income tracts totaling \$771,599 (3.5%), which exceeded proxy but fell slightly below by dollar amount. First Financial originated 361 (21.6%) First Quick loans in moderate-income tracts totaling \$4.3 million (18.9%), which exceeded proxy by volume and dollar amount.

First Financial originated 31 CHAMP 30-Year Fixed loans totaling \$4.8 million and 184 Community Builder 30 Year Fixed loans totaling \$25.3 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Cincinnati OH-KY-IN MSA #17140									
Tract Income Level	CHAMP				Community Builder				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	8	25.8%	\$1,227,050	25.6%	29	15.8%	\$3,877,840	15.4%	3.6
Moderate	14	45.2%	\$2,324,791	48.4%	81	44.0%	\$10,605,653	42.0%	17.2
Middle	7	22.6%	\$1,041,845	21.7%	58	31.5%	\$8,404,380	33.3%	42.1
Upper	2	6.5%	\$206,700	4.3%	14	7.6%	\$2,036,442	8.1%	36.5
Unknown	0	0.0%	\$0	0.0%	2	1.1%	\$322,040	1.3%	0.5
<b>Total</b>	<b>31</b>	<b>100</b>	<b>\$4,800,386</b>	<b>100.0</b>	<b>184</b>	<b>100</b>	<b>\$25,246,355</b>	<b>100.0</b>	<b>100.0</b>

First Financial originated eight (25.8%) CHAMP loans in low-income tracts totaling \$1.2 million (25.6%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 14 (45.2%) CHAMP loans in moderate-income tracts totaling \$2.3 million (48.4%), which significantly exceeded proxy by volume and substantially exceeded by dollar amount.

First Financial originated 29 (15.8%) Community Builder loans in low-income tracts totaling \$3.9 million (15.4%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 81 (44.0%) Community Builder loans in moderate-income tracts totaling \$10.6 million (42.0%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 40 Dreambuilder loans totaling \$5.8 million and 88 Dreambuilder MI loans totaling \$13.9 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Cincinnati OH-KY-IN MSA #17140									
Tract Income Level	Dreambuilder				Dreambuilder - MI				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	3	7.5%	\$373,400	6.5%	8	9.1%	\$947,390	6.8%	3.6
Moderate	9	22.5%	\$1,210,280	21.0%	41	46.6%	\$6,255,130	45.1%	17.2
Middle	22	55.0%	\$3,263,393	56.7%	31	35.2%	\$5,292,933	38.1%	42.1
Upper	6	15.0%	\$903,804	15.7%	8	9.1%	\$1,383,913	10.0%	36.5
Unknown	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	0.5
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$5,750,877</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>\$13,879,366</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated three (7.5%) Dreambuilder loans in low-income tracts totaling \$373,400 (6.5%), which significantly exceeded proxy by volume and dollar amount. First Financial originated nine (22.5%) Dreambuilder loans in moderate-income tracts totaling \$1.2 million (21.0%), which exceeded proxy by volume and dollar amount.

First Financial originated eight (9.1%) Dreambuilder – MI loans in low-income tracts totaling \$947,390 (6.8%), which significantly exceeded proxy by volume and dollar amount. First Financial originated 41 (46.6%) Dreambuilder MI loans in moderate-income tracts totaling \$6.3 million (45.1%), which significantly exceeded proxy by volume and dollar amount.

Through these programs, First Financial was able to assist borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

First Financial originated 1,319 PPP loans totaling \$102.6 million in the Cincinnati AA, representing approximately 29.3% by volume and 30.2% by dollar amount of total PPP loans. This ranks as First Financial’s highest percentage of PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

<b>Geographic Distribution of PPP Loans</b>					
<b>Assessment Area: Cincinnati, OH-KY-IN MSA #17140</b>					
<b>Tract Income Level</b>	<b>Number of Loans</b>	<b>%</b>	<b>Total Loan Amount</b>	<b>%</b>	<b>Percentage of Businesses (2021)</b>
Low	143	10.8%	\$11,569,400	11.3%	7.0
Moderate	242	18.3%	\$20,432,050	19.9%	18.9
Middle	561	42.5%	\$44,816,100	43.7%	37.2
Upper	373	28.3%	\$25,823,000	25.1%	36.0
<b>Total</b>	<b>1,319</b>	<b>100.0%</b>	<b>\$102,640,550</b>	<b>100.0%</b>	

First Financial originated 143 (10.8%) PPP loans totaling \$11.6 million (11.3%) in low-income tracts, which significantly exceeded the percentage of businesses (proxy) by volume and by dollar amount. First Financial originated 242 (18.3%) PPP loans totaling \$20.4 million (19.9%) in moderate-income tracts, which was slightly below proxy by volume but exceeded by dollar amount. Therefore, PPP lending is considered responsive to serving credit needs of businesses in LMI geographies in response to the COVID-19 emergency.

First Financial makes extensive use of flexible lending practices in serving AA credit needs, and the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial’s overall lending test performance.



## Investment Test

First Financial's performance relative to the investment test in the Cincinnati AA is rated Outstanding. First Financial has an excellent level of qualified community development investments and donations.

First Financial has \$118.6 million in qualified community development investments in the Cincinnati AA. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

<b>Purpose of CD Investment</b>	<b>#</b>	<b>\$</b>
Affordable Housing	36	\$68,475,566
Revitalization / Stabilization	4	\$34,348,690
Economic Development	6	\$13,215,902
Services to LMI	1	\$2,594,118
<b>Total</b>	<b>47</b>	<b>\$118,634,276</b>

First Financial obtained 16 new investments worth approximately \$47.0 million (39.6%). First Financial obtained four economic development investments worth \$6.7 million in a minority business accelerator CDFI fund that provides capital to minority-owned firms, a CDFI fund that helps attract businesses to underutilized sites and buildings, and two SBIC funds that support businesses in the AA. First Financial obtained a \$5.0 million investment in an equity fund geared toward revitalization of distressed LMI neighborhoods in city of Cincinnati. First Financial obtained three LIHTCs worth \$11.3 million and eight mortgage-backed securities worth \$24.0 million supporting affordable housing initiatives across the AA.

First Financial holds 31 prior period investments with a current book value of approximately \$59.0 million (49.7%). First Financial holds a mortgage-backed security with a book value of \$2.6 million that helped finance the construction of a skilled nursing/assisted living for LMI seniors in a moderate-income community. First Financial holds three equity investments with book values a \$17.4 million. These investments help revitalize distressed LMI neighborhoods in city of Cincinnati. First Financial holds two economic development investments with a book value of \$6.0 million in CDFI fund that helps attract businesses to underutilized sites and buildings and a SBIC fund that support businesses in the AA. First Financial holds five LIHTCs with a book value of \$6.7 million, 16 mortgage-backed securities with a book value of \$16.4 million, a revenue bond with the Greater Cincinnati Development Housing Authority with a book value of \$7.1 million and three CRA loan pools with a book value of \$2.8 million that all support affordable housing initiatives across the AA.

There is also \$12.6 million in unfunded investments, representing 10.6% of total qualified investments, which includes the following investment:

- In 2019 First Financial committed \$1.0 million to a participation loan pool that helps Habitat for Humanity of Greater Cincinnati (Habitat) fund below-market-interest-rate mortgages for LMI families whose homes are built or rehabbed by Habitat. During the evaluation period, First Financial disbursed \$487,112 which helped Habitat build and/or rehab at least 26 housing units in the AA. The unfunded balance is approximately \$170,026. Other types of investments with unfunded balances include a SBIC and equity fund.

Qualified investments also took the form of donations totaling \$4.0 million. First Financial partners with a wide array of organizations and nonprofits to fund initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donations</b>	<b>#</b>	<b>\$</b>
Services to LMI	127	\$2,694,770
Economic Development	26	\$895,500
Revitalization/Stabilization	19	\$282,554
Affordable Housing	17	\$169,750
<b>Total</b>	<b>189</b>	<b>\$4,042,574</b>

The majority of donations by dollar amount were made through the First Financial Foundation (75.0%), followed by the branch network (21.0%) and Impact Funds (4.0%), respectively.

Examples of impactful donations include:

- \$400,000 to a local nonprofit to support the development of minority and small businesses in the Greater Cincinnati region.
- \$225,000 to an organization that provides affordable housing and economic development in LMI urban neighborhoods.
- \$200,000 to an organization fostering community building in LMI neighborhoods.
- \$150,000 to a nonprofit focusing on small business training for low-income owners.
- \$116,667 to a local organization focused on expanding workforce development opportunities and assisting people in poverty by advancing economic self-sufficiency through employment.
- \$75,000 to a community group that works closely with strategic partners to revitalize a low-income urban business district. First Financial also originated a community development loan to this organization.
- \$25,000 to a workforce development and education program, designed to help underserved communities in Cincinnati.
- \$50,000 to local food bank - largest emergency food and services provider to children and families in the Greater Cincinnati area.



- \$15,000 to a nonprofit conducting a multiple-year housing strategy study to increase the supply of affordable housing and reduce the number of people experiencing homelessness in Cincinnati. First Financial also supported this organization with a community development loan.
- \$10,000 to a local university to help support a program that provides services to first generation students experiencing financial strain and associated stressors.
- \$7,500 to a local nonprofit to help them purchase a service vehicle for the maintenance of hundreds of affordable housing units in a low-income urban neighborhood.
- \$5,000 to a local organization helping LMI individuals achieve long-term financial stability.

Community contacts emphasized all aspects of affordable housing as a critical need in the AA. Besides a donation to nonprofit conducting the multi-year housing strategy, the majority of qualified donations are considered responsive to these expressed needs.

This represents First Financial's highest percentage of qualified community development investments and donations by dollar amount at 27.8%, compared to the percentage of total deposits at 37.3% and total branches at 33.3% in the Cincinnati AA. First Financial has an excellent level of qualified community development investments and donations, particularly those not routinely provided by private investors, often in a leadership position. Further supporting the bank's commitment to meeting community development needs, in addition making donations, First Financial also made four community development loans to four organization and provided services to 40 organizations. Lastly, First Financial makes significant use of complex investments to support community development initiatives. Qualified investment and donation activity exhibits excellent responsiveness to credit and community development needs in the Cincinnati AA.

### **Service Test**

First Financial's performance relative to the service test in the Cincinnati AA is rated Outstanding. Retail services are accessible, and First Financial is a leader in providing community development services in the Cincinnati AA.

### ***Retail Services***

Since the previous evaluation, First Financial opened three new branches with full-service ATMs. These branches are in Ohio in Cincinnati (Hamilton County), Covington (Kenton County), and Mason (Warren County) in moderate-, middle-, and upper-income tracts, respectively. First Financial also relocated a branch with a full-service ATM in a low-income tract in Hamilton (Butler County). First Financial closed four branches with full-service ATMs in Lawrenceburg and West Harrison (Dearborn County) in Indiana in a moderate- and middle-income tract, respectively; and in Maineville and Mason (Warren County) in Ohio in a middle- and upper-income tract, respectively. First Financial also closed a branch without an ATM in a middle-

income tract in Hamilton, Ohio (Butler County). First Financial's record of opening and closing branches in the Cincinnati AA has not adversely affected its delivery systems, particularly in LMI geographies and/or to LMI individuals.

First Financial maintains 44 branches with full-service ATMs and one branch with a cash-only ATM in this AA. First Financial has nine branches in upper-income tracts (one in Indiana, one in Kentucky, and seven in Ohio) in Batesville (Franklin County) in Indiana; Fort Mitchell (Kenton County) in Kentucky; and Cincinnati (Hamilton County), Lebanon and Mason (Warren County), and Middletown (Butler County) in Ohio. First Financial has 21 branches in middle-income tracts (three in Indiana, three in Kentucky, and 15 in Ohio) in Brookville (Franklin County), Lawrenceburg (Dearborn County), and Rising Sun (Ohio County) in Indiana; Covington (Kenton County), and Hebron and Oakbrook (Boone County) in Kentucky; and Cincinnati and Harrison (Hamilton County), Springboro (Warren County), and Fairfield, Hamilton, Monroe, Trenton, and West Chester (Butler County) in Ohio. First Financial has eight branches in moderate-income tracts (seven in Ohio and one in Indiana) in Cincinnati (Hamilton County) and Hamilton and West Chester (Butler County) in Ohio; and Aurora (Dearborn County) in Indiana. First Financial has seven branches in low-income tracts in Cincinnati (Hamilton County) and Hamilton, Middletown, and Oxford (Butler County) in Ohio. The branch in Oxford has a cash-only ATM. Branch offices in this AA represent 33.3% of First Financial's total branches.

First Financial also maintains seven stand-alone full-service ATMs and two stand-alone cash-only ATMs in this AA. Since the previous evaluation, First Financial closed a stand-alone full-service ATM and opened a stand-alone cash-only ATM in Cincinnati in moderate-income tracts. The stand-alone full-service ATMs are in Fairfield, Hamilton, Middletown, and Seven Mile in low- and middle-income tracts in Butler County and in Cincinnati in moderate-, middle-, and upper-income tracts in Hamilton County. The ATM in the upper-income tract was also an ITM. The stand-alone cash-only ATMs are in Cincinnati in moderate-income tracts.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. Thirty-five branches offer drive-thru services, 29 offer weekend hours, and seven offer extended service hours. Five of the seven branches in low-income tracts offer drive-thru services, four branches offer weekend hours, and three branches offer extended service hours. Six of the eight branches in moderate-income tracts offer drive-thru services, four branches offer weekend hours, and one branch offers extended service hours. Full-service ATMs are available 24 hours a day, 7 days a week, including the 23 full-service ATMs in LMI tracts. In addition, First Financial has 17 ITMs with slightly over 35.0% serving LMI geographies.

The following table illustrates the percentage of branch offices and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Cincinnati, OH-KY-IN MSA #17140

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS										DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%						#	%	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed			#	%
	#	%	#	%	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%				
Low	Total	7	15.6%	0	0	5	3	4	Total	11	16.7%	10	15.9%	0	0	1	33.3%	0	0	53	10.1%	7.4%	6.2%
	DTO	0		0	0			Stand Alone	2		2		0	0	0								
	LS	0		0									0	0									
Moderate	Total	8	17.8%	1	1	6	1	4	Total	15	22.7%	13	20.6%	1	1	2	66.7%	1	0	117	22.4%	22.0%	20.1%
	DTO	0		0	0			Stand Alone	4		2		0	0	2								
	LS	0		0	0								0	0									
Middle	Total	21	46.7%	1	3	10	3	10	Total	29	43.3%	29	46.0%	2	3	0	0.0%	0	0	191	36.5%	38.8%	37.6%
	DTO	0		0	0			Stand Alone	3		3		0	1	0								
	LS	0		0	0								0	0									
Upper	Total	9	20.0%	1	1	6	0	3	Total	11	16.7%	11	17.5%	2	1	0	0.0%	0	0	146	27.3%	30.5%	35.0%
	DTO	0		0	0			Stand Alone	1		0		0	0	0								
	LS	0		0									0	0									
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	16	3.1%	1.3%	1.1%
	DTO	0		0	0			Stand Alone	0		0		0	0	0								
	LS	0		0	0								0	0									
Totals	Total	45	100.0%	3	5	35	7	29	Total	66	100.0%	63	100.0%	5	5	3	100.0%	1	0	523	100.0%	100.0%	100.0%
	DTO	0		0	0			Stand Alone	10		8		0	1	2								
	LS	0		0	0								0	0									

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2020 census data  
\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals

The branch distribution in low-income tracts is excellent. The distribution of branches at 15.6% exceeds the percentage of low-income tracts (10.1%), households (7.4%), and total businesses (6.2%) in these tracts. The branch distribution in moderate-income tracts is good. The distribution of branches at 17.8% primarily falls below the percentage of moderate-income tracts (22.4%), households (22.0%), and total businesses (20.1%) in these tracts.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Low	369,599	4.7%	520,809	5.0%	7.4%
Moderate	1,777,750	22.4%	2,161,676	20.7%	22.0%
Middle	3,812,684	48.1%	5,136,180	49.1%	38.8%
Upper	1,962,406	24.8%	2,637,569	25.2%	30.5%
<b>Total</b>	<b>7,922,439</b>	<b>100.0%</b>	<b>10,456,234</b>	<b>100.0%</b>	
*Based on 2020 census data					

4.7% of online banking logins and 5.0% of mobile banking logins were made by customers in low-income tracts, which fell below the percentage of households (proxy) in these tracts at 7.4%. 22.4% online banking logins and 20.7% of mobile banking logins were made by customers in moderate-income tracts, which was comparable to proxy at 22.0%.

e-Banking Services (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	%	#	%	#	%	
Low	54,725	4.8%	16	3.7%	9,323	4.7%	7.4%
Moderate	237,043	20.6%	77	17.7%	40,759	20.5%	22.0%
Middle	571,406	49.6%	192	44.0%	98,703	49.6%	38.8%
Upper	288,000	25.0%	151	34.6%	50,176	25.2%	30.5%
<b>Total</b>	<b>1,151,174</b>	<b>100.0%</b>	<b>436</b>	<b>100.0%</b>	<b>198,961</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>							

4.8% of fund transfers, 3.7% of stop payments, and 4.7% of remote deposits were made by customers in low-income tracts, which fell below proxy at 7.4%. 20.6% of fund transfers, 17.7% of stop payments, and 20.5% of remote deposits were made by customers in moderate-income tracts, which fell slightly below proxy at 22.0%.

Delivery systems (branch and non-branch) are accessible to First Financial's geographies and individuals of different income levels in the Cincinnati AA.

Specialized Checking Programs					
Geographic Distribution					
Tract Income	NOworry Checking		NOworry Rebuild		% Households*
	#	%	#	%	
Low	234	18.6%	96	22.0%	7.4%
Moderate	426	33.8%	142	32.5%	22.0%
Middle	469	37.2%	151	34.5%	38.8%
Upper	131	10.4%	48	11.0%	30.5%
<b>Total</b>	<b>1,260</b>	<b>100.0%</b>	<b>437</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

First Financial opened 18.6% of its NOworry Checking accounts and 22.0% of its NOworry Rebuild accounts to customers in low-income tracts, which significantly exceeded the percentage of households (proxy) in these tracts at 7.4%. First Financial opened 33.8% of its NOworry Checking accounts and 32.5% of its NOworry Rebuild accounts to customers in moderate-income tracts, which significantly exceeded proxy at 22.0%.

Specialized Savings Programs Geographic Distribution					
Tract Income	f1RST Paired Savings		Individual Develop Savings		% Households*
	#	%	#	%	
Low	24	24.2%	10	41.7%	7.4%
Moderate	35	35.4%	7	29.2%	22.0%
Middle	39	39.4%	4	16.7%	38.8%
Upper	1	1.0%	3	12.5%	30.5%
<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

First Financial opened 24.2% f1RST Paired Savings accounts and 41.7% of its Individual Development Savings accounts to customers in low-income tracts, which substantially exceeded proxy at 7.4%.

First Financial opened 35.4% of its f1RST Paired Savings accounts and 29.2% of its Individual Development Savings accounts to customers in moderate-income tracts, which exceeded proxy at 22.0%.

First Financial's specialized retail checking and deposit products are responsive, particularly LMI communities and tailored to help meet the credit needs of its AA.

### *Community Development Services*

During the evaluation period, 149 employees assisted 163 organizations totaling 2,867 hours of community development services provided throughout the AA. This represents 33.8% of total service hours, which is comparable to the total percentage of branches at 33.3%. The hours of service provided in this AA equates to 1.4 ANP and represents First Financial's highest percentage of community development service hours.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	737	98	105	2,250
Economic Development	266	36	27	518
Affordable Housing	39	23	11	68
Revitalization/Stabilization	16	6	6	31
<b>Total</b>	<b>1,058</b>	<b>163</b>	<b>149</b>	<b>2,867</b>

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families and promote economic development, affordable housing, and community and economic development. Community development services include 2,099 hours serving on boards and committees, 385 hours providing technical expertise primarily in the form of promoting features of first-time homebuyer and affordable housing loan products, and 383 hours of financial literacy training for LMI individuals, mostly through engagements at nonprofits, but also through classes taught at local schools.

Examples of impactful community development services include:

### **Serving on Boards and Committees**

- An employee participates on a loan committee to determine SBA qualifications and economic development objectives for an organization helping entrepreneurs launch scalable businesses and providing small business development and education.
- An employee serves on an investment committee and assists with loan reviews for real estate projects that promote economic growth through real estate investments, business financing, and job creation.
- An employee serves as a board member and treasurer for a local nonprofit that assists with acquiring funding to obtain facilities for a local foodbank.
- An employee serves as a board member providing technical assistance and industry specific skills to an organization that provides affordable housing services and other programs serving majority LMI individuals.
- An employee serves as a board member and treasurer for a nonprofit that provides wraparound services to children of LMI families.
- An employee serves as board chair for a large nonprofit that provides community services to LMI families through food services, childcare, medical care, and fitness.
- An employee serves as a board member and provides leadership to an economic development agency that aims to infuse capital and education into underserved business communities.

### **Technical Expertise**

- At least 17 employees promoted First Financial's Dreams2Keys mortgage product to realtors, mortgage consultants, and minority-focused real estate companies.
- An employee participated on a CDC loan committee that reviewed SBA 504 loan packets to determine if borrowers met general eligibility requirements and whether or not to proceed with approval and funding.
- Two employees participated in fundraising for two nonprofits that provide a multitude of wraparound services to LMI individuals and families.
- A commercial lender served on a large regional foodbank's site selection committee to determine the best location to build a new consolidated multi-use facility (combination food distribution, storage, community resources and workforce training).

- A marketing employee provided guidance to nonprofits on how to use social media as a tool to achieve their fundraising and marketing goals.
- An executive assistant formatted bylaws and articles of incorporation for a nonprofit.
- Two employees volunteered for the IRS Volunteer Income Tax Assistance (VITA) program and provided free tax help to LMI taxpayers.
- An employee co-facilitated a six-week virtual job search accelerator program to help job seekers identify and secure employment.

### **Financial Literacy Training**

- At least 31 employees provided 374 hours of financial literacy training for 70 different organizations to approximately 3,242 students and adults. Specifically, 13 employees provided 103 hours of financial literacy training on 17 separate occasions to 1,185 students at seven schools with a majority of students eligible for the free or reduced-price meals.
- An employee participated in a public outreach initiative with a local nonprofit, speaking about home ownership, the homebuyer process and housing initiatives to over 150 LMI individuals in attendance.

Community contacts emphasized all aspects of affordable housing as a critical need across the AA and engaging with the next generation of real estate professionals to build more diversity in the sector. The community development services provided are responsive to these expressed needs. While First Financial provides financial literacy training, a community contact expressed the need for a longer-term approach focusing on financial coaching and credit counseling, as these types of services will drive impactful change in financial behaviors of disenfranchised LMI individuals. Further supporting the bank's commitment to meeting community development needs, in addition providing services, First Financial also made three community development loans to three organization and made donations to 40 organizations. Lastly, First Financial makes significant use of complex investments to support community development initiatives. First Financial is a leader in providing community development services in the Cincinnati AA.

**MULTISTATE METROPOLITAN AREA  
(Full-scope Review)**

**CRA RATING for Louisville/Jefferson County KY-IN MSA #31140:<sup>33</sup> Satisfactory**

**The lending test is rated: High Satisfactory**

**The investment test is rated: Low Satisfactory**

**The service test is rated: High Satisfactory**

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- A good geographic distribution of loans throughout the AA;
- An adequate record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- Makes an adequate level of community development loans;
- Makes extensive use of flexible lending practices in serving the AA's credit needs;
- An adequate level of qualified community development investments and grants;
- Occasional use of complex investments to support community development initiatives;
- Retail delivery systems are accessible to portions of 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 AAs; and,
- Provides an adequate level of community development services.

**SCOPE OF EVALUATION**

The period and products evaluated for the Louisville AA are consistent with the overall scope described in the Description of the Institution section of this evaluation. First Financial's performance in the Louisville AA was evaluated using full-scope examination procedures.

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<sup>33</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.



**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE  
LOUISVILLE/JEFFERSON COUNTY KY-IN MSA #31140**

The Louisville AA includes the entireties of Jefferson and Shelby counties in Kentucky (excluding Bullitt, Henry, and Spencer counties), and Clark and Floyd counties in Indiana (excluding Washington County). The bank removed Oldham County in Kentucky and Harrison County in Indiana from the AA in January 2021. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020	2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	35	35	30
Moderate	54	54	70
Middle	97	86	100
Upper	78	69	68
Unknown	2	2	7
<b>Total</b>	<b>266</b>	<b>246</b>	<b>275</b>

Based on changes to the AA, the AA lost 11 middle-income tracts and nine upper-income tracts in 2021. Based on 2020 Census data, the AA lost five low- and one upper-income tracts and gained 16 moderate- and 14 middle-income tracts and also gained five unknown-income tracts in 2022.

As of June 30, 2022, the FDIC's summary of deposits report, ranks First Financial 11<sup>th</sup> among 31 institutions in the AA with 1.4% of the deposit market share. This is significantly less than the three largest market holders which are, PNC Bank National Association with 24.3%, JP Morgan Chase Bank National Association with 20.6%, and Stock Yards Bank & Trust Company with 10.6%. Of the financial institutions serving the MSA, First Financial ranks 12<sup>th</sup> among 38 institutions with 1.3% of the deposit market share; compared to PNC Bank National Association, JP Morgan Chase Bank National Association and Stock Yards Bank & Trust Company with 23.6%, 19.2% and 10.8% of the market share. Deposits in this AA accounted for 4.4% of First Financial's total deposits and ranks as the bank's eighth highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that First Financial ranks 15<sup>th</sup> among 525 HMDA

reporters in the AA having originated 997 loans. Of the top three HMDA lenders in this market, Rocket Mortgage, LLC originated 3,296 loans, United Shore Financial Service originated 3,051 loans and Home Point Financial Corporation originated 2,859 loans. First Financial's ranking among HMDA reporters in this market was 14<sup>th</sup> in 2020.

First Financial ranks 17<sup>th</sup> among 147 CRA reporters serving the AA in 2021 having originated 269 loans. Of the top three CRA reporters in this market, American Express National Bank originated 3,906 loans, JP Morgan Chase Bank National Association originated 3,469 loans, and Stock Yards Bank & Trust Company originated 1,930 loans. First Financial's ranking among CRA reporters in this market was 13<sup>th</sup> in 2020.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a community action organization that offers a wide range of services to LMI individuals and families. The contact stated Louisville is experiencing an affordable housing crisis with a shortage of more than 30,000 affordable and available housing units to households with incomes at 30% of area median income. According to the contact, the lack of below-market rental options is one of the main causes of homelessness. Another major challenge is segregation, specifically in the west end of the city, which has a history of disinvestment and redlining. Available jobs and access to capital are not found in the west end, creating isolation and a lack of opportunities for LMI individuals. On a positive note, the contact explained in response to the COVID-19 emergency, Louisville received American Rescue Plan (ARP) funding and \$32 million of these funds is being invested into permanent supportive housing programs, with 200 affordable housing units set to become available soon. Another \$30 million in ARP funds was allocated to services assisting very low-income households. The contact stated while financial institutions are involved in the community, more can be done to help provide banking services to people living in poverty. The contact indicated there are opportunities for banks to offer individual development accounts to encourage saving and alternative lending to make it easier for individuals from traditionally marginalized communities to access capital that would otherwise be unavailable through traditional channels. There are also opportunities to support workforce development programs that help LMI workers gain skills to succeed in the labor market.

The second interview was with a representative from a local foundation focusing on economic engagement. The contact indicated population in Louisville is growing due to a large influx of immigrants being resettled in the area by local nonprofits. Without these resettlement efforts, the population net growth in Louisville would be zero. The contact mentioned a recent technology-driven initiative with the development of an application to connect disadvantaged LMI parents to a pipeline of services for housing, education, childcare, and transportation. According to the contact, while this application has been incredibly successful and replicated in other major cities, the growing demand for services has caused waiting lists to increase exponentially. The contact

stated local financial institutions are fairly engaged in the community and support affordable housing initiatives and local charities. However, there are opportunities for financial institutions to partner with CDFIs and focus more on ways to meet the needs of LMI and working-class individuals who are underserved by traditional financial products and services.

### Population Characteristics

Population Change					
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Clark County, Indiana	113,181	121,093	7.0%	124,237	2.6%
Floyd County, Indiana	75,900	80,484	6.0%	80,714	0.3%
Harrison County, Indiana	39,230	39,654	1.1%	39,851	0.5%
Jefferson County, Kentucky	755,809	782,969	3.6%	773,399	-1.2%
Oldham County, Kentucky	63,037	67,607	7.2%	69,431	2.7%
Shelby County, Kentucky	44,290	48,065	8.5%	48,886	1.7%
Assessment Area	1,091,447	1,139,872	4.4%	1,136,518	-0.3%
Louisville/Jefferson County, KY-IN MSA	1,229,370	1,285,439	4.6%	1,284,553	-0.1%
Indiana	6,568,645	6,785,528	3.3%	6,833,037	0.7%
Kentucky	4,397,353	4,505,836	2.5%	4,512,310	0.1%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA saw a gain (4.1%) in population compared to Indiana which saw an increase (4.0%) and Kentucky (2.6%). While all counties in the AA experienced a gain during this time, Shelby and Oldham counties saw the biggest increase 10.4% and 10.1% respectively.
- 78.2% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 15.7% of the population in the AA was age 65 and over, compared to 15.5% in Indiana and 16.2% in Kentucky.
- AA population is decreasing, resulting in a shrinking working population, and decreasing demand for leisure and healthcare services.
- 31.3% of the AA's population reside in LMI tracts.
- According to Census data, Louisville (Jefferson County) is the largest city in the AA, and the most populous city in Kentucky, with 624,444 residents and its population increased

by 4.5% between 2010 and 2022.<sup>34</sup> By comparison, New Amsterdam (Harrison County) is the smallest town by population in Indiana, with a population of 12 (2022).<sup>35</sup>

## Income Characteristics

Borrower Income Levels											
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	40.9%	50%	70.9%	80%	110.9%	120%	& above	
2020	\$74,100		0	\$37,049	\$37,050	\$59,279	\$59,280	\$88,919	\$88,920	& above	
2021	\$75,500	1.9	0	\$37,749	\$37,750	\$60,399	\$60,400	\$90,599	\$90,600	& above	
2022	\$84,700	12.2	0	\$42,349	\$42,350	\$67,759	\$67,760	\$101,639	\$101,640	& above	

Source: 2020-2022 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 14.3%.
- According to 2020 U.S. Census data, AA MFI at \$75,873 is 3.4% higher than Indiana at \$73,265 and 13.2% higher than Kentucky at \$65,893.

Poverty Rates			
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140			
Area	2019	2020	2021
Clark County, Indiana	9.7%	8.6%	10.4%
Floyd County, Indiana	10.6%	11.5%	9.2%
Harrison County, Indiana	8.2%	8.8%	8.5%
Jefferson County, Kentucky	14.2%	11.4%	14.5%
Oldham County, Kentucky	4.9%	5.0%	4.9%
Shelby County, Kentucky	9.4%	8.4%	9.4%
Indiana	11.9%	11.6%	12.1%
Kentucky	16.0%	14.9%	16.3%
United States	12.3%	11.9%	12.8%

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

- During this period, poverty rates in Indiana counties were consistently lower than the poverty rates in Indiana and the United States.
- In 2019 and 2021, poverty rates in Jefferson County were higher than national poverty rates but were consistently lower than poverty rates in Kentucky throughout the period. Poverty rates in Oldham and Shelby counties were substantially lower than poverty rates in Kentucky and the United States.

<sup>34</sup> [Census - Quick Facts](#)

<sup>35</sup> [Hometown Locator - Indiana](#)

- Of the 247,868 families in the AA, 40.0% are designated as LMI with 8.8% living below poverty; compared to 38.4% designated as LMI with 8.9% living below poverty across Indiana and 39.5% designated as LMI with 12.3% living below poverty in Kentucky.
- Of the 407,500 households in the AA, 12.1% are below the poverty level and 1.7% receive public assistance; compared to 12.5% of households across Indiana and 16.5% of households across Kentucky that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Louisville/Jefferson County KY-IN MSA #31140	
Area	2020
Clark County, Indiana	6.8%
Floyd County, Indiana	7.5%
Harrison County, Indiana	6.3%
Jefferson County, Kentucky	10.8%
Oldham County, Kentucky	2.1%
Shelby County, Kentucky	5.5%
<i>Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis.</i>	

- Corresponding with poverty rates, Jefferson and Floyd counties had the highest percent of the population receiving SNAP benefits, and Oldham County had the lowest.

### Housing Characteristics

Housing Cost Change						
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Clark County, Indiana	\$129,000	\$162,800	26.2%	\$755	\$903	19.6%
Floyd County, Indiana	\$156,300	\$187,900	20.2%	\$723	\$868	20.1%
Harrison County, Indiana	\$129,300	\$169,400	31.0%	\$669	\$820	22.6%
Jefferson County, Kentucky	\$150,400	\$190,700	26.8%	\$749	\$954	27.4%
Oldham County, Kentucky	\$247,500	\$314,300	27.0%	\$833	\$1,032	23.9%
Shelby County, Kentucky	\$175,700	\$212,500	20.9%	\$796	\$867	8.9%
Louisville/Jefferson County, KY-IN MSA	\$148,900	\$189,900	27.5%	\$746	\$934	25.2%
Indiana	\$124,200	\$158,500	27.6%	\$745	\$891	19.6%
Kentucky	\$123,200	\$155,100	25.9%	\$675	\$826	22.4%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the AA increased between 20.2% to 31.0% from 2015 to 2021, compared to 27.6% in Indiana and 25.9% in Kentucky.
- Overall, housing became less affordable across the AA, most likely because MFI did not keep pace with home price growth.
- Based on 2020 Census data, the affordability ratio<sup>36</sup> was 33.9 in the AA compared to 39.1 in Indiana and 35.5 in Kentucky. Housing was generally less affordable across the AA than in other parts of Indiana and Kentucky. Floyd County, Indiana had the highest affordability ratio at 37.8, and Jefferson County, Kentucky had the least affordable housing with an affordability ratio at 32.7.
- Median gross rents across the AA increased between 8.9% to 27.4% from 2015 to 2021. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 40.8% of all renters in the AA have rental costs that are at least 30.0% of their income.; compared to 42.3% in Indiana and 38.3% in Kentucky.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data,<sup>37</sup> the average rent for a two-bedroom unit in most of the counties in the AA was \$918 a month. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.

<sup>36</sup> 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.

<sup>37</sup> [National Low Income Housing Coalition](#)

- There are 449,455 housing units in the AA, of which 58.1% are owner occupied, 32.6% are rental and 9.3% are vacant; consequently, there are more households who own their homes than there are renters. Only 8.0% of total housing units are in low-income tracts and 26.2% of the housing units are owner-occupied and 73.8% are either rental or vacant. Only 24.4% of total housing units are in moderate-income tracts, and 46.2% of these housing units are owner-occupied and 53.8% are either rental or vacant. With 41.9% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 55 years old, and 20.3% of housing units were built prior to 1950. The median age of housing stock in low-income tracts and moderate-income tracts is 61 years old.

Housing Cost Burden						
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Clark County, Indiana	55%	24%	15%	75%	29%	40%
Floyd County, Indiana	56%	24%	13%	69%	29%	39%
Harrison County, Indiana	55%	17%	15%	54%	12%	34%
Jefferson County, Kentucky	61%	32%	17%	73%	34%	41%
Oldham County, Kentucky	72%	41%	15%	64%	30%	29%
Shelby County, Kentucky	63%	34%	17%	61%	16%	32%
Assessment Area	60%	30%	17%	72%	32%	40%
Louisville/Jefferson County, KY-IN MSA	60%	30%	17%	72%	31%	39%
Indiana	57%	23%	15%	73%	27%	41%
Kentucky	53%	25%	17%	68%	27%	38%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 60.0% of low-income homeowners and 72.0% of low-income renters are cost burdened, compared to 30.0% of moderate-income homeowners and 32.0% of moderate-income renters across the AA.
- About 17.0% of all homeowners and 40.0% of renters across the AA are cost burdened; compared to 15.0% of all homeowners and 41.0% of renters across Indiana and 17% of all homeowners and 38% of renters across Kentucky.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

## Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Area	2017	2018	2019	2020	2021
Clark County, Indiana	3.5%	3.4%	3.3%	7.3%	3.2%
Floyd County, Indiana	3.3%	3.3%	3.1%	6.6%	2.8%
Harrison County, Indiana	3.4%	3.4%	3.2%	6.3%	2.7%
Jefferson County, Kentucky	4.3%	3.9%	3.8%	6.6%	4.8%
Oldham County, Kentucky	3.4%	3.2%	3.1%	4.7%	3.6%
Shelby County, Kentucky	3.5%	3.4%	3.2%	5.3%	3.8%
Assessment Area	4.0%	3.7%	3.6%	6.5%	4.3%
Louisville/Jefferson County, KY-IN MSA	4.0%	3.7%	3.6%	6.5%	4.3%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%
Kentucky	4.8%	4.2%	4.1%	6.4%	4.7%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.6% in 2019 to 6.5% in 2020.
- In Indiana counties, unemployment rates have decreased below pre-COVID levels, while Kentucky counties are experiencing 2021 unemployment rates that are slightly higher than pre-COVID unemployment rates.
- During this time, Floyd and Harrison counties in Indiana, and Oldham and Shelby counties in Kentucky, experienced unemployment rates that never exceeded their state average. Jefferson County in Kentucky saw unemployment rates that were higher than the state average in 2020 and 2021, while Clark County in Indiana saw unemployment rates that were higher than the state average in 2020.
- According to the Bureau of Labor Statistics,<sup>38</sup> the leading industries in the MSA by industry by total employed persons are health care and social services, manufacturing,

<sup>38</sup> [Bureau of Labor Statistics \(BLS\), Quarterly Census of Employment and Wages](#)



retail trade, accommodation and food services, transportation and warehousing, and administrative and waste services.

- As of 2021, the MSA is home to two Fortune 500 companies: Humana Incorporated and Yum Brands Incorporated.<sup>39</sup>
- Other major employers include United Parcel Service, Norton Healthcare, Ford Motor Company, Jewish Hospital Healthcare, GE Consumer and Industrial, Kroger Company, and Baptist Hospital East.<sup>40</sup>
- An energy technology company named EnerVenue plans to build a \$264 million manufacturing plant in Shelby County, Kentucky, with potential for even further development in the future. The one-million square foot manufacturing facility is expected to create 450 full-time jobs.<sup>41</sup>
- In 2022, city leaders in Louisville announced seven affordable housing projects on the horizon that will use \$40 million of American Rescue Plan funding that was received. Currently, Louisville needs about 30,000 affordable housing units, and the estimated cost to secure affordable housing is \$4 billion. The \$40 million in federal funds will be used to build affordable housing for households at or below 30% of the area median income and will provide nearly 300 affordable housing units. Construction for all seven projects is set to start in late 2022 and be completed within three years.<sup>42</sup>
- In 2016, the city of Louisville obtained \$30 million in federal funding to build Beecher Terrace, a distressed public housing development and restore the old housing with more modern mixed-income apartment units. Current residents were relocated during construction, but Louisville Metro Housing Authority made a commitment to allow the residents back to the new apartments. The project is set to be completed in 2023 and will include more than 600 apartments.<sup>43</sup>
- Eviction rates in Louisville are on the rise after experiencing some lower years during the pandemic in 2020 and 2021. In November 2022, The Metropolitan Housing Coalition released an eviction report that found eviction rates in Louisville rise as you go from east to west across the city. These rates are directly connected to neighborhood poverty rates and the percentage of Black households residing in the neighborhood and median household income levels.<sup>44</sup>
- According to BroadbandNow Kentucky, between 81.2% to 100.0% of households in Jefferson, Shelby, and Oldham Counties have access to the minimum bandwidth needed for basic internet activity. In Indiana, at least 73.1% to 96.9% of residents in Clark, Floyd and Harrison counties have access to the minimum bandwidth needed for basic internet activity.<sup>45</sup> A Federal Reserve Bank of Cleveland report *Access to Broadband is Essential for Positive Economic Outcomes*, found employment rates differed markedly for those with and

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<sup>39</sup>[Louisville Business First](#)

<sup>40</sup>[Livability](#)

<sup>41</sup>[WDRB - Louisville](#)

<sup>42</sup>[WDRB - Louisville](#)

<sup>43</sup>[WDRB - Louisville](#)

<sup>44</sup>[Wave - Louisville](#)

<sup>45</sup>[BroadbandNow](#)

without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE/JEFFERSON COUNTY KY-IN MSA #31140

### **Lending Test**

First Financial's performance relative to the lending test in the Louisville AA is rated High Satisfactory. Primary ratings drivers include extensive use of flexible lending products, an excellent responsiveness to AA credit needs, a moderate level of lending gaps, and an adequate level of community development loans.

### ***Lending Activity***

Lending activity levels reflect excellent responsiveness to the credit needs within the AA. The percentage of First Financial's lending in the Louisville AA is 9.7% compared to the percentage of total deposits is 4.4%.

A small concentration of loans was identified in two of six excluded counties in the Louisville/Jefferson County MSA. First Financial originated 75 HMDA loans in Bullitt County and 50 HMDA loans in Oldham County. This represents 4.8% of HMDA loans originated in the MSA during the evaluation period.

HMDA (home purchase, refinance, and home improvement, respectively) loans received greater weight than small business loans in this AA based on the total loan volume and dollar amounts.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

First Financial's overall distribution of HMDA lending among borrowers of different income (including LMI) levels and to businesses of different sizes is good.

### ***HMDA Lending***

During the evaluation period, First Financial originated 2,398 HMDA-reportable loans totaling \$367.8 million. Of these loans, 1,459 were home purchase loans totaling \$205.8 million, 669 were refinance loans totaling \$126.8 million, and 150 were home improvement loans totaling \$18.2 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders in 2021 and 2020. First Financial's borrower distribution of home purchase lending is excellent, refinance lending is good, and home improvement lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

### *Home Purchase Lending*

In 2022, First Financial originated 458 home purchase loans totaling \$58.9 million. First Financial originated 189 (41.3%) home purchase loans to low-income borrowers totaling \$16.3 million (27.7%) which significantly exceeded the percentage of families at 21.4% by volume and exceeded by dollar amount. First Financial originated 207 (45.2%) home purchase loans to moderate-income borrowers totaling \$23.8 million (40.4%), which significantly exceeded the percentage of families at 18.6% by volume and by dollar amount.

In 2021, First Financial originated 605 home purchase loans totaling \$74.0 million. First Financial originated 274 (45.3%) home purchase loans to low-income borrowers totaling \$25.1 million (34.0%) which significantly exceeded the percentage of families at 22.0% by volume and dollar amount. Performance substantially exceeded the aggregate of all lenders at 11.9% by volume and 6.8% by dollar amount. First Financial originated 262 (43.3%) home purchase loans to moderate-income borrowers totaling \$32.4 million (43.8%), which significantly exceeded the percentage of families at 17.7% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 25.9% by volume and 19.6% by dollar amount.

In 2020, First Financial originated 396 home purchase loans totaling \$73.1 million. First Financial originated 168 (42.4%) home purchase loans to low-income borrowers totaling 14.9 million (20.4%) which significantly exceeded the percentage of families at 21.1% by volume and slightly below by dollar amount. Performance substantially exceeded the aggregate of all lenders at 12.8% by volume and 7.3% by dollar amount. First Financial originated 101 (25.5%) home purchase loans to moderate-income borrowers totaling \$12.6 million (17.2%), which exceeded the percentage of families at 17.4% by volume and slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 24.5% by volume and was slightly below at 18.3% by dollar amount.

First Financial's performance significantly exceeded proxy and the aggregate of all lenders LMI borrowers, which is an excellent borrower distribution.

### *Refinance Lending*

In 2022, First Financial originated 111 refinance loans totaling \$17.9 million. First Financial originated one (0.9%) refinance loan to borrowers with unknown incomes totaling \$144,000 (0.8%).

First Financial originated 21 (18.9%) refinance loans to low-income borrowers totaling \$1.2 million (6.9%) which was slightly below the percentage of families at 21.4% by volume and significantly below by dollar amount. First Financial originated 17 (15.3%) refinance loans to moderate-income borrowers totaling \$1.4 million (8.1%), which was slightly below the percentage of families at 18.6% by volume and was significantly below by dollar amount.

In 2021, First Financial originated 290 refinance loans totaling \$53.3 million. First Financial originated four (1.4%) refinance loans to borrowers with unknown incomes totaling \$446,000 (0.8%). By comparison, the aggregate of all lenders originated 18.1% by volume and 18.9% by dollar amount to borrowers with unknown incomes.

First Financial originated 35 (12.1%) refinance loans to low-income borrowers totaling \$3.2 million (6.0%), which was below the percentage of families at 22.0% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.1% by volume and 4.4% by dollar amount. First Financial originated 56 (19.3%) refinance loans to moderate-income borrowers totaling \$7.1 million (13.2%), which exceeded the percentage of families at 17.7% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 19.1% by volume and was slightly below at 13.6% by dollar amount.

In 2020, First Financial originated 268 refinance loans totaling \$55.6 million. First Financial originated five (1.9%) refinance loans to borrowers with unknown incomes totaling \$327,000 (0.6%). By comparison, the aggregate of all lenders originated 17.2% by volume and 17.7% by dollar amount to borrowers with unknown incomes.

First Financial originated 19 (7.1%) refinance loans to low-income borrowers totaling \$1.7 million (3.0%), which was significantly below the percentage of families at 21.1% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 5.5% by volume and 2.7% by dollar amount. First Financial originated 39 (14.6%) refinance loans to moderate-income borrowers totaling \$5.2 million (9.4%), which was slightly below the percentage of families at 17.4% by volume and below by dollar amount. Performance was slightly below the aggregate of all lenders at 14.6% by volume and 9.7% by dollar amount.

First Financial's refinance lending performance fell significantly below proxy but exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. First Financial's performance was slightly below proxy and the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 57 home improvement loans totaling \$7.7 million. First Financial did not originate any (0.0%) home improvement loans to low-income borrowers, compared to the percentage of families at 21.4% by volume and by dollar amount. First Financial originated eight (14.0%) home improvement loans to moderate-income borrowers totaling \$454,000 (5.9%), which was slightly below the percentage of families at 18.6% by volume and was significantly below by dollar amount.

In 2021, First Financial originated 57 home improvement loans totaling \$7.6 million. First Financial originated five (8.8%) home improvement loans to low-income borrowers totaling \$190,000 (2.5%) which was significantly below the percentage of families at 22.0% by volume and

substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 7.2% by volume and fell below at 4.5% by dollar amount. First Financial originated seven (12.3%) home improvement loans to moderate-income borrowers totaling \$712,000 (9.4%), which was below the percentage of families at 17.7% by volume and by dollar amount. Performance was slightly below the aggregate of all lenders at 15.3% by volume and 10.1% by dollar amount.

In 2020, First Financial originated 36 home improvement loans totaling \$2.9 million. First Financial originated one (2.8%) home improvement loan to borrowers with unknown incomes totaling \$100,000 (3.4%). By comparison, the aggregate of all lenders originated 5.3% by volume and 7.3% by dollar amount to borrowers with unknown incomes.

First Financial originated two (5.6%) loans to low-income borrowers totaling \$54,000 (1.9%) which was significantly below the percentage of families at 21.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.1% by volume and significantly below at 4.2% by dollar amount. First Financial originated six (16.7%) home improvement loans to moderate-income borrowers totaling \$227,000 (7.8%), which was slightly below the percentage of families at 17.4% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 15.8% by volume and was below at 11.2% by dollar amount.

First Financial's home improvement loans fell significantly below proxy and slightly below the aggregate of all lenders for low-income borrowers, which is an adequate borrower distribution. First Financial's performance fell below proxy and the aggregate of all lenders to moderate-income borrowers, which is an adequate borrower distribution.

### ***Small Business Lending***

During the evaluation period First Financial originated 427 small business loans to businesses of different sizes totaling \$54.8 million, and 116 (27.2%) loans totaling \$5.7 (10.4%) were loans with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2022, First Financial originated 97 small business loans to businesses of different sizes totaling \$15.4 million, of which 2.1% were extended to businesses with unknown revenue. First Financial originated 57 (58.8%) loans totaling \$4.1 million (26.7%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.3%, which is an adequate distribution. First Financial originated 60 (61.9%) small dollar loans in amounts of \$100,000 or less, compared to proxy at 90.3%. First Financial's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2021, First Financial originated 266 small business loans to businesses of different sizes totaling \$28.4 million, of which 39.5% were extended to businesses with unknown revenue. First Financial originated 89 (33.5%) loans totaling \$4.6 million (16.4%) to businesses with revenue of

\$1.0 million or less, compared to the percentage of small businesses at 90.3% and the aggregate of all lenders at 45.5% by volume and 28.9% by dollar amount, which is adequate distribution. First Financial originated 205 (77.1%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 87.5%. First Financial's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2020, First Financial originated 64 small business loans to businesses of different sizes totaling \$11.0 million, of which 14.1% were extended to businesses with unknown revenue. Of the total small business loans, eight (12.5%) loans totaling \$163,000 (1.5%) were PPP loans. First Financial originated 25 (39.1%) loans totaling \$2.1 million (19.3%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.5% and the aggregate of all lenders at 38.5% by volume and 22.4% by dollar amount, which is a good distribution. First Financial originated 39 (60.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 82.4%. First Financial's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

Nearly 27.0% businesses had unknown gross annual revenue, which could skew results. However, First Financial exhibits good responsiveness to credit needs of small businesses in the AA, especially in 2021 the year with the most loans. Small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Considering these factors, the distribution to businesses of different sizes is good.

### *Geographic Distribution of Loans*

First Financial's overall geographic distribution of lending is good. HMDA and small business lending are good. First Financial had moderate lending gaps in the Louisville AA.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Low	48.6%	54.3%	50.0%
Moderate	70.4%	79.6%	77.1%
Middle	89.7%	96.5%	80.0%
Upper	97.4%	92.8%	82.4%
Unknown	50.0%	50.0%	28.6%
<b>Total</b>	<b>82.3%</b>	<b>85.4%</b>	<b>75.3%</b>

First Financial was able to penetrate approximately 81.0% of total tracts during the evaluation period. Lending gaps were significant in low-income tracts with an average penetration rate of 51.0% and moderate in moderate-income tracts with an average penetration rate of 75.7%. However, with owner-occupancy rates at 26.2% and rental/vacancy rates at 73.8% in low-income tracts and 46.2% and 53.8% in moderate-income tracts; lending opportunities in these tracts,

particularly low-income tracts, are likely to be limited. This market is competitive, and First Financial has a minimal market share of deposits at 4.4%.

### *HMDA Lending*

During the evaluation period, First Financial originated 2,398 HMDA-reportable loans totaling \$367.8 million. Of these loans, 1,459 were home purchase loans totaling \$205.8 million, 669 were refinance loans totaling \$126.8 million, and 150 were home improvement loans \$18.2 million. First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. First Financial's geographic distribution of home purchase lending is excellent, and refinance and home improvement lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

### *Home Purchase Lending*

In 2022, First Financial originated 458 home purchase loans totaling \$58.9 million. First Financial originated five (1.1%) home purchase loans to borrowers with unknown incomes totaling \$553,000 (0.9%).

First Financial originated 12 (2.6%) home purchase loans in low-income tracts, totaling \$906,000 (1.5%), which was below the percentage of owner-occupied units in these tracts at 3.6% by volume and significantly below by dollar amount. First Financial originated 203 (44.3%) home purchase loans in moderate-income tracts totaling \$20.8 million (35.3%), which significantly exceeded the percentage of owner-occupied units in these tracts at 19.5% by volume and by dollar amount.

In 2021, First Financial originated 605 home purchase loans totaling \$73.9 million. First Financial originated two (0.3%) home purchase loans to borrowers with unknown incomes totaling \$636,000 (0.9%). By comparison, the aggregate of all lenders originated 0.1% by volume and 0.2% by dollar amount.

First Financial originated 30 (5.0%) home purchase loans in low-income tracts totaling \$3.3 million (4.4%), which was slightly below the percentage of owner-occupied units in these tracts at 5.1% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 4.7% by volume and at 3.0% by dollar amount. First Financial originated 173 (28.6%) home purchase loans in moderate-income tracts totaling \$17.6 million (23.8%), which significantly exceeded the percentage of owner-occupied units in these tracts at 15.7% by volume and by dollar amount. Performance significantly exceeded the aggregate of all lenders at 16.3% by volume and 10.9% by dollar amount.

In 2020, First Financial originated 396 home purchase loans totaling \$73.1 million. First Financial originated 19 (4.8%) home purchase loans in low-income tracts totaling \$2.2 million (3.0%), which exceeded the percentage of owner-occupied units in these tracts at 4.5% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 3.5% by volume



and significantly exceeded at 1.9% by dollar amount. First Financial originated 83 (21.0%) home purchase loans in moderate-income tracts totaling \$7.6 million (10.3%), which exceeded the percentage of owner-occupied units in these tracts at 14.1% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 12.8% by volume and exceeded at 7.9% by dollar amount.

First Financial's home purchase lending performance was slightly below proxy but exceeded the aggregate of all lenders in low-income tracts, which is an excellent geographic distribution. The bank's performance significantly exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

### *Refinance Lending*

In 2022, First Financial originated 111 refinance loans totaling \$17.9 million. First Financial originated 2 (1.8%) refinance loans in low-income tracts, totaling \$67,000 (0.4%), which was significantly below the percentage of owner-occupied units in these tracts at 3.6% by volume and substantially below by dollar amount. First Financial originated 12 (10.8%) refinance loans in moderate-income tracts totaling \$1.5 million (8.6%), which was below the percentage of owner-occupied units in these tracts at 19.5% by volume and was significantly below by dollar amount.

In 2021, First Financial originated 290 refinance loans totaling \$53.3 million. First Financial originated six (2.1%) refinance loans in low-income tracts totaling \$585,000 (1.1%), which was significantly below the percentage of owner-occupied units in these tracts at 5.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 2.4% by volume and at 1.3% by dollar amount. First Financial originated 31 (10.7%) refinance loans in moderate-income tracts totaling \$3.3 million (6.3%), which was below the percentage of owner-occupied units in these tracts at 15.7% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 10.9% by volume and 7.1% by dollar amount.

In 2020, First Financial originated 268 refinance loans totaling \$55.6 million. First Financial originated one (0.4%) refinance loan to borrowers with unknown incomes totaling \$163,000 (0.3%). By comparison, the aggregate of all lenders originated 0.1% by volume and 0.1% by dollar amount.

First Financial originated seven (2.6%) refinance loans in low-income tracts totaling \$442,000 (0.8%), which was below the percentage of owner-occupied units in these tracts at 4.5% by volume and substantially below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 1.3% by volume and exceeded at 0.7% by dollar amount. First Financial originated 19 (7.1%) refinance loans in moderate-income tracts totaling \$2.1 million (3.9%), which was below the percentage of owner-occupied units in these tracts at 14.1% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 7.1% by volume and was slightly below at 4.2% by dollar amount.

First Financial's refinance lending performance fell below proxy and slightly below the aggregate of all lenders in LMI tracts, which is an adequate geographic distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 57 home improvement loans totaling \$7.7 million. First Financial originated two (3.5%) home improvement loans in low-income tracts totaling \$74,000 (1.0%), which was slightly below the percentage of owner-occupied units in these tracts 3.6% by volume and significantly below by dollar amount. First Financial originated five (8.8%) home improvement loans in moderate-income tracts totaling \$1.1 million (14.0%), which was significantly below the percentage of owner-occupied units in these tracts at 19.5% by volume and below by dollar amount.

In 2021, First Financial originated 57 home improvement loans totaling \$7.6 million. First Financial originated no home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 5.1% and the aggregate of all lenders at 3.0% by volume and 1.7% by dollar amount. First Financial originated five (8.8%) home improvement loans in moderate-income tracts totaling \$185,000 (2.4%), which was below the percentage of owner-occupied units in these tracts at 15.7% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.5% by volume and was significantly below at 5.2% by dollar amount.

In 2020, First Financial originated 36 home improvement loans totaling \$2.9 million. First Financial originated one (2.8%) home improvement loan in a low-income tract totaling \$10,000 (0.3%), which was below the percentage of owner-occupied units in these tracts at 4.5% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 2.8% by volume and substantially below at 1.6% by dollar amount. First Financial originated one (2.8%) home improvement loan in a moderate-income tract totaling \$100,000 (3.4%), which was substantially below the percentage of owner-occupied units in these tracts at 14.1% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 7.9% by volume and below at 5.4% by dollar amount.

First Financial's home improvement lending performance fell below proxy and the aggregate of all lenders in LMI tracts, which is an adequate geographic distribution.

### *Small Business Lending*

During the evaluation period First Financial originated 427 small business loans to businesses of different sizes totaling \$54.8 million. First Financial's performance was compared to the percentage of businesses by tract (proxy) and aggregate of all lenders. The geographic distribution of small business lending is excellent.

In 2022, First Financial originated 97 small business loans totaling \$15.4 million. First Financial originated one (1.0%) small business loan in an unknown-income tract totaling \$150,000 (1.0%), compared to the percentage of businesses in these tracts at 1.7%.

First Financial originated seven (7.2%) small business loans in low-income tracts totaling \$617,000 (4.0%), which exceeded the percentage of businesses in these tracts at 6.2% by volume and was below by dollar amount. First Financial originated 19 (19.6%) small business loans in moderate-income tracts totaling \$4.5 million (29.5%), which exceeded the percentage of businesses in these tracts at 18.0% by volume and significantly exceeded by dollar amount.

In 2021, First Financial originated 266 small business loans totaling \$28.4 million. First Financial originated four (1.5%) small business loans in unknown-income tracts totaling \$1.1 million (3.8%), compared to the percentage of businesses in these tracts at 3.8% and the aggregate of all lenders at 3.6% by volume and 6.4% by dollar amount.

First Financial originated 30 (11.3%) small business loans in low-income tracts totaling \$4.6 million (16.2%), which exceeded the percentage of businesses in these tracts at 8.1% by volume and significantly exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 7.6% by volume and 11.0% by dollar amount. First Financial originated 38 (14.3%) small business loans in moderate-income tracts totaling \$5.8 million (20.5%), which was slightly below the percentage of businesses in these tracts at 15.7% by volume and exceeded by dollar amount. Performance was slightly below the aggregate of all lenders at 15.0% by volume and exceeded at 17.0% by dollar amount.

In 2020, First Financial originated 64 small business loans totaling \$11.0 million. First Financial originated four (6.3%) small business loans in unknown-income tracts totaling \$1.1 million (9.6%), compared to the percentage of businesses in these tracts at 3.6% and the aggregate of all lenders at 3.9% by volume and 6.2% by dollar amount.

First Financial originated 14 (21.9%) small business loans in low-income tracts totaling \$2.1 million (19.5%), which substantially exceeded the percentage of businesses in these tracts at 7.4% by volume and significantly exceeded by dollar amount. Performance substantially exceeded the aggregate of all lenders at 7.4% by volume and significantly exceeded at 9.6% by dollar amount. First Financial originated four (6.3%) small business loans in moderate-income tracts totaling \$847,000 (7.7%), which was significantly below the percentage of businesses in these tracts at 14.3% by volume and below by dollar amount. Performance was significantly below the aggregate of all lenders at 13.7% by volume and 16.9% by dollar amount.

First Financial's small business lending performance exceeded proxy and the aggregate of all lenders in LMI tracts during the evaluation period. The geographic distribution of small business lending in LMI tracts is excellent.

### *Community Development Lending*

First Financial originated five community development loans totaling approximately \$4.7 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

<b>Purpose of CD Loan</b>	<b>#</b>	<b>\$</b>
Affordable Housing	3	\$4,400,000
Revitalization/Stabilization	2	\$300,000
<b>Total</b>	<b>5</b>	<b>\$4,700,000</b>

#### **Affordable Housing**

- One loan totaling \$4.2 million to a developer to renovate at least 177 units for LMI individuals and families scattered across the southwest side of Louisville in LMI tracts. This project is a LIHTC-sponsored project.
- Two construction loan totaling \$200,000 to two nonprofit real estate development organizations to construct a three-story building with 36 units for LMI seniors in a low-income area and rehabilitate a two-floors of an existing building in a low-income tract with 116 units of affordable housing. These loans were made through the Federal Home Loan Bank (FHLB) Cincinnati's Zero Interest Fund (ZIF) loan program. ZIF loans support and advance affordable housing activity and require complex underwriting and working with FHLB.

#### **Revitalization/Stabilization**

- Two working capital loans totaling \$300,000 to a nonprofit that offers jobs for the economically disadvantaged. These loans helped the nonprofit create 80 new jobs for LMI workers in a moderate-income area. Individuals hired typically have challenges or other barriers to labor force participation.

These loans represent 1.3% of First Financial's total community development lending by dollar amount, compared to the percentage of total lending at 9.7% and total deposits at 4.4%. Given the bank's limited presence in this competitive market, First Financial makes adequate level of community development loans. Community contacts indicated there is a critical need for affordable housing and meeting the job needs of LMI individual and families. These loans exhibit an adequate responsiveness to credit needs of LMI individuals and geographies and small businesses.

### *Flexible Lending Practices*

First Financial originated 1,379 loans under its flexible lending programs totaling \$107.2 million in the Louisville AA. This ranks as First Financial's third highest percentage by total volume of

flexible lending originated during the evaluation period. The various programs are shown in the tables below.

First Financial originated 37 Small Business (SB) Biz Flex lines of credit (LOC) totaling \$1.0 million in the Louisville AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Louisville/Jefferson County KY-IN MSA #31140					
	SB Biz Flex LOC				% of Total
Tract Income Level	#	# - %	\$	\$ - %	Businesses
Low	2	5.4%	\$75,000	7.4%	4.9
Moderate	4	10.8%	\$110,000	10.9%	17.7
Middle	11	29.7%	\$260,000	25.7%	37.4
Upper	18	48.6%	\$512,000	50.6%	38.1
Unknown	2	5.4%	\$55,000	5.4%	1.9
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>\$1,012,000</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated two (5.4%) SB Biz Flex LOCs in low-income tracts, totaling \$75,000 (7.4%), which exceeded the percentage of businesses (proxy) by volume and dollar amount. First Financial originated four (10.8%) SB Biz Flex LOCs in moderate-income tracts, totaling \$110,000 (10.9%), which exceeded proxy by volume and dollar amount.

First Financial originated 482 Dreambuilder 2<sup>nd</sup> Lien 30-Year loans totaling \$5.4 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Louisville/Jefferson County KY-IN MSA #31140					
	Dreambuilder 2nd Lien 30 Year				% of
Tract Income Level	#	# - %	\$	\$ - %	Owner-Occupied
Low	15	3.1%	\$131,101	2.4%	3.6
Moderate	178	36.9%	\$1,917,374	35.3%	19.5
Middle	257	53.3%	\$2,962,130	54.6%	41.6
Upper	30	6.2%	\$388,985	7.2%	34.9
Unknown	2	0.4%	\$27,230	0.5%	0.5
<b>Total</b>	<b>482</b>	<b>100.0%</b>	<b>\$5,426,820</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated 15 (3.1%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in low-income tracts, totaling \$131,101 (2.4%), which fell slightly below the percentage of owner-occupied units (proxy) by volume and dollar amount. First Financial originated 178 (36.9%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in moderate-income tracts, totaling \$1.9 million (35.3%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 50 Credit Achiever loans totaling \$45,503 and 223 First Quick loans totaling \$3.0 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products									
Assessment Area: Louisville/Jefferson County KY-IN MSA #31140									
Tract Income Level	Credit Achiever				First Quick Loan				% of Owner- Occupied Units
	#	# - %	\$	# - %	#	# - %	\$	# - %	
Low	9	18.0%	\$7,500	16.5%	9	4.0%	\$115,000	3.8%	3.6
Moderate	12	24.0%	\$7,001	15.4%	30	13.5%	\$306,260	10.2%	19.5
Middle	15	30.0%	\$17,502	38.5%	102	45.7%	\$1,273,082	42.3%	41.6
Upper	12	24.0%	\$12,500	27.5%	82	36.8%	\$1,315,708	43.7%	34.9
Unknown	2	4.0%	\$1,000	2.2%	0	0.0%	\$0	0.0%	0.5
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$45,503</b>	<b>100.0%</b>	<b>223</b>	<b>100.0%</b>	<b>\$3,010,050</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated nine (18.0%) Credit Achiever loans in low-income tracts totaling \$7,500 (16.5%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 12 (24.0%) Credit Achiever loans in moderate-income tracts totaling \$7,001 (15.4%), which exceeded proxy by volume and fell slightly below by dollar amount.

First Financial originated nine (4.0%) First Quick loans in low-income tracts totaling \$115,000 (3.8%), which exceeded proxy by volume and dollar amount. First Financial originated 30 (13.5%) First Quick loans in moderate-income tracts totaling \$306,260 (10.2%), which fell below proxy by volume and dollar amount.

First Financial originated 29 (15.8%) Community Builder loans in low-income tracts totaling \$3.9 million (15.4%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 81 (44.0%) Community Builder loans in moderate-income tracts totaling \$10.6 million (42.0%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 96 Community Builder loans totaling \$13.9 million and 212 Dreambuilder loans totaling \$35.3 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products									
Assessment Area: Louisville/Jefferson County KY-IN MSA #31140									
Tract Income Level	Community Builder				Dreambuilder				% of Owner-Occupied
	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	13	13.5%	\$1,667,780	12.0%	8	3.8%	\$1,313,546	3.7%	3.6
Moderate	35	36.5%	\$4,841,368	34.9%	65	30.7%	\$9,873,056	28.0%	17.2
Middle	46	47.9%	\$7,006,308	50.6%	125	59.0%	\$21,461,220	60.8%	42.1
Upper	2	2.1%	\$339,550	2.5%	14	6.6%	\$2,656,746	7.5%	36.5
Unknown	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	0.5
<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>\$13,855,006</b>	<b>100.0%</b>	<b>212</b>	<b>100.0%</b>	<b>\$35,304,568</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated 13 (13.5%) Community Builder loans in low-income tracts totaling \$1.7 million (12.0%), which significantly exceeded proxy by volume and dollar amount. First Financial originated 35 (36.5%) Community Builder loans in moderate-income tracts totaling \$4.8 million (34.9%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated eight (3.8%) Dreambuilder loans in low-income tracts totaling \$1.3 million (3.7%), which was comparable to proxy by volume and dollar amount. First Financial originated 65 (30.7%) Dreambuilder loans in moderate-income tracts totaling \$9.9 million (28.0%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 266 Dreambuilder MI loans totaling \$46.8 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products					
Assessment Area: Louisville/Jefferson County KY-IN MSA #31140					
Tract Income Level	Dreambuilder MI				% of Owner-Occupied
	#	# - %	\$	\$ - %	
Low	7	2.6%	\$889,205	1.9%	3.6
Moderate	113	42.5%	\$18,859,023	40.3%	19.5
Middle	128	48.1%	\$23,503,110	50.2%	41.6
Upper	16	6.0%	\$3,196,655	6.8%	34.9
Unknown	2	0.8%	\$372,790	0.8%	0.5
<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>\$46,820,783</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated seven (2.6%) Dreambuilder MI loans in low-income tracts totaling \$889,205 (1.9%), which fell below proxy by volume and dollar amount. First Financial originated 113 (42.5%) Dreambuilder MI loans in moderate-income tracts totaling \$18.9 million (40.3%), which significantly exceeded proxy by volume and dollar amount.

Through these programs, First Financial was able to assist borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

First Financial originated 170 PPP loans totaling \$13.6 million in the Louisville AA, representing approximately 3.7% by volume and 4.0% by dollar amount of total PPP loans. This ranks as First Financial's ninth highest percentage of PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

<b>Geographic Distribution of PPP Loans</b>					
<b>Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140</b>					
<b>Tract Income Level</b>	<b>Number of Loans</b>	<b>%</b>	<b>Total Loan Amount</b>	<b>%</b>	<b>Percentage of Businesses (2021)</b>
Low	20	12.0%	\$1,773,700	13.1%	8.1
Moderate	20	12.0%	\$2,187,700	16.2%	15.7
Middle	52	31.1%	\$7,283,600	54.0%	33.5
Upper	74	44.3%	\$2,235,000	16.5%	38.9
Unknown	4	0.6%	\$107,200	0.2%	3.8
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>\$13,587,200</b>	<b>100.0%</b>	

First Financial originated 20 (12.0%) PPP loans totaling \$1.8 million (13.1%) in low-income tracts, which exceeded proxy by volume and by dollar amount. First Financial originated 20 (12.0%) PPP loans totaling \$2.2 million (16.2%) in moderate-income tracts, which fell below proxy by volume but exceeded by dollar amount. Therefore, PPP lending is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, First Financial makes extensive use of flexible lending practices in serving AA credit needs, and the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial's overall lending test performance.

### **Investment Test**

First Financial's performance relative to the investment test in the Louisville AA is rated Low Satisfactory. First Financial has an adequate level of qualified community development investments and donations.

First Financial has 14 qualified investments totaling \$13.5 million in the Louisville AA. First Financial obtained three new mortgage-backed securities investments worth approximately \$1.2 million (9.2%) supporting affordable housing initiatives across the AA. First Financial holds 11 prior period investments with a current book value of approximately \$12.3 million (90.8%). Prior



period investments consist of eight mortgage-backed securities with a book value of \$5.1 million supporting affordable housing initiatives across the AA, an equity investment with a book value of \$250,000, and two LIHTCs with a book value of \$6.9 million that support affordable housing initiatives across the AA.

Qualified investments also took the form of small donations. First Financial made 40 donations totaling \$215,166. First Financial partners with a wide array of organizations and nonprofits to fund initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, revitalization and stabilization, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Affordable Housing	16	\$122,666
Services to LMI	22	\$90,500
Economic Development	1	\$1,500
Revitalization/Stabilization	1	\$500
<b>Total</b>	<b>40</b>	<b>\$215,166</b>

The majority of donations by dollar amount were made through the First Financial Foundation (64.0%), followed by the branch network (58.7%) and Impact Funds (5.3%), respectively.

Examples of impactful donations include:

- \$98,166 (eight donations) to a nonprofit coalition that provides a wide range of services including affordable housing, job creation, homebuyer education, and foreclosure prevention programs. First Financial also originated a community development loan and provided a community development service to this organization.
- \$22,000 (three donations) to a nonprofit that provides workforce development services, housing services, and youth development and education services.
- \$17,000 (four donations) to a nonprofit that serves LMI adults with mental illness to focus on ensuring high quality and well-constructed housing opportunities for community integration.

Community contacts emphasized all aspects of affordable housing as a critical need in the AA. Community contacts also emphasized the need for workforce development and educational readiness. These qualified investments and donations address these expressed concerns. While qualified investments are not necessarily innovative or complex, investments and donations exhibit adequate responsiveness to credit and community development needs in the Louisville AA.

Qualified investments and donations represent 3.1% of First Financial's total qualified investments by dollar amount, compared to the percentage of total deposits at 4.4% and total branches at 7.4% in the Louisville AA. First Financial has an adequate level of qualified community development investments and donations and makes occasional use of complex investments to support community development initiatives. Further supporting the bank's commitment to meeting community development needs, in addition making donations, First Financial also provided community development services to 10 organizations. Qualified investment and donation activity exhibits adequate responsiveness to credit and community development needs in the Louisville AA.

### **Service Test**

First Financial's performance relative to the service test in the Louisville AA is rated High Satisfactory. Retail services are accessible, and First Financial provides an adequate level of community development services in the Louisville AA.

#### ***Retail Services***

Since the previous evaluation, First Financial closed a branch with a full-service ATM in an upper income tract and a limited-service branch with a full-service ATM in an unknown income tract and has not open any new branches. First Financial record of opening and closing branches in Louisville AA has not adversely affected its delivery systems in LMI geographies and/or to LMI individuals.

First Financial maintains 10 branches with full-service ATMs and one stand-alone full-service ATM. First Financial has four branches in upper-income tracts; one in Georgetown, Indiana (Floyd County), and three in Louisville, Kentucky (Jefferson County). First Financial has three branches in middle-income tracts; two in Indiana in New Albany (Floyd County) and Jeffersonville (Clark County), and one in Kentucky in Louisville (Jefferson County.) The branch in Jeffersonville has two full-service ATMs which are also ITMs. First Financial has three branches in moderate-income tracts; one in New Albany, Indiana (Floyd County), two in Kentucky in Louisville (Jefferson County) and Shelbyville (Shelby County). The stand-alone full-service ATM is in New Albany, Indiana (Floyd County) in a moderate-income tract. Branch offices in this AA represent 7.4% of First Financial's total branches.

First Financial opened a loan production office in Louisville, Kentucky (Jefferson County) in a middle-income tract since the previous evaluation.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. Nine branches offer drive-thru services and six offer weekend hours. No branches offer extended hours. All three branches in moderate-income tracts offer drive-thru services and one offers weekend hours. Two branches in middle-income tracts offer drive-thru services and all three offer weekend hours.

Twelve ATMs are full-service and available 24 hours a day, 7 days a week, and of these four ATMs are in moderate-income tracts and two ATMs in a middle-income tract are also ITMs.

The following table illustrates the percentage of branch offices and ATMs in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank

Analysis Year: 2022

Assessment Area(s): Louisville/Jefferson County, KY-IN MSA #31140

Tract Income Levels	BRANCHES							ATMS										DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	30	10.9%	7.2%	6.2%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Moderate	Total	3	30.0%	0	0	3	0	1	Total	3	25.0%	3	25.0%	0	0	0	0.0%	0	0	70	25.5%	23.9%	18.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Middle	Total	3	30.0%	0	0	2	0	3	Total	5	41.7%	5	41.7%	0	0	0	0.0%	0	0	100	36.4%	39.6%	37.9%
	DTO	0		0	0	0		Stand Alone	1		1		0	0	0		0	0					
	LS	0		0	0																		
Upper	Total	4	40.0%	0	1	4	0	2	Total	4	33.3%	4	33.3%	0	1	0	0.0%	0	0	68	24.7%	28.0%	36.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Unknown	Total	0	0.0%	0	1	0	0	0	Total	0	0.0%	0	0.0%	0	1	0	0.0%	0	0	7	2.5%	1.3%	1.7%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	1																		
Totals	Total	10	100.0%	0	2	9	0	6	Total	12	100.0%	12	100.0%	0	2	0	0.0%	0	0	275	100.0%	100.0%	100.0%
	DTO	0		0	0	0		Stand Alone	1		1		0	0	0		0	0					
	LS	0		0	1																		

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

\*Based on 2015 census data

\*\*Closed branches are only included in the "Closed" column and are not included in any other totals

LPOs not included in totals.

First Financial does not have branches in low-income tracts, compared to the percentage of low-income tracts (10.9%), households (7.2%), and total businesses (6.2%) in these tracts. The branch distribution in moderate-income tracts is excellent. The distribution of branches at 30.0% exceeded the percentage of moderate-income tracts (25.5%), households (23.9%), and total businesses (18.0%) in these tracts.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Low	23,904	2.6%	36,443	2.8%	7.2%
Moderate	146,018	15.8%	209,750	16.3%	23.9%
Middle	323,820	35.0%	435,519	33.9%	39.6%
Upper	430,250	46.6%	603,497	47.0%	28.0%
<b>Total</b>	<b>923,992</b>	<b>100.0%</b>	<b>1,285,209</b>	<b>100.0%</b>	
*Based on 2020 census data					

2.6% of online banking logins and 2.8% of mobile banking logins were made by customers in low-income tracts, which fell significantly below the percentage of households (proxy) in these tracts at 7.2%. 15.8% online banking logins and 16.3% of mobile banking logins were made by customers in moderate-income tracts, which fell below proxy at 23.9%.

e-Banking (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	%	#	%	#	%	
Low	1,801	1.8%	2	5.1%	425	1.8%	7.2%
Moderate	15,250	15.3%	7	18.0%	3,227	36.1%	23.9%
Middle	34,913	35.1%	18	46.1%	8,503	13.7%	39.6%
Upper	47,512	47.8%	12	30.8%	11,406	48.4%	28.0%
<b>Total</b>	<b>99,476</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>23,561</b>	<b>100.0%</b>	

1.8% of fund transfers, 5.1% of stop payments, and 1.8% of remote deposits were made by customers in low-income tracts, which fell significantly below proxy by 7.2%. 15.3% of fund transfers and 10.8% of stop payments were made by customers in moderate-income tracts, which fell below proxy at 23.9%; while remote deposits at 36.1% exceeded proxy.

Delivery systems (branch and non-branch) are accessible to the bank's geographies and individuals of different income levels, considering this market is competitive and First Financial's minimal market presence.

Specialized Checking Programs					
Geographic Distribution					
Tract Income	NOWorry Checking		NOWorry Rebuild		% Households*
	#	%	#	\$	
Low	55	18.4%	15	22.7%	7.2%
Moderate	81	27.1%	15	22.7%	23.9%
Middle	124	41.5%	25	37.9%	39.6%
Upper	39	13.0%	11	16.7%	28.0%
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

18.4% of its NOWorry Checking accounts and 22.7% of its NOWorry Rebuild accounts were open by customers in low-income tracts, which significantly exceeded the percentage of households (proxy) at 7.2%. 27.1% of its NOWorry Checking accounts were open in moderate-income tracts,

which exceeded proxy at 23.9%; and 22.7% of its NOworry Rebuild accounts were open in moderate-income tracts, which fell slightly below proxy.

Specialized Deposit Programs Geographic Distribution			
Tract Income	F1RST Paired Savings		% Households*
	#	%	
Low	12	15.0%	7.2%
Moderate	43	53.7%	23.9%
Middle	17	21.3%	39.6%
Upper	8	10.0%	28.0%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>			

15.0% of f1RST Paired Savings accounts were opened in low-income tracts, which significantly exceeded the percentage of households (proxy) at 7.2%. 53.7% f1RST Paired Savings accounts were opened in moderate-income tracts, which significantly exceeded proxy at 23.9%.

First Financial's efforts to provide specialized retail checking and deposit products are responsive, particularly LMI communities and do not vary in a way that inconveniences any portions of its AA.

### *Community Development Services*

During the evaluation period, 13 employees assisted 22 organizations totaling 220 hours of community development services provided throughout the AA. This represents 2.6% of total service hours, which fell below the total percentage of branches at 7.4%. The hours of service provided in this AA equates to 0.1 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	100	15	7	153
Affordable Housing	26	7	6	67
<b>Total</b>	<b>126</b>	<b>22</b>	<b>13</b>	<b>220</b>

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families and promote affordable housing. Community development services include 60 hours serving on boards and committees, 20 hours providing technical support, and 140 hours of financial literacy for LMI students.

Examples of impactful community development services include:

**Serving on Boards and Committees**

- An employee serves on a board to a CDFI that supports underserved housing markets and small businesses.
- An employee serves on a loan review committee for real estate projects that help promote economic growth, business financing, and/or job creation.
- An employee serves as a board member and treasurer for a nonprofit that provides wraparound services to LMI children and families.

**Technical Support**

- One employee helped create a scholarship program for LMI students wanting to pursue a career in banking.
- One employee helped develop curriculum for new financial stability and asset building education program for LMI individuals and families sponsored by a local nonprofit.
- At least three employees helped develop fundraising campaigns for nonprofit organizations.

**Financial Literacy Training**

- One employee provided financial literacy training to schools with 280 LMI students in attendance.

Community contacts indicated all aspects of affordable housing as a critical need in the AA followed by wraparound services to LMI individuals and families. These community services support these expressed needs. Further supporting the bank's commitment to meeting community development needs, in addition providing community development services, First Financial also made donations to 10 organizations. Considering First Financial's limited presence in this market, First Financial provides an adequate level of community development services in the Louisville AA.

## STATE OF INDIANA

### CRA RATING for Indiana:<sup>46</sup> Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses and farms of different revenue sizes;
- A good geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the AA's credit needs;
- A significant level of qualified community development investments and grants;
- Significant use of complex investments to support community development initiatives;
- Retail delivery systems 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 do not vary in a way that inconveniences any portions of the AAs; and,
- Leader in providing community development services.

## SCOPE OF EVALUATION

Full-scope reviews were conducted for Nonmetropolitan Indiana and the Columbus IN MSA. The period and products evaluated for this AA is consistent with the scope discussed in the "Institution" section of this report. Limited-scope reviews were conducted for the Bloomington, Gary, Indianapolis, and Lafayette AAs.

Nonmetropolitan Indiana received greatest weight in determining the CRA rating for the state, followed by the Columbus IN MSA. Nonmetropolitan Indiana ranks second in the institution's share of lending, deposits, and branches during the evaluation period. The Columbus IN MSA ranks fifth in deposits and eighth in the institution's share of lending and branches.

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<sup>46</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF INDIANA

Lending activity accounted for 39.8% of First Financial's total lending and deposits accounted for 41.3% of First Financial's total deposits. HMDA-reportable lending in Indiana represented 38.4% of First Financial's total HMDA lending and CRA-reportable small business lending represented 40.4% of First Financial's total CRA lending. As of December 31, 2022, First Financial ranks eighth among 128 insured institutions and has a deposit market share of 3.0% in Indiana.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

### Lending Test

First Financial's performance under the lending test in Indiana is rated Outstanding. Primary ratings drivers include extensive use of flexible lending products, a good responsiveness to AA credit needs, a limited level of lending gaps, and a leader in making community development loans.

### *Lending Activity*

In Indiana First Financial originated 7,578 HMDA loans totaling \$1.1 billion, 3,506 small business loans totaling \$418.3 million, and 506 small farm loans totaling \$62.8 million during the evaluation period. First Financial's percentage of total lending in Indiana is 39.8%, which is comparable to the percentage of total deposits at 41.3%.

First Financial's lending activity reflects a good responsiveness to the credit needs across its AAs in Indiana, taking into consideration economic conditions and competitive factors. Lending activity is excellent in Nonmetropolitan Indiana and the Indianapolis AA, good in the Lafayette AA, and adequate in the Bloomington, Columbus, and Gary AAs. There was no substantial concentration of loans identified in excluded counties in MSAs within the bank's delineated footprint in Indiana.

### *Borrower-Income, Business and Farm Revenue Size, and Geographic Distribution*

The overall distribution of loans is good among borrowers of different income levels and to businesses and farms of different sizes. The borrower distribution of HMDA-reportable lending is adequate in the Bloomington AA and good in the remaining five AAs. Small business distribution is adequate in the Bloomington and Gary AAs and good in the remaining four AAs. Small farm lending is good in Nonmetropolitan Indiana and adequate in the Indianapolis AA.

The overall geographic distribution of loans reflects a good penetration in Indiana, with a limited level of lending gaps. The penetration of HMDA-reportable lending is poor in the Lafayette AA



and good in the remaining five AAs. The penetration of small business lending is excellent in the Bloomington, Columbus, and Gary AAs, good in the Indianapolis AA and Nonmetropolitan Indiana, and adequate in the Lafayette AA. The penetration of small farm lending is good in Nonmetropolitan Indiana and adequate in the Indianapolis AA. There were no gaps in lending in the Columbus AA. Gaps in lending were limited in Nonmetropolitan Indiana, moderate in the Bloomington AA, and significant in the Gary, Indianapolis, and Lafayette AAs.

Lastly, First Financial exhibits an excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less in Indiana.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for the full-scope AA.

### *Community Development Loans*

First Financial is a leader in making community development loans in Indiana during the evaluation period. First Financial originated or renewed 40 community development loans totaling approximately \$157.0 million in its AAs. First Financial is a leader in making community development loans in the Bloomington and Indianapolis AAs, makes a relatively high level in the Gary AA, an adequate level in the Columbus AA and Nonmetropolitan Indiana, and makes few, if any in the Lafayette AA. Community development loans primarily helped to revitalize or stabilize LMI communities during the COVID-19 emergency; followed by supporting affordable housing, services to LMI, and economic development, respectively. Many community development loans supported critical needs identified by community contacts.

Because First Financial has been responsive to community development needs and opportunities in its AAs, consideration was given to seven community development loans totaling \$25.4 million that benefit the broader regional area. Four loans totaling \$13.2 million, provided financing for three developers to construct an industrial park in a rural moderate-income community, to purchase and renovate a multi-tenant office building in a moderate-income community, and construct a new retail space, including an anchor grocery store on a long-time vacant property in a low-income community. These loans helped revitalize/stabilize LMI areas and attract and/or retain at least 50 permanent jobs. Two loans totaling \$2.7 million provided funding to a LIHTC-eligible project (44 housing units) in a moderate-income urban community and an affordable housing project (60 housing units) partially supported through a rural area housing assistance program. The remaining loan totaling \$9.5 million provided short-term financing to a skilled nursing facility that primarily serves LMI individuals until government grant monies received. Community contacts across AAs emphasized all aspects of affordable housing as a critical need. These loans are considered responsive to small businesses in LMI and distressed middle-income geographies. These loans represent 6.9% of total community development lending.

Approximately 42.4% of qualified community development lending occurred in Indiana, compared to the percentage of total lending at 39.8% and total deposits at 41.3%.

Additional information regarding community development loan performance under the lending test is provided in the respective analyses for each AA.

### *Flexible Lending*

First Financial makes extensive use of flexible lending practices in Indiana, specifically in Nonmetropolitan Indiana. Use of flexible lending is limited in the Columbus AA. First Financial also makes extensive use of flexible lending practices the Indianapolis AA and use in the Gary AA. Overall, the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial's overall lending test performance in Indiana.

### **Investment Test**

First Financial's performance under the investment test is rated High Satisfactory. First Financial has significant level of qualified community development investments and donations in Indiana and is occasionally in leadership position.

First Financial has \$163.6 million in qualified community development investments in Indiana. First Financial obtained 67 new investments worth approximately \$66.8 million, representing 40.8% and holds 47 prior period investments with a current book value of approximately \$95.9 million, representing 58.6% of total qualified investments benefiting Indiana. First Financial also has \$924,017 (0.6%) in unfunded legally binding commitments.

New investments are primarily comprised of mortgage-backed securities (\$55.0 million) but also include five LIHTCs (\$4.3 million), an equity equivalent investment (\$2.5 million), and SBIC (\$5.0 million). Prior period investments are primarily comprised of 10 LIHTCs (\$62.3 million) but also include mortgage-backed securities (\$31.2 million) and SBIC (\$2.4 million).

Approximately 37.7% of qualified investments by dollar amount benefited Indiana. These investments help to address affordable housing, capital needs of small businesses, and services to LMI individuals. Community contacts emphasized all aspects of affordable housing as a critical need across AAs. LIHTC investments are considered complex; First Financial makes significant use of complex investments to support community development initiatives in Indiana.

Qualified investments also took the form of small dollar donations totaling \$1.5 million. First Financial partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, and educational programs. Approximately 22.9% of First Financial's small dollar donations by dollar amount benefited Indiana.

Qualified investments and donations exhibit good responsiveness to credit and community development needs in Indiana. Total qualified investments and donations in Indiana represent

37.5% of the bank's total qualified community development investments and donations, compared to 41.3% of deposits and 38.5% of branches in Indiana. Community contacts expressed the need for affordable housing and wraparound services to LMI individuals and families. These qualified investments help to address these expressed needs.

First Financial has an excellent level of qualified community development investments and donations in the Gary and Indianapolis AAs, a significant level in the Bloomington AA, an adequate level in the Lafayette AA, and poor levels in Nonmetropolitan Indiana and the Columbus AA. First Financial has a significant presence and market share of deposits in Nonmetropolitan Indiana and the Columbus AA and the capacity to do more. The poor level of qualified investments and donations in these AAs impacted the overall investment test rating for Indiana.

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

### **Service Test**

First Financial's performance under the service test is rated Outstanding. Retail delivery systems are accessible, changes in branch locations have not adversely affected the accessibility of its delivery systems, and the reasonableness of business hours and services do not vary in a way that inconveniences its AAs. Lastly, First Financial is a leader in providing community development services in Indiana. Use of digital and other non-branch delivery systems and specialized checking and deposit programs was considered when evaluating the reasonableness of products in meeting AA credit needs.

For details regarding the institution's performance in the individual AAs, refer to the respective AA's "Service Test" section in this report.

### ***Retail Services***

First Financial maintains 46 branches with full-service ATMs, three branches without ATMs, three drive-thru only branches with full-service ATMs, eight stand-alone full-service ATMs, and one stand-alone cash-only ATM in Indiana. This represents 38.5% of the bank's total branches.

Since the previous evaluation, First Financial opened a new branch with a full-service ATM in Nonmetropolitan Indiana in Union City (Randolph County) in a moderate-income tract, which improved the accessibility of its delivery systems with the opening of a branch in a moderate-income tract. First Financial closed one branch with a full-service ATM in the Indianapolis AA in Alexandria (Madison County) in a middle-income tract. First Financial relocated two branches with full-service ATMs in Bargersville (moderate-income) and Greenwood (middle-income) in Johnson County in the Indianapolis AA and relocated a branch with a full-service ATM in Madison (middle-income) in Jefferson County in Nonmetropolitan Indiana. First Financial's

record of opening and closing branches has not adversely affected the accessibility of its delivery systems in Indiana. First Financial closed two stand-alone full-service ATMs in middle-income tracts in Rushville (Rush County) in Nonmetropolitan Indiana and Columbus (Bartholomew County) in the Columbus AA.

Retail delivery systems are accessible to First Financial's geographies and individuals of different income levels. Nearly 33.0% of branches serve LMI geographies, compared to 33.2% of total LMI tracts in Indiana. Specifically, First Financial has two branches (3.9%) in low-income tracts, compared to 10.4% of low-income tracts and 15 branches (28.8%) in moderate-income tracts, compared to 10.8% of total moderate-income tracts.

Banking services do not vary in a way that inconveniences any portion of First Financial's AAs. Forty-three offices offer drive-thru services, 12 offices offer extended hours, and 45 offices offer weekend hours. Both branches in low-income tracts offer drive-thru services, and one branch also offers weekend hours. Both branches have full-service ATMs. In moderate-income tracts, two branches offer extended hours, 14 offer weekend hours, and 12 offer drive-thru services. All of these branches have full-service ATMs. In addition, 19 ITMs in Indiana with slightly over 26.0% serving moderate-income geographies.

Retail delivery systems (branch and non-branch delivery systems) are accessible to First Financial's geographies and individuals of different income levels. Delivery systems are readily accessible in the Columbus and Gary AAs, accessible in the Bloomington and Lafayette AAs and Nonmetropolitan Indiana, and reasonably accessible in the Indianapolis AA. Banking services (including usage of specialized retail checking and deposit products) do not vary or inconvenience any portion of First Financial's AAs in Indiana.

### *Community Development Services*

First Financial is a leader in providing community development services in Indiana, with 3,061 (36.1%) hours of community development services supporting various service activities during the evaluation period. Community development service hours in Indiana equate to 1.5 ANP.

There were 196 employees involved with 177 organizations and provided 1,260 services that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses, affordable housing; and to a lesser extent, revitalize/stabilize LMI communities. Community development services include 1,766 hours (57.7%) serving on boards and committees, 170 hours (5.6%) providing technical support, and 1,125 hours (36.8%) of financial literacy for LMI students and entrepreneurs.

First Financial is a leader in providing community development services in Nonmetropolitan Indiana and the Columbus and Indianapolis AAs and provides an adequate level in the remaining three AAs.

**NONMETROPOLITAN AREA**  
*(Full-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN  
NONMETROPOLITAN INDIANA**

Nonmetropolitan Indiana consists of Blackford, Clinton, Decatur, Fayette, Greene, Henry, Jackson, Jay, Jefferson, Jennings, Montgomery, Randolph, Ripley, Rush, Switzerland, Wabash, and Wayne counties in Indiana. Crawford and Fulton counties were removed from the assessment area in January 2022. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020-2021	2022
	Number of Tracts	Number of Tracts
Low	1	3
Moderate	32	25
Middle	97	92
Upper	12	16
Unknown	0	0
<b>Total</b>	<b>142</b>	<b>136</b>

Based on 2020 Census data, the AA gained two low-income tracts, lost seven moderate-income tracts, lost five middle-income tracts, and gained four upper-income tracts in 2022.

As of June 30, 2022, the FDIC's summary of deposits report, First Financial ranks second among 42 institutions in the AA with 12.8% of the deposit market share; compared to first ranked Merchants Bank of Indiana with 13.9% of the market share. Deposits in this AA accounted for 12.4% of First Financial's total deposits and ranks as the bank's second highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that First Financial ranks first among 416 HMDA reporters in Nonmetropolitan Indiana having originated 1,421 loans. The next three HMDA lenders in this market Rocket Mortgage, LLC originated 1,341 loans, Ruoff Mortgage Company Incorporated originated 1,150 loans and Caliber Home Loans Incorporated originated 867 loans. First Financial also ranked first among HMDA reporters in this market in 2020.

First Financial ranks first among 110 CRA reporters serving Nonmetropolitan Indiana in 2021 having originated 1,157 loans. Of the next three CRA reporters in this market, JP Morgan Chase Bank National Association originated 809 loans, U.S. Bank National Association originated 806 loans, and American Express National Bank originated 737 loans. First Financial's also ranked first among CRA reporters in this market in 2020.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a local foundation focusing on strategic charitable initiatives. The contact stated food insecurity rates in this area are among the highest in Indiana; and there is only one local food pantry nearby. According to the contact, public transportation is scarce and unreliable, so it can be challenging for LMI persons to get to where service agencies (assistance) and jobs are located. Another major challenge affecting LMI individuals is the lack of educational attainment. The contact shared less than 10 percent of the population has a bachelor's degree, and at least 15 percent have not graduated high school. The contact expressed the majority of young adults that graduate from college tend to leave the area in order to pursue new careers, since there are limited opportunities for professional-level employment in this area. The contact stated local banks are actively engaged in the community.

The second interview was with a representative from a local organization focusing on community engagement. The contact said a new manufacturer is building a 700,000 square foot manufacturing and distribution center in the area, which will create over 170 jobs. The contact also mentioned the city recently built an affordable housing complex, and every unit was sold before construction was finished. The contact stated there is an underproduction of new housing in the area driven by population loss. According to the contact, this community also has a childcare desert (i.e., an insufficient supply of childcare providers) which can affect labor force participation and hurt the overall economy. The contact stated that while local banks are engaged in the community, there are opportunities for banks to support financial literacy classes aimed more toward working class adults and LMI individuals than just K-12 students.

## Population Characteristics

Population Change Assessment Area: Nonmetropolitan Indiana					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Blackford County	12,476	12,112	-2.9%	11,919	-1.6%
Clinton County	32,835	33,190	1.1%	32,843	-1.0%
Crawford County	10,591	10,526	-0.6%	10,536	0.1%
Decatur County	26,240	26,472	0.9%	26,416	-0.2%
Fayette County	23,773	23,398	-1.6%	23,349	-0.2%
Fulton County	20,527	20,480	-0.2%	20,327	-0.7%
Greene County	32,815	30,803	-6.1%	31,006	0.7%
Henry County	49,146	48,914	-0.5%	48,915	0.0%
Jackson County	43,471	46,428	6.8%	46,300	-0.3%
Jay County	21,255	20,478	-3.7%	20,198	-1.4%
Jefferson County	32,453	33,147	2.1%	32,946	-0.6%
Jennings County	28,113	27,613	-1.8%	27,536	-0.3%
Montgomery County	38,172	37,936	-0.6%	38,273	0.9%
Randolph County	25,596	24,502	-4.3%	24,437	-0.3%
Ripley County	28,612	28,995	1.3%	29,087	0.3%
Rush County	16,991	16,752	-1.4%	16,673	-0.5%
Switzerland County	10,500	9,737	-7.3%	10,006	2.8%
Wabash County	32,358	30,976	-4.3%	30,828	-0.5%
Wayne County	67,866	66,553	-1.9%	66,273	-0.4%
Assessment Area	553,790	549,012	-0.9%	547,868	-0.2%
Indiana	6,568,645	6,785,528	3.3%	6,833,037	0.7%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA saw a slight loss (1.1%) in population compared to Indiana which saw a gain (4.0%). Blackford, Greene, Jay, Switzerland, and Wabash counties saw the biggest decreases during this time.
- 77.5% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 18.2% of the population in the AA was age 65 and over, compared to 15.5% in Indiana.
- AA population is decreasing, resulting in a shrinking working population and decreasing demand for leisure and healthcare services.
- 18.6% of the AA's population reside in LMI tracts.
- According to Census data, Richmond (Wayne County) is the largest city in the AA and is also the most populous county in the AA with 66,273 residents, Richmond's population

decreased by 3.2% between 2010 and 2022.<sup>47</sup> By contrast, York Township (Switzerland County) is the least populous county in the AA with 10,006 residents, and York Township population substantially increased by 87.0% between 2010 and 2022.<sup>48</sup>

## Income Characteristics

Borrower Income Levels											
Assessment Area: Nonmetropolitan Indiana											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	49.9%	50%	79.9%	80%	119.9%	120%	& above	
2020	\$63,800		0	\$31,899	\$31,900	\$51,039	\$51,040	\$76,539	\$76,540	& above	
2021	\$64,600	1.3	0	\$32,299	\$32,300	\$51,679	\$51,680	\$77,519	\$77,520	& above	
2022	\$74,900	15.3	0	\$37,249	\$37,250	\$59,399	\$59,400	\$89,399	\$89,400	& above	

Source: 2020-2022 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 16.8%.
- According to 2015 U.S. Census data, AA MFI at \$64,305 is 13.9% lower than Indiana at \$73,265.

Poverty Rates			
Assessment Area: Nonmetropolitan Indiana			
Area	2019	2020	2021
Blackford County	12.8	13.4	12.9
Clinton County	11.3	10.0	10.4
Crawford County	16.5	15.6	15.4
Decatur County	9.6	10.0	9.9
Fayette County	13.5	13.5	13.6
Fulton County	9.6	12.0	11.1
Greene County	13.5	11.2	14.3
Henry County	12.9	10.8	15.1
Jackson County	10.1	10.3	14.2
Jay County	12.5	13.9	13.6
Jefferson County	11.6	12.7	11.6
Jennings County	11.6	10.8	12.7
Montgomery County	12.1	10.8	11.7
Randolph County	13.3	12.4	14.0
Ripley County	9.1	9.5	8.9
Rush County	11.0	9.7	11.0
Switzerland County	14.5	14.0	13.9
Wabash County	10.9	10.6	11.2
Wayne County	15.2	15.1	15.9
Indiana	11.9	11.6	12.1
United States	12.3	11.9	12.8

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

<sup>47</sup> [Census - Quick Facts](#)

<sup>48</sup> [Census of Population and Housing](#)



- During this period, poverty rates in Wayne, Crawford, Jay, Fayette, Randolph, and Switzerland counties were consistently higher than poverty rates in Indiana and the national rates. Clinton, Decatur, Montgomery, Ripley, Rush, and Wabash counties poverty rates were consistently lower than poverty rates in Indiana and the nation during this period.
- Of the 136,474 families in the AA, 39.4% are designated as LMI with 10.0% living below poverty; compared to 38.4% designated as LMI with 8.9% living below poverty across Indiana.
- Of the 205,813 households in the AA, 13.3% are below the poverty level and 2.2% receive public assistance; compared to 12.5% of households across Indiana that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Nonmetropolitan Indiana	
Area	2020
Blackford County	11.7%
Clinton County	8.9%
Crawford County	9.1%
Decatur County	7.4%
Fayette County	16.3%
Fulton County	8.3%
Greene County	10.6%
Henry County	10.1%
Jackson County	7.3%
Jay County	8.8%
Jefferson County	8.3%
Jennings County	7.0%
Montgomery County	8.2%
Randolph County	10.4%
Ripley County	6.3%
Rush County	7.7%
Switzerland County	10.7%
Wabash County	7.4%
Wayne County	13.0%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Fayette and Wayne counties had the highest percent of the population receiving SNAP benefits, while Ripley County had the lowest.

## Housing Characteristics

Housing Cost Change Assessment Area: Nonmetropolitan Indiana						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Blackford County	\$67,500	\$80,800	19.7%	\$593	\$648	9.3%
Clinton County	\$98,100	\$126,400	28.8%	\$680	\$791	16.3%
Crawford County	\$86,300	\$95,600	10.8%	\$533	\$703	31.9%
Decatur County	\$115,100	\$148,600	29.1%	\$739	\$799	8.1%
Fayette County	\$81,900	\$88,400	7.9%	\$648	\$699	7.9%
Fulton County	\$95,400	\$120,300	26.1%	\$616	\$735	19.3%
Greene County	\$90,500	\$106,600	17.8%	\$582	\$688	18.2%
Henry County	\$91,600	\$108,800	18.8%	\$626	\$741	18.4%
Jackson County	\$112,200	\$137,900	22.9%	\$700	\$823	17.6%
Jay County	\$79,400	\$96,100	21.0%	\$576	\$709	23.1%
Jefferson County	\$112,100	\$148,900	32.8%	\$680	\$759	11.6%
Jennings County	\$95,400	\$116,300	21.9%	\$696	\$815	17.1%
Montgomery County	\$110,600	\$136,800	23.7%	\$654	\$719	9.9%
Randolph County	\$78,200	\$87,500	11.9%	\$580	\$707	21.9%
Ripley County	\$129,800	\$162,700	25.3%	\$678	\$647	-4.6%
Rush County	\$100,700	\$124,800	23.9%	\$630	\$755	19.8%
Switzerland County	\$119,100	\$129,500	8.7%	\$785	\$619	-21.1%
Wabash County	\$95,100	\$117,700	23.8%	\$640	\$698	9.1%
Wayne County	\$92,200	\$105,500	14.4%	\$623	\$751	20.5%
Indiana	\$124,200	\$158,500	27.6%	\$745	\$891	19.6%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the AA increased between 7.9% to 32.8% from 2015 to 2021, compared to 27.6% in Indiana. Overall, housing became less affordable across the AA most likely because MFI did not always keep pace with home price growth.
- Based on 2020 Census data, the affordability ratio<sup>49</sup> was 46.9 in the AA compared to 39.1 in Indiana. Housing was generally more affordable across the AA than in other parts of Indiana. Randolph County had the highest affordability ratio at 63.7, and Jefferson County had the least affordable housing with an affordability ratio at 37.4.
- Median gross rents across the AA increased between 7.9% to 31.9% from 2015 to 2021. Rents increased substantially in most counties, with the exception of Ripley and Switzerland Counties, who saw a decrease in rent between 2015 to 2021. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 36.0% of all renters in the AA have rental costs that are at least 30.0% of their income.

<sup>49</sup> 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.

- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 FMR data,<sup>50</sup> the average rent for a two-bedroom unit was \$732 in most counties of the AA (requiring a minimum salary of \$29,280). While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.<sup>51</sup>
- There are 232,962 housing units in the AA, of which 64.3% are owner occupied, 24.1% are rental and 11.7% are vacant; consequently, there are more households who own their homes than there are renters. Only 2.4% of total housing units are in low-income tracts and 32.3% of these housing units are owner-occupied and 67.7% are either rental or vacant. Only 17.3% of total housing units are in moderate-income tracts, and 50.9% of these housing units are owner-occupied and 49.1% are either rental or vacant. With 35.7% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 60 years old, and 32.3% of housing units were built prior to 1950. The median age of housing stock in low-income tracts and moderate-income tracts is 61 years old.

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<sup>50</sup> [U.S. Department of Housing and Urban Development](#)

<sup>51</sup> [National Low Income Housing Coalition](#)

Housing Cost Burden Assessment Area: Nonmetropolitan Indiana						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Blackford County	49%	19%	17%	78%	15%	39%
Clinton County	59%	21%	14%	82%	25%	39%
Crawford County	37%	15%	15%	34%	24%	25%
Decatur County	51%	30%	14%	68%	34%	30%
Fayette County	57%	17%	16%	70%	33%	44%
Fulton County	55%	19%	15%	63%	34%	35%
Greene County	52%	16%	15%	57%	25%	33%
Henry County	52%	19%	14%	69%	28%	39%
Jackson County	57%	25%	16%	76%	31%	39%
Jay County	53%	15%	15%	53%	2%	24%
Jefferson County	49%	23%	14%	76%	22%	40%
Jennings County	61%	29%	17%	69%	12%	31%
Montgomery County	57%	25%	12%	72%	18%	34%
Randolph County	44%	19%	14%	58%	30%	33%
Ripley County	56%	22%	17%	57%	14%	31%
Rush County	59%	28%	16%	73%	13%	34%
Switzerland County	72%	27%	25%	66%	4%	27%
Wabash County	45%	15%	10%	80%	20%	40%
Wayne County	58%	18%	15%	64%	23%	35%
Assessment Area	54%	21%	15%	68%	23%	35%
Indiana	57%	23%	15%	73%	27%	41%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 54.0% of low-income homeowners and 68.0% of low-income renters are cost burdened, compared to 21.0% of moderate-income homeowners and 23.0% of moderate-income renters.
- About 15.0% of all homeowners and 35.0% of renters across the AA are cost burdened, compared to 15.0% of all homeowners and 41.0% of renters across Indiana.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

## Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan Indiana					
Area	2017	2018	2019	2020	2021
Blackford County	4.0%	3.8%	3.8%	8.1%	3.7%
Clinton County	3.0%	2.8%	2.7%	5.7%	2.8%
Crawford County	4.4%	4.4%	4.1%	7.3%	3.7%
Decatur County	2.9%	3.0%	2.8%	7.6%	2.8%
Fayette County	5.0%	4.6%	4.7%	9.8%	4.4%
Fulton County	3.5%	3.3%	3.1%	6.6%	3.3%
Greene County	4.7%	4.4%	4.1%	6.3%	3.4%
Henry County	3.6%	3.5%	3.2%	6.6%	3.2%
Jackson County	3.0%	2.8%	2.6%	7.2%	3.0%
Jay County	3.5%	3.3%	3.0%	6.6%	2.7%
Jefferson County	3.7%	3.4%	3.3%	7.5%	3.1%
Jennings County	3.8%	3.6%	3.2%	7.8%	3.7%
Montgomery County	3.0%	3.0%	3.0%	5.3%	2.6%
Randolph County	4.1%	3.9%	3.7%	6.6%	2.9%
Ripley County	3.5%	3.5%	3.2%	6.5%	2.8%
Rush County	3.0%	2.8%	2.6%	6.3%	2.8%
Switzerland County	4.0%	3.8%	3.3%	8.2%	3.5%
Wabash County	3.5%	3.4%	3.1%	6.2%	2.9%
Wayne County	3.6%	3.4%	3.2%	6.8%	3.1%
Assessment Area	3.7%	3.5%	3.5%	6.8%	3.6%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.5% in 2019 to 6.8% in 2020. From 2017 through 2019, AA unemployment rates were generally higher than unemployment rates in Indiana, but in 2020 the unemployment rate in Indiana rose higher than the unemployment rate in the AA. In 2021, the unemployment rate decreased to pre-COVID-19 pandemic levels.
- According to the Bureau of Labor Statistics,<sup>52</sup> the leading industries in the AA are, manufacturing, government, retail trade, accommodation and food services, health care and social services, and transportation and warehousing.
- Major employers in the AA include Reid Health, Henry Community Health, Fayette County School Corporation, New Castle Community School Corporation, Richmond Community Schools, Belden Incorporated, Draper Incorporated, New Castle Correctional Facility and Fraley and Schilling Incorporated.<sup>53</sup>

<sup>52</sup> [Bureau of Labor Statistics \(BLS\), Quarterly Census of Employment and Wages](#)

<sup>53</sup> [East Central Indiana Regional Partnership](#)

- Diamond Pet Foods recently announced plans to build a 700,000 square foot, \$260 million manufacturing and distribution center in Rush County, Indiana. This is one of the largest private investments in Rush County's history and is expected to create 170 jobs once it is operational in 2024. Diamond Pet Foods is a fifty-two-year-old company with more than 1,000 workers and has recently expanded their Midwest presence due to increased demand.<sup>54</sup>
- Tempur Sealy International Incorporated has begun construction on a \$138 million-dollar production facility in Montgomery County that will be completed in 2023. The first phase is planned for approximately 700,000 square feet but has the ability to expand to a final size of one-million square feet, making it the company's largest facility in the world. This new foam-pouring facility will generate approximately 350 new jobs once completed.<sup>55</sup>
- Throughout the region, rural landscapes are being developed for massive solar farms that provide renewable energy. In 2022, London-based Lightsource BP created a 173-megawatt solar farm in Henry and Rush Counties named Bellflower Solar Farm. The 1,400-acre farm generates enough clean energy to power nearly 27,000 homes annually. Over its lifetime, the project will generate an estimated \$30 million in property tax revenue for Rush and Henry Counties, benefitting local schools and other community public services.<sup>56</sup> Also in 2022, EDP Renewables LLC constructed a 1,400-acre solar farm in Randolph County that will generate enough solar energy to power 37,000 households, and Invenenergy LLC constructed a 1,777-acre solar farm in Clinton County that will generate enough solar energy to power 40,000 homes.<sup>57</sup>
- According to BroadbandNow,<sup>58</sup> 93.6% of residents in Jackson County and 92.9% of residents in Henry County have access to the minimum bandwidth needed for basic internet activity; compared to 61.0% of residents in Switzerland County and 61.8% of residents in Blackford County that have access to the minimum bandwidth needed for basic internet activity. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

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<sup>54</sup> [Indiana Business Journal](#)

<sup>55</sup> [Fox 59](#)

<sup>56</sup> [Inside Indiana Business](#)

<sup>57</sup> [The Republic](#)

<sup>58</sup> [BroadbandNow- Indiana](#)

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN INDIANA

### **Lending Test**

First Financial's performance under the lending test in this AA is good. First Financial's lending activity demonstrates an excellent responsiveness to the credit needs of the community. First Financial has a good distribution among borrowers of different income levels and to businesses and farms of different revenue sizes. First Financial has a good geographic distribution of loans with a limited level of lending gaps. First Financial makes an adequate level of community development loans and makes extensive use of flexible lending practices in this AA. First Financial exhibits an adequate record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenue of \$1.0 million or less.

### ***Lending Activity***

Lending activity levels reflect an excellent responsiveness to the credit needs within the AA. The percentage of First Financial's lending in Nonmetropolitan Indiana is 17.1% compared to the percentage of total deposits is 12.4%.

HMDA (refinance, home purchase, and home improvement, respectively) loans received greater weight than small business and small farm loans in this AA based on the total loan volume and dollar amounts.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

First Financial's overall distribution of HMDA lending among borrowers of different income (including LMI) levels and to businesses and farms of different sizes is good.

### ***HMDA Lending***

During the evaluation period, First Financial originated 3,242 HMDA-reportable loans totaling \$340.3 million. Of these loans, 1,517 were refinance loans totaling \$168.2 million, 1,000 were home purchase loans totaling \$122.5 million, and 359 were home improvement loans totaling \$24.6 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders in 2020 and 2021. First Financial's borrower distribution of refinance and home improvement lending is good and excellent for home purchase lending. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 402 refinance loans totaling \$36.6 million. First Financial originated four (1.0%) refinance loan to borrowers with unknown incomes totaling \$316,000 (0.9%).

First Financial originated 58 (14.4%) refinance loans to low-income borrowers totaling \$2.9 million (8.0%) which was below the percentage of families at 20.6% by volume and significantly below by dollar amount. First Financial originated 123 (30.6%) refinance loans to moderate-income borrowers totaling \$8.4 million (22.9%), which significantly exceeded the percentage of families at 18.9% by volume and exceeded by dollar amount.

In 2021, First Financial originated 709 refinance loans totaling \$80.8 million. First Financial originated seven (1.0%) refinance loan to borrowers with unknown incomes totaling \$518,000 (0.6%). By comparison, the aggregate of all lenders originated 16.6% by volume and 33.6% by dollar amount to borrowers with unknown incomes.

First Financial originated 66 (9.3%) refinance loan to low-income borrowers totaling \$4.5 million (5.5%), which was significantly below the percentage of families at 21.0% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 7.6% by volume and significantly exceeded at 3.6% by dollar amount. First Financial originated 165 (23.3%) refinance loans to moderate-income borrowers totaling \$15.2 million (18.8%), which exceeded the percentage of families at 19.2% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 19.5% by volume and significantly exceeded at 11.9% by dollar amount.

In 2020, First Financial originated 417 refinance loans totaling \$51.1 million. First Financial originated three (0.7%) refinance loans to borrowers with unknown incomes totaling \$205,000 (0.4%). By comparison, the aggregate of all lenders originated 17.4% by volume and 20.1% by dollar amount to borrowers with unknown incomes.

First Financial originated 28 (6.7%) refinance loans to low-income borrowers totaling \$2.0 million (4.0%), which was significantly below the percentage of families at 21.0% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 5.5% by volume and 2.8% by dollar amount. First Financial originated 93 (22.3%) refinance loans to moderate-income borrowers totaling \$8.1 million (15.8%), which exceeded the percentage of families at 19.2% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.7% by volume and 12.2% by dollar amount.

First Financial's refinance lending performance fell significantly below proxy but exceeded the aggregate of all lenders to low-income borrowers, which is an adequate borrower distribution. First Financial's performance exceeded proxy and the aggregate of all lenders to moderate-income borrowers, which is an excellent borrower distribution.



### *Home Purchase Lending*

In 2022, First Financial originated 338 home purchase loans totaling \$43.6 million. First Financial originated 88 (26.0%) home purchase loans to low-income borrowers totaling \$5.5 million (12.5%) which exceeded the percentage of families at 20.6% by volume and was below by dollar amount. First Financial originated 128 (37.9%) home purchase loans to moderate-income borrowers totaling \$12.0 million (27.6%), which significantly exceeded the percentage of families at 18.9% by volume and exceeded by dollar amount.

In 2021, First Financial originated 421 home purchase loans totaling \$50.9 million. First Financial originated 91 (21.6%) home purchase loans to low-income borrowers totaling \$5.5 million (10.8%) which exceeded the percentage of families at 21.0% by volume and was below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 10.4% by volume and 6.1% by dollar amount. First Financial originated 139 (27.0%) home purchase loans to moderate-income borrowers totaling \$13.9 million (27.4%), which significantly exceeded the percentage of families at 19.2% by volume and exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 27.0% by volume and 21.9% by dollar amount.

In 2020, First Financial originated 241 home purchase loans totaling \$28.0 million. First Financial originated 50 (20.7%) home purchase loans to low-income borrowers totaling \$3.4 million (12.3%) which was slightly below the percentage of families at 21.0% by volume and below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 11.0% by volume and 6.2% by dollar amount. First Financial originated 106 (44.0%) home purchase loans to moderate-income borrowers \$9.7 million (34.6%), which significantly exceeded the percentage of families at 19.2% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 30.9% by volume and 25.0% by dollar amount.

First Financial's performance fell slightly below the percentage of families (proxy) but significantly exceeded the aggregate of all lenders to low-income borrowers, which is an excellent borrower distribution. First Financial's performance significantly exceeded proxy and exceeded the aggregate of all lenders to moderate-income borrowers, which is an excellent borrower distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 132 home improvement loans totaling \$9.6 million. First Financial originated 13 (9.8%) home improvement loans to low-income borrowers totaling \$473,000 (4.9%) which was significantly below the percentage of families at 20.6% by volume and substantially below by dollar amount. First Financial originated 27 (20.5%) home improvement loans to moderate-income borrowers totaling \$1.0 million (10.9%), which exceeded the percentage of families at 18.9% by volume and was below by dollar amount.

In 2021, First Financial originated 148 home improvement loans totaling \$10.2 million. First Financial originated seven (4.7%) home improvement loans to borrowers with unknown incomes totaling \$248,000 (2.4%). By comparison, the aggregate of all lenders originated 2.7% by volume and 2.2% by dollar amount to borrowers with unknown incomes.

First Financial originated 10 (6.8%) home improvement loans to low-income borrowers totaling \$288,000 (2.8%) which was significantly below the percentage of families at 21.0% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.8% by volume and was below at 5.2% by dollar amount. First Financial originated 24 (16.2%) home improvement loans to moderate-income borrowers totaling \$1.1 million (10.5%), which was slightly below the percentage of families at 19.2% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 19.6% by volume and was below at 15.5% by dollar amount.

In 2020, First Financial originated 79 home improvement loans totaling \$4.9 million. First Financial originated three (3.8%) home improvement loans to borrowers with unknown incomes totaling \$103,000 (2.1%). By comparison, the aggregate of all lenders originated 3.0% by volume and 5.1% by dollar amount to borrowers with unknown incomes.

First Financial originated five (6.3%) loans to low-income borrowers totaling \$221,000 (4.5%) which was significantly below the percentage of families at 21.0% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.9 by volume and 5.1% by dollar amount. First Financial originated 17 (21.5%) home improvement loans to moderate-income borrowers totaling \$496,000 (10.1%), which exceeded the percentage of families at 19.2% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 21.3% by volume and was below at 15.4% by dollar amount.

First Financial's home improvement loans fell significantly below the percentage of families (proxy) and slightly below the aggregate of all lenders for low-income borrowers, which is an adequate borrower distribution. First Financial's performance was slightly below proxy and the aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution.

### ***Small Business Lending***

During the evaluation period First Financial originated 1,351 small business loans to businesses of different sizes totaling \$109.9 million, and 335 (24.8%) loans totaling \$13.0 (11.8%) were loans with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2022, First Financial originated 262 small business loans to businesses of different sizes totaling \$33.5 million, of which 3.8% were extended to businesses with unknown revenue. First Financial originated 158 (60.3%) loans totaling \$12.5 million (37.3%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.7%, which is an

adequate distribution. First Financial originated 182 (69.5%) small dollar loans in amounts of \$100,000 or less, compared to proxy at 90.7%. First Financial's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2021, First Financial originated 942 small business loans to businesses of different sizes totaling \$58.3 million, of which 32.6% were extended to businesses with unknown revenue. First Financial originated 496 (52.7%) loans totaling \$18.9 million (32.4%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.7% and the aggregate of all lenders at 47.8% by volume and 32.6% by dollar amount, which is a good distribution. First Financial originated 806 (85.6%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 90.4%. First Financial's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2020, First Financial originated 147 small business loans to businesses of different sizes totaling \$18.1 million, of which 12.2% were extended to businesses with unknown revenue. Of the total small business loans, 14 (9.5%) loans totaling \$340,000 (1.9%) were PPP loans. First Financial originated 87 (59.2%) loans totaling \$6.7 million (36.9%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 90.7% by volume and significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 35.1% by volume and exceeded at 27.1% by dollar amount. First Financial originated 104 (70.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 84.8%. First Financial's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

Nearly 25.0% of businesses had unknown gross annual revenue, which could skew results. However, First Financial exhibits a good responsiveness to credit needs of small businesses in the AA, especially in 2021 the year with the most loans. Small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Considering these factors, the distribution to businesses of different sizes is good.

### ***Small Farm Lending***

During the evaluation period First Financial originated 373 small farms loans to farms of different sizes totaling \$43.1 million, and one (0.3%) loan totaling \$11,000 (0.03%) was a PPP loan with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy).

In 2022, First Financial originated 85 small farm loans to farms of different sizes totaling \$12.2 million, of which four loans (4.7%) were extended to farms with unknown revenue. First Financial originated 69 (81.2%) loans totaling \$8.5 million (69.1%) to farms with revenue of \$1.0 million or less, compared to the percentage of small farms at 98.5%, which is a good distribution. First Financial originated 46 (54.1%) small dollar loans in amounts of \$100,000 or less, compared

to proxy at 98.5%. First Financial's willingness to lend in smaller amounts exhibits a poor responsiveness to credit needs of small farms in the AA.

In 2021, First Financial originated 215 small farm loans to farms of different sizes totaling \$18.4 million, of which 23 (10.7%) were extended to farms with unknown revenue. First Financial originated 178 (82.8%) loans totaling \$14.6 million (79.5%) were originated to farms with revenue of \$1.0 million or less, compared to the percentage of small farms at 98.6% and the aggregate of all lenders at 61.5% by volume and 67.8% by dollar amount, which is an excellent distribution. First Financial originated 166 (77.2%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 81.3%. First Financial's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2020, First Financial originated 73 small farm loans to farms of different sizes totaling \$12.4 million, of which four (5.5%) were extended to farms with unknown revenue. Of the total small farm loans, one (1.7%) loan totaling \$11,000 (0.09%) was a PPP loan. First Financial originated 60 (82.2%) loans totaling \$9.1 million (73.5%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small farms at 98.7% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 62.3% by volume and at 73.2% by dollar amount. First Financial originated 33 (45.2%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 71.0%. First Financial's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small farms in the AA.

First Financial exhibits a good responsiveness to credit needs of small farms in the AA, since small dollar loans tend to represent amounts typically requested by small farms. Therefore, the distribution to farms of different sizes is good.

### *Geographic Distribution of Loans*

First Financial's overall geographic distribution of lending is good. HMDA, small business, and small farm lending are good. First Financial had limited lending gaps in Nonmetropolitan Indiana.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Low	100.0%	100.0%	100.0%
Moderate	90.6%	93.8%	84.0%
Middle	81.4%	89.7%	93.5%
Upper	91.7%	100.0%	93.8%
<b>Total</b>	<b>84.5%</b>	<b>91.5%</b>	<b>91.9%</b>

First Financial was able to penetrate approximately 89.3% of total tracts during the evaluation period. There were no lending gaps in the one low-income tract in 2020 and 2010 and three low-

income tracts in 2022. There were limited gaps in moderate-income tracts with an average penetration rate of 89.5%. First Financial holds 13.3% of market share and is ranked second among 42 institutions serving this market. First Financial's penetration rate reflects its prominence in the market. First Financial has 22 branches in this AA, including seven in moderate-income tracts.

### *HMDA Lending*

During the evaluation period, First Financial originated 3,242 HMDA-reportable loans totaling \$340.3 million. Of these loans, 1,517 were refinance loans totaling \$168.1 million, 1,000 were home purchase loans totaling \$122.5 million, and 359 were home improvement loans totaling \$24.6 million. First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. First Financial's geographic distribution of refinance and home improvement lending is good and excellent for home purchase lending. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 391 refinance loans totaling \$36.3 million. First Financial originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 0.3%. First Financial originated 30 (7.7%) refinance loans in moderate-income tracts totaling \$1.9 million (5.2%), which was below the percentage of owner-occupied units in these tracts at 13.7% by volume and significantly below by dollar amount.

In 2021, First Financial originated 709 refinance loans totaling \$80.8 million. First Financial originated no refinance loans in the low-income tract, compared to the percentage of owner-occupied units in these tracts at 0.3%. The aggregate also did not originate loans in the low-income tract. First Financial originated 92 (13.0%) refinance loans in moderate-income tracts totaling \$9.2 million (11.4%), which was below the percentage of owner-occupied units in these tracts at 17.7% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 13.2% by volume and below at 21.5% by dollar amount.

In 2020, First Financial originated 417 refinance loans totaling \$51.1 million. First Financial originated no refinance loans in the low-income tract, compared to the percentage of owner-occupied units in these tracts at 0.3%. The aggregate also did not originate loans in the low-income tract. First Financial originated 50 (12.0%) refinance loans in moderate-income tracts totaling \$4.9 million (9.6%), which was below the percentage of owner-occupied units in these tracts at 17.7% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 11.3% by volume and 8.7% by dollar amount.

Lending performance in low-income tracts reflects the demographic and aggregate comparators, indicating limited opportunities. First Financial's refinance lending performance fell below proxy

and slightly below the aggregate of all lenders in moderate-income tracts, which is a good geographic distribution.

#### *Home Purchase Lending*

In 2022, First Financial originated 338 home purchase loans totaling \$43.6 million. First Financial originated 13 (3.8%) home purchase loans in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 1.2% by volume and exceeded by dollar amount. First Financial originated 57 (16.9%) home purchase loans in moderate-income tracts totaling \$4.0 million (9.1%), which exceeded the percentage of owner-occupied units in these tracts at 13.7% by volume and was below by dollar amount.

In 2021, First Financial originated 421 home purchase loans totaling \$50.9 million. First Financial originated three (0.7%) home purchase loans in the low-income tract totaling \$91,000 (0.2%), which exceeded the percentage of owner-occupied units in these tracts at 0.3% by volume and was comparable by dollar amount. Performance exceeded the aggregate of all lenders at 0.2% by volume and dollar amount at 0.1%. First Financial originated 134 (31.8%) home purchase loans in moderate-income tracts totaling \$10.8 million (21.3%), which significantly exceeded the percentage of owner-occupied units in these tracts at 17.7% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 21.0% by volume and exceeded at 15.3% by dollar amount.

In 2020, First Financial originated 241 home purchase loans totaling \$28.0 million. First Financial originated one (0.4%) home purchase loan in the low-income tract totaling \$72,000 (0.3%), which exceeded the percentage of owner-occupied units in these tracts at 0.3% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 0.2% by volume and at 0.1% by dollar amount. First Financial originated 62 (25.7%) home purchase loans in moderate-income tracts totaling \$4.8 million (17.0%), which exceeded the percentage of owner-occupied units in these tracts at 17.7% by volume and fell slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 18.0% by volume and 14.3% by dollar amount.

First Financial's home purchase lending performance consistently exceeded the percentage of owner-occupied units (proxy) and the aggregate of all lenders in LMI tracts, which is an excellent geographic distribution.

#### *Home Improvement Lending*

In 2022, First Financial originated 132 home improvement loans totaling \$9.6 million. First Financial originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 1.2%. First Financial originated seven (5.3%) home improvement loans in moderate-income tracts totaling \$292,000 (3.1%), which was significantly below the percentage of owner-occupied units in these tracts at 13.7% by volume and substantially below by dollar amount.

In 2021, First Financial originated 148 home improvement loans totaling \$10.2 million. First Financial originated no refinance loans in the low-income tract, compared to the percentage of owner-occupied units in these tracts at 0.3%. First Financial originated 32 (21.6%) home improvement loans in moderate-income tracts totaling \$1.7 million (17.1%), which exceeded the percentage of owner-occupied units in these tracts at 17.7% by volume and was slightly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 13.4% by volume and 10.5% by dollar amount.

In 2020, First Financial originated 79 home improvement loans totaling \$4.9 million. First Financial originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 0.3%. First Financial originated 10 (12.7%) home improvement loans in moderate-income tracts totaling \$410,000 (8.4%), which was below the percentage of owner-occupied units in these tracts at 17.7% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 13.4% by volume and 9.3% by dollar amount.

Lending performance in the very limited number of low-income tracts reflects the demographic and aggregate comparators, indicating minimal opportunities. While First Financial's home improvement lending performance was mixed, its performance was excellent in 2021, the year with the most loans. Therefore, the geographic distribution of home improvement lending in moderate-income tracts is good.

### *Small Business Lending*

During the evaluation period First Financial originated 1,351 small business loans to businesses of different sizes totaling \$109.9 million. First Financial's performance was compared to the percentage of businesses by tract (proxy) and the aggregate of all lenders. The geographic distribution of small business lending is good.

In 2022, First Financial originated 262 small business loans totaling \$33.5 million. First Financial originated seven (2.7%) small business loans in low-income tracts totaling \$559,000 (1.7%), which exceeded the percentage of businesses in these tracts at 2.6% by volume and was below by dollar amount. First Financial originated 26 (9.9%) small business loans in moderate-income tracts totaling \$3.3 million (9.8%), which was below the percentage of businesses in these tracts at 17.1% by volume and dollar amount.

In 2021, First Financial originated 942 small business loans totaling \$58.3 million. First Financial originated six (0.6%) small business loans in the low-income tract totaling \$158,000 (0.3%), which was significantly below the percentage of businesses in these tracts at 1.6% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 1.3% by volume and substantially below the aggregate of all lenders at 1.7% by dollar amount. First Financial originated 138 (14.6%) small business loans in moderate-income tracts totaling \$8.6 million (14.7%), which was slightly below the percentage of businesses in these tracts

at 19.5% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 15.5% by volume and below the aggregate of all lenders at 21.4% by dollar amount.

In 2020, First Financial originated 147 small business loans totaling \$18.1 million. First Financial originated no small business loans in low-income tracts, compared to the percentage of businesses in these tracts at 1.6% and the aggregate of all lenders at 1.3% by volume and 1.8% by dollar amount. First Financial originated 20 (13.6%) small business loans in a moderate-income tract totaling \$3.7 million (20.4%), which was below the percentage of businesses in these tracts at 19.6% by volume but exceeded by dollar amount. Performance was slightly below the aggregate of all lenders at 16.4% by volume and exceeded at 17.9% by dollar amount.

First Financial's small business lending performance fell well below the percentage of businesses (proxy) and the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution considering the limited number of low-income tracts and businesses in these tracts. Lending performance fell just below proxy and the aggregate of all lenders in moderate-income tracts, which is a good geographic distribution.

### *Small Farm Lending*

During the evaluation period First Financial originated 373 small farm loans to farms of different sizes totaling \$43.1 million. First Financial's performance was compared to the percentage of farms by tract (proxy) and the aggregate of all lenders. The geographic distribution of small farm lending is good. There are no small farms in low-income tracts.

In 2022, First Financial originated 85 small farm loans totaling \$12.2 million. First Financial originated no small farm loans in moderate-income tracts, compared to the percentage of farms in these tracts at 2.1%.

In 2021, First Financial originated 215 small farm loans totaling \$18.4 million. First Financial originated eight (3.7%) small farms loans in moderate-income tracts totaling \$659,000 (3.6%), which was slightly below the percentage of farms in these tracts at 4.0% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 1.8% by volume and 1.4% by dollar amount.

In 2020, First Financial originated 73 small farm loans totaling \$12.4 million. First Financial originated one (1.4%) small farm loan in a moderate-income tract totaling \$366,000 (2.9%), which was significantly below the percentage of farms in these tracts at 4.0% by volume and below by dollar amount. Performance fell below the aggregate of all lenders at 2.1% by volume and exceeded at 2.4% by dollar amount.

Based on the limited number of farms in the AA and First Financial's strong performance compared to the aggregate of all lenders in 2021, the year with the most loans, the geographic distribution of small farm lending in moderate-income tracts is good.



### *Community Development Lending*

First Financial originated eight community development loans totaling approximately \$21.3 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

<b>Purpose of CD Loan</b>	<b>#</b>	<b>%</b>
Services to LMI	4	\$10,000,000
Affordable Housing	1	\$7,900,000
Revitalization/Stabilization	2	\$2,069,300
Economic Development	1	\$1,350,000
<b>Total</b>	<b>8</b>	<b>\$21,319,300</b>

#### **Services to LMI**

- Two working capital loans totaling \$4.0 million to community hospital that is designated by Medicare as a critical access hospital. These loans help the hospital to continue providing medical services in a rural area that is designated as a Medically Underserved Area (MUA). While located an upper-income tract, this hospital provides healthcare services to a majority of LMI patients.
- Two working capital loans totaling \$6.0 million to a community hospital that serves a moderate-income area. This hospital is designated as serving a Medically Underserved Population (MUP). This hospital provides healthcare services to a majority of LMI patients.

#### **Affordable Housing**

- A loan totaling \$7.9 million to a developer to construct a three-story 50-unit apartment building in a moderate-income community. This is a LIHTC-sponsored project.

#### **Revitalization/Stabilization**

- Two PPP loans totaling \$2.1 million providing funding to two small business in moderate-income communities. These loans are considered responsive because they helped revitalize/stabilize LMI communities by helping these businesses keep workers employed during the height of the COVID-19 emergency.

#### **Economic Development**

- One loan totaling \$1.4 million to a farm equipment supplier to expand its service shop. The expansion will create four new jobs for LMI workers.

Community contacts indicated there is a critical need for affordable housing, stabilizing employment in moderate-income communities during the height of the COVID-19 emergency and creating new jobs that benefit LMI workers. This represents First Financial's fourth highest percentage of community development loans by dollar amount at 5.8%, compared to the

percentage of total lending at 17.1% and total deposits at 12.4%. While this is a low level of community development lending given First Financial's major presence in this market, these loans address expressed needs and exhibit an adequate responsiveness to credit needs of LMI individuals and geographies in the AA, particularly much needed healthcare services to LMI individuals. Further supporting the bank's commitment to meeting community development needs, in addition originating a community development loan, First Financial also made a donation and provided a community development service to the same organization. First Financial makes an adequate level of community development loans in Nonmetropolitan Indiana.

### *Flexible Lending Programs*

First Financial originated 2,156 loans under its flexible lending programs totaling \$41.8 million in Nonmetropolitan Indiana. This ranked as First Financial's second highest percentage by total volume of flexible lending originated during the evaluation period. The various programs are shown in the tables below.

First Financial originated 110 Small Business Biz Flex lines of credit (SB Biz Flex LOC) totaling \$3.0 million in Nonmetropolitan Indiana. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products					
Assessment Area: Nonmetropolitan Indiana					
	SB Biz Flex LOC				% of Total Businesses
Tract Income Level	#	# - %	\$	\$ - %	
Low	1	0.9%	\$25,000	0.8%	2.8
Moderate	11	10.0%	\$362,000	12.0%	18.1
Middle	87	79.1%	\$2,372,500	78.7%	71.2
Upper	11	10.0%	\$254,000	8.4%	7.9
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>\$3,013,500</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated one (0.9%) SB Biz Flex LOC in a low-income tract, totaling \$25,000 (0.8%), which fell significantly below the percentage of businesses (proxy) by volume and dollar amount. First Financial originated 11 (10.0%) SB Biz Flex LOCs in moderate-income tracts, totaling \$362,000 (12.0%), which fell below proxy by volume and dollar amount.

First Financial originated 121 Dreambuilder 2<sup>nd</sup> Lien 30-Year loans totaling \$790,775. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Nonmetropolitan Indiana					
Tract Income Level	Dreambuilder 2nd Lien 30 Year				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	
Low	2	1.7%	\$8,470	1.1%	1.2
Moderate	50	41.3%	\$239,645	30.3%	13.7
Middle	56	46.3%	\$427,660	54.1%	72.5
Upper	13	10.7%	\$115,000	14.5%	12.6
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>\$790,775</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated two (1.7%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in low-income tracts, totaling \$8,470 (1.1%), which exceeded the percentage of owner-occupied units (proxy) by volume and was comparable by dollar amount. First Financial originated 50 (41.3%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in moderate-income tracts, totaling \$239,645 (30.3%), which substantially exceeded proxy by volume and dollar amount.

First Financial originated 187 Credit Achiever loans totaling \$221,650 and 1,539 First Quick loans totaling \$18.6 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Nonmetropolitan Indiana									
Tract Income Level	Credit Achiever				First Quick Loan				% of Owner-Occupied Units
	#	# - %	\$	# - %	#	# - %	\$	# - %	
Low	4	2.1%	\$2,500	1.1%	8	0.5%	\$102,000	0.5%	1.2
Moderate	29	15.5%	\$37,800	17.1%	201	13.1%	\$2,046,020	11.0%	13.7
Middle	137	73.3%	\$163,850	73.9%	1132	73.6%	\$13,864,462	74.4%	72.5
Upper	17	9.1%	\$17,500	7.9%	198	12.9%	\$2,628,985	14.1%	12.6
<b>Total</b>	<b>187</b>	<b>100.0%</b>	<b>\$221,650</b>	<b>100.0%</b>	<b>1,539</b>	<b>100.0%</b>	<b>\$18,641,467</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated four (2.1%) Credit Achiever loans in low-income tracts, totaling \$2,500 (2.1%), which exceeded proxy by volume and was comparable by dollar amount. First Financial originated 29 (15.5%) Credit Achiever loans in moderate-income tracts, totaling \$37,800 (17.1%), which exceeded proxy by volume and dollar amount.

First Financial originated eight (0.5%) First Quick loans in low-income tracts, totaling \$102,000 (0.5%), which fell below proxy by volume and dollar amount. First Financial originated 201 (13.1%) First Quick loans in moderate-income tracts, totaling \$2.0 million (11.0%), which was comparable to proxy by volume and fell below by dollar amount.

First Financial originated 67 Community Builder 30-Year Fixed loans totaling \$6.5 million and 47 Dreambuilder loans totaling \$4.7 million. The following tables show the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Nonmetropolitan Indiana									
	Community Builder				Dreambuilder				% of Owner-Occupied Units
Tract Income Level	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	1	1.5%	\$72,000	1.1%	0	0.0%	\$0	0.0%	1.2
Moderate	28	41.8%	\$2,403,279	36.8%	21	44.7%	\$1,724,708	37.0%	13.7
Middle	37	55.2%	\$3,859,370	59.1%	19	40.4%	\$1,953,455	41.9%	72.5
Upper	1	1.5%	\$200,000	3.1%	7	14.9%	\$981,176	21.1%	12.6
Total	67	100.0%	\$6,534,649	100.0%	47	100.0%	\$4,659,339	100.0%	100.0

First Financial originated one (1.5%) Community Builder loan in a low-income tract, totaling \$72,000 (1.1%) which exceeded proxy by volume and was comparable by dollar amount. First Financial originated 28 (41.8%) Community Builder loans in moderate-income tracts, totaling \$2.4 million (36.8%), which substantially exceeded proxy by volume and dollar amount.

First Financial originated 21 (44.7%) Dreambuilder loans in moderate-income tracts, totaling \$1.7 million (37.0%), which substantially exceeded proxy by volume and dollar amount.

First Financial originated 74 Dreambuilder MI loans totaling \$7.5 million. The following tables show the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Nonmetropolitan Indiana					
	Dreambuilder MI				% of Owner-Occupied Units
Tract Income Level	#	# - %	\$	\$ - %	
Low	2	2.7%	\$114,950	1.5%	1.2
Moderate	29	39.2%	\$2,124,944	28.3%	13.7
Middle	37	50.0%	\$4,362,784	58.0%	72.5
Upper	6	8.1%	\$918,000	12.2%	12.6
Unknown	0	0.0%	\$0	0.0%	0.0
Total	74	100.0%	\$7,520,678	100.00%	100.0

First Financial originated two (2.7%) Dreambuilder MI loans in low-income tracts, totaling \$114,950 (1.5%), which significantly exceeded proxy by volume and exceeded by dollar amount. First Financial originated 29 (39.2%) Dreambuilder MI loans in moderate-income tracts, totaling \$2.1 million (28.3%), which substantially exceeded proxy by volume and dollar amount.

Through these programs, First Financial was able to assist borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

First Financial originated 705 PPP loans totaling \$26.8 million in Nonmetropolitan Indiana, representing approximately 15.5% by volume and 7.8% by dollar amount of total PPP loans. This ranks as First Financial's second highest percentage of PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

<b>Geographic Distribution of PPP Loans</b>					
<b>Assessment Area: Nonmetropolitan Indiana</b>					
<b>Tract Income Level</b>	<b>Number of Loans</b>	<b>%</b>	<b>Total Loan Amount</b>	<b>%</b>	<b>Percentage of Businesses (2021)</b>
Low	4	0.6%	\$36,900	0.1%	1.6
Moderate	97	13.7%	\$5,119,100	19.1%	19.5
Middle	444	63.0%	\$15,701,400	58.7%	65.5
Upper	160	22.7%	\$5,932,800	22.1%	13.4
<b>Total</b>	<b>705</b>	<b>100.0%</b>	<b>\$26,790,200</b>	<b>100.0%</b>	

First Financial originated four (0.6%) PPP loans totaling \$36,900 (0.1%) in low-income tracts, which fell below the percentage of businesses (proxy) by volume and dollar amount. First Financial originated 97 (13.7%) PPP loans totaling \$5.1 million (19.1%) in moderate-income tracts, which fell below proxy by volume and was comparable by dollar amount. Therefore, PPP lending exhibits adequate responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, First Financial makes extensive use of flexible lending practices in serving AA credit needs, and the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial's overall lending test performance.

### **Investment Test**

First Financial has a poor level of qualified community development investments and donations in Nonmetropolitan Indiana.

First Financial has 22 qualified investments totaling \$17.9 million in Nonmetropolitan Indiana. First Financial obtained 18 new mortgage-backed securities worth \$8.0 million (44.6%). First Financial holds four prior period investments with a current book value of approximately \$9.9 million (55.4%), which include two LIHTCs with a book value of \$9.6 million and two mortgage-backed securities with a book value of \$345,332. All of these qualified investments support affordable housing initiatives across the AA.

Qualified investments also took the form of donations totaling \$549,544. First Financial partners with a wide array of organizations and nonprofits to fund initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donations</b>	<b>#</b>	<b>\$</b>
Services to LMI	38	\$514,544
Economic Development	2	\$20,000
Affordable Housing	2	\$15,000
<b>Total</b>	<b>42</b>	<b>\$549,544</b>

The majority of donations by dollar amount were made through the First Financial Foundation (83.6%), followed by the branch network (12.6%) and Impact Funds (3.8%), respectively.

Examples of impactful donations include:

- \$250,000 to support the development of a community wellness care facility in a rural area, providing services to LMI individuals.
- \$125,578 to a local nonprofit that serves majority LMI, providing basic needs such as food, transportation, clothing, as well as crisis intervention, support services and educational programs.
- \$16,000 to a nonprofit that serves LMI students experiencing food insecurity, poor health, homelessness, and other barriers to education, by connecting struggling students with community partners.
- \$10,000 to a nonprofit working to make affordable homeownership more accessible to LMI individuals/families.

Community contacts emphasized the need to end food insecurity, address the lack of reliable transportation, and improve educational attainment. Several donations are responsive to these expressed needs.

Qualified investments and donations only represent 4.2% of First Financial's total qualified investments by dollar amount, compared to the percentage of total deposits at 12.4% and total branches at 17.0% in Nonmetropolitan Indiana. Considering new investments were not necessarily complex and the bank's significant presence in this (ranked second in market share of deposits), First Financial has a poor level of qualified community development investments and donations. In addition to making donations, First Financial also provided community development services to 17 organizations.

## Service Test

Retail services are accessible, and First Financial is a leader in providing community development services in Nonmetropolitan Indiana.

### *Retail Services*

Since the previous evaluation, First Financial opened a new branch with a full-service ATM in a moderate-income tract in Union City (Randolph County). First Financial closed a branch with a full-service ATM and a stand-alone full-service ATM since the previous evaluation. The closed branch was in Madison (Jefferson County) in a middle-income tract. The closed stand-alone full-service ATM was in Rushville (Rush County) in a middle-income tract. First Financial's record of opening and closing branches has improved the accessibility of its delivery systems, particularly to moderate-income geographies and to LMI individuals in Nonmetropolitan Indiana.

First Financial maintains 23 branches with 19 full-service ATMs and three branches without ATMs. First Financial has three branches in upper-income tracts in Greensburg (Decatur County), Versailles (Ripley County), and Richmond (Wayne County). First Financial has 11 branches in middle-income tracts in Greensburg (Decatur County), Portland (Jay County), Vevay (Switzerland County), Madison and Hanover (Jefferson County), Rushville (Rush County), Hagerstown (Wayne County), North Vernon (Jennings County), Crawfordsville (Montgomery County), North Manchester (Wabash County), and Rossville (Clinton County). First Financial has seven branches in moderate-income tracts in Connersville (Fayette County), Madison (Jefferson County), New Castle (Henry County), Linton (Green County), Union City (Randolph County), Seymour (Jackson County), and Hartford City (Blackford County). First Financial also has three drive-thru only branches with four full-service ATMs. Two of these branches are in middle-income tracts in Portland (Jay County) and Vevay (Switzerland County), and the remaining drive-thru branch is in a moderate-income tract in Hartford City (Blackford County).

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. Nineteen of the 23 branches offer drive-thru services, 29 offer weekend hours, eight offer extended service hours, and 21 offer weekend hours. Five of the seven branches in moderate-income tracts offer drive-thru services, six offer weekend hours, and two offer extended service hours. Twenty-six ATMs are full-service and available 24 hours a day, 7 days a week, including the 7 full-service ATMs in moderate-income tracts. Branch offices in this AA represent 17.0% of First Financial's total branches.

First Financial also maintains five stand-alone full-service ATM's, which include one in an upper-income tract in Greensburg (Decatur County) and four in middle-income tracts in Batesville (Ripley County), Fountain City (Wayne County), and Hanover and Madison (Jefferson County). Lastly, First Financial maintains one stand-alone cash-only ATM in a middle-income tract in

North Manchester (Wabash County).

The following table illustrates the percentage of branch offices and ATMs in low- moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Nonmetropolitan Indiana

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*			
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts	Total Businesses
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%
Low	Total 0	0.0%	0	0	0	0	0	Total 0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	2.2%
	DTO 0		0	0	0			Stand Alone 0		0		0	0	0		0	0		
	LS 0		0	0															
Moderate	Total 7	30.4%	1	0	5	2	6	Total 7	25.0%	7	26.3%	1	0	0	0.0%	0	0	25	18.4%
	DTO 1		0	0	1			Stand Alone 0		0		0	0	0		0	0		
	LS 0		0	0															
Middle	Total 13	56.5%	0	1	11	5	12	Total 17	60.7%	15	57.7%	0	2	2	100.0%	0	0	32	67.6%
	DTO 2		0	0	2			Stand Alone 5		4		0	1	1		0	0		
	LS 0		0	0															
Upper	Total 3	13.0%	0	0	3	1	3	Total 4	14.3%	4	15.4%	0	1	0	0.0%	0	0	16	11.8%
	DTO 0		0	0	0			Stand Alone 1		1		0	1	0		0	0		
	LS 0		0	0															
Unknown	Total 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%
	DTO 0		0	0	0			Stand Alone 0		0		0	0	0		0	0		
	LS 0		0	0															
Totals	Total 23	100.0%	1	1	19	8	21	Total 28	100.0%	26	100.0%	1	3	2	100.0%	0	0	136	100.0%
	DTO 3		0	0	3			Stand Alone 6		5		0	2	1		0	0		
	LS 0		0	0															

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2020 census data  
\*\*Closed branches are only included in the "Closed" column and are not included in any other totals  
LPOs not included in totals.

Although there are no branches within low-income tracts, there were no gaps in lending in these tracts. The branch distribution in moderate-income tracts is excellent. The distribution of branches and full-service ATMs at 30.4% exceeded the percentage of moderate-income tracts (18.4%), households (16.6%), and total businesses (17.1%) in these tracts. In addition, First Financial has nine ITMs with 33.0% serving moderate-income geographies.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Low	15,975	0.4%	33,021	0.7%	2.0%
Moderate	461,538	12.6%	631,626	12.6%	16.6%
Middle	2,772,344	75.6%	3,772,231	75.4%	69.7%
Upper	417,620	11.4%	567,364	11.3%	11.8%
Total	3,667,477	100.0%	5,004,242	100.0%	
*Based on 2020 census data					



0.4% online banking logins and 0.7% of mobile banking logins were made by customers in low-income tracts, which fell below the percentage of households (proxy) in these tracts at 2.0%. 12.6% of online banking logins and 12.6% of mobile banking logins were made by customers in moderate-income tracts, which fell below proxy at 16.6%.

e-Banking Services (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	\$	#	\$	#	\$	
Low	2,800	0.6%	0	0.0%	831	0.9%	2.0%
Moderate	54,287	12.5%	29	14.9%	12,140	13.2%	16.6%
Middle	328,194	75.5%	145	74.4%	69,185	75.1%	69.7%
Upper	49,220	11.3%	21	10.8%	9,973	10.8%	11.8%
<b>Total</b>	<b>434,501</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>92,129</b>	<b>100.0%</b>	
*Based on 2020 census data							

0.6% fund transfers and 0.9% of remote deposits were made by customers in low-income tracts, which fell below proxy. 12.5% fund transfer, 14.9% of stop payments, and 13.2% of remote deposits were made by customers in moderate-income tracts, which fell below proxy.

Delivery systems (branch and non-branch) are accessible to First Financial's geographies and individuals of different income levels in Nonmetropolitan Indiana.

Specialized Checking Programs					
Geographic Distribution					
Tract Income	NOWorry Checking		NOWorry Rebuild		% Households*
	#	%	#	%	
Low	9	2.6%	3	1.4%	2.0%
Moderate	93	27.3%	68	31.8%	16.6%
Middle	195	57.2%	133	62.1%	69.7%
Upper	44	12.9%	10	4.7%	11.8%
<b>Total</b>	<b>341</b>	<b>100.0%</b>	<b>214</b>	<b>100.0%</b>	
*Based on 2020 census data					

First Financial opened 2.6% of its NOWorry Checking accounts to customers in low-income tracts, which exceeded the percentage of households (proxy) in these tracts at 2.0%. First Financial opened 1.4% of its NOWorry Rebuild accounts to customers in low-income tracts, which fell below proxy.

First Financial opened 27.3% of its NOWorry Checking accounts and 31.8% of its NOWorry Rebuild accounts to customers in moderate-income tracts, which significantly exceeded proxy at 16.6%.

First Financial's specialized retail checking products are responsive, particularly in LMI communities and do not vary in a way that inconveniences any portions of its AA.

### *Community Development Services*

During the evaluation period, 118 employees assisted 65 organizations totaling 1,539 hours of community development services provided throughout the AA. This represents 18.2% of total service hours, which exceeds the total percentage of branches at 17.0%. The hours of service provided in this AA equates to 0.8 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	353	46	96	1,333
Economic Development	115	16	19	169
Affordable Housing	29	3	3	37
<b>Total</b>	<b>497</b>	<b>65</b>	<b>118</b>	<b>1,539</b>

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families; and promote affordable housing, and community and economic development. Community development services include 769 hours serving on boards and committees, 686 hours of financial literacy training for LMI individuals, mostly through classes taught at local schools, but also through engagements at nonprofits, and 84 hours providing technical expertise to nonprofits.

Examples of impactful community development services include:

#### **Serving on boards and committees**

- An employee serves as a board member and leader for a local nonprofit that provides resources, education, and technical resources to LMI students.
- An employee participates as a board member for a local nonprofit that assists with serving at-risk youth in LMI communities.
- An employee participates as a board member to an organization that provides affordable housing services and other programs serving LMI individuals.
- An employee serves as board member for a nonprofit that provides wraparound services to LMI families through a food pantry, workforce training, GED services, and medical care.

- An employee serves as board member and treasurer for a local community action foundation.

#### **Technical expertise**

- Four employees provided technical support to a nonprofit in the form of installing a new computer, transferring all applications and data from the old system, updating new hardware and technology, and providing oversight and assistance on how to use the new system.
- One employee participated in fundraising for a nonprofit that provides wraparound services to LMI individuals and families.
- Two employees volunteered for the IRS Volunteer Income Tax Assistance (VITA) program and provided free tax help to LMI taxpayers.

#### **Financial Literacy training**

- Employees provided 527 hours of financial literacy classes at a local middle school, with over three-hundred students in attendance for the majority of the sessions. Topics included home ownership planning, budgeting, bill payment, and insurance using real life expenditure examples.

Community contacts emphasized the need to address food insecurity, the lack of affordable housing, and increase educational attainment. Community services provided are responsive to these expressed needs. While First Financial provides financial literacy training to K-12 students, a community contact expressed the need for financial literacy services aimed at LMI working class adults. Further supporting First Financial's commitment to meeting community development needs, in addition to providing community development services, First Financial also gave donations to 17 organizations. First Financial is a leader in providing community development services in Nonmetropolitan Indiana.

**METROPOLITAN AREA  
(Full-scope Review)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN  
COLUMBUS, IN MSA #18020**

The Columbus IN MSA includes the entirety of Bartholomew County and the bank's AA consists of the entire county. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020-2021	2022
	Number of Tracts	Number of Tracts
Low	0	0
Moderate	4	4
Middle	7	10
Upper	4	2
Unknown	0	0
<b>Total</b>	<b>15</b>	<b>16</b>

Based on 2020 Census data, the AA gained three middle-income tracts and lost two upper-income tracts in 2022.

As of June 30, 2022, the FDIC's summary of deposits report ranks First Financial first among nine institutions in the MSA with 48.1% of the deposit market share; followed by German American Bank with 12.5%, Old National Bank at 12.4% and PNC Bank National Association with 7.4%. Deposits in this AA accounted for 7.3% of First Financial's total deposits and ranks as the bank's fifth highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data show First Financial ranks third among 217 HMDA reporters in the MSA having originated 361 loans. The top two HMDA lenders in this market Centra Credit Union originated 599 loans and Ruoff Mortgage Company Inc. originated 378 loans. First Financial also ranked third among HMDA reporters in this market in 2020.

First Financial ranks first among 70 CRA reporters serving the MSA having originated 275 loans in 2021, followed by German American Bank that originated 245 loans and American Express

National Bank that originated 190 loans. First Financial also ranked first among CRA reporters in this market in 2020.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a local community center that offers wraparound services to LMI individuals and families. The contact stated retail businesses are struggling to remain open, and it has been a challenge to attract and retain employees post-COVID, even with offers of increased wages. The contact indicated there is a growing trend of outside developers and investors buying up single-family homes, which is contributing to rising rents and impacting housing availability and affordability. However, city council recently created an economic revitalization area for an affordable housing project. The project involves a public-private partnership to construct 64 workforce family housing units and a daycare center and 64 housing units for LMI seniors to be built in two phases. Build time is expected to take 18 months with leasing starting in 2026. The developers are applying for a LIHTC to help with financing. The contact said local financial institutions are involved in the community, but there are opportunities for banks to be more engaged in community development and/or public-private partnership projects.

The second interview was with a representative from a local foundation focused charitable initiatives. The contact stated that while unemployment in Bartholomew County is historically low, underemployment is a concern. A large percentage of residents fall into the ALICE (Asset Limited, Income Constrained, Employed) category, earning just above the federal poverty level, yet struggling to make ends meet. According to the contact, the region is heavily reliant on the manufacturing industry and wages in that sector are not always stable. Due to the demand and strong local economy in Columbus, housing costs are increasing, and affordable housing is limited. According to the contact, the lack of affordable housing is a complicated issue that cannot be resolved with a one-size-fits-all solution. The contact also stressed there is a shortage of affordable and accessible childcare which impacts the ability of workers, especially LMI workers to participate in the workforce and achieve economic stability. The contact stated local financial institutions are involved in the community primarily through volunteer services, but indicated there are opportunities for banks to offer products and services that benefit the working poor.

## Population Characteristics

Population Change Assessment Area: Columbus, IN MSA #18020					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Bartholomew County	79,488	82,208	3.4%	83,540	1.6%
Indiana	6,568,645	6,785,528	3.3%	6,833,037	0.7%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the MSA experienced a 5.1% gain in population, similarly Indiana also saw a gain at 4.0%.
- 75.7% of the MSA population was 18 years of age or older, the legal age to enter into a contract.
- 16.3% of the population in the MSA was age 65 and over, compared to 15.5% in Indiana.
- Population growth in the MSA may result in a growing labor supply and increasing demand for leisure and healthcare services.
- 22.4% of the MSA's population reside in low-income tracts.
- According to Census data, Columbus is the largest city in the MSA with 50,896 residents, and its population increased by 13.4% between 2010 and 2022.<sup>59</sup>

## Income Characteristics

Borrower Income Levels Assessment Area: Columbus, IN MSA #18020											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	- 49.9%	50%	- 79.9%	80%	- 119.9%	120%	- & above	
2020	\$81,300		0	- \$40,649	\$40,650	- \$65,039	\$65,040	- \$97,559	\$97,560	- & above	
2021	\$77,200	-5.0	0	- \$38,599	\$38,600	- \$61,759	\$61,760	- \$92,639	\$92,640	- & above	
2022	\$95,000	23.1	0	- \$47,499	\$47,500	- \$75,999	\$76,000	- \$113,999	\$114,000	- & above	
Source: 2020-2022 FFIEC Census Data											

- During the evaluation period, the median family income (MFI) in the AA increased by 16.9%.
- According to 2020 U.S. Census data, AA MFI at \$78,306 is 6.4% higher than Indiana at \$73,265.

<sup>59</sup> [Census - Quick Facts](#)

Poverty Rates			
Assessment Area: Columbus, IN MSA #18020			
Area	2019	2020	2021
Bartholomew County	11.2%	9.1%	8.1%
Indiana	11.9%	11.6%	12.1%
United States	12.3%	11.9%	12.8%
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- During this period, poverty rates in the MSA were lower than poverty rates in Indiana and the United States.
- Of the 20,849 families in the MSA, 39.5% are designated as LMI with 8.8% living below poverty; compared to 38.4% designated as LMI with 8.9% living below poverty across Indiana.
- Of the 31,772 households in the MSA, 11.2% are below the poverty level and 1.7% receive public assistance; compared to 12.5% of households across Indiana that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Columbus, IN MSA #18020	
Area	2020
Bartholomew County	6.8%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Poverty rates in Bartholomew County were higher than percent of the population receiving SNAP benefits in 2020.

## Housing Characteristics

Housing Cost Change						
Assessment Area: Columbus, IN MSA #18020						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Bartholomew County	\$136,000	\$172,900	27.1%	\$818	\$1,000	22.2%
Indiana	\$124,200	\$158,500	27.6%	\$745	\$891	19.6%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the MSA increased 27.1% from 2015 to 2021, compared to 27.6% in Indiana. Overall, housing became less affordable across the MSA most likely because MFI did not keep pace with home price growth.
- Based on 2020 Census data, the affordability ratio<sup>60</sup> was 39.9% in the MSA compared to 39.1% in Indiana. Housing was slightly more affordable across the MSA than in other parts of Indiana.
- Median gross rents across the MSA increased 22.2% from 2015 to 2021, compared to 19.6% in Indiana. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 31.6% of all renters in the MSA have rental costs that are at least 30.0% of their income; compared to 42.3% in Indiana.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data.<sup>61</sup> The average rent for a two-bedroom unit in Bartholomew County was \$901 a month. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.<sup>62</sup>
- There are 34,480 housing units in the MSA, of which 65.3% are owner occupied, 26.8% are rental and 7.9% are vacant; consequently, there are more households who own their homes than there are renters. Only 24.7% of total housing units are in moderate-income tracts, and 39.7% of these housing units are owner-occupied and 60.3% are either rental or vacant. With 34.7% of housing units across the MSA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the MSA is 48 years old, and 14.8% of housing units were built prior to 1950. The median age of housing stock in moderate-income tracts is 59 years old.

Housing Cost Burden						
Assessment Area: Columbus, IN MSA #18020						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Bartholomew County	52%	18%	14%	68%	28%	32%
Indiana	57%	23%	15%	73%	27%	41%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 52.0% of low-income homeowners and 68.0% of low-income renters are cost burdened, compared to 18.0% of moderate-income homeowners and 28.0% of moderate-income renters.
- About 14.0% of all homeowners and 32.0% of renters across the MSA are cost burdened; compared to 15.0% of all homeowners and 41.0% of renters across Indiana.

<sup>60</sup> 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.

<sup>61</sup> [U.S. Department of Housing and Urban Development](#)

<sup>62</sup> [National Low Income Housing Coalition](#)



- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

### Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Assessment Area: Columbus, IN MSA #18020					
Area	2017	2018	2019	2020	2021
Bartholomew County	2.7%	2.6%	2.5%	6.6%	2.9%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the MSA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the MSA increased from 2.5% in 2019 to 6.6% in 2020. Unemployment rates across the MSA were consistently lower than unemployment rates in Indiana during this period.
- According to the Bureau of Labor Statistics, the leading industries in the MSA are manufacturing, government, retail trade, health care and social services, accommodation and food services and administrative and waste services.
- Major employers in the MSA include Cummins Incorporated, Faurecia Gladstone, NTN Driveshaft Incorporated, Toyota Industrial Equipment Manufacturing Incorporated, Emcon Technologies LLC, Enkei America Incorporated, Walmart Supercenter, Columbus Risk Management and PMG Indiana Corporation.<sup>63</sup>
- Columbus, Indiana was named the #1 manufacturing hub among all U.S. small metro cities by *Business Facilities Magazine* in its 2022 Metro Rankings Report. Over 38% of local employment in Columbus is in the manufacturing sector, and high concentrations of engineering talent in the area contribute to the city's manufacturing sector being among the most advanced in the nation. Data released by the U.S. Bureau of Labor Statistics shows that the Columbus IN MSA has some of the highest concentrations of manufacturing and engineering occupational strengths in the country. The largest local manufacturing company, Cummins Incorporated, employs over 8,000 people in the region. Toyota Material Handling, NTN Driveshafts, and Forvia/Faurecia all employ over 1,000 people in the region.<sup>64</sup>
- Cummins Corporation is the largest independent producer of diesel engines and diverse power solutions in the world. In 2019, Cummins ranked 128<sup>th</sup> on Fortune's list of the 500 largest companies ranks by total revenue. Many retail companies in downtown

<sup>63</sup> [Hoosier Data](#)

<sup>64</sup> [Greater Columbus Indiana Economic Development Corporation](#) (ECIEDC)

Columbus depend heavily on Cummins employees, and the impact of remote working conditions during and after COVID-19 has left a significant gap to be filled.<sup>65</sup>

- According to BroadbandNow, in Bartholomew County 93.1% of residents have access to the minimum bandwidth needed for basic internet activity.<sup>66</sup> Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS, IN MSA #18020

### **Lending Test**

First Financial's lending activity demonstrates an adequate responsiveness to the credit needs of the community. First Financial has a good distribution among borrowers of different income levels and to businesses of different revenue sizes. First Financial has a good geographic distribution of loans with no lending gaps. First Financial makes an adequate level of community development loans and makes limited use of flexible lending practices in this AA. First Financial exhibits an adequate record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenue of \$1.0 million or less.

### ***Lending Activity***

Lending activity levels reflect an adequate responsiveness to the credit needs within the MSA.

The percentage of First Financial's lending in the Columbus IN MSA is 4.3% compared to the percentage of total deposits is 7.3%.

HMDA (refinance, home purchase, and home improvement, respectively) loans received greater weight than small business loans in this AA based on the total loan volume and dollar amounts. There was only enough volume to conduct a meaningful analysis of home improvement lending in 2022.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

First Financial's overall distribution HMDA lending among borrowers of different income (including LMI) levels and to businesses of different sizes and is good.

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<sup>65</sup> [Cummins Corporation](#)

<sup>66</sup> [BroadbandNow](#)

### *HMDA Lending*

During the evaluation period, First Financial originated 829 HMDA-reportable loans totaling \$147.5 million. Of these loans, 398 were refinance loans totaling \$72.3 million, 258 were home purchase loans totaling \$52.4 million, and 59 were home improvement loans totaling \$11.2 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders in 2020 and 2021. First Financial's borrower distribution of refinance, home purchase, and home improvement lending is good. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 76 refinance loans totaling \$13.6 million. First Financial originated two (2.6%) refinance loans to borrowers with unknown incomes totaling \$162,000 (1.2%).

First Financial originated nine (11.8%) refinance loans to low-income borrowers totaling \$799,000 (5.9%) which was below the percentage of families at 21.9% by volume and significantly below by dollar amount. First Financial originated nine (11.8%) refinance loans to moderate-income borrowers totaling \$899,000 (6.6%), which was below the percentage of families at 17.6% by volume and significantly below by dollar amount.

In 2021, First Financial originated 192 refinance loans totaling \$35.1 million. First Financial originated seven (3.6%) refinance loans to borrowers with unknown incomes totaling \$767,000 (2.2%). By comparison, the aggregate of all lenders originated 15.0% by volume and 15.3% by dollar amount to borrowers with unknown incomes.

First Financial originated 19 (9.9%) refinance loans to low-income borrowers totaling \$1.9 million (5.5%), which was below the percentage of families at 19.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.3% by volume and 4.5% by dollar amount. First Financial originated 36 (18.8%) refinance loans to moderate-income borrowers totaling \$4.1 million (11.7%), which was slightly below the percentage of families at 19.2% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 18.5% by volume and was slightly below at 13.0% by dollar amount.

In 2020, First Financial originated 130 refinance loans totaling \$23.6 million. First Financial originated three (2.3%) refinance loans to borrowers with unknown incomes totaling \$386,000 (1.6%). By comparison, the aggregate of all lenders originated 12.3% by volume and 12.2% by dollar amount to borrowers with unknown incomes.

First Financial originated 11 (8.5%) refinance loans to low-income borrowers totaling \$957,000 (4.1%), which was significantly below the percentage of families at 19.2% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 6.9%

by volume and 3.7% by dollar amount. First Financial originated 27 (20.8%) refinance loans to moderate-income borrowers totaling \$3.3 million (13.9%), which exceeded the percentage of families at 19.2% by volume but was below by dollar amount. Performance exceeded the aggregate of all lenders at 18.6% by volume and 13.2% by dollar amount.

First Financial's refinance lending performance mostly fell below proxy but exceeded the aggregate of all lenders to LMI borrowers, which is a good borrower distribution.

#### *Home Purchase Lending*

In 2022, First Financial originated 102 home purchase loans totaling \$22.5 million. First Financial originated 24 (23.5%) home purchase loans to low-income borrowers totaling \$2.1 million (9.3%) which exceeded the percentage of families at 21.9% by volume and was significantly below by dollar amount. First Financial originated 21 (20.6%) home purchase loans to moderate-income borrowers totaling \$3.0 million (13.5%), which exceeded the percentage of families at 17.6% by volume and was slightly below by dollar amount.

In 2021, First Financial originated 102 home purchase loans totaling \$20.4 million. First Financial originated 12 (11.8%) home purchase loans to low-income borrowers totaling \$1.6 million (7.7%) which was below the percentage of families at 19.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 11.1% by volume and 6.2% by dollar amount. First Financial originated 27 (26.5%) home purchase loans to moderate-income borrowers totaling \$3.5 million (17.2%), which exceeded the percentage of families at 19.2% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 23.2% by volume and was slightly below at 17.3% by dollar amount.

In 2020, First Financial originated 54 home purchase loans totaling \$10.0 million. First Financial originated nine (16.7%) home purchase loans to low-income borrowers totaling \$929,000 (9.3%) which was slightly below the percentage of families at 19.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 16.2% by volume and was slightly below at 9.9% by dollar amount. First Financial originated ten (18.5%) home purchase loans to moderate-income borrowers totaling \$1.4 million (13.7%), which was slightly below the percentage of families at 19.2% by volume and below by dollar amount. Performance was below the aggregate of all lenders at 27.1% by volume and 22.2% by dollar amount.

First Financial's performance fell slightly below proxy and exceeded the aggregate of all lenders to low-income borrowers, which is a good borrower distribution. First Financial's performance exceeded proxy but fell slightly below aggregate of all lenders to moderate-income borrowers, which is a good borrower distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 27 home improvement loans totaling \$6.8 million. First Financial originated no home improvement loans to low-income borrowers, compared to the percentage of families at 21.9%. First Financial originated nine (33.3%) home improvement loans to moderate-income borrowers totaling \$483,000 (7.1%), which significantly exceeded the percentage of families at 17.6% by volume but fell significantly below by dollar amount.

First Financial was unable to originate home improvement loans to low-income borrowers; however, low-income borrowers tend to have less home equity. Nonetheless, this is a poor borrower distribution. First Financial's performance significantly exceeded proxy to moderate-income borrowers, which is an excellent borrower distribution.

### *Small Business Lending*

During the evaluation period First Financial originated 375 small business loans to businesses of different sizes totaling \$52.1 million, and nine (2.4%) loans totaling \$946,000 (1.8%) were PPP loans with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2022, First Financial originated 76 small business loans to businesses of different sizes totaling \$11.6 million. First Financial originated 36 (47.4%) loans totaling \$3.3 million (28.9%) to businesses with revenue of \$1.0 million or less, which is below the percentage of small businesses at 88.0%. However, First Financial originated 45 (59.2%) small dollar loans in amounts of \$100,000 or less. This exhibits an adequate responsiveness to the credit needs of small businesses in the AA.

In 2021, First Financial originated 251 small business loans to businesses of different sizes totaling \$31.6 million, of which 42.2% were extended to businesses with unknown revenue. First Financial originated 86 (34.3%) loans totaling \$4.7 million (15.0%) to businesses with revenue of \$1.0 million or less, which is significantly below the percentage of small businesses at 88.0% and slightly below the aggregate of all lenders at 42.6% by volume and below at 20.9% by dollar amount. First Financial originated 174 (69.3%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 84.5%. This exhibits a good responsiveness to the credit needs of small businesses in the AA.

In 2020, First Financial originated 48 small business loans to businesses of different sizes totaling \$8.9 million, of which 18.8% were extended to businesses with unknown revenue. Of the total small business loans, nine (18.8%) loans totaling \$946,000 (10.6%) were PPP loans. First Financial originated 22 (45.8%) loans totaling \$3.1 million (35.0%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 88.1% and the aggregate of all lenders at 25.4% by volume and 16.2% by dollar amount, which is a good distribution. First Financial originated 30 (62.5%) small dollar loans in amounts of \$100,000 or less, compared

to the aggregate of all lenders at 79.9%. First Financial's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While this analysis is skewed by the number of businesses with unknown gross annual revenue, First Financial exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, especially in 2021 the year with the most loans. First Financial was also responsive to small businesses impacted by the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is good.

### *Geographic Distribution of Loans*

First Financial's overall geographic distribution of lending is excellent. HMDA lending is good and small business lending is excellent. First Financial has no lending gaps in the Columbus IN MSA.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Moderate	100.0%	100.0%	100.0%
Middle	100.0%	100.0%	100.0%
Upper	100.0%	100.0%	100.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

First Financial was able to penetrate 100.0% of total tracts during the evaluation period.

### *HMDA Lending*

During the evaluation period, First Financial originated 829 HMDA-reportable loans totaling \$147.5 million. Of these loans, 398 were refinance loans totaling \$72.3 million, 258 were home purchase loans totaling \$52.4 million, and 59 were home improvement loans totaling \$11.2 million. First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. First Financial's geographic distribution of refinance and home improvement lending is adequate and excellent for home purchase lending. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 76 refinance loans totaling \$13.6 million. First Financial originated eight (10.5%) refinance loans in moderate-income tracts totaling \$924,000 (6.8%), which was below the percentage of owner-occupied units in these tracts at 15.0% by volume and significantly below by dollar amount.

In 2021, First Financial originated 192 refinance loans totaling \$35.1 million. First Financial originated 22 (11.5%) refinance loans in moderate-income tracts totaling \$2.1 million (6.1%), which was below the percentage of owner-occupied units in these tracts at 20.7% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 15.0% by volume and below at 10.3% by dollar amount.

In 2020, First Financial originated 103 refinance loans totaling \$23.6 million. First Financial originated 11 (8.5%) refinance loans in moderate-income tracts totaling \$964,000 (4.1%), which was significantly below the percentage of owner-occupied units in these tracts at 20.7% by volume and substantially below by dollar amount. Performance fell below the aggregate of all lenders at 11.9% by volume and 8.1% by dollar amount.

First Financial's refinance lending performance mostly fell below proxy and the aggregate of all lenders in moderate-income tracts, which is an adequate geographic distribution.

#### *Home Purchase Lending*

In 2022, First Financial originated 102 home purchase loans totaling \$22.0 million. First Financial originated 26 (25.5%) home purchase loans in moderate-income tracts totaling \$3.1 million (14.1%), which significantly exceeded the percentage of owner-occupied units in these tracts at 15.0% by volume and was slightly below by dollar amount.

In 2021, First Financial originated 102 home purchase loans totaling \$20.4 million. First Financial originated 23 (22.5%) home purchase loans in moderate-income tracts totaling \$2.7 million (13.1%), which exceeded the percentage of owner-occupied units in these tracts at 20.7% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 20.3% by volume and was slightly below at 14.2% by dollar amount.

In 2020, First Financial originated 54 home purchase loans totaling \$10.0 million. First Financial originated 14 (25.9%) home purchase loans in moderate-income tracts totaling \$1.4 million (14.2%), which exceeded the percentage of owner-occupied units in these tracts at 20.7% by volume and fell below by dollar amount. Performance exceeded the aggregate of all lenders at 19.2% by volume and was comparable at 14.1% by dollar amount.

First Financial's home purchase lending performance mostly exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

#### *Home Improvement Lending*

In 2022, First Financial originated 27 home improvement loans totaling \$6.8 million. First Financial originated three (11.1%) home improvement loans in moderate-income tracts totaling \$110,000 (1.6%), which was below the percentage of owner-occupied units in these tracts at 15.0% by volume and substantially below by dollar amount.

First Financial's home improvement lending performance fell below proxy, which is an adequate geographic distribution.

### *Small Business Lending*

During the evaluation period First Financial originated 375 small business loans to businesses of different sizes totaling \$52.1 million. First Financial's performance was compared to the percentage of businesses by tract (proxy).

In 2022, First Financial originated 76 small business loans totaling \$11.6 million. First Financial originated 13 (17.1%) small business loans in moderate-income tracts totaling \$2.5 million (21.6%), which was below the percentage of businesses in these tracts at 29.1% by volume and dollar amount.

In 2021, First Financial originated 251 small business loans totaling \$31.6 million. First Financial originated 89 (35.5%) small business loans in moderate-income tracts totaling \$15.1 million (47.9%), which exceeded the percentage of businesses in these tracts at 34.6% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 34.1% by volume and was slightly below at 50.3% by dollar amount.

In 2020, First Financial originated 48 small business loans totaling \$8.9 million. First Financial originated 17 (35.4%) small business loans in moderate-income tracts totaling \$4.2 million (47.5%), which exceeded the percentage of businesses in these tracts at 34.6% by volume and dollar amount. Performance was comparable but slightly below to the aggregate of all lenders at 35.5% by volume and 49.0% by dollar amount.

First Financial's small business lending performance mostly exceeded proxy and the aggregate of all lenders in moderate-income tracts, especially in 2021 the year with the most loans. Therefore, the geographic distribution of small businesses in moderate-income tracts is excellent.

### *Community Development Lending*

First Financial originated nine community development loans totaling approximately \$2.6 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Affordable Housing	7	\$2,327,194
Services to LMI	2	\$250,000
<b>Total</b>	<b>9</b>	<b>\$2,577,194</b>

### **Affordable Housing**



- One loan totaling \$960,000 to a developer to purchase a 32-unit apartment complex in a middle-income tract. This is a LIHTC-sponsored project.
- One loan totaling \$750,000 providing gap funding to a housing agency awaiting federal funds during the COVID-19 emergency. This loan helped the housing agency address emergency needs in several subsidized housing complexes. Without necessary repairs LMI individuals/families may have been unable to stay in their homes.
- Three working capital loans totaling \$417,194 to a nonprofit focusing on all aspects of affordable housing. These loans helped the organization provide vital home repairs for at least six units owned by LMI homeowners in a moderate-income community. These repairs allowed LMI residents to remain in their homes.
- Two working capital loans totaling \$200,000 to a CDC focused on affordable housing and workforce development initiatives in southern Indiana. These loans help the CDC purchase and rehabilitate houses for LMI individuals/families (workforce housing).

### Services to LMI

- Two working capital loans totaling \$250,000 to a nonprofit that provides wraparound services to LMI individuals. These loans helped the organization continue to offer services.

Community contacts indicated there is a critical need for affordable housing and services to LMI individuals and families. Community contacts emphasized the need for affordable housing and services to LMI individuals and families, and lingering impacts of the COVID-19 emergency on small businesses. These loans represent 0.7% of First Financial's total community development lending by dollar amount, compared to the percentage of total lending at 4.3% and total deposits at 7.3%. While this is a low level of community development lending given First Financial's major presence in this market, these loans address expressed these needs and exhibit an adequate responsiveness to credit needs of LMI individuals and geographies in the AA, particularly during the height of the COVID-19 emergency. In addition to originating a community development loan, First Financial also gave a donation and provided a community development service to the same organization. First Financial makes an adequate level of community development loans in the Columbus IN MSA.

### *Flexible Lending Programs*

First Financial originated 270 loans under its flexible lending programs totaling \$6.7 million in the Columbus IN MSA. This ranks as First Financial's ninth highest percentage by total volume of flexible lending originated during the evaluation period. The various programs are shown in the tables below.

First Financial originated 27 Small Business Biz Flex lines of credit in the MSA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus IN MSA #18020					
	SB Biz Flex Lines of Credit				% of Total Businesses
Tract Income Level	#	%	\$	%	
Moderate	5	18.5%	\$205,000	28.3%	32.4
Middle	22	81.5%	\$519,000	71.7%	54.8
Upper	0	0.0%	\$0	0.0%	12.9
<b>Total</b>	<b>27</b>	<b>100.0</b>	<b>\$724,000</b>	<b>100.0</b>	<b>100.0</b>

First Financial originated five (18.5%) SB Biz Flex lines of credit in moderate-income tracts, totaling \$205,000 (28.3%), which fell below the percentage of businesses (proxy) by volume and slightly below by dollar amount.

First Financial originated 16 Dreambuilder 2<sup>nd</sup> Lien 30-year loans. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus IN MSA #18020					
	Dreambuilder 2nd Lien 30-Year				% of Owner- Occupied Units
Tract Income Level	#	# - %	\$	\$ - %	
Moderate	6	37.5%	\$55,633	32.2%	15.0
Middle	10	62.5%	\$117,271	67.8%	72.5
Upper	0	0.0%	\$0	0.0%	12.5
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>\$172,904</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated six (37.5%) Dreambuilder 2<sup>nd</sup> Lien 30-Year loans in moderate-income tracts, totaling \$55,633 (32.2%), which significantly exceeded the percentage of owner-occupied units (proxy) by volume and dollar amount.

First Financial originated 38 Credit Achiever loans totaling \$45,000 and 155 First Quick loans totaling \$1.9 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products									
Assessment Area: Columbus IN MSA #18020									
Tract Income Level	Credit Achiever				First Quick Loan				% of Owner- Occupied Units
	#	%	\$	%	#	%	\$	%	
Moderate	14	36.8%	\$16,000	35.6%	29	18.7%	\$327,950	17.1%	15.0
Middle	21	55.3%	\$23,700	52.7%	109	70.3%	\$1,363,495	71.0%	72.5
Upper	3	7.9%	\$5,300	11.8%	17	11.0%	\$228,640	11.9%	12.5
<b>Total</b>	<b>38</b>	<b>100.0</b>	<b>\$45,000</b>	<b>100.0</b>	<b>155</b>	<b>100.0</b>	<b>\$1,920,085</b>	<b>100.0</b>	<b>100.0</b>

First Financial originated 14 (36.8%) Credit Achiever loans in moderate-income tracts, totaling \$16,000 (35.6%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 29 (18.7%) First Quick loans in moderate-income tracts, totaling \$327,950 (17.1%), which exceeded proxy by volume and dollar amount.

First Financial originated 15 Dreambuilder MI loans totaling \$2.1 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products					
Assessment Area: Columbus IN MSA #18020					
Tract Income Level	Dreambuilder MI				% of Owner- Occupied Units
	#	%	\$	%	
Moderate	5	33.3%	\$652,560	30.7%	15.0%
Middle	10	66.7%	\$1,475,706	69.3%	72.5%
Upper	0	0.0%	\$0	0.0%	12.5%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>\$2,128,266</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated five (33.3%) Dreambuilder MI loans in moderate-income tracts, totaling \$652,560 (30.7%), which significantly exceeded proxy by volume and dollar amount.

Through these programs, First Financial was able to assist borrowers purchase homes in moderate-income geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

First Financial originated 206 PPP loans totaling \$18.0 million in the MSA, representing approximately 4.5% by volume and 5.2% by dollar amount of total PPP loans. This ranks as the bank's eighth highest percentage of PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

Geographic Distribution of PPP Loans					
Assessment Area: Columbus, IN MSA #18020					
Tract Income Level	Number of Loans	%	Total Loan Amount	%	Percentage of Businesses (2021)
Moderate	60	29.1%	\$6,788,000	37.7%	34.6
Middle	112	54.4%	\$5,515,300	30.7%	40.7
Upper	34	16.5%	\$5,684,100	31.6%	24.7
<b>Total</b>	<b>206</b>	<b>100.0%</b>	<b>\$17,987,400</b>	<b>100.0%</b>	

First Financial originated 60 (29.1%) PPP loans totaling \$6.8 million (37.7%) in moderate-income tracts, which fell below proxy by volume but exceeded by dollar amount. PPP lending is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, First Financial makes limited use of flexible lending practices in serving AA credit needs.

### **Investment Test**

First Financial has a poor level of qualified community development investments and donations in the Columbus IN MSA.

First Financial has \$7.6 million in qualified community development investments in the Columbus IN MSA. First Financial obtained nine new investments worth approximately \$1.8 million (23.4%), which are mortgage-backed securities supporting affordable housing initiatives across the AA. First Financial holds four prior period investments with a current book value of approximately \$5.9 million (76.6%). First Financial holds two LIHTCs with a book value of \$5.7 million, 16 mortgage-backed securities with a book value of \$104,484, an equity investment with a book value of \$37,833 that all support affordable housing initiatives across the AA.

Qualified investments also took the form of donations totaling \$117,850. First Financial partners with several organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Affordable Housing	5	\$34,500
Services to LMI	23	\$78,350
Economic Development	1	\$5,000
<b>Total</b>	<b>29</b>	<b>\$117,850</b>

The majority of donations by dollar amount were made through the branch network (44.0%), followed by First Financial Foundation (40.3%) and Impact Funds (15.7%).

Examples of large dollar donations include:

- \$29,500 to a nonprofit foundation that provides wraparound services to LMI individuals.
- \$18,500 to a nonprofit that provides affordable housing and provides wraparound services to LMI. First Financial also originated a community development loan to this organization.
- \$5,000 to a foundation that supports the growth and development of small businesses. First Financial also provided community development services to this foundation.

Qualified investments and donations represent 1.8% of First Financial's total qualified investments by dollar amount, compared to the percentage of total deposits at 7.3% and total branches at 4.4% in the Columbus IN MSA. Considering new investments were not necessarily complex, the majority of qualified investments were prior period investments, and the bank's significant presence in this market, First Financial has a poor level of qualified community development investments and donations. In addition to giving donations, First Financial also provided community development services to seven organizations.

### **Service Test**

Retail services are readily accessible, and First Financial is a leader in providing community development services in the Columbus IN MSA.

#### ***Retail Services***

First Financial maintains six branches with full-service ATMs and two stand-alone full-service ATMs in the Columbus IN MSA. First Financial has not opened or closed any branches since the previous evaluation. First Financial's record of opening and closing branches in the Columbus IN MSA has not adversely affected its delivery systems, particularly in moderate-income geographies and/or LMI individuals.

First Financial has one branch in an upper-income tract in Columbus; three branches in middle-income tracts in Columbus, Edinburgh, and Hope; and two branches in moderate-income tracts in Columbus. Branch offices in this AA represent 4.4% of First Financial's total branches.

First Financial also has two stand-alone full-service ATMs in a shopping center and small manufacturing business in middle-income tracts in Columbus. Since the previous evaluation, First Financial closed a stand-alone full-service ATM in a restaurant in a middle-income tract in Taylorsville.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including LMI geographies and/or LMI households. All six branches offer drive-thru services and weekend hours, and no branches offer extended hours. All eight ATMs are full-service and available 24 hours a day, 7 days a week; and one ATM in central Columbus in a middle-income tract is also an ITM.

The following table illustrates the percentage of branch offices and ATMs in moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Columbus, IN MSA #18020

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS										DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	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%	0.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0	0				
	LS	0		0	0																		
Moderate	Total	2	33.3%	0	0	2	0	2	Total	2	25.0%	2	25.0%	0	0	0	0.0%	0	0	4	25.0%	24.0%	29.1%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Middle	Total	3	50.0%	0	0	3	0	3	Total	5	62.5%	5	62.5%	0	1	0	0.0%	0	0	10	62.5%	63.1%	59.2%
	DTO	0		0	0	0		Stand Alone	2		2		0	1	0		0	0					
	LS	0		0	0																		
Upper	Total	1	16.7%	0	0	1	0	1	Total	1	12.5%	1	12.5%	0	0	0	0.0%	0	0	2	12.5%	13.0%	11.7%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Unknown	Total	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%	0.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Totals	Total	6	100.0%	0	0	6	0	6	Total	8	100.0%	8	100.0%	0	1	0	0.0%	0	0	16	100.0%	100.0%	100.0%
	DTO	0		0	0	0		Stand Alone	2		2		0	1	0		0	0					
	LS	0		0	0																		

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals

The branch distribution in moderate-income tracts is excellent. The branch distribution at 33.3% exceeded the percentage of moderate-income tracts (25.0%), households (24.0%), and total businesses (29.1%) in these tracts.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Moderate	192,719	16.5%	271,696	17.6%	24.0%
Middle	757,150	64.7%	1,010,142	65.5%	63.1%
Upper	220,284	18.8%	259,778	16.9%	13.0%
<b>Total</b>	<b>1,170,153</b>	<b>100.0%</b>	<b>1,541,616</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

16.5% of online banking logins and 17.6% of mobile banking logins were made by consumers in moderate-income tracts, which fell below the percentage of households (proxy) in these tracts at 24.0%.

Delivery systems (branch and non-branch) are readily accessible to the bank's geographies and individuals of different income levels in Columbus IN MSA.

e-Banking Services (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	%	#	%	#	\$	
Moderate	27,219	15.7%	14	17.7%	4,637	65.2%	24.0%
Middle	115,906	66.9%	59	74.7%	20,523	14.7%	63.1%
Upper	30,169	17.4%	6	7.6%	6,298	20.0%	13.0%
<b>Total</b>	<b>173,294</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>31,458</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>							

15.7% of fund transfers and 17.7% of stop payments were made by customers in moderate-income tracts and fell below proxy at 24.0%. Remote deposits at 65.2% exceeded proxy.

Specialized Checking Programs Geographic Distribution					
Tract Income	NOWorry Checking		NOWorry Rebuild		% Households*
Moderate	28	38.4%	9	29.0%	24.0%
Middle	40	54.8%	18	58.1%	63.1%
Upper	5	6.8%	4	12.9%	13.0%
<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

First Financial opened 38.4% of its NOWorry Checking accounts and 29.0% of its NOWorry Rebuild accounts to customers in moderate-income tracts, which significantly exceeded proxy at 24.0%.

First Financial's specialized retail checking products are responsive, particularly to moderate-income communities and do not vary in a way that inconveniences any portions of its AA.

### *Community Development Services*

During the evaluation period, 26 employees assisted 22 organizations totaling 483 hours of community development services provided throughout the AA. This represents 5.7% of total service hours, which exceeds the total percentage of branches at 4.4%. The hours of service provided in this AA equates to 0.2 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	176	15	17	345
Economic Development	58	5	8	93
Affordable Housing	34	2	1	45
<b>Total</b>	<b>268</b>	<b>22</b>	<b>26</b>	<b>483</b>

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families, promote economic development, and support affordable housing initiatives. Community development services include 397 hours serving on boards and committees, 37 hours in technical support, and 21 hours of financial literacy training.



Examples of impactful community development services include:

**Serving on Boards and Committees**

- An employee serves as a board member to an organization that targets economic growth and provides resources mainly benefiting small businesses.
- An employee serves as a board member to an organization that provides workforce development and education opportunities in rural areas, in addition to developing full academic and social potential.
- Two employees hold leadership positions to an organization that offers access to education, resources, mentorship, business skills, and capital.

**Technical Expertise**

- An employee reviewed scholarship applications and interviewed finalists (i.e., students with financial needs).
- An employee conducted an impact review to evaluate and allocate funding for community programs and initiatives for a large nonprofit.
- An employee contributed to poverty simulation workshop.

**Financial Literacy Training**

- Two employees provided financial literacy training to 195 LMI students.

Community contacts emphasized all aspects of affordable housing as a critical need across the AA, in addition to supporting local businesses, and encouraging workforce development and education. The community development services provided are responsive to these expressed needs. Further supporting First Financial's commitment to meeting community development needs, in addition to providing community development services, First Financial also gave donations to seven organizations. First Financial is a leader in providing community development services in the Columbus IN MSA.

**METROPOLITAN/NONMETROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS**

- **Bloomington MSA**
  - As of December 31, 2022, First Financial operated two branches in the AA, representing 1.5% of its branches.
  - As of June 30, 2022, First Financial had \$470.5 million in deposits in this AA, representing a market share of 12.8% and 3.8% of its deposits.
- **Gary MD**
  - As of December 31, 2022, First Financial operated eight branches in the AA, representing 5.9% of its branches.
  - As of June 30, 2022, First Financial had \$1.1 billion in deposits in this AA, representing a market share of 7.3% and 8.5% of its deposits.
- **Indianapolis-Carmel-Anderson MSA**
  - As of December 31, 2022, First Financial operated 10 branches in the AA, representing 7.4% of its branches.
  - As of June 30, 2022, First Financial had \$1.0 billion in deposits in this AA, representing a market share of 1.4% and 8.2% of its deposits.
- **Lafayette-West Lafayette MSA**
  - As of December 31, 2022, First Financial operated three branches in the AA, representing 2.2% of its branches.
  - As of June 30, 2022, First Financial had \$134.0 million in deposits in this AA, representing a market share of 26.1% and 1.1% of its deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Using available facts and data, including performance and demographic information, each AA's performance was evaluated and compared with First Financial's overall performance. The conclusions regarding performance are provided in the table below. See Appendices F and G for explicit demographic and lending data in these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington MSA	Consistent	Consistent	Below
Gary MD	Below	Above	Below
Indianapolis-Carmel-Anderson MSA	Consistent	Above	Consistent
Lafayette-West Lafayette MSA	Below	Below	Below
<i>Performance in limited-scope AAs impacted the overall rating</i>			

For the lending test, First Financial received an Outstanding rating. Performance in the Bloomington and Indianapolis AAs is consistent with the overall performance in Indiana, while performance was below in the Gary and Lafayette AAs. The borrower distribution of loans is adequate in the Bloomington AA and good in the remaining three AAs. The distribution to businesses of different sizes is good in the Indianapolis and Lafayette AAs and adequate in the Bloomington and Gary AAs. The geographic distribution of loans is poor in the Lafayette AA and good in the remaining three AAs. Gaps in lending were found to be significant in the Gary, Indianapolis, and Lafayette AAs and moderate in the Bloomington AA. First Financial is a leader in making community development loans in the Bloomington and Indianapolis AAs and makes a relatively high level in the Gary AA. First Financial makes few, if any community development loans in the Lafayette AA. First Financial makes extensive use of flexible lending practices in the Indianapolis and Gary AAs, respectively. These ratings are primarily due to the level of community development lending and flexible lending practices relative to First Financial's operational presence in the overall AAs.

For the investment test, First Financial received a High Satisfactory rating. Performance is above the overall performance in Indiana in the Gary and Indianapolis AAs, consistent in the Bloomington AA, and below in the Lafayette AA. Most of these qualified investments consisted of prior period and new investments consisting of mortgage-backed securities, LIHTCs, equity equivalent, and SBICs in addition to small dollar donations. These investments exhibited a good responsiveness to community development needs. The level of performance is primarily due to the extensive use of more complex LIHTC investments in the Indianapolis AA and significant use in the Gary AA to support community development initiatives in these competitive markets relative to First Financial's operational presence in the overall AAs. Performance in these limited-scope AAs was considered in the overall rating.

For the service test, First Financial received an Outstanding rating. Performance is consistent with overall performance in Indiana in the Indianapolis AA and below in the remaining three AAs. Retail services are readily accessible in the Gary AA, accessible in the Bloomington and Lafayette AAs, and reasonably accessible in the Indianapolis AA. Changes in branch locations has not adversely affected the accessibility of its delivery systems, and products and services do not vary in a way that inconveniences any portion of these AAs. First Financial is a leader in providing community development services in the Indianapolis AA and provides an adequate level of community development services in the remaining three AAs. Performance in these AAs is due to accessibility of delivery systems and extent of community development services provided relative to First Financial's operational presence in the overall AAs.

## STATE OF OHIO

### CRA RATING for Ohio:<sup>67</sup> Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and adequate to businesses and farms of different revenue sizes;
- An adequate geographic distribution of loans throughout the AA;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving the AA's credit needs;
- A significant level of qualified community development investments and grants;
- Makes significant use of complex investments to support community development initiatives;
- Retail delivery systems 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 do not vary in a way that inconveniences any portions of the AAs; and,
- A leader in providing community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for the Columbus OH MSA. The period and products evaluated for this AA is consistent with the scope discussed in the "Institution" section of this report. Limited-scope reviews were conducted for the Dayton, Lima, and Nonmetropolitan Ohio AAs.

The Columbus OH AA received greatest weight in determining the CRA rating for the state. The Columbus OH AA ranks second in the institution's share of lending and third in deposits and branches during the evaluation period.

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<sup>67</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Lending activity accounted for 20.1% of First Financial's total lending and deposits accounted for 15.3% of First Financial's total deposits. HMDA-reportable lending in Ohio represented 19.2% of First Financial's total HMDA lending and CRA-reportable small business lending represented 22.0% of First Financial's total CRA lending. As of December 31, 2022, First Financial ranks 11<sup>th</sup> among 200 insured institutions and has a deposit market share of 1.1% in Ohio.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

### Lending Test

First Financial's performance under the lending test in Ohio is rated Outstanding. Primary ratings drivers include use of flexible lending products, an excellent responsiveness to AA credit needs, a moderate level of lending gaps, and a leader in making community development loans.

### *Lending Activity*

In Ohio First Financial originated 3,794 HMDA loans totaling \$981.6 million, 1,913 small business loans totaling \$282.0 million, and 137 small farm loans totaling \$13.5 million during the evaluation period. First Financial's percentage of total lending in Ohio is 20.1%, which is greater than the percentage of total deposits at 15.3%.

First Financial's lending activity reflects an excellent responsiveness to the credit needs across its AAs in Ohio, taking into consideration economic conditions and competitive factors. Lending activity is excellent in the Columbus AA, good in the Dayton AA, and adequate in Nonmetropolitan Ohio and the Lima AA.

A small concentration of loans was identified in Union County in the Columbus, OH MSA. First Financial originated 68 HMDA loans in Union County. This represents 2.5% of HMDA loans originated in the MSA during the evaluation period.

### *Borrower-Income, Business and Farm Revenue Size, and Geographic Distribution*

The overall distribution of loans is good among borrowers of different income levels and adequate to businesses and farms of different sizes. The borrower distribution of HMDA-reportable lending is adequate in the Columbus AA and good in the remaining three AAs. Small business distribution is good in Nonmetropolitan Ohio and the Lima AA and adequate in the Columbus and Dayton AAs. Small farm lending is excellent in Nonmetropolitan Ohio.

The overall geographic distribution of loans reflects an adequate penetration in Ohio, with a moderate level of lending gaps. The penetration of HMDA-reportable lending is good in the Columbus AA, adequate in the Dayton AA and Nonmetropolitan Ohio, and poor in the Lima AA. The penetration of small business lending is very poor in the Lima AA and good in the remaining three AAs. The penetration of small farm lending is poor in Nonmetropolitan Ohio. Gaps in lending were moderate in the Columbus and Dayton AAs, significant in Nonmetropolitan Ohio, and substantial in the Lima AA.

Lastly, First Financial exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less, primarily due to the mixed level of responsiveness and community development lending in Ohio AAs.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for the full-scope AA.

### *Community Development Loans*

First Financial is a leader in making community development loans in Ohio during the evaluation period. First Financial originated or renewed 21 community development loans totaling approximately \$94.0 million in its AAs. First Financial is a leader in making community development loans in the Columbus AA, makes an adequate level in the Dayton AA, and makes a low level in Nonmetropolitan Ohio and the Lima AA. Community development loans primarily helped to revitalize or stabilize LMI communities during the COVID-19 emergency and support affordable housing; followed by supporting services to LMI and economic development, respectively. Many community development loans supported critical needs expressed by community contacts.

Because First Financial has been responsive to community development needs and opportunities in its AAs, consideration was given to two community development loans totaling \$6.6 million that benefit broader regional area. One loan totaling \$5.3 million, provided financing for a developer to purchase four buildings in an industrial parkway in a moderate-income urban area. This loan helps revitalize/stabilize a moderate-income and attract and/or retain permanent jobs. The second loan totaling \$1.4 million provided funding to purchase a 31-unit apartment building with unsubsidized rents below the FMR established by HUD. Rents below FMR are considered more accessible to LMI households. Community contacts across AAs emphasized all aspects of affordable housing as a critical need. These loans are also considered responsive to small businesses in LMI geographies. These loans represent 1.8% of total community development lending.

Approximately 25.4% of qualified community development lending occurred in Ohio, compared to the percentage of total lending at 20.1% and total deposits at 15.3%.

Additional information regarding community development loan performance under the lending test is provided in the respective analyses for each AA.

### *Flexible Lending*

First Financial makes use of flexible lending practices in Ohio. First Financial makes use of flexible lending in the Columbus AA. First Financial also makes use of flexible lending practices the Dayton AA and Nonmetropolitan Ohio. Overall, the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial's overall lending test performance in Ohio.

### **Investment Test**

First Financial's performance under the investment test is rated High Satisfactory. First Financial has a significant level of qualified community development investments and donations in Ohio and is occasionally in leadership position.

First Financial has \$97.5 million in qualified community development investments in Ohio. First Financial obtained 28 new investments worth approximately \$29.3 million, representing 30.0% and holds 42 prior period investments with a current book value of approximately \$65.1 million, representing 66.6% of total qualified investments benefiting Ohio. First Financial also has \$3.1 million (3.4%) in unfunded legally binding commitments.

New investments are primarily comprised of mortgage-backed securities (\$13.8 million) but also include two LIHTCs (\$12.0 million) and two SBICs (\$3.5 million). Prior period investments are primarily comprised of seven LIHTCs (\$23.3 million), mortgage-backed securities (\$21.7 million), and six SBICs (\$10.6 million) but also include a new market tax credit (\$500,000) and municipal revenue bonds (\$9.0 million).

Approximately 22.5% of qualified investments by dollar amount benefited Ohio. These investments help to address affordable housing, capital needs of small businesses, and services to LMI individuals. Community contacts emphasized all aspects of affordable housing as a critical need across AAs. LIHTCs and new market tax credits investments are considered complex; First Financial makes significant use of complex investments to support community development initiatives in Ohio.

Qualified investments also took the form of small dollar donations totaling \$455,100. First Financial partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, and educational programs. Approximately 7.1% of First Financial's small dollar donations by dollar amount benefited Ohio.

Qualified investments and donations exhibit good responsiveness to credit and community development needs in Ohio. Total qualified investments and donations in Ohio represent 22.2%

of the bank's total qualified community development investments and donations, compared to 15.3% of deposits and 17.0% of branches in Ohio. Community contacts expressed the need for affordable housing and wraparound services to LMI individuals and families. These qualified investments help to address these needs.

First Financial has an excellent level of qualified community development investments and donations in the Columbus and Lima AAs, an adequate level in the Dayton AA, and a poor level in Nonmetropolitan Ohio. First Financial has a significant presence and market share of deposits in Nonmetropolitan Ohio and the capacity to do more. The poor level of qualified investments and donations in this AA impacted the overall investment test rating for Ohio.

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

### **Service Test**

First Financial's performance under the service test is rated Outstanding. Retail delivery systems are accessible, changes in branch locations have not adversely affected the accessibility of its delivery systems, and the reasonableness of business hours and services do not vary in a way that inconveniences its AAs. Lastly, First Financial is a leader in providing community development services. Usage of digital and other non-branch delivery systems and specialized checking and deposit programs were considered when evaluating the reasonableness of products in meeting AA credit needs.

For details regarding the institution's performance in the individual AAs, refer to the respective AA's "Service Test" section in this report.

### ***Retail Services***

First Financial maintains 21 branches with full-service ATMs and one stand-alone full-service ATM in Ohio. This represents 17.0% of the bank's total branches.

Since the previous evaluation, First Financial did not open any new branches in Ohio. First Financial closed one branch with a full-service ATM in Clyde (Sandusky County) in a middle-income tract in Nonmetropolitan Ohio. First Financial closed four branches with full-service ATMs and merged operations into nearby existing branches in Troy (Miami County) in an upper-income tract in the Dayton AA, two branches in Columbus (Franklin County) in upper-income tracts in the Columbus AA, and Van Wert (Van Wert County) in a middle-income tract in Nonmetropolitan Ohio. First Financial relocated one branch with a full-service ATM in Union City (Darke County) in a middle-income tract in Nonmetropolitan Ohio. First Financial's record of opening and closing branches has not adversely affected the accessibility of its delivery systems in Ohio.



Retail delivery systems are accessible to First Financial's geographies and individuals of different income levels. Nearly 29.0% of branches serve LMI geographies, compared to 33.3% of total LMI tracts in Ohio. Specifically, First Financial has one branch (4.8%) in low-income tracts, compared to 12.6% of low-income tracts and five branches (23.8%) in moderate-income tracts, compared to 20.7% of total moderate-income tracts.

Banking services do not vary in a way that inconveniences any portion of First Financial's AAs. Nineteen offices offer drive-thru services, and 16 offices offer weekend hours. No branches in Ohio offer extended hours of service. Five of six branches in LMI tracts offer drive-thru services and weekend hours. All of these branches have full-service ATMs. The one branch in the low-income tract that does not offer drive-thru services or weekend hours has an ITM.

Retail delivery systems (branch and non-branch delivery systems) are accessible to First Financial's geographies and individuals of different income levels. Delivery systems are readily accessible in Nonmetropolitan Ohio, accessible in the Dayton AA, reasonably accessible in the Columbus AA, and unreasonably inaccessible to portions of the Lima AA. Banking services (including usage of specialized retail checking and deposit products) do not vary or inconvenience any portion of First Financial's AAs in Ohio.

### *Community Development Services*

First Financial is a leader in providing community development services in Ohio, with 2,219 (26.2%) hours of community development services supporting various service activities during the evaluation period. Community development service hours in Ohio equate to 1.1 ANP.

There were 68 employees involved with 132 organizations and provided 2,219 services that promote or facilitate community services targeted to LMI individuals, affordable housing, economic development by financing small businesses; and to a lesser extent, revitalize/stabilize LMI communities. Community development services include 1,360 hours (61.3%) serving on boards and committees, 172 hours (7.8%) providing technical support, and 687 hours (31.0%) of financial literacy for LMI students and entrepreneurs.

First Financial is a leader in providing community development services in the Columbus AA and Nonmetropolitan Ohio and provides a relatively high level in the Lima AA and a limited level in the Dayton AA.

**METROPOLITAN AREA**  
*(Full-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN  
COLUMBUS OHIO MSA #18140**

The Columbus OH AA includes the entireties of Delaware, Fairfield, Franklin, and Licking counties (excluding Hocking, Madison, Morrow, Perry, Pickaway, and Union counties). However, Fairfield and Licking counties were removed from the AA in January 2022. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

<b>Tract Income Level</b>	<b>2020-2021</b>	<b>2022</b>
	<b>Number of Tracts</b>	<b>Number of Tracts</b>
Low	65	57
Moderate	90	81
Middle	110	107
Upper	111	115
Unknown	3	8
<b>Total</b>	<b>379</b>	<b>368</b>

Based on 2020 Census data changes and changes to the AA, the AA lost eight low-income tracts, lost nine moderate-income tracts, lost three middle-income tracts, gained four upper-income tracts, and gained five unknown-income tracts in 2022.

As of June 30, 2022, the FDIC's summary of deposits report, ranks First Financial 14<sup>th</sup> among 38 institutions in this AA with 0.5% of the deposit market share. This is significantly less than the three largest market holders which are, The Huntington National Bank with 39.4%, JP Morgan Chase Bank National Association with 27.9%, and PNC Bank National Association with 8.2%. Of the financial institutions serving the Columbus OH MSA, First Financial ranks 18<sup>th</sup> among 54 institutions with 0.4% of the deposit market share; compared to The Huntington National Bank with 36.6%, JP Morgan Chase Bank National Association with 26.2%, and PNC Bank National Association with 8.2%. Deposits in this AA accounted for 3.5% of First Financial's total deposits and ranked as the bank's 10<sup>th</sup> highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that First Financial ranks 29<sup>th</sup> among 615 HMDA reporters in the AA having originated 1,099 loans. The top three HMDA lenders in this market The Huntington National Bank originated 9,076 loans, Union Savings Bank originated 5,861 loans, and Rocket Mortgage, LLC originated 5,502 loans. First Financial ranked 26<sup>th</sup> among HMDA reporters in this market in 2020.

First Financial ranks 18<sup>th</sup> among 183 CRA reporters serving the AA in 2021 having originated 366 loans. The top three CRA reporters in this market JP Morgan Chase Bank National Association originated 8,886 loans, American Express National Bank originated 6,308 loans, and The Huntington National Bank originated 3,752 loans. First Financial's ranked 16<sup>th</sup> among CRA reporters in this market in 2020.

### **Community Contacts**

Two community contact interviews were conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a local foundation focusing on community programs and leadership. The contact indicated the community is preparing for the construction of Intel's processing factories in neighboring Licking County. It is a \$20 million economic development project that is expected to create many high paying jobs; and workforce development initiatives must accelerate in order to train local workers, including LMI workers with the right skills to meet the demand. However, Columbus has also been impacted by other technological employers (e.g., Olive and CoverMyMeds) laying off hundreds of workers. The contact stated because Franklin County is experiencing rapid population growth, the lack of available housing and affordable housing is a major issue. In response to the housing crisis, Columbus voters recently approved a \$200 million bond to build affordable housing (largest investment of its kind in city history). Columbus also updated its zoning laws for the first time in 70 years, to reduce regulatory barriers to build affordable housing. Another challenge impacting LMI individuals is the lack of reliable public transportation. People are being forced to move further from the city center due to the lack of available housing. Consequently, LMI individuals may face transportation barriers and find it challenging to access and utilize the services of nonprofits that are not necessarily located nearby. The contact stated there are opportunities for financial institutions to become more involved in all aspects of the affordable housing crisis. Overall, the community contact indicated that local financial institutions are actively engaged in the community.

The second interview was with a representative from a community action organization that offers wraparound services to LMI individuals and families. The contact expressed concern over builders and developers setting rents beyond the reach of most people, particularly LMI people and LMI residents being displaced. Displaced individuals and families can experience financial hardship, health problems, and loss of community. The contact stated there are opportunities for local banks to be more involved in community efforts to help blighted communities and LMI

individuals have greater access to banking services, which can help them manage their finances and build wealth.

### Population Characteristics

Population Change Assessment Area: Columbus, OH MSA #18140					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Delaware County	185,433	214,124	15.5%	226,296	5.7%
Fairfield County	149,112	158,921	6.6%	162,898	2.5%
Franklin County	1,215,761	1,323,807	8.9%	1,321,820	-0.2%
Licking County	168,693	178,519	5.8%	181,359	1.6%
Assessment Area	1,718,999	1,875,371	9.1%	1,892,373	0.9%
Columbus, OH MSA	1,972,375	2,138,926	8.4%	2,161,511	1.1%
Ohio	11,575,977	11,799,448	1.9%	11,756,058	-0.4%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA saw a 10.1% increase in population compared to Ohio which also saw a 1.6% gain. While all counties in the AA experienced a gain in population during this time, Delaware County saw the biggest percent increase at 22.0%.
- 69.9% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 12.0% of the population in the AA was age 65 and over, compared to 16.9% in Ohio.
- Population growth in the AA may result in a growing labor supply and increasing demand for leisure and healthcare services.
- 40.3% of the AA's population reside in LMI tracts.
- In 2021, Delaware County's population growth percentage was the highest in Ohio, growing by nearly 23.0%. Franklin County had the fourth highest population growth at 13.8%.<sup>68</sup>
- According to Census data, Columbus (Franklin County) is the most populous city in Ohio with 881,603 residents, and its population increased by 13.4% between 2010 and 2022. By comparison, Newark (Licking County) with 51,046, residents, and its population increased by 2.2% during the same period.<sup>69</sup>

<sup>68</sup> [The Columbus Dispatch](#)

<sup>69</sup> [U.S. Census](#)

## Income Characteristics

Borrower Income Levels										
Assessment Area: Columbus, OH MSA #18140										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	49.9%	50%	79.9%	80%	119.9%	120%	& above
2020	\$84,600		0	\$42,299	\$42,300	\$67,679	\$67,680	\$101,519	\$101,520	& above
2021	\$83,900	-0.8	0	\$41,949	\$41,950	\$67,119	\$67,120	\$100,679	\$100,680	& above
2022	\$95,600	13.9	0	\$47,799	\$47,800	\$76,479	\$76,480	\$114,719	\$114,720	& above

Source: 2020-2022 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 11.5%.
- According to 2020 U.S. Census data, AA MFI at \$83,843 is 11.3% higher than Ohio at \$74,391.
- According to the U.S. Department of Labor,<sup>70</sup> Ohio minimum wage for 2023 is \$10.10 per hour or \$21,008 annually. The Federal minimum wage is \$7.25 per hour and has not increased since 2009.

Poverty Rates			
Assessment Area: Columbus, OH MSA #18140			
Area	2019	2020	2021
Delaware County	4.8%	3.7%	4.1%
Fairfield County	8.1%	7.5%	8.2%
Franklin County	13.5%	15.4%	14.3%
Licking County	9.3%	9.8%	11.0%
Ohio	13.0%	12.6%	13.3%
United States	12.3%	11.9%	12.8%

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

- During this period, poverty rates in Franklin County were consistently higher than poverty rates in Ohio and the United States. However, in Delaware, Fairfield and Licking counties poverty rates were consistently lower than those found in Ohio and the national rate. Delaware County experienced poverty rates that were substantially lower than poverty rates on the state and national level.
- Of the 357,010 families in the AA, 39.0% are designated as LMI with 9.7% living below poverty; compared to 38.8% designated as LMI with 9.6% living below poverty across Ohio.
- Of the 590,758 households in the AA, 12.2% are below the poverty level and 1.8% receive public assistance; compared to 13.4% of households across Ohio, that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the

<sup>70</sup> [U.S. Department of Labor](https://www.dol.gov/ebsa/press/20220922.html)

population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Columbus, OH MSA #18140	
Area	2020
Delaware County	2.7%
Fairfield County	9.6%
Franklin County	12.9%
Licking County	9.9%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Corresponding with poverty rates, Franklin and Licking counties had the highest percent of the population receiving SNAP benefits, and Fairfield County had the lowest.

### Housing Characteristics

Housing Cost Change						
Assessment Area: Columbus, OH MSA #18140						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Delaware County	\$256,800	\$336,600	31.1%	\$953	\$1,202	26.1%
Fairfield County	\$163,100	\$213,500	30.9%	\$799	\$963	20.5%
Franklin County	\$150,600	\$203,200	34.9%	\$845	\$1,070	26.6%
Licking County	\$152,200	\$195,100	28.2%	\$760	\$894	17.6%
Columbus, OH MSA	\$159,100	\$213,600	34.3%	\$833	\$1,049	25.9%
Ohio	\$129,900	\$159,900	23.1%	\$730	\$870	19.2%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the AA increased between 28.2% to 34.9% from 2015 to 2021, compared to 23.1% in Ohio.
- Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2020 Census data, the affordability ratio<sup>71</sup> was 32.1 in the AA compared 38.4 in Ohio. Housing was generally less affordable across the AA than in other parts of Ohio. Delaware County had a slightly higher affordability ratio (34.8) than Franklin County (33.5), but both were below the state average.
- Median gross rents across the AA increased between 17.6% to 26.6% from 2015 to 2021. Rents increased substantially in all the counties. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 40.8% of all renters

<sup>71</sup> 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.

in the AA have rental costs that are at least 30.0% of their income; compared to 40.9% in Ohio.

- According to HUD's 2021 Fair Market Rents data,<sup>72</sup> the average rent for a two-bedroom unit across the AA was \$1,031 a month. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.<sup>73</sup>
- There are 634,210 housing units in the AA, of which 53.0% are owner occupied, 40.1% are rental and 6.9% are vacant; consequently, there are more households who own their homes than there are renters. Only 12.2% of total housing units are in low-income tracts and 25.6% of the housing units are owner-occupied and 74.4% are either rental or vacant. Only 20.7% of total housing units are in moderate-income tracts, and 40.0% of these housing units are owner-occupied and 60.0% are either rental or vacant. With 47.0% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 46 years old, and 14.4% of housing units were built prior to 1950; compared to 61, the median age of housing stock in low-income tracts, and 55, the median age of housing stock in moderate-income tracts. The age of the housing stock across the AA demonstrates a potential need for refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.<sup>74</sup>

Housing Cost Burden						
Assessment Area: Columbus, OH MSA #18140						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Delaware County	77%	39%	17%	79%	35%	34%
Fairfield County	61%	26%	17%	76%	20%	43%
Franklin County	66%	31%	18%	78%	28%	40%
Licking County	53%	26%	16%	69%	15%	40%
Assessment Area	65%	31%	18%	77%	27%	40%
Columbus, OH MSA	64%	29%	17%	76%	26%	39%
Ohio	59%	27%	17%	72%	24%	40%

*Cost Burden is housing cost that equals 30 percent or more of household income*  
*Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy*

- 65.0% of low-income homeowners and 77.0% of low-income renters are cost burdened, compared to 31.0% of moderate-income homeowners and 27.0% of moderate-income renters.
- About 18.0% of all homeowners and 40.0% of renters across the AA are cost burdened; compared to 17.0% of all homeowners and 40.0% of renters across Ohio.

<sup>72</sup> [U.S. Department of Housing and Urban Development](#)

<sup>73</sup> [National Low Income Housing Coalition](#)

<sup>74</sup> [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

### Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Assessment Area: Columbus, OH MSA #18140					
Area	2017	2018	2019	2020	2021
Delaware County	3.5%	3.4%	3.2%	5.4%	3.6%
Fairfield County	4.3%	4.1%	3.8%	6.6%	4.3%
Franklin County	4.1%	3.8%	3.6%	7.5%	5.0%
Licking County	4.2%	4.0%	3.8%	6.6%	4.1%
Assessment Area	4.0%	3.8%	3.6%	7.1%	4.7%
Columbus, OH MSA	4.1%	3.9%	3.6%	7.1%	4.6%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.6% in 2019 to 7.1% in 2020. Unemployment rates across the AA were consistently lower than unemployment rates in Ohio during this period.
- The leading industries in the AA are government, health care and social services, retail trade, accommodation and food services, transportation and warehousing and administrative and waste services.
- The Columbus Ohio MSA is home to 16 Fortune 1000 companies, and five Fortune 500 companies.<sup>75</sup> Major employers include Big Lots, Nationwide Mutual Insurance, American Electric Power, and L Brands, Ohio State University, OhioHealth, State of Ohio, JP Morgan Chase, Kroger, Huntington Bank, Cardinal Health and Alliance Data Systems Corporation.<sup>76</sup>
- According to The Ohio State University's Office of Innovation and Economic Development,<sup>77</sup> the university generates \$15.2 billion in combined economic impact annually for Ohio. One in every 57 jobs in Ohio is directly or indirectly supported or sustained by the university.
- Intel recently announced plans to build two state-of-the-art chip factories, costing \$20 billion, in Licking County, Ohio. This is the largest single private-sector investment in Ohio history and initially is expected to create 3,000 Intel jobs and 7,000 construction jobs throughout the building process and will support tens of thousands of additional local

<sup>75</sup> [CBus Today](#)

<sup>76</sup> [Cleveland.com](#)

<sup>77</sup> [OSU Office of Innovation and Economic Development](#)



long-term jobs across a broad ecosystem of suppliers and partners. Once completed, the total investment in the site could grow to as much as \$100 billion over the next decade, making it one of the largest semiconductor manufacturing sites in the world. While Licking County is no longer located the AA, it neighbors Delaware and Franklin counties and will directly impact the region. Local governments in AA counties have been forced to take a strong approach to housing and retail employment, realizing this will further increase the need in both of these areas.<sup>78</sup>

- According to Mid-Ohio Regional Planning Committee, the population of the Columbus area is expected to grow to more than 3,000,000 people by year 2050. In order to meet demand, the region must produce 14,000 new homes per year, for the next ten years. In the last ten years, the region has not kept pace with demand, and the low supply has created higher housing prices, pricing LMI individuals out of their homes.<sup>79</sup>
- In 2022, a record number of evictions were filed in Franklin County, with nearly 21,000 people losing their homes. That number is a 41% increase from the 13,500 evictions that were filed in 2021.<sup>80</sup>
- In urban Franklin County, only 11.0% of the populated areas and 2.0% of households do not have access to the minimum bandwidth needed for basic internet activity, compared to Delaware County, with 36.0% of the populated areas and 5.0% of households that do not have access to the minimum bandwidth needed for basic internet activity.<sup>81</sup> A Federal Reserve Bank of Cleveland report, *Access to Broadband is Essential for Positive Economic Outcomes*,<sup>82</sup> found that employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS, OH MSA #18140

### Lending Test

First Financial's lending activity demonstrates an excellent responsiveness to the credit needs of the community. First Financial has an adequate distribution among borrowers of different income levels and to businesses of different revenue sizes. First Financial has a good geographic distribution of loans with a moderate level of lending gaps. First Financial is a leader in making community development loans and makes use of flexible lending practices in this AA. First Financial exhibits an excellent record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenue of \$1.0 million or less.

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<sup>78</sup> [Intel](#)

<sup>79</sup> [ABC-6: Columbus](#)

<sup>80</sup> [Affordable Housing Alliance Central Ohio](#)

<sup>81</sup> [Broadband Ohio](#)

<sup>82</sup> [Cleveland Fed](#)

In this AA borrower distribution received more weight than geographic distribution based on the overall percentage of LMI families compared to LMI geographies, and HMDA (home purchase, refinance, and home improvement, respectively) loans received the most weight, followed by small business loans.

### *Lending Activity*

Home purchase, refinance, home improvement, and small business loans were evaluated separately each year in the evaluation period.

Lending activity levels reflect an excellent responsiveness to the credit needs within the AA. The percentage of First Financial's lending in the Columbus OH AA is 10.9% compared to the percentage of total deposits is 3.5%.

A small concentration of loans was identified in one of eight excluded counties in the Columbus OH MSA. First Financial originated 68 HMDA in Union County. This represents 2.7% of HMDA loans originated in the MSA during the evaluation period.

Lastly, HMDA loans (home purchase, refinance, and home improvement, respectively) received greater weight than small business loans in this AA based on the total loan volume by number and dollar amounts.

### *Distribution by Borrower Income and Revenue Size of the Business*

First Financial's overall distribution of HMDA lending among borrowers of different income (including LMI) levels businesses of different revenue sizes is adequate.

### *HMDA Lending*

During the evaluation period, First Financial originated 2,534 HMDA-reportable loans totaling \$776.5 million. Of these loans, 1,302 were home purchase loans totaling \$374.1 million, 831 were refinance loans totaling \$249.3 million, and 237 were home improvement loans totaling \$43.3 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. First Financial's borrower distribution of home purchase is good, refinance is adequate, and home improvement lending is poor. See Appendix E for explicit HMDA-reportable lending data.

### *Home Purchase Lending*

In 2022, First Financial originated 465 home purchase loans totaling \$153.5 million. First Financial originated one (0.2%) home purchase loan to borrowers with unknown income totaling \$60,000 (0.0%).

First Financial originated 48 (10.3%) home purchase loans to low-income borrowers totaling \$5.3 million (3.4%) which was significantly below the percentage of families at 22.2% by volume and was substantially below the percentage of families by dollar amount. First Financial originated 153 (32.9%) home purchase loans to moderate-income borrowers totaling \$21.7 million (14.1%), which significantly exceeded the percentage of families at 16.7% by volume and was slightly below by dollar amount.

In 2021, First Financial originated 539 home purchase loans totaling \$142.3 million. First Financial originated 82 (15.2%) home purchase loans to low-income borrowers totaling \$9.1 million (6.4%) which was below the percentage of families at 22.1% by volume and significantly below by dollar amount. First Financial significantly exceeded the aggregate of all lenders at 7.9% by volume and 4.2% by dollar amount. First Financial originated 165 (30.6%) home purchase loans to moderate-income borrowers totaling \$25.7 million (18.0%), which significantly exceeded the percentage of families at 16.7% by volume and exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 21.2% by volume and below at 15.5% by dollar amount.

In 2020, First Financial originated 298 home purchase loans totaling \$78.3 million. First Financial originated 30 (10.1%) home purchase loans to low-income borrowers totaling \$3.4 million (4.3%) which was significantly below the percentage of families at 22.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 10.5% by volume and below the aggregate of all lenders at 5.9% by dollar amount. First Financial originated 82 (27.5%) home purchase loans to moderate-income borrowers totaling \$13.1 million (16.8%), which significantly exceeded the percentage of families at 16.7% by volume and exceeded by dollar amount. Performance exceeded the aggregate of all lenders at 22.1% by volume and 16.6% by dollar amount.

First Financial's performance fell significantly below the percentage of families (proxy) but exceeded the aggregate of all lenders to low-income borrowers, which is a good borrower distribution. First Financial's performance significantly exceeded proxy and the aggregate of all lenders to moderate-income borrowers, which is an excellent borrower distribution.

### *Refinance Lending*

In 2022, First Financial originated a total of 164 refinance loans totaling \$60.3 million. First Financial originated two (1.2%) refinance loans to borrowers with unknown incomes totaling \$874,000 (1.5%).

First Financial originated six (3.7%) refinance loans to low-income borrowers totaling \$596,000 (1.0%) which was substantially below the percentage of families at 22.2% by volume and by dollar amount. First Financial originated seven (4.3%) refinance loans to moderate-income borrowers totaling \$1.1 million (1.8%), which was significantly below the percentage of families at 16.7% by volume and was substantially below by dollar amount.

In 2021, First Financial originated 385 refinance loans totaling \$112.4 million. First Financial originated five (1.3%) refinance loans to borrowers with unknown incomes totaling \$897,000 (0.8%). By comparison, the aggregate of all lenders originated 15.9% by volume and 16.6% by dollar amount to borrowers with unknown incomes.

First Financial originated 14 (3.6%) refinance loans to low-income borrowers totaling \$1.8 million (1.6%), which was substantially below the percentage of families at 22.1% by volume and by dollar amount. First Financial was below the aggregate of all lenders at 6.7% by volume and significantly below the aggregate of all lenders at 3.4% by dollar amount. First Financial originated 40 (10.4%) refinance loans to moderate-income borrowers totaling \$6.0 million (5.3%), which was below the percentage of families at 16.7% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 17.0% by volume and significantly below the aggregate of all lenders at 11.5% by dollar amount.

In 2020, First Financial originated 282 refinance loans totaling \$76.6 million. First Financial originated four (1.4%) refinance loans to borrowers with unknown incomes totaling \$524,000 (0.7%). By comparison, the aggregate of all lenders originated 16.2% by volume and 16.9% by dollar amount to borrowers with unknown incomes.

First Financial originated three (1.1%) refinance loans to low-income borrowers totaling \$181,000 (0.2%), which was substantially below the percentage of families at 22.1% by volume and by dollar amount. Performance was substantially below the aggregate of all lenders at 5.1% by volume and 2.5% by dollar amount. First Financial originated 34 (12.1%) refinance loans to moderate-income borrowers totaling \$5.4 million (7.0%), which was below the percentage of families at 16.7% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 14.0% by volume and 9.3% by dollar amount.

First Financial's refinance lending performance fell substantially below proxy and significantly below the aggregate of all lenders to low-income borrowers, which is a poor borrower distribution. First Financial's performance fell significantly below proxy and below the aggregate of all lenders to moderate-income borrowers, which is adequate borrower distribution.

### *Home Improvement Lending*

In 2022, First Financial originated 94 home improvement loans totaling \$22.2 million. First Financial did not originate any home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 22.2%. First Financial originated five (5.3%) home improvement loans to moderate-income borrowers totaling \$457,000 (2.1%), which was significantly below the percentage of families at 16.7% by volume and substantially below by dollar amount.

In 2021, First Financial originated 93 home improvement loans totaling \$15.0 million. First Financial originated four (4.3%) home improvement loans to borrowers with unknown incomes

totaling \$319,000 (2.1%). By comparison, the aggregate of all lenders originated 2.5% by volume and 3.2% by dollar amount to borrowers with unknown incomes.

First Financial did not originate any home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 22.1%, and the aggregate of all lenders at 6.5% by volume and 3.4% by dollar amount. First Financial originated three (3.2%) home improvement loans to moderate-income borrowers totaling \$218,000 (1.4%), which was substantially below the percentage of families at 16.7% by volume and by dollar amount. Performance was substantially below the aggregate of all lenders at 14.9% by volume and 10.9% by dollar amount.

In 2020, First Financial did not originate any home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 22.1%, and the aggregate of all lenders at 5.5% by volume and 3.7% by dollar amount. First Financial originated three (6.0%) home improvement loans to moderate-income borrowers totaling \$346,000 (5.8%), which was significantly below the percentage of families at 22.1% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 14.1% by volume and below the aggregate of all lenders at 10.4% by dollar amount.

First Financial's home improvement loans fell significantly below the percentage of families (proxy) and the aggregate of all lenders for LMI borrowers, which is poor borrower distribution.

### ***Small Business Lending***

During the evaluation period First Financial originated 628 small business loans to businesses of different sizes totaling \$115.2 million, and four (4.8%) loans totaling \$48,000 were PPP loans with unknown gross annual revenue. First Financial's performance was compared to the percentage of businesses (proxy).

In 2022, First Financial originated 172 small business loans to businesses of different sizes totaling \$35.8 million, of which 3.5% were extended to businesses with unknown revenue. First Financial originated 96 (55.8%) loans totaling \$10.0 million (28.0%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 91.5%, which is an adequate borrower distribution. However, First Financial originated 95 (55.2%) small dollar loans in amounts of \$100,000 or less. First Financial's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA.

In 2021, First Financial originated 366 small business loans to businesses of different sizes totaling \$56.0 million, of which 35.0% were extended to businesses with unknown revenue. First Financial originated 133 (36.3%) loans totaling \$11.0 million (19.7%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 91.6% and the aggregate of all lenders at 45.5% by volume and 26.9% by dollar amount, which is adequate borrower distribution. However, First Financial originated 239 (65.3%) small dollar loans in

amounts of \$100,000 or less, compared to the aggregate of all lenders at 90.2%. First Financial's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA.

In 2020, First Financial originated 90 small business loans to businesses of different sizes totaling \$23.3 million, of which 5.6% were extended to businesses with unknown revenue. Of the total small business loans, four (4.4%) loans totaling \$48,000 (0.2%) were PPP loans. First Financial originated 35 (38.9%) loans totaling \$7.1 million (30.5%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 91.5% and the aggregate of all lenders at 41.6% by volume and 28.0% by dollar amount, which is adequate borrower distribution. However, First Financial originated 38 (42.2%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 84.4%. First Financial's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While this analysis is somewhat skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, First Financial exhibits adequate responsiveness to credit needs of small businesses in the AA. Small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is adequate.

### *Geographic Distribution of Loans*

First Financial's overall geographic distribution of lending is good. HMDA and small business lending are good. First Financial had moderate lending gaps in the Columbus OH AA.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Low	43.1%	70.8%	66.7%
Moderate	57.8%	80.0%	58.0%
Middle	64.5%	87.3%	82.2%
Upper	87.4%	92.8%	93.0%
Unknown	0.0%	33.3%	62.5%
<b>Total</b>	<b>65.4%</b>	<b>83.9%</b>	<b>77.4%</b>

First Financial was able to penetrate approximately 75.6% of total tracts during the evaluation period. Lending gaps were significant in low-income tracts with an average penetration rate of 60.2% and moderate-income tracts with an average penetration rate of 65.3%. However, with owner-occupancy rates at 25.6% and rental/vacancy rates at 74.4% in low-income tracts and 40.0% and 60.0% in moderate-income tracts; lending opportunities in these tracts, particularly low-income tracts, are likely to be limited. Also, this market is competitive, and First Financial has a minimal market share of deposits at 0.5%.

### *HMDA Lending*

During the evaluation period, First Financial originated 2,534 HMDA-reportable loans totaling \$776.5 million. Of these loans, 1,302 were home purchase loans totaling \$374.1 million, 831 were refinance loans totaling \$249.3 million, and 237 were home improvement loans totaling \$43.3 million. First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. First Financial's borrower distribution of home purchase is good, refinance is adequate, and home improvement lending is poor. See Appendix E for explicit HMDA-reportable lending data.

#### *Home Purchase Lending*

In 2022, First Financial originated 465 home purchase loans totaling \$153.5 million. First Financial originated six (1.3%) home purchase loans to borrowers with unknown incomes totaling \$1.4 million (0.9%).

First Financial originated 44 (9.5%) home purchase loans in low-income tracts totaling \$7.2 million (4.7%), which significantly exceeded the percentage of owner-occupied units in these tracts at 5.9% by volume and was slightly below by dollar amount. First Financial originated 85 (18.3%) home purchase loans in moderate-income tracts totaling \$12.2 million (8.0%), which exceeded the percentage of owner-occupied units in these tracts at 15.6% by volume and was slightly below by dollar amount.

In 2021, First Financial originated 539 home purchase loans totaling \$142.3 million. First Financial originated 39 (7.2%) home purchase loans in low-income tracts totaling \$7.5 million (5.2%), which exceeded the percentage of owner-occupied units in these tracts at 5.6% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.6% by volume but exceeded the aggregate of all lenders at 3.0% by dollar amount. First Financial originated 109 (20.2%) home purchase loans in moderate-income tracts totaling \$18.1 million (12.7%), which exceeded the percentage of owner-occupied units in these tracts at 17.9% by volume but was below by dollar amount. Performance exceeded the aggregate of all lenders at 18.9% by volume and was slightly below the aggregate of all lenders at 12.9% by dollar amount.

In 2020, First Financial originated 298 home purchase loans totaling \$78.3 million. First Financial originated 20 (6.7%) home purchase loans in low-income tracts totaling \$3.8 million (4.9%), which exceeded the percentage of owner-occupied units in these tracts at 5.6% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.0% by volume and exceeded the aggregate of all lenders at 4.6% by dollar amount. First Financial originated 56 (18.8%) home purchase loans in moderate-income tracts totaling \$9.7 million (12.4%), which exceeded the percentage of owner-occupied units in these tracts at 17.9% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 18.3% by volume and 12.1% by dollar amount.

First Financial's home purchase lending performance exceeded the percentage of owner-occupied units (proxy) and fell slightly below the aggregate of all lenders in low-income tracts, which is good geographic distribution. The bank's performance exceeded proxy and the aggregate of all lenders in moderate-income tracts, which is excellent geographic distribution.

### *Refinance Lending*

In 2022, First Financial originated 164 refinance loans totaling \$60.3 million. First Financial originated 12 (7.3%) refinance loans in low-income tracts totaling \$2.3 million (3.8%), which exceeded the percentage of owner-occupied units in these tracts at 5.9% by volume and was below by dollar amount. First Financial originated 10 (6.1%) refinance loans in moderate-income tracts totaling \$1.4 million (2.4%), which was significantly below the percentage of owner-occupied units in these tracts at 15.6% by volume and substantially below by dollar amount.

In 2021, First Financial originated 385 refinance loans totaling \$112.4 million. First Financial originated 16 (4.2%) refinance loans in low-income tracts totaling \$3.2 million (2.8%), which was below the percentage of owner-occupied units in these tracts at 5.6% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 3.8% by volume and 2.4% by dollar amount. First Financial originated 37 (9.6%) refinance loans in moderate-income tracts totaling \$5.3 million (4.7%), which was below the percentage of owner-occupied units in these tracts at 17.9% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 13.6% by volume and 8.4% by dollar amount.

In 2020, First Financial originated 282 refinance loans totaling \$76.6 million. First Financial originated 12 (4.3%) refinance loans in low-income tracts totaling \$1.5 million (1.9%), which was slightly below the percentage of owner-occupied units in these tracts at 5.6% by volume and significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 2.4% by volume and exceeded at 1.5% by dollar amount. First Financial originated 19 (6.7%) refinance loans in moderate-income tracts totaling \$2.8 million (3.7%), which was significantly below the percentage of owner-occupied units in these tracts at 17.9% by volume and was substantially below by dollar amount. Performance was below the aggregate of all lenders at 10.0% by volume and 6.1% by dollar amount.

First Financial's refinance lending performance fell slightly below the percentage of owner-occupied units (proxy) but exceeded the aggregate of all lenders in low-income tracts, which is good geographic distribution. Performance fell significantly below proxy and below the aggregate of all lenders in moderate-income tracts, which is adequate geographic distribution.



### *Home Improvement Lending*

In 2022, First Financial originated 94 home improvement loans totaling \$22.2 million. First Financial originated two (2.1%) home improvement loans to borrowers with unknown incomes totaling \$249,000 (1.1%).

First Financial originated no home improvement loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 5.9%. First Financial originated seven (7.4%) home improvement loans in moderate-income tracts totaling \$1.2 million (5.3%), which was significantly below the percentage of owner-occupied units in these tracts at 15.6% by volume and by dollar amount.

In 2021, First Financial originated 93 home improvement loans totaling \$15.0 million. First Financial originated two (2.2%) home improvement loans in low-income tracts totaling \$322,000 (2.1%) which was significantly below the percentage of owner-occupied units in these tracts at 5.6% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 5.5% by volume and below the aggregate of all lenders at 3.8% by dollar amount. First Financial originated five (5.4%) home improvement loans in moderate-income tracts totaling \$570,000 (3.8%), which was significantly below the percentage of owner-occupied units in these tracts at 17.9% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 11.6% by volume and below the aggregate of all lenders at 7.4% by dollar amount.

In 2020, First Financial originated 50 home improvement loans totaling \$6.0 million. First Financial originated two (4.0%) home improvement loans in low-income tracts totaling \$154,000 (2.6%) which was below the percentage of owner-occupied units in these tracts at 5.6% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 3.4% by volume and was slightly below the aggregate of all lenders at 3.1% by dollar amount. First Financial originated five (10.0%) home improvement loans in moderate-income tracts totaling \$170,000 (2.8%), which was below the percentage of owner-occupied units in these tracts at 17.9% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 10.4% by volume and significantly below at 7.2% by dollar amount.

First Financial's home improvement lending performance fell significantly below the percentage of owner-occupied units (proxy) and below the aggregate of all lenders in LMI tracts, which is a poor geographic distribution.

### *Small Business Lending*

During the evaluation period First Financial originated 628 small business loans to businesses of different sizes totaling \$115.2 million. First Financial's performance was compared to the percentage of businesses by tract (proxy). The geographic distribution of small business lending is good.

In 2022, First Financial originated 172 small business loans totaling \$35.8 million. First Financial originated six (3.5%) small business loans in unknown-income tracts totaling \$1.5 million, compared to the percentage of businesses in these tracts at 1.5%.

First Financial originated 20 (11.6%) small business loans in low-income tracts totaling \$3.7 million (10.3%), which exceeded the percentage of businesses in these tracts at 9.3% by volume and by dollar amount. First Financial originated 20 (11.6%) small business loans in moderate-income tracts totaling \$5.2 million (14.6%), which fell below the percentage of businesses in these tracts at 16.3% by volume and slightly below by dollar amount.

In 2021, First Financial originated 366 small business loans totaling \$56.0 million. First Financial originated three (0.8%) small business loans in unknown-income tracts totaling \$1.1 million, compared to the percentage of businesses in these tracts at 0.4% and the aggregate of all lenders at 0.3% by volume and 0.6% by dollar amount.

First Financial originated 52 (14.2%) small business loans in low-income tracts totaling \$8.2 million (14.7%), which exceeded the percentage of businesses in these tracts at 9.9% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 9.0% by volume and at 8.6% by dollar amount. First Financial originated 59 (16.1%) small business loans in moderate-income tracts totaling \$9.3 million (16.6%), which was slightly below the percentage of businesses in these tracts at 18.0% by volume and by dollar amount. Performance was slightly below the aggregate of all lenders at 16.2% by volume and exceeded the aggregate of all lenders at 14.7% by dollar amount.

In 2020, First Financial originated 90 small business loans totaling \$23.3 million. First Financial originated 15 (16.7%) small business loans in low-income tracts totaling \$3.3 million (14.0%), which significantly exceeded the percentage of businesses in these tracts at 9.7% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 8.2% by volume and 8.6% by dollar amount. First Financial originated 11 (12.2%) small business loans in moderate-income tracts totaling \$5.0 million (21.4%), which was below the percentage of businesses in these tracts at 17.5% by volume but exceeded by dollar amount. Performance was slightly below the aggregate of all lenders at 14.6% by volume but exceeded the aggregate of all lenders at 14.5% by dollar amount.

First Financial's small business lending performance exceeded the percentage of businesses (proxy) and fell slightly below the aggregate of all lenders in LMI tracts, which is a good geographic distribution of small business lending.

### *Community Development Lending*

First Financial originated seven community development loans totaling approximately \$69.2 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	%
Revitalization/Stabilization	3	\$36,455,274
Affordable Housing	4	\$32,700,000
<b>Total</b>	<b>7</b>	<b>\$69,155,274</b>

#### **Revitalization/Stabilization**

- One loan totaling \$16.0 million to a developer to construct of a six-story, mixed-use development in a low-income tract containing retail space and 180 units of housing with 18 units (10.0%) set aside for LMI tenants.
- One loan totaling \$12.8 million to a developer to purchase of two industrial buildings in a moderate-income tract. Revitalizing these buildings should help attract businesses and workers an underused space.
- One loan totaling \$7.7 million to a developer to redevelopment of a brownfield site in a moderate-income tract. The redeveloped area will include a community park (green space in urban area) and a mixed-use development.

#### **Affordable Housing**

- One loan totaling \$10.2 million to a developer constructing of 50 units of affordable housing in an area with a high demand for affordable housing.
- One loan totaling \$10.0 million to a developer constructing 62 units of affordable housing for LMI seniors. Loan provides gap financing until developer receives funding from sale of LIHTC tax credits to investors.
- One loan totaling \$6.5 million to a developer to renovate 144 units of affordable housing in a moderate-income neighborhood.
- One loan totaling \$6.0 million to a CDFI to rehabilitate 232 units of affordable housing in low- and unknown-income tracts in Columbus and construct 92 units of affordable housing for LMI seniors in Columbus.

Community contacts stated the housing supply has not kept pace with the city's growing population and the lack of available housing, particularly affordable housing is at crisis levels. First Financial partners with a local community tax credit syndicator that evaluates projects to ensure they meet LIHTC requirements. This partnership helps First Financial meet its qualified investment goals. These loans are considered responsive because they help address this expressed need.

These loans represent 7.5% of First Financial's total community development loans by dollar amount, compared to the percentage of total lending at 10.9% and total deposits at 3.5%. First Financial is a leader in making community development loans in the Columbus OH AA given the size and presence of the institution and community development lending opportunities in this very competitive market. These loans exhibit excellent responsiveness to credit needs of LMI individuals and geographies and businesses.

### *Flexible Lending Programs*

First Financial originated 602 loans under its flexible lending programs totaling \$65.5 million in the Columbus OH AA. This ranks as First Financial's fifth highest percentage by total volume of flexible lending originated during the evaluation period. The various programs are shown in the tables below.

First Financial originated 68 SB Biz Flex lines of credit totaling \$2.3 million in the Columbus OH AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products					
Assessment Area: Columbus OH MSA #18020					
	SB Biz Flex LOC				% of Total Businesses
Tract Income Level	#	# - %	\$	\$ - %	
Low	12	17.6%	\$385,000	11.9%	11.9
Moderate	4	5.9%	\$175,000	16.7%	16.7
Middle	18	26.5%	\$610,000	31.1%	31.1
Upper	33	48.5%	\$1,089,000	39.3%	39.3
Unknown	1	1.5%	\$50,000	1.0%	1.0
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>\$2,309,000</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated 12 (17.6%) SB Biz Flex LOCs in low-income tracts, totaling \$385,000 (16.7%), which exceeded the percentage of businesses (proxy) by volume and dollar amount. First Financial originated four (5.9%) SB Biz Flex LOCs in moderate-income tracts, totaling \$175,000 (7.6%), which fell significantly below proxy by volume and dollar amount.

First Financial originated 156 Dreambuilder 2<sup>nd</sup> Lien 30-Year loans totaling \$2.2 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus OH MSA #18020					
	Dreambuilder 2nd Lien 30 Year				% of Owner-Occupied Units
Tract Income Level	#	# - %	\$	\$ - %	
Low	14	9.0%	\$180,795	8.1%	5.9
Moderate	55	35.3%	\$735,034	33.1%	15.6
Middle	59	37.8%	\$783,460	35.3%	33.9
Upper	27	17.3%	\$506,150	22.8%	44.2
Unknown	1	0.6%	\$15,750	0.7%	0.3
<b>Total</b>	<b>156</b>	<b>100.0%</b>	<b>\$2,221,189</b>	<b>100.00%</b>	<b>100.0</b>

First Financial originated 14 (9.0%) 2<sup>nd</sup> lien 30-year Dreambuilder loans in low-income tracts, totaling \$180,795 (8.1%), which significantly exceeded the percentage of owner-occupied units (proxy) by volume and dollar amount. First Financial originated 55 (35.3%) 2<sup>nd</sup> lien 30-year Dreambuilder loans in moderate-income tracts, totaling \$735,034 (33.1%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 40 First Quick loans totaling \$869,000. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus OH MSA #18020					
	First Quick Loan				% of Owner-Occupied Units
Tract Income Level	#	# - %	\$	# - %	
Low	4	10.0%	\$80,000	9.2%	5.9
Moderate	6	15.0%	\$110,000	12.7%	15.6
Middle	9	22.5%	\$167,000	19.2%	33.9
Upper	19	47.5%	\$474,000	54.5%	44.2
Unknown	2	5.0%	\$38,000	4.4%	0.3
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$869,000</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated four (10.0%) First Quick loans in low-income tracts, totaling \$80,000 (9.2%), which significantly exceeded proxy by volume and dollar amount. First Financial originated six (15.0%) First Quick loans in moderate-income tracts, totaling \$110,000 (12.7%), which was comparable to proxy by volume and fell below by dollar amount.

First Financial originated 85 CHAMP 30-Year Fixed loans totaling \$18.2 million, and 73 Community Builder 30-Year Fixed loans totaling \$11.0 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus OH MSA #18020									
Tract Income Level	CHAMP				Community Builder				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	30	35.3%	\$6,774,451	37.3%	7	9.6%	\$886,652	8.1%	5.9
Moderate	28	32.9%	\$5,591,558	30.8%	31	42.5%	\$4,679,086	42.6%	15.6
Middle	17	20.0%	\$3,367,588	18.5%	30	41.1%	\$4,625,318	42.1%	33.9
Upper	8	9.4%	\$1,692,545	9.3%	5	6.8%	\$796,825	7.3%	44.2
Unknown	2	2.4%	\$755,405	4.2%	0	0.0%	\$0	0.0%	0.3
<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>\$18,181,547</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>\$10,987,881</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated 30 (35.3%) CHAMP loans in low-income tracts, totaling \$6.8 million (37.3%), which substantially exceeded proxy by volume and dollar amount. First Financial originated 28 (32.9%) CHAMP loans in moderate-income tracts, totaling \$5.6 million (30.8%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated seven (9.6%) Community Builder loans in low-income tracts, totaling \$886,652 (8.1%), which significantly exceeded proxy by volume and exceeded by dollar amount. First Financial originated 31 (42.5%) Community Builder loans in moderate-income tracts, totaling \$4.7 million (42.6%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 44 Dreambuilder loans totaling \$7.7 million, and 113 Dreambuilder MI loans totaling \$23.1 million. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products Assessment Area: Columbus OH MSA #18020									
Tract Income Level	Dreambuilder				Dreambuilder - MI				% of Owner-Occupied Units
	#	# - %	\$	\$ - %	#	# - %	\$	\$ - %	
Low	1	2.3%	\$134,830	1.8%	13	11.5%	\$2,296,226	9.9%	5.9
Moderate	13	29.5%	\$2,220,865	28.9%	42	37.2%	\$8,253,647	35.7%	15.6
Middle	24	54.6%	\$4,107,345	53.4%	36	31.9%	\$7,427,890	32.1%	33.9
Upper	6	13.6%	\$1,222,565	15.9%	21	18.6%	\$4,944,559	21.4%	44.2
Unknown	0	0.0%	\$0	0.0%	1	0.9%	\$213,750	0.9%	0.3
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>\$7,685,605</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>\$23,136,072</b>	<b>100.0%</b>	<b>100.0</b>

First Financial originated one (2.3%) Dreambuilder loan in low-income tracts, totaling \$134,830 (1.8%), which fell significantly below proxy by volume and dollar amount. First Financial originated 13 (29.5%) Dreambuilder loans in moderate-income tracts, totaling \$2.2 million (28.9%), which significantly exceeded proxy by volume and dollar amount.

First Financial originated 13 (11.5%) Dreambuilder MI loans in low-income tracts, totaling \$2.3 million (9.9%), which significantly exceeded proxy by volume and dollar amount. First Financial originated 42 (37.2%) Dreambuilder MI loans in moderate-income tracts, totaling \$8.3 million (35.7%), which significantly exceeded proxy by volume and dollar amount.

Through these programs, First Financial was able to assist borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

First Financial originated 233 PPP loans totaling \$20.3 million in the Columbus Ohio AA, representing approximately 5.2% by volume and 6.0% by dollar amount of total PPP loans. This ranks as First Financial's fifth highest percentage of PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by tract income.

<b>Geographic Distribution of PPP Loans</b>					
<b>Assessment Area: Columbus, OH MSA #18140</b>					
<b>Tract Income Level</b>	<b>Number of Loans</b>	<b># - %</b>	<b>Total Loan Amount</b>	<b>\$ - %</b>	<b>Percentage of Businesses (2021)</b>
Low	35	15.0%	\$3,797,300	18.7%	9.9
Moderate	41	17.6%	\$3,442,500	16.9%	18.0
Middle	56	24.0%	\$4,683,800	23.0%	28.7
Upper	101	43.4%	\$8,410,150	41.4%	43.1
<b>Total</b>	<b>233</b>	<b>100.0%</b>	<b>\$20,333,750</b>	<b>100.0%</b>	

First Financial originated 35 (15.0%) PPP loans totaling \$3.8 million (18.7%) in low-income tracts, which exceeded the percentage of businesses (proxy) by volume and dollar amount. First Financial originated 41 (17.6%) PPP loans totaling \$3.4 million (16.9%) in moderate-income tracts, which fell slightly below proxy by volume and dollar amount. Therefore, PPP lending is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, First Financial makes use of flexible lending practices in serving AA credit needs, and the qualitative impact of these products on LMI individuals and in LMI areas enhanced First Financial's overall lending test performance.

### **Investment Test**

First Financial has an excellent level of qualified community development investments and donations.

First Financial has \$43.3 million in qualified community development investments in the Columbus OH AA. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

Purpose of CD Investment	#	\$
Affordable Housing	21	\$25,937,650
Economic Development	8	\$17,406,879
<b>Total</b>	<b>29</b>	<b>\$43,344,529</b>

First Financial obtained seven new investments worth approximately \$13.0 million (30.0%). First Financial obtained two SBIC funds worth \$3.0 million that support businesses in the AA, and a LIHTC worth \$7.0 million and four mortgage-backed securities worth \$2.6 million that support affordable housing initiatives across the AA.

First Financial holds 18 prior period investments with a current book value of approximately \$27.0 million (62.2%). First Financial holds four LIHTCs with a book value of \$7.0 million and nine mortgage-backed securities with a book value of \$9.4 million supporting affordable housing initiatives across the AA. First Financial also holds five SBIC funds with a book value of \$10.6 million supporting businesses in the AA. There is also \$3.4 million in unfunded investments, representing 7.7% of total qualified investments. Unfunded investments are comprised of four SBIC funds.

Qualified investments also took the form of donations totaling \$184,200. First Financial partners with several organizations and nonprofits to fund initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, revitalization and stabilization, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Affordable Housing	9	\$43,500
Community Services	30	\$121,200
Economic Development	2	\$10,500
Revitalization/Stabilization	5	\$9,000
<b>Total</b>	<b>46</b>	<b>\$184,200</b>

The majority of donations by dollar amount were made through the branch network (58.2%), followed by the First Financial Foundation (37.5%) and Impact Funds (4.3%), respectively.

Examples of impactful donations include:

- \$30,000 to an organization that provides services for the homeless or those on the verge of homelessness due to the shortage of affordable housing, lagging wages and gaps in access to emergency financial assistance.



- \$10,000 to a local nonprofit for expansion of HUD approved, relationship-based, housing counseling and financial education program.
- \$8,000 to a nonprofit that provides specialized training and workshops to women entrepreneurs, with an emphasis on underserved and underbanked, low-income, women of color. First Financial also supported this organization through a \$2.5 million qualified investment to support small business development in Columbus Ohio.
- \$6,000 to an educational program that helps four underserved students overcome financial barriers and pursue their education at independent colleges and universities.
- \$5,000 (two donations) to a domestic violence shelter that primarily services LMI individuals.
- \$2,500 to a nonprofit that serves an LMI community and promotes health and wellness for African American men.
- \$2,500 to an African American Chamber of Commerce that supports the economic growth of minority-owned businesses in the Greater Columbus area.
- \$2,500 to a community development corporation that works to revitalize LMI neighborhoods.

Community contacts emphasized all aspects of affordable housing as a critical need across the AA and support for small businesses. The majority of qualified investments and donations are considered responsive to these expressed needs. Further supporting First Financial's commitment to meeting community development needs, in addition to giving donations, First Financial also provided community development services to eight organizations.

This represents First Financial's third highest percentage of qualified community development investments and donations by dollar amount at 9.9% compared to the percentage of total deposits at 3.5% and total loans at 10.9%. First Financial has an excellent level of qualified community development investments and donations, particularly those not routinely provided by private investors, often in a leadership position. Lastly, First Financial makes occasional use of complex investments to support community development initiatives. Qualified investment and donation activity exhibits excellent responsiveness to credit and community development needs in the Columbus OH AA.

### **Service Test**

Retail services are reasonably accessible, and First Financial provides a relatively high level of community development services in the Columbus OH MSA.

### ***Retail Services***

During the evaluation period, First Financial closed two branches with full-service ATMs in Columbus (Franklin County) in upper-income tracts. Operations were merged into nearby existing branches. First Financial has not opened any branches since the previous evaluation.

First Financial's record of opening and closing branches in Columbus OH AA has not adversely affected its delivery systems, particularly LMI geographies and/or LMI individuals.

First Financial maintains four branches with full-service ATMs in the Columbus OH AA. First Financial has three branches in upper-income tracts and one branch in low-income tract in Columbus (Franklin County). Branch offices in this AA represent 3.7% of First Financial's total branches.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. The three branches in upper-income tracts offer drive-thru services. None of the branches offer weekend or extended hours of service; however, the full-service ATMs are available 24 hours a day, 7 days a week. In addition, the full-service ATM in the low-income tract is also an ITM.

The following table illustrates the percentage of branch offices and ATMs in low- moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Columbus, OH MSA #18140

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS												DEMOGRAPHICS*			
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	1	25.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0	57	15.5%	11.1%	9.3%
	LS	0		0	0																		
Moderate	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0	81	22.0%	20.5%	16.3%
	LS	0		0	0	0																	
Middle	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0	107	29.1%	32.9%	30.3%
	LS	0		0	0																		
Upper	Total	3	75.0%	0	2	3	0	0	Total	3	75.0%	3	75.0%	0	2	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0	0		0	0	115	31.3%	34.5%	42.7%
	LS	0		0	0	0																	
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0	8	2.2%	1.1%	1.5%
	LS	0		0	0																		
Totals	Total	4	100.0%	0	2	3	0	0	Total	4	100.0%	4	100.0%	0	2	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0		0	0	368	100.0%	100.0%	100.0%
	LS	0		0	0																		

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2020 census data  
\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

The branch distribution in low-income tracts is excellent. The distribution of branches at 25.0% exceeded the percentage of low-income tracts (15.5%), households (11.1%), and total businesses (9.3%) in these tracts. First Financial has no branches in moderate-income tracts, compared to the percentage of moderate-income tracts (22.0%), households (20.5%), and total businesses (16.3%) in these tracts.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Low	30,595	6.6%	56,208	8.0%	11.1%
Moderate	49,950	10.8%	79,796	26.0%	20.5%
Middle	115,429	24.9%	182,407	11.4%	32.9%
Upper	267,748	57.7%	383,595	54.6%	34.5%
<b>Total</b>	<b>463,722</b>	<b>100.0%</b>	<b>702,006</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

6.6% online banking logins and 8.0% of mobile banking logins were made by customers in low-income tracts, which fell below the percentage of households (proxy) in these tracts at 11.1%. 10.8% online banking logins and 26.0% of mobile banking logins were made by customers in moderate-income tracts, which fell significantly below and exceeded proxy at 20.5%, respectively.

e-Banking Services (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	%	#	%	#	%	
Low	4,181	6.5%	0	0.0%	881	8.7%	11.1%
Moderate	5,496	25.8%	8	44.4%	1,166	11.6%	20.5%
Middle	16,526	8.6%	4	22.2%	2,393	23.7%	32.9%
Upper	37,964	59.2%	6	33.3%	5,641	56.0%	34.5%
<b>Total</b>	<b>64,167</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>10,081</b>	<b>100.0%</b>	

6.5% of fund transfers and 4.7% of remote deposits were made by customers in low-income tracts, which fell below proxy at 11.1%. 25.8% of fund transfers and 44.4% of stop payments were made by customers in moderate-income tracts, which exceeded proxy at 20.5%; while remote deposits made by customers in moderate-income tracts at 11.6% fell below proxy.

Delivery systems (branch and non-branch) are reasonably accessible to First Financial's geographies and individuals of different income levels in Columbus OH AA.

Specialized Checking Programs Geographic Distribution					
Tract Income	NOworry Checking		NOworry Rebuild		% Households*
	#	%	#	%	
Low	40	30.5%	19	42.2%	11.1%
Moderate	38	29.0%	15	33.3%	20.5%
Middle	33	25.2%	7	15.6%	32.9%
Upper	20	15.3%	4	8.9%	34.5%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	
*Based on 2020 census data					

First Financial opened 30.5% of its NOworry Checking accounts and 42.2% of its NOworry Rebuild accounts to customers in low-income tracts, which significantly exceeded the percentage of households (proxy) by volume. First Financial opened 29.0% of its NOworry Checking accounts and 33.3% of its NOworry Rebuild accounts to customers in moderate-income tracts, which exceeded the proxy.

First Financial's specialized retail checking and deposit products are responsive, particularly LMI communities and do not vary in a way that inconveniences any portions of its AA.

### *Community Development Services*

During the evaluation period, 43 employees assisted 20 organizations totaling 686 hours of community development services provided throughout the AA. This represents 8.4% of total service hours, which exceeded the total percentage of branches at 3.7%. The hours of service provided in this AA equates to 0.3 ANP.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Services to LMI	24	14	11	660
Affordable Housing	12	5	7	18
Economic Development	7	1	2	8
<b>Total</b>	<b>43</b>	<b>20</b>	<b>20</b>	<b>686</b>

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families; and promote affordable housing, and community and economic development. Community development services include 118 hours serving on boards and committees, four hours providing technical expertise primarily

in the form of promoting features of first-time homebuyer and affordable housing loan products, and 566 hours of financial literacy training for LMI individuals, mostly through engagements at nonprofits, but also through classes taught at local schools.

Examples of impactful community development services include:

#### **Serving on Boards and Committees**

- An employee serves as a committee member for an organization that provides production and maintenance of single and multi-family home ownership opportunities, equitable tax laws, suitable shelter for low-income families, and housing opportunities for veterans.
- An employee serves as a board member for an organization that provides small business and economic development services for majority LMI individuals.
- An employee serves in a leadership position as a board member to an economic development agency that aims to infuse capital and education into underserved business communities.

#### **Technical Expertise**

- Three employees participated at an affordable housing event promoting homeownership for LMI individuals and families in the community. Bank employees explained First Financial's Dreams2Keys and Welcome Home mortgage products.

#### **Financial Literacy Training**

- An employee participated in a financial readiness seminar highlighting First Financial's Dream2Keys program for first-time homebuyers. The seminar was hosted by a nonprofit that encourages builds and sells affordable housing in a LMI community. The organization has developed and managed more than 1,600 units throughout the AA, serving more than 2,000 people throughout urban neighborhoods in Columbus.
- An employee provided financial literacy classes at a local high school with 270 students, of which a majority are LMI.

Community contacts emphasized affordable housing as a critical need in the AA, along with support for small businesses. The community development services provided are responsive to these expressed needs. Further supporting First Financial's commitment to meeting community development needs, in addition to providing community development services, First Financial also gave donations to eight organizations. These services exhibit good responsiveness to community development needs in the Columbus OH AA.

**METROPOLITAN/NONMETROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS**

- **Dayton MSA**
  - As of December 31, 2022, First Financial operated nine branches in the AA, representing 6.7% of its branches.
  - As of June 30, 2022, First Financial had \$617.1 million in deposits in this AA, representing a market share of 3.7% and 5.0% of its deposits.
- **Lima MSA**
  - As of December 31, 2022, First Financial operated one branch in the AA, representing 0.7% of its branches.
  - As of June 30, 2022, First Financial had \$91.3 million in deposits in this AA, representing a market share of 3.8% and 0.7% of its deposits.
- **Nonmetropolitan Ohio**
  - As of December 31, 2022, First Financial operated eight branches in the AA, representing 5.9% of its branches.
  - As of June 30, 2022, First Financial had \$749.4 million in deposits in this AA, representing a market share of 11.4% and 6.1% of its deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Using available facts and data, including performance and demographic information, each AA's performance was evaluated and compared with First Financial's overall performance. The conclusions regarding performance are provided in the table below. See Appendices F and G for explicit demographic and lending data in these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Dayton MSA	Below	Below	Below
Lima MSA	Below	Above	Below
Nonmetropolitan Ohio	Below	Below	Consistent
<i>Performance in limited-scope AAs impacted the overall rating</i>			

For the lending test, First Financial received an Outstanding rating. Performance in the Dayton, Lima, and Nonmetropolitan Ohio AAs is below overall performance in Ohio. The borrower distribution of loans is good in all three AAs. The distribution to businesses of different sizes is good in the Lima AA and Nonmetropolitan Ohio and adequate in the Dayton AA. The distribution to farms of different sizes is excellent in Nonmetropolitan Ohio. The geographic distribution of loans is adequate in the Dayton AA and Nonmetropolitan Ohio and poor in the Lima AA. Gaps in lending were found to be moderate in the Dayton AA, significant in Nonmetropolitan Ohio, and substantial in the Lima AA. First Financial makes an adequate level of community development loans in the Dayton AA and makes a low level in the Lima AA and Nonmetropolitan Ohio. These ratings are primarily due to the level of lending gaps and

community development loans relative to First Financial's operational presence in the overall AAs.

For the investment test, First Financial received a High Satisfactory rating. Performance is above the overall performance in Ohio in the Lima AA and below in the Dayton AA and Nonmetropolitan Ohio. Most of these qualified investments consisted of prior period mortgage-backed securities and LIHTCs, in addition to small dollar donations. New investments consisted of a LIHTC benefiting the Lima AA, mortgage-backed securities, and small dollar donations. The level of performance is primarily due to the occasional use of more complex LIHTC investments and the poor level of qualified investments and donations in Nonmetropolitan Ohio since the bank has a significant operational presence in this AA. Therefore, performance in Nonmetropolitan Ohio was considered in the overall rating.

For the service test, First Financial received an Outstanding rating. Performance is consistent with overall performance in Ohio in Nonmetropolitan Ohio and below in the Dayton and Lima AAs. Retail services are readily accessible in Nonmetropolitan Ohio, accessible in the Dayton AA, and unreasonably inaccessible to portions of the Lima AA. First Financial only has one branch in a middle-income tract in the Lima AA, nine branches in the Dayton AA (four branches in moderate-income tracts), and eight branches (no branches in only one low-income tract and one branch in only seven moderate-income tracts) in Nonmetropolitan Ohio. First Financial is a leader in providing community development services in Nonmetropolitan Ohio; this ranks as First Financial's third-highest percentage of community services delivered during the evaluation period. First Financial provides a relatively high level of community development services in the Lima AA and a limited level in the Dayton AA. Performance in these AAs is due to accessibility of delivery systems and extent of community development services provided considering First Financial's operational presence in the overall AAs.

## COMMONWEALTH OF KENTUCKY

### CRA RATING for Kentucky:<sup>83</sup> 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:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- An adequate geographic distribution of loans throughout the AA;
- Makes a low level of community development loans;
- An adequate level of qualified community development investments and grants;
- Retail delivery systems 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 has not adversely affected the accessibility of delivery systems;
- Banking services and hours do not vary in a way that inconveniences any portions of the AAs; and,
- Provides an adequate level of community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for Nonmetropolitan Kentucky, which represents First Financial's entire banking operations for Kentucky. The period and products evaluated for this AA is consistent with the scope discussed in the "Institution" section of this report.

Lending in Kentucky accounted for 1.2% of First Financial's total lending activity, and deposits accounted for 0.6% of First Financial's total deposits. As of December 31, 2022, First Financial ranked 31<sup>st</sup> among 150 insured institutions and had a deposit market share of 0.6% in Kentucky.

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<sup>83</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.



**NONMETROPOLITAN AREA**  
*(Full-scope Review)*

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

Nonmetropolitan Kentucky consists of entireties of Anderson, Franklin, Mercer, and Trimble counties in Kentucky. Trimble County was added to the AA in January 2021. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020	2021	2022
	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	0	0
Moderate	1	1	2
Middle	5	6	10
Upper	15	16	21
Unknown	0	0	0
<b>Total</b>	<b>21</b>	<b>23</b>	<b>33</b>

Based on changes to the AA, between 2020 and 2021, the AA gained one middle-income tract and one upper-income tract. Based on 2020 Census data, in 2022, the AA gained one moderate-income tract, four middle-income tracts, and five upper-income tracts.

As of June 30, 2022, the FDIC summary of deposits report ranks First Financial 11<sup>th</sup> among 18 institutions in the AA with 3.8% of the deposit market share; compared to Wesbanco Bank, Inc. with 25.7%, Whitaker Bank with 10.4%, and Traditional Bank Inc. with 7.4% of the market share. Deposits in this AA accounted for 0.6% of First Financial's total deposits and ranks as the bank's third lowest percentage of deposits within its CRA delineated footprint. First Financial has a minimal market presence in this competitive market.

The 2021 HMDA peer market data shows that First Financial ranks seventh among 247 HMDA reporters in the AA having originated 125 loans. Of the top three HMDA lenders in this market, Commonwealth originated 678 loans, Rocket Mortgage, LLC originated 428 loans, and Stockton Mortgage Corporation originated 342 loans. First Financial ranks eighth among HMDA reporters in this market in 2020.

First Financial ranks 11<sup>th</sup> among 67 CRA reporters serving the AA in 2021 having originated 62 loans. Of the top three CRA reporters in this market, Whitaker Bank originated 376 loans, American Express National Bank originated 260 loans, and Synchrony Bank originated 184 loans. First Financial's ranks 10<sup>th</sup> among CRA reporters in this market in 2020.

### Community Contacts

A community contact interview was conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a community action organization that offers wraparound services to LMI individuals and families. The contact explained that extremely low-income individuals in the area are being squeezed out of the housing market due to high home prices and interest rates. There is also a shortage of homes, particularly affordable housing which includes subsidized housing. While the CARES Act and American Rescue Act provided more housing vouchers, there are not many landlords willing to accept Section 8 vouchers in this extremely competitive rental market. The area also lacks a community development corporation that is dedicated to developing affordable housing. Unfortunately, the local community action agency only provides weatherization services. The contact indicated there are opportunities for local financial institutions to support all aspects of affordable housing. The contact stated that First Financial reached out to their organization and works with them to provide microlending to LMI individuals who lack access to traditional financial services. The contact indicated that access to low-cost loans and products and services and financial education is essential for unbanked and underserved LMI individuals, because it can help break the poverty cycle.

### Population Characteristics

Population Change					
Assessment Area: Nonmetropolitan Kentucky					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Anderson County	21,761	23,852	9.6%	24,224	1.6%
Franklin County	49,778	51,541	3.5%	51,607	0.1%
Mercer County	21,342	22,641	6.1%	22,902	1.2%
Trimble County	8,783	8,474	-3.5%	8,539	0.8%
Assessment Area	101,664	106,508	4.8%	107,272	0.7%
Kentucky	4,397,353	4,505,836	2.5%	4,512,310	0.1%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA saw a gain (5.5%) in population compared to Kentucky which also experienced a gain in population (2.6%). Anderson County saw the biggest increase, while Trimble County saw a decrease in population during this period.
- 78.8% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 17.0% of the population in the AA was age 65 and over, compared to 16.2% in Kentucky.
- Population growth in the AA may result in a growing labor supply and increasing demand for leisure and healthcare services.
- 36.2% of the AA's population reside in LMI tracts.
- According to Census data, Frankfort (Franklin County) is the most populous city in the AA with 28,391 residents, and its population increased by 11.2% between 2010 and 2022.<sup>84</sup> By comparison, Harrodsburg is the most populous town in Mercer County, with 9,148 (2022) residents, and its population increased by 9.7% between 2010 and 2022.<sup>85</sup>

### Income Characteristics

Borrower Income Levels											
Assessment Area: Nonmetropolitan Kentucky											
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%
2020	\$51,500		0	-	\$25,749	\$25,750	-	\$41,199	\$41,200	-	\$61,799
2021	\$52,600	2.1	0	-	\$26,299	\$26,300	-	\$42,079	\$42,080	-	\$63,119
2022	\$61,700	17.3	0	-	\$30,849	\$30,850	-	\$49,359	\$49,360	-	\$74,039
											\$74,040
											& above

Source: 2020-2022 FFIEC Census Data

- During the evaluation period, MFI in the AA increased by 19.8%.
- According to 2020 U.S. Census data, AA MFI at \$71,680 is 8.1% higher than Kentucky MFI at \$65,893.

Poverty Rates			
Assessment Area: Nonmetropolitan Kentucky			
Area	2019	2020	2021
Anderson County	10.2%	10.0%	9.0%
Franklin County	11.5%	12.8%	13.3%
Mercer County	13.8%	13.1%	12.8%
Trimble County	11.9%	12.2%	13.3%
Kentucky	16.0%	14.9%	16.3%
United States	12.3%	11.9%	12.8%

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

- During this period, AA poverty rates were consistently lower than the poverty rates in Kentucky and mostly higher than the poverty rates in the United States.

<sup>84</sup> [Census - Quick Facts](#)

<sup>85</sup> [Hometown Locator - Kentucky](#)

- Of the 27,025 families in the AA, 26.9% are designated as LMI with 9.8% living below poverty; compared to 39.5% designated as LMI with 12.3% living below poverty in Kentucky.
- Of the 42,151 households in the AA, 12.5% are below the poverty level and 1.2% receive public assistance; compared to 16.5% of households across Kentucky that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Nonmetropolitan Kentucky	
Area	2020
Anderson County	8.3%
Franklin County	11.6%
Mercer County	10.7%
Trimble County	10.0%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis	

- Corresponding with poverty rates, Mercer and Franklin counties had the highest percent of the population receiving SNAP benefits, and Anderson County had the lowest.

### Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan Kentucky						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Anderson County	\$136,800	\$169,400	23.8%	\$721	\$776	7.6%
Franklin County	\$137,500	\$155,000	12.7%	\$687	\$835	21.5%
Mercer County	\$133,600	\$159,300	19.2%	\$580	\$652	12.4%
Trimble County	\$112,000	\$132,500	18.3%	\$744	\$769	3.4%
Kentucky	\$123,200	\$155,100	25.9%	\$675	\$826	22.4%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- Median housing values across the AA increased between 12.7% to 23.8% from 2015 to 2021, compared to 25.9% in Kentucky.
- Overall, housing remained affordable across the AA, since MFI kept pace with home price growth, except for Anderson County.

- Based on 2020 Census data, the affordability ratio<sup>86</sup> was 37.6 in the AA compared to 35.5 in Kentucky. Housing was generally more affordable across the AA than in other parts of Kentucky. Trimble County had the highest affordability ratio at 44.4, and Anderson County had the least affordable housing with an affordability ratio at 34.4.
- Median gross rents across the AA increased between 3.4% to 21.5% from 2015 to 2021. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 36.5% of all renters in the AA have rental costs that are at least 30.0% of their income, compared to 38.3% in Kentucky.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data, the average rent for a two-bedroom unit in Franklin County was \$783 a month. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.<sup>87</sup>
- There are 46,957 housing units in the AA, of which 61.6% are owner occupied, 28.2% are rental and 10.2% are vacant; consequently, there are more households who own their homes than there are renters. Only 4.8% of total housing units are in moderate-income tracts, and 42.9% of these housing units are owner-occupied and 57.1% are either rental or vacant. With 38.4% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 46 years old, and 15.5% of housing units were built prior to 1950. The median age of housing stock in moderate-income tracts is 61 years old. The age of the housing stock across the AA demonstrates a potential need for home improvement lending.

Housing Cost Burden						
Assessment Area: Nonmetropolitan Kentucky						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Anderson County	61%	29%	16%	74%	32%	44%
Franklin County	59%	28%	15%	78%	26%	34%
Mercer County	57%	33%	17%	71%	13%	37%
Trimble County	61%	19%	19%	56%	15%	32%
Assessment Area	59%	28%	16%	74%	24%	36%
Kentucky	53%	25%	17%	68%	27%	38%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 59.0% of low-income homeowners and 74.0% of low-income renters are cost burdened, compared to 28.0% of moderate-income homeowners and 24.0% of moderate-income renters.

<sup>86</sup> 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.

<sup>87</sup> [National Low Income Housing Coalition](#)

- About 16.0% of all homeowners and 36.0% of renters across the AA are cost burdened; compared to 17% of all homeowners and 38% of renters across Kentucky.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

### **Labor, Employment, and Economic Characteristics**

Unemployment Rates					
Assessment Area: Nonmetropolitan Kentucky					
Area	2017	2018	2019	2020	2021
Anderson County	4.0%	3.5%	3.5%	5.9%	4.0%
Franklin County	4.0%	3.6%	3.5%	6.3%	4.4%
Mercer County	4.8%	4.3%	4.4%	7.0%	4.6%
Trimble County	4.9%	4.1%	4.2%	6.6%	4.8%
Assessment Area	4.2%	3.8%	3.8%	6.4%	4.4%
Kentucky	4.8%	4.2%	4.1%	6.4%	4.7%

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- While 2017-2019 unemployment rates mostly decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 3.8% in 2019 to 6.4% in 2020.
- During this time, Anderson and Franklin counties experienced unemployment rates that never exceeded their state average. Mercer County saw unemployment rates that were higher than the state average in 2018, 2019 and 2020, while Trimble County saw unemployment rates that were higher than state average in 2017, 2019, 2020 and 2021.
- The leading industries in the AA are government, manufacturing, retail trade, accommodation and food services and administrative and waste services.
- Major employers include Kentucky State Government, Franklin County School System, Montaplast of North America, Kentucky State University, Buffalo Trace Distillery, City of Frankfort, and Beam Suntory.<sup>88</sup>
- Frankfort (Franklin County) is the state's capital, and therefore home to the state capital building where the Kentucky Legislature convenes. Kentucky State Government employs 11,210 people in Franklin County.<sup>89</sup>
- Kentucky Utilities is seeking approval from the Kentucky Public Service Commission on a plan to build a 120-megawatt solar farm in Mercer County. The solar facility consists of 1,895 acres intersected by two high voltage transmission lines. The project is being met with opposition from the Mercer County Fiscal Court, arguing that an industrial park, providing manufacturing jobs, would be a better economic development fit with a better return on investment. Mercer County is home to one of the largest solar farms in

<sup>88</sup> [Infogram](#)

<sup>89</sup> [Commerce Lexington](#)

Kentucky, which is also owned by Kentucky Utilities, but is much smaller than the second solar farm being proposed. The Kentucky Public Service Commission is holding a hearing in August 2023. The farm-to-solar trend has grown in rural areas, bringing more solar energy access, and renewable energy, to rural communities, but has faced surges of opposition.<sup>90</sup>

- According to BroadBand Now, 97.6% of households in Franklin County have access to the minimum bandwidth needed for basic internet activity; compared to Mercer County at 82.4%, Trimble at 83.6% and Anderson at 85.0%.<sup>91</sup> Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN KENTUCKY

### Lending Test

First Financial's performance relative to the lending test in Nonmetropolitan Kentucky is rated Low Satisfactory. Primary ratings drivers include a good responsiveness to AA credit needs, a moderate level of lending gaps, and a low level of community development loans.

Lending activity demonstrates a good responsiveness to the credit needs of the community. First Financial has a good distribution among borrowers of different income levels and businesses of different revenue sizes. First Financial has an adequate geographic distribution of loans with a moderate level of lending gaps. While First Financial made few, if any community development loans in Nonmetropolitan Kentucky, First Financial originated a community development loan in the broader regional area. Consideration was given to this loan since the bank was responsive to serving credit needs in the AA.

### *Lending Activity*

Lending activity levels reflect a good responsiveness to the credit needs within the AA. The percentage of First Financial's lending in the Nonmetropolitan Kentucky AA is 1.2% compared to the percentage of total deposits is 0.6%.

HMDA loans received greater weight than small business loans in this AA based on the total loan volume and dollar amounts.

### *Distribution by Borrower Income and Revenue Size of the Business*

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

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<sup>90</sup> [Harrodsburg Herald](#)

<sup>91</sup> [BroadbandNow](#)

First Financial's distribution of HMDA lending among borrowers of different income (including LMI) levels and to businesses of different sizes is good.

### *HMDA Lending*

During the evaluation period, First Financial originated 256 HMDA-reportable loans totaling \$32.2 million. Of these loans, 162 were refinance loans totaling \$19.8 million. There were only enough refinance loans to conduct a meaningful analysis in this AA.

First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. First Financial's borrower distribution of refinance lending is good. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 40 refinance loans totaling \$4.0 million. First Financial's originated six (15.0%) refinance loans to low-income borrowers totaling \$341,000 (8.6%) which exceeded the percentage of families at 14.0% by volume and was below by dollar amount. First Financial originated 10 (25.0%) refinance loans to moderate-income borrowers totaling \$846,000 (21.2%), which significantly exceeded the percentage of families at 12.9% by volume and by dollar amount.

In 2021, First Financial originated 81 refinance loans totaling \$10.1 million. First Financial originated two (2.5%) refinance loans to borrowers with unknown incomes. By comparison, the aggregate of all lenders originated 20.0% by volume and 22.7% by dollar amount to borrowers with unknown incomes.

First Financial originated three (3.7%) refinance loans to low-income borrowers totaling \$196,000 (1.9%), which was significantly below the percentage of families at 14.5% by volume and substantially below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 2.5% by volume and exceeded the aggregate of all lenders at 1.4% by dollar amount. First Financial originated 11 (13.6%) refinance loans to moderate-income borrowers totaling \$1.3 million (12.6%), which exceeded the percentage of families at 12.8% by volume and was slightly below the percentage of families by dollar amount. Performance exceeded the aggregate of all lenders at 10.1% by volume and significantly exceeded the aggregate of all lenders at 6.9% by dollar amount.

In 2020, First Financial originated 41 refinance loans totaling \$5.7 million. First Financial originated two (4.9%) refinance loans to low-income borrowers totaling \$168,000 (3.0%), which was significantly below the percentage of families at 14.4% by volume and was substantially below by dollar amount. Performance substantially exceeded the aggregate of all lenders at 1.6% by volume and 0.8% by dollar amount. FFB originated two (4.9%) refinance loans to moderate-income borrowers totaling \$216,000 (3.8%), which was significantly below the percentage of



families at 12.6% by volume and dollar amount. Performance was below the aggregate of all lenders at 8.7% by volume and 5.2% by dollar amount.

First Financial's refinance lending performance fell significantly below proxy but significantly exceeded the aggregate of all lenders to low-income borrowers. While performance is mixed, borrower distribution is good. First Financial's performance exceeded proxy and fell slightly below the aggregate of all lenders to moderate-income borrowers, which is good borrower distribution.

### *Small Business Lending*

In 2021 First Financial originated 55 small business loans to businesses of different sizes totaling \$2.6 million, of which 34.5% were extended to businesses with unknown revenue. First Financial originated 29 (52.7%) loans totaling \$1.1 million (41.4%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 91.2% and the aggregate of all lenders at 51.1% by volume and 38.7% by dollar amount, which is good borrower distribution. First Financial originated 51 (92.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 92.2%. First Financial's willingness to lend in smaller amounts exhibits good responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue, First Financial exhibits good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses. Therefore, the distribution to businesses of different sizes is good.

### *Geographic Distribution of Loans*

First Financial's geographic distribution of lending is adequate. HMDA and small business lending are adequate, considering the limited number of moderate-income tracts in the AA and limited opportunities in these tracts. First Financial had moderate lending gaps in Nonmetropolitan Kentucky.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Moderate	0.0%	0.0%	0.0%
Middle	80.0%	83.3%	50.0%
Upper	86.7%	100.0%	66.7%
<b>Total</b>	<b>81.0%</b>	<b>91.3%</b>	<b>57.6%</b>

First Financial was able to penetrate approximately 76.6% of total tracts during the evaluation period. While First Financial did not originate loans in moderate-income tracts, there was just one moderate-income tract in the AA in 2020 and 2021 and two moderate-income tracts in 2022. In addition to the limited number of moderate-income tracts in the AA, the owner-occupancy rate

is 42.9% and rental/vacancy rate is 57.1%. Considering these factors, lending opportunities are likely to be limited in these tracts.

### *HMDA Lending*

During the evaluation period, First Financial originated 256 HMDA-reportable loans totaling \$32.2 million. Of these loans, 162 were refinance loans totaling \$19.8 million. There were only enough refinance loans to conduct a meaningful analysis in this AA.

First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. First Financial's geographic distribution of refinance lending is adequate. See Appendix E for explicit HMDA-reportable lending data.

### *Refinance Lending*

In 2022, First Financial originated 40 refinance loans totaling \$4.0 million. First Financial did not originate refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 3.3%.

In 2021, First Financial originated 81 loans totaling \$10.1 million. First Financial did not originate refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 2.2%. Performance fell below the aggregate of all lenders at 1.4% by volume and 0.9% by dollar amount.

In 2020, First Financial originated 41 refinance loans totaling \$5.7 million. First Financial did not originate any refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 2.5%. Performance fell below the aggregate of all lenders at 1.4% by volume and 1.1% by dollar amount.

Due to the limited number of moderate-income tracts in the AA and high percentage of rental/vacant units in these tracts, geographic distribution of refinance lending in moderate-income tracts is adequate.

### *Small Business Lending*

In 2021 First Financial originated 55 small business loans totaling \$2.6 million. First Financial did not originate any small business loans in moderate-income tracts, compared to the percentage of businesses in these tracts at 8.5%. Performance fell below the aggregate of all lenders at 6.9% by volume and 9.1% by dollar amount.

Due to the limited number of moderate-income tracts in the AA and businesses in these tracts, geographic distribution of small business lending in moderate-income tracts is adequate.

### *Community Development Lending*

First Financial did not originate any community development loans in Nonmetropolitan Kentucky; however, since First Financial was responsive to credit needs in the AA, consideration was given to a community development loan totaling \$5.7 million which supports affordable housing initiatives in the broader regional area. This loan provided funding to purchase a 107-unit apartment building in a moderate-income tract. The unsubsidized rents are below the FMR established by HUD and considered more accessible to LMI households. Therefore, First Financial makes a low level of community development loans in Kentucky.

### **Investment Test**

First Financial's performance relative to the investment test in Nonmetropolitan Kentucky is rated Low Satisfactory. First Financial has an adequate level of qualified community development investments and donations.

First Financial holds a mortgage-backed security with a book value of \$2.9 million, which supports affordable housing initiatives in the AA. Because First Financial has been responsive to community development needs and opportunities in the AA, consideration was given to a new mortgage-backed security worth \$1.2 million, which supports affordable housing initiatives in the broader regional area.

Qualified investments also took the form of donations totaling \$34,000. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donations</b>	<b>#</b>	<b>\$</b>
Services to LMI	2	\$23,000
Affordable Housing	3	\$11,000
	<b>5</b>	<b>\$34,000</b>
<i>Totals include donations that benefit broader regional area</i>		

The majority of donations by dollar amount were made through the First Financial Foundation (57.1%), and the remaining donations were made through Impact Funds (42.9%).

Donations consist of:

- \$11,000 (three donations) to a nonprofit coalition that provides affordable housing
- \$ 3,000 to a nonprofit foundation that connects those in need with nonprofit organizations that can help them

Because First Financial has been responsive to community development needs and opportunities in the AA, consideration was given to a donation totaling \$20,000, which supports a relief fund

providing support services to those impacted, particularly LMI individuals, by a massive tornado in western Kentucky.

This represents First Financial's second lowest percentage of qualified community development investments and donations by dollar amount at 0.9%, compared to the percentage of total deposits at 0.6% and total branches at 1.5%. Qualified investment and donation activity exhibits adequate responsiveness to credit and community development needs in Nonmetropolitan Kentucky.

### **Service Test**

First Financial's performance relative to the service test in Nonmetropolitan Kentucky is rated Low Satisfactory. Retail services are reasonably accessible, and First Financial provides an adequate level of community development services in the Nonmetropolitan Kentucky.

#### ***Retail Services***

Since the previous evaluation, First Financial closed one branch with a full-service ATM in Frankfort (Franklin County) in an upper income tract. First Financial's record of opening and closing branches in Nonmetropolitan Kentucky has not adversely affected its delivery systems, to LMI geographies and/or LMI individuals.

First Financial maintains two branches with two full-service ATMs in Nonmetropolitan Kentucky. First Financial has one branch in an upper-income tract in Harrodsburg (Mercer County). First Financial has one branch in a middle-income tract in Lawrenceburg (Anderson County.) Branch offices in this AA represent 1.5% of First Financial's total branches.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. The two branches offer drive-thru services and weekend hours. While the branches do not offer extended service hours, the ATMs are full-service and available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in low- moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Nonmetropolitan Kentucky

Analysis Year: 2022

Tract Income Levels	BRANCHES							ATMS										DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	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%	0.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0	0				
	LS	0		0	0																		
Moderate	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	6.1%	4.4%	10.2%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Middle	Total	1	50.0%	0	0	1	0	1	Total	1	50.0%	1	50.0%	0	0	0	0.0%	0	0	10	30.3%	31.2%	26.8%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Upper	Total	1	50.0%	0	1	1	0	1	Total	1	50.0%	1	50.0%	0	1	0	0.0%	0	0	21	63.6%	64.3%	63.3%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Unknown	Total	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%	0.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		
Totals	Total	2	100.0%	0	1	2	0	2	Total	2	100.0%	2	100.0%	0	1	0	0.0%	0	0	33	100.0%	100.0%	100.0%
	DTO	0		0	0	0		Stand Alone	0		0		0	0	0		0	0					
	LS	0		0	0																		

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

First Financial has no branches in moderate-income census tracts, compared to the percentage of moderate-income tracts (6.1%), households (4.4%), and total businesses (10.2%) in these tracts. There are only two moderate-income tracts in the AA presenting limited lending opportunities, and First Financial has a minimal market presence.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of moderate-income communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Moderate	3,039	1.0%	2,917	0.8%	4.4%
Middle	123,728	41.0%	142,485	38.7%	31.2%
Upper	175,253	58.0%	222,680	60.5%	64.3%
Total	302,020	100.0%	368,082	100.0%	
*Based on 2020 census data					

1.0% of online banking logins and 0.8% of mobile banking logins were made by customers in moderate-income tracts, which fell below the percentage of households (proxy) in these tracts at 4.4%.

e-Banking Services (Usage) Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
	#	%	#	%	#	%	
Moderate	111	0.4%	1	7.1%	38	0.6%	4.4%
Middle	9,011	35.6%	5	35.7%	2,335	35.7%	31.2%
Upper	16,183	64.0%	8	57.1%	4,167	63.7%	64.3%
<b>Total</b>	<b>25,305</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>6,540</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>							

0.4% of fund transfers and 0.6% of remote deposits were made by customers in moderate-income tracts, which fell below proxy at 7.4%. However, 7.1% of stop payments were made by customers in moderate-income tracts, which exceeded proxy.

Delivery systems (branch and non-branch) are reasonably accessible to all First Financial's geographies and individuals of different income levels in Nonmetropolitan Kentucky.

Specialized Checking Programs Geographic Distribution					
Tract Income	NOworry Checking		NOworry Rebuild		% Households*
	#	%	#	%	
Moderate	3	5.9%	1	3.8%	4.4%
Middle	21	41.2%	15	57.7%	31.2%
Upper	27	52.9%	10	38.5%	64.3%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	
<i>*Based on 2020 census data</i>					

First Financial opened 5.9% NOworry Checking accounts in moderate-income tracts, which exceeded proxy at 4.4%. First Financial opened 3.8% of its NOworry Rebuild accounts to customers in moderate-income tracts, which fell below proxy at 4.4%.

First Financial's specialized retail checking products do not vary in a way inconveniences any portions of its AA.

### Community Development Services

First Financial provides an adequate level of community development services in Nonmetropolitan Kentucky.

During the evaluation period, three employees assisted three organizations totaling 13 hours of community development services provided throughout the AA. This represents 0.2% of total service hours, which falls below the total percentage of branches at 1.5%.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Economic Development	1	1	1	8
Services to LMI	2	2	2	5
Affordable Housing	3	3	2	3
<b>Total</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>16</b>
<i>Totals include services that benefit broader regional area</i>				

Because First Financial has been responsive to community development needs and opportunities in the AA, consideration was given to three hours of community development services provided by two employees to three organizations.

Community development services include eight hours serving on a board, five hours of financial literacy for LMI individuals, and three hours providing technical expertise primarily in the form of promoting features of first-time homebuyer and affordable housing loan products.

Community development services include:

#### **Serving on Boards and Committees**

- An employee serves as a board member to an organization that promotes economic development initiatives and provides resources mainly benefiting small businesses

#### **Financial Literacy Training**

- An employee provided financial literacy training to 15 LMI students

#### **Technical Expertise**

- Three employees promoted First Financial's Dreams2Keys mortgage product to realtors in broader regional area

## STATE OF ILLINOIS

### CRA RATING for Illinois:<sup>92</sup> 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 distribution of loans among borrowers of different income levels;
- A good geographic distribution of loans throughout the AA;
- Makes few, if any community development loans;
- An adequate level of qualified community development investments and grants;
- Retail delivery systems 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 has not adversely affected the accessibility of delivery systems;
- Banking services and hours do not vary in a way that inconveniences any portions of the AAs; and,
- Provides a limited level of community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for the Kankakee MSA. The period and products evaluated for this AA is consistent with the scope discussed in the "Institution" section of this report. Limited-scope reviews were conducted for the Danville AA and Nonmetropolitan Illinois.

The Kankakee MSA received greatest weight in determining the CRA rating for the state. The Kankakee MSA ranks 13<sup>th</sup> in the institution's share of lending, 14<sup>th</sup> in deposits, and 13<sup>th</sup> in branches during the evaluation period.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF ILLINOIS

Lending activity accounted for 0.8% of First Financial's total lending and deposits accounted for 1.0% of First Financial's total deposits. HMDA-reportable lending in Illinois represented 0.8% of First Financial's total HMDA lending and CRA-reportable small business lending represented 0.7% of First Financial's total CRA lending. As of December 31, 2022, First Financial ranks 284<sup>th</sup> among 429 insured institutions and has a deposit market share of <0.01% in Illinois.

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<sup>92</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF ILLINOIS

### **Lending Test**

First Financial's performance under the lending test in Illinois is rated Low Satisfactory. Primary ratings drivers include adequate responsiveness to AA credit needs, a significant level of lending gaps, and makes few, if any community development loans.

### ***Lending Activity***

In Illinois First Financial originated 149 HMDA loans totaling \$12.5 million and 64 small business loans totaling \$5.0 million during the evaluation period. First Financial's percentage of total lending in Illinois is 0.8%, which is less than the percentage of total deposits at 1.0%.

First Financial's lending activity reflects an adequate responsiveness to the credit needs across its AAs in Illinois, taking into consideration economic conditions and competitive factors. Lending activity is good in the Danville AA and adequate in the Kankakee AA and Nonmetropolitan Illinois. No substantial concentration of loans was identified in excluded counties in MSAs within the bank's delineated footprint in Illinois.

There was insufficient volume in all three AAs to evaluate small business lending.

### ***Borrower-Income and Geographic Distribution***

The overall distribution of loans is good among borrowers of different income levels in Illinois. The borrower distribution of HMDA-reportable lending is good in all three AAs.

The overall geographic distribution of loans reflects a good penetration in Illinois, with a significant level of lending gaps. The penetration of HMDA-reportable lending is poor in the Danville AA and good in the remaining two AAs. Lending gaps are substantial in the Danville AA and significant in the remaining two AAs.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for the full-scope AA.

### ***Community Development Loans***

First Financial makes few, if any community development loans in all three AAs in Illinois.

### **Investment Test**

First Financial's performance under the investment test is rated Low Satisfactory. First Financial has an adequate level of qualified community development investments and donations in Illinois.

Illinois has 2.0 million in qualified community development investments in Illinois. First Financial obtained four new mortgage-backed securities worth approximately \$537,259, representing 26.5% and holds one prior period LIHTC with a current book value of approximately \$1.5 million, representing 73.5% of total qualified investments benefiting Illinois.

Approximately 0.5% of qualified investments by dollar amount benefited Illinois. These investments help to address affordable housing. Community contacts emphasized all aspects of affordable housing as a critical need across AAs.

Qualified investments also took the form of small dollar donations totaling \$19,250. First Financial partners with several organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families and economic development activities. Approximately 2.1% of First Financial's small dollar donations by dollar amount benefited Illinois.

Qualified investments and donations exhibit adequate responsiveness to credit and community development needs in Illinois. Total qualified investments and donations in Illinois represent 0.5% of the bank's total qualified community development investments and donations, compared to 1.0% of deposits and 0.7% of branches in Illinois.

First Financial made an adequate level of qualified community development investments and donations in all three AAs.

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

### **Service Test**

First Financial's performance under the service test is rated Low Satisfactory. Retail delivery systems are reasonably accessible, changes in branch locations have not adversely affected the accessibility of its delivery systems, and the reasonableness of business hours and services do not vary in a way that inconveniences its AAs. Lastly, First Financial provides an adequate level of community development services. Usage of digital and other non-branch delivery systems and specialized checking and deposit programs were considered when evaluating the reasonableness of products in meeting AA credit needs.

For details regarding the institution's performance in the individual AAs, refer to the respective AA's "Service Test" section in this report.

### *Retail Services*

First Financial maintains three branches with full-service ATMs in Illinois. This represents 2.2% of the bank's total branches. Since the previous evaluation, First Financial has not opened or closed any branches in its AAs in Illinois.

Retail delivery systems are reasonably accessible to First Financial's geographies and individuals of different income levels. First Financial has one branch (33.0%) in a low-income tract, compared to 6.4% of total low-income tracts and no branches in moderate-income tracts, compared to 19.1% of total moderate-income tracts. The branch in the low-income tract is in Nonmetropolitan Illinois and the remaining two branches are in middle-income tracts in the Kankakee and Danville AAs.

Banking services do not vary in a way that inconveniences any portion of First Financial's AAs. All three offices offer drive-thru services and weekend hours. Both branches in middle-income tracts offer extended hours. All three branches have full-service ATMs which are available 24 hours a day, 7 days a week. Lastly, First Financial has one ITM in Illinois which serves a low-income geography in Nonmetropolitan Illinois.

Retail delivery systems (branch and non-branch delivery systems) are reasonably accessible to First Financial's geographies and individuals of different income levels. Delivery systems are accessible in Nonmetropolitan Illinois and reasonably accessible in the Kankakee and Danville AAs. Banking services (including usage of specialized retail checking and deposit products) do not vary or inconvenience any portion of First Financial's AAs in Illinois.

### *Community Development Services*

First Financial provides a limited level of community development services in Illinois, with 28 (0.3%) hours of community development services supporting various service activities during the evaluation period. Community development service hours in Illinois equate to 0.01 ANP.

There were three employees involved with three organizations and provided 12 services that promote or facilitate community services targeted to LMI individuals and economic development by financing small businesses. Community development services include 27 hours (96.4%) serving on boards and committees and one hour (3.6%) of financial literacy.

First Financial provides limited community development services in all three AAs.

**METROPOLITAN AREA**  
*(Full-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN  
KANKAKEE, IL MSA #28100**

The Kankakee MSA includes the entirety of Kankakee County. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA was comprised of the following tracts for this analysis. See Appendix C for AA maps and Appendix D for additional demographic data.

Tract Income Level	2020-2021	2022
	Number of Tracts	Number of Tracts
Low	6	1
Moderate	5	9
Middle	11	12
Upper	7	8
Unknown	0	0
<b>Total</b>	<b>29</b>	<b>30</b>

Based on 2020 Census data changes, the AA lost five low-income tracts, gained four moderate-income tracts, gained one middle-income tract, and gained one upper-income tract in 2022.

As of June 30, 2022, the FDIC's summary of deposits report ranks First Financial 10<sup>th</sup> among 13 institutions in the MSA with 2.8% of the deposit market share. This is significantly less than the three largest market holders which are Midland States Bank with 30.0%, Municipal Trust and Savings Bank with 11.8%, and Peoples Bank of Kankakee County with 11.2%. Deposits in this AA accounted for 0.6% of First Financial's total deposits and ranks as the bank's third lowest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that First Financial ranks 23<sup>rd</sup> among 243 HMDA reporters in the MSA and originated 40 loans. Of the top three HMDA lenders in this market Midland States Bank originated 390 loans, Rocket Mortgage, LLC originated 318 loans and Municipal Trust and Savings Bank originated 273 loans. First Financial ranks 18<sup>th</sup> among HMDA reporters in this market in 2020.

First Financial ranks 14<sup>th</sup> among 65 CRA reporters serving the MSA in 2021 and originated 27 loans. The top three CRA reporters in this market American Express National Bank originated 258 loans, JP Morgan Chase Bank National Association originated 236 loans, and Midland States Bank originated 187 loans. First Financial ranks ninth among CRA reporters in this market in 2020.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a local foundation focusing on charitable initiatives, community programs, and leadership. The contact stated since the COVID-19 pandemic, homelessness and mental health issues have increased. The contact indicated that mental health issues, especially for veterans, are a major challenge and contribute to increased levels of homelessness, poverty, and unemployment. Another significant challenge is a labor shortage. Workforce participation remains below pre-pandemic levels. Job openings outnumber unemployed people. The contact mentioned a new program initiative to connect high school students with local companies to build relationships and showcase local job opportunities to combat the labor shortage. The program includes entrepreneurship classes and mentorships with local businesses. Lastly, the contact emphasized there is a widespread housing shortage across the county. In response, a public land bank has been created to acquire, manage, and sell vacant, abandoned, and deteriorated properties, with the primary goal of returning them to productive use by addressing blight and facilitating redevelopment. Under this plan, local government can gain control of foreclosed or tax-burdened properties and make them viable again, increasing affordable housing in the area. The contact said local financial institutions are involved in the land bank project and the workforce development program for students. The contact indicated there are opportunities for local financial institutions to help entrepreneurs by providing reasonably priced financial services, advice, and connections.

The second interview was with a representative from a community action organization offering a wraparound service to LMI individuals and families. The contact stated there is an affordable housing crisis, which the COVID-19 pandemic exacerbated. According to the contact, rent prices have more than doubled in the last few years. The contact said many landlords are being more selective when choosing tenants, because they have a large pool of potential renters to choose from due to the high demand for rental properties. Local government is reluctant to pass zoning laws that allow for homeless shelters due to community resistance. Another significant challenge affecting the most marginalized members of the community is obtaining full-time, entry level employment. The contact said most entry-level job applications require applicants to have internet access and a physical address to apply online. This lack of digital access creates a barrier to employment for those with limited financial means. Also, a lack of reliable public transportation is also a barrier to employment, which can impact economic growth and the ability

to maintain steady employment. The contact stated local financial institutions are actively engaged and responsive to meeting community needs.

### Population Characteristics

Population Change Assessment Area: Kankakee, IL MSA #28100					
Area	2015 Population	2020 Population	Percent Change 2015 to 2020	2022 Population	Percent Change 2020 to 2022
Kankakee County	112,221	107,502	-4.2%	106,074	-1.3%
Illinois	12,873,761	12,812,508	-0.5%	12,582,032	-1.8%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census 2022 Population and Housing Unit Estimates Tables					

- From 2015 through 2022 the AA saw a 5.5% decrease in population compared to Illinois which saw a 2.3% decrease.
- 76.7% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 17.1% of the population in the AA was age 65 and over, compared to 15.6% in Illinois.
- AA population is decreasing, resulting in a shrinking working population, and decreasing demand for leisure and healthcare services.
- 25.3% of the AA's population reside in LMI tracts.
- According to Census data, Kankakee is the largest city in the AA with 23,602 residents, and its population decreased by 14.3% between 2010 and 2022. By comparison, the city of Momence has 3,043 residents, and its population decreased by 8.0% between 2010 and 2022.<sup>93</sup>

### Income Characteristics

Borrower Income Levels Assessment Area: Kankakee, IL MSA #28100										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	49.9%	50%	79.9%	80%	119.9%	120%	& above
2020	\$76,500		0	\$38,249	\$38,250	\$61,199	\$61,200	\$91,799	\$91,800	& above
2021	\$74,500	-2.6	0	\$37,249	\$37,250	\$59,599	\$59,600	\$89,399	\$89,400	& above
2022	\$85,200	14.4	0	\$42,599	\$42,600	\$68,159	\$68,160	\$102,239	\$102,240	& above
Source: 2020-2022 FFIEC Census Data										

- During the evaluation period, the median family income (MFI) in the AA increased by 11.4%.
- According to 2020 U.S. Census data, AA MFI at \$76,060 is 2.9% higher than Illinois at \$73,857.

<sup>93</sup> [Census - Quick Facts](#)

Poverty Rates Assessment Area: Kankakee, IL MSA #28100			
Area	2019	2020	2021
Kankakee County	12.7	13.6	13.4
Illinois	11.4	11.0	12.1
United States	12.3	11.9	12.8
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- Poverty rates in the AA were consistently higher than the poverty rates in Illinois and the United States in 2019, 2020 and 2021.
- Of the 26,494 families in the AA, 37.6% are designated as LMI with 9.3% living below poverty; compared to 39.4% designated as LMI with 8.5% living below poverty across Illinois.
- Of the 40,297 households in the AA, 12.9% are below the poverty level and 2.9% receive public assistance; compared to 12.0% of households across Illinois that are below the poverty level.
- SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits Assessment Area: Kankakee, IL MSA #28100	
Area	2020
Kankakee County	18.9%
Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis <sup>94</sup>	

- The percent of the population receiving SNAP benefits is greater than the poverty rate in Kankakee County.

### Housing Characteristics

Housing Cost Change Assessment Area: Kankakee, IL MSA #28100						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Kankakee County	\$138,700	\$158,100	14.0%	\$820	\$954	16.3%
Illinois	\$173,800	\$212,600	22.3%	\$907	\$1,097	20.9%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

<sup>94</sup> [Federal Reserve Economic Data \(FRED\)](#)

- Median housing values across the AA increased by 14.0% from 2015 to 2021, compared to 22.3% in Illinois.
- Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2020 Census data, the affordability ratio<sup>95</sup> was 38.9 in the AA compared to 33.9 in Illinois. Housing was generally more affordable across the AA than in other parts of Illinois.
- Median gross rents across the AA increased by 16.3% from 2015 to 2021, compared to 20.9% in Illinois. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 47.9% of all renters in the AA have rental costs that are at least 30.0% of their income; compared to 43.7% in Illinois.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data,<sup>96</sup> the average rent for a two-bedroom unit in Kankakee County was \$945 a month. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.
- There are 45,626 housing units in the AA, of which 59.2% are owner occupied, 29.1% are rental and 11.7% are vacant; consequently, there are more households who own their homes than there are renters. Only 2.2% of total housing units are in low-income tracts and 28.1% of the housing units are owner-occupied and 71.9% are either rental or vacant. Only 25.2% of total housing units are in moderate-income tracts and 43.8% of the housing units are owner-occupied and 56.2% are either rental or vacant. With 40.8% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- The median age of housing stock across the AA is 57 years old, and 23.7% of housing units were built prior to 1950. The median age of housing stock in low-income tracts and moderate-income tracts is 61 years old.

Housing Cost Burden Assessment Area: Kankakee, IL MSA #28100						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Kankakee County	66%	31%	20%	78%	40%	45%
Illinois	66%	33%	22%	73%	29%	43%
Cost Burden is housing cost that equals 30 percent or more of household income Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- 66.0% of low-income homeowners and 78.0% of low-income renters are cost burdened, compared to 31.0% of moderate-income homeowners and 40.0% of moderate-income renters.

<sup>95</sup> 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.

<sup>96</sup> [U.S. Department of Housing and Urban Development](https://www.hud.gov/fmr)



- About 20.0% of all homeowners and 45.0% of renters across the AA are cost burdened; compared to 22.0% of all homeowners and 29.0% of renters across Illinois.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

### Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Assessment Area: Kankakee, IL MSA #28100					
Area	2017	2018	2019	2020	2021
Kankakee County	5.5%	5.5%	4.8%	9.0%	6.5%
Illinois	4.9%	4.4%	4.0%	9.2%	6.1%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate in the AA increased from 4.8% in 2019 to 9.0% in 2020. During this period, unemployment rates across the AA were higher than unemployment rates in Illinois in 2017, 2018, 2019 and 2021. While unemployment rates in the AA decreased in 2021, they have not fully rebounded to pre-COVID levels.
- The leading industries in the AA are health care and social services, manufacturing, retail trade, accommodation and food services, administrative and waste services and wholesale trade.
- Major employers in the AA include Riverside Healthcare, CIGNA Healthcare, Shapiro Developmental Center, CSL Behring, Van Drunen Farms, Olivet Nazarene University, Baker and Taylor Company, Nucor Steel and Armstrong World Industries.<sup>97</sup>
- Kankakee County is known for its strength in the manufacturing sector, with operations in chemical, biotechnology, food processing, plastics, and metal manufacturing. Currently, the manufacturing industry in Kankakee County provides more than 7,500 positions, exports \$1.6 billion annually, and makes up 20% of the county's economy through \$933.3 million in salaries and benefits to residents. Growth is projected to continue over the next five years.<sup>98</sup>
- Prior to the COVID-19 pandemic, Kankakee County had a labor force of approximately 56,000. In 2021, the labor force dropped to approximately 53,000, leaving local employers desperately in need of workers. Post-COVID, companies in Kankakee County have had a hard time filling vacant positions for a myriad of reasons, including childcare, transportation, wage expectations, and flexibility.<sup>99</sup>
- In March 2021, the Kankakee County Land Bank Authority was created through an

<sup>97</sup> [Kankakee County Top Employers](#)

<sup>98</sup> [Economic Alliance of Kankakee County](#)

<sup>99</sup> [Daily Journal - Kankakee](#)

intergovernmental agreement between the city of Kankakee and Kankakee County. This initiative aims to move tax delinquent and abandoned properties back into productive use in Kankakee County, with as many as 100 properties being eligible for acquisition. Initially, key properties that could make a difference in the community will be targeted, with a goal of turning long vacant properties into new businesses. However, these distressed properties could be residential, commercial, or industrial, and therefore directly impact both the local economy and the local housing market.<sup>100</sup>

- According to BroadbandNow, in Kankakee County, at least 90.8% of residents have access to the minimum bandwidth needed for basic internet activity.<sup>101</sup> Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANKAKEE, IL MSA #28100**

### **Lending Test**

First Financial's lending activity demonstrates an adequate responsiveness to the credit needs of the community. First Financial has a good distribution among borrowers of different income levels. First Financial has a good geographic distribution of loans with a significant level of lending gaps. First Financial makes few, if any community development loans.

### ***Lending Activity***

Lending activity levels reflect an adequate responsiveness to the credit needs within the AA. The percentage of First Financial's lending in the Kankakee AA is 0.4% compared to the percentage of total deposits is 0.6%.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Borrower distribution received more weight than geographic distribution in this AA, since the overall percentage of LMI families is greater than LMI geographies.

First Financial's overall distribution of HMDA lending among borrowers of different income (including LMI) levels and to businesses of different sizes and is good.

### ***HMDA Lending***

During the evaluation period, First Financial originated 88 HMDA-reportable loans totaling \$8.8 million. HMDA loans were combined due to limited volumes.

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<sup>100</sup> [Daily Journal - Kankakee](#)

<sup>101</sup> [BroadbandNow](#)

First Financial's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. First Financial's borrower distribution of HMDA lending is good. See Appendix E for explicit HMDA-reportable lending data.

#### *HMDA Lending - Combined*

In 2022, First Financial originated 22 HMDA loans totaling \$2.5 million. First Financial originated five (22.7%) HMDA loans to low-income borrowers totaling \$441,000 (17.5%) which exceeded the percentage of families at 20.1% by volume and was slightly below by dollar amount. First Financial originated one (4.5%) HMDA loan to moderate-income borrowers totaling \$102,000 (4.0%), which was significantly below the percentage of families at 17.5% by volume and substantially below by dollar amount.

In 2021, First Financial originated 40 HMDA loans totaling \$3.7 million. First Financial originated eight (20.0%) HMDA loans to low-income borrowers totaling \$450,000 (12.2%), which was slightly below the percentage of families at 22.2% by volume and below by dollar amount. Performance substantially exceeded the aggregate of all lenders at 7.1% by volume and 4.1% by dollar amount. First Financial originated 10 (25.0%) HMDA loans to moderate-income borrowers totaling \$1.3 million (34.3%), which exceeded the percentage of families at 17.4% by volume and significantly exceeded the percentage of families by dollar amount. Performance exceeded the aggregate of all lenders at 17.8% by volume and significantly exceeded the aggregate of all lenders at 14.1% by dollar amount.

In 2020, First Financial originated 26 HMDA loans totaling \$2.6 million. First Financial originated nine (34.6%) HMDA loans to low-income borrowers totaling \$493,000 (19.3%), which significantly exceeded the percentage of families at 22.2% by volume and was slightly below by dollar amount. Performance substantially exceeded the aggregate of all lenders at 7.6% by volume and 4.3% by dollar amount. First Financial originated four (15.4%) HMDA loans to moderate-income borrowers totaling \$370,000 (14.5%), which was slightly below the percentage of families at 17.4% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 18.1% by volume but exceeded the aggregate of all lenders at 14.1% by dollar amount.

First Financial's HMDA lending performance exceeded proxy and substantially exceeded the aggregate of all lenders to low-income borrowers, which is excellent borrower distribution. First Financial's performance was slightly below proxy and exceeded the aggregate of all lenders to moderate-income borrowers, which is good borrower distribution.

### *Geographic Distribution of Loans*

First Financial's overall geographic distribution of lending is good. HMDA lending is good. First Financial had significant lending gaps in the Kankakee AA.

Percentage of Lending Penetration			
Tract Income Level	2020	2021	2022
Low	33.3%	33.3%	0.0%
Moderate	80.0%	80.0%	11.1%
Middle	54.5%	81.8%	66.7%
Upper	42.9%	57.1%	50.0%
<b>Total</b>	<b>51.7%</b>	<b>65.5%</b>	<b>43.3%</b>

First Financial was able to penetrate approximately 53.5% of total tracts during the evaluation period. During the evaluation period, lending gaps were substantial in low-income tracts and significant in moderate-income tracts. However, with owner-occupancy rates at 28.1% and rental/vacancy rates at 71.9% in low-income tracts and 43.8% and 56.2% in moderate-income tracts; lending opportunities in these tracts, particularly low-income tracts, are likely to be limited. First Financial has a minimal market share of deposits at 2.8% and only one branch in this AA. Based on Census data changes, the AA lost five low-income tracts in 2022. Also, the branch was in a moderate-income tract in 2020 and 2021; however, in 2022 the tract became a middle-income tract.

### *HMDA Lending*

During the evaluation period, First Financial originated 88 HMDA-reportable loans totaling \$8.8 million. HMDA loans were combined due to limited volumes.

First Financial's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. First Financial's geographic distribution of HMDA lending is good. See Appendix E for explicit HMDA-reportable lending data.

### *HMDA - Combined Lending*

In 2022, First Financial originated 22 HMDA loans totaling \$2.5 million. First Financial did not originate any HMDA loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 1.0%. First Financial originated one (4.5%) HMDA loan in moderate-income tracts totaling \$122,000 (4.8%), which was substantially below the percentage of owner-occupied units in these tracts at 18.6% by volume and by dollar amount.

In 2021, First Financial originated 40 HMDA loans totaling \$3.7 million. First Financial did not originate any HMDA loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 8.2%. Performance was substantially below the aggregate of all lenders at

3.7% by volume and 2.2% by dollar amount. First Financial originated eight (20.0%) HMDA loans in moderate-income tracts totaling \$665,000 (18.1%), which significantly exceeded the percentage of owner-occupied units in these tracts at 13.1% by volume and exceeded by dollar amount. Performance significantly exceeded the aggregate of all lenders at 11.6% by volume and 8.5% by dollar amount.

In 2020, First Financial originated 26 HMDA loans totaling \$2.6 million. First Financial originated two (7.7%) HMDA loans in low-income tracts totaling \$54,000 (2.1%), which was slightly below the percentage of owner-occupied units in these tracts at 8.2% by volume and significantly below by dollar amount. Performance significantly exceeded the aggregate of all lenders at 3.2% by volume and exceeded the aggregate of all lenders at 1.9% by dollar amount. First Financial originated 10 (38.5%) HMDA loans in moderate-income tracts totaling \$754,000 (29.5%), which substantially exceeded the percentage of owner-occupied units in these tracts at 13.1% by volume and significantly exceeded by dollar amount. Performance substantially exceeded the aggregate of all lenders at 11.2% by volume and 8.0% by dollar amount.

First Financial's HMDA lending performance was below the percentage of owner-occupied units (proxy) and slightly below the aggregate of all lenders in low-income tracts, which is an adequate geographic distribution. Performance mostly exceeded proxy and significantly exceeded the aggregate of all lenders in moderate-income tracts, which is an excellent geographic distribution.

### *Community Development Lending*

First Financial makes few, if any community development loans in the AA.

### **Investment Test**

First Financial has an adequate level of qualified community development investments and donations in the Kankakee MSA.

First Financial obtained a new mortgage-backed security worth approximately \$159,466 (39.6%). supporting affordable housing initiatives in the AA.

Qualified investments also took the form of donations totaling \$12,750. First Financial partners with multiple organizations and nonprofits to fund and initiatives aimed at responding to community needs and economic development activities. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donations</b>	<b>#</b>	<b>\$</b>
Community Services	5	\$8,750
Economic Development	1	\$4,000
<b>Total</b>	<b>6</b>	<b>\$12,750</b>

The majority of donations by dollar amount were made through the First Financial Foundation (54.9%), and the remaining donations were made by the branch network (45.1%).

Donations include:

- \$7,000 to a nonprofit that has a program to empower, educate, and incorporate different resources to help domestic violence survivors reach personal goals. Goals have ranged from securing safe housing, creating a resume, job searching, obtaining a job, furnishing their living space when abuse occurred in home, and applying for different types of assistance (rent assistance, utilities, and transportation).
- \$4,500 to a nonprofit that focuses on providing wraparound services to LMI individuals.

Qualified investments and donations represent <0.01% of First Financial's total qualified investments by dollar amount, compared to the percentage of total deposits at 0.6% and total branches at 0.7% in the Kankakee MSA. While this is a low level of qualified investments and donations, First Financial was able to obtain a new qualified investment, which helps support affordable housing considering their minimal presence in this market. Also, small dollar donations support workforce development. Community contacts expressed the need for affordable housing and workforce development, particularly for LMI individuals. These qualified investments and donations help address these expressed needs.

### **Service Test**

Retail services are reasonably accessible, and First Financial provides a limited level of community development services in the Kankakee MSA.

#### ***Retail Services***

First Financial has maintains one branch with a full-service ATM in a middle-income tract. First Financial has not had any opened or closed branches since the previous evaluation in the Kankakee AA. Branch offices in this AA represent 0.7% of First Financial's total branches. First Financial record of opening and closing branches in the Kankakee MSA has not adversely affected its delivery systems, particularly LMI geographies and/or LMI individuals.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including LMI geographies and/or LMI households. The branch has a drive-thru and offers extended and weekend hours. Additionally, the ATM is available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in low- moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: First Financial Bank  
Assessment Area(s): Kankakee, IL MSA #28100

Analysis Year: 2022

Tract Income Level	BRANCHES							ATMS							DEMOGRAPHICS*			
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only		Census Tracts	Households	Total Businesses
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	#	%	%
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		1	3.3%	1.9%
	LS	0		0	0													2.1%
Moderate	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		9	30.0%	23.7%
	LS	0		0	0													30.6%
Middle	Total	1	100.0%	0	0	1	1	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		12	40.0%	43.6%
	LS	0		0	0													38.7%
Upper	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		8	26.7%	30.8%
	LS	0		0	0													28.6%
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0.0%	0.0%
	LS	0		0	0													0.0%
Totals	Total	1	100.0%	0	0	1	1	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	0
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		30	100.0%	100.0%
	LS	0		0	0													100.0%

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2020 census data  
\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

As of 2022 First Financial has no branches or full-service ATMs in LMI tracts, compared to the percentage of LMI tracts (33.3%) and households (25.6%) and total businesses (32.7%) in these tracts. However, based on Census data changes, the AA lost five low-income tracts in 2022. Also, the branch was in a moderate-income tract in 2020 and 2021; but in 2022 the tract became a middle-income tract.

Below is an analysis of First Financial's digital and other delivery systems (non-branch delivery systems) and availability and usage of specialized retail checking and deposit products to evaluate the bank's efforts to provide products and services that are responsive to the credit needs of LMI communities.

Online and Mobile Banking Usage (Annual Logins)					
Geographic Distribution					
Tract Income	Online Banking		Mobile Banking		% Households*
	#	%	#	%	
Low	661	0.5%	2,653	1.4%	1.9%
Moderate	24,560	16.7%	31,377	16.3%	23.7%
Middle	66,419	45.3%	89,405	46.5%	43.6%
Upper	55,006	37.5%	68,822	35.8%	30.8%
<b>Total</b>	<b>146,646</b>	<b>100.0%</b>	<b>192,257</b>	<b>100.0%</b>	
*Based on 2020 census data					

0.5% of online banking logins and 1.4% of mobile banking logins were made by customers in low-income tracts, which fell below the percentage of households (proxy) in these tracts at 1.9%. 16.7% online banking logins and 16.3% of mobile banking logins were made by customers in moderate-income tracts, which fell well below proxy at 23.7%.

e-Banking Services (Usage)							
Geographic Distribution							
Tract Income	Fund Transfers		Stop Payments		Remote Deposits		% Households*
Low	284	2.0%	0	0.0%	145	4.6%	1.9%
Moderate	2,454	17.1%	0	0.0%	347	11.0%	23.7%
Middle	5,212	36.4%	1	4.0%	1,497	47.5%	43.6%
Upper	6,369	44.5%	24	96.0%	1,164	36.9%	30.8%
<b>Total</b>	<b>14,319</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>3,153</b>	<b>100.0%</b>	
*Based on 2020 census data							

2.0% fund transfers and 4.6% of remote deposits were made by customers in low-income tracts, which exceeded proxy at 1.9%. 17.1% fund transfers and 11.0% of remote deposits were made by customers in moderate-income tracts, which fell below proxy at 23.7%. There were no stop payments made by customers in LMI tracts.

Delivery systems (branch and non-branch) are reasonably accessible to First Financial's geographies and individuals of different income levels in the Kankakee MSA.

Specialized Checking Programs					
Geographic Distribution					
Tract Income	NOWorry Checking		NOWorry Rebuild		% Households*
	#	%	#	%	
Low	4	14.8%	4	23.5%	1.9%
Moderate	10	37.0%	5	29.4%	23.7%
Middle	9	33.3%	8	47.1%	43.6%
Upper	4	14.8%	0	0.0%	30.8%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	
*Based on 2020 census data					

First Financial opened 14.8% of its NOWorry Checking accounts and 23.5% of its NOWorry Rebuild accounts to customers in low-income tracts, which significantly exceeded the percentage of households (proxy) in these tracts at 1.9%. First Financial opened 37.0% of its NOWorry Checking accounts and 29.4% of its NOWorry Rebuild accounts to customers in moderate-income tracts, which significantly exceeded proxy at 23.7%.

First Financial's specialized retail checking products do not vary in a way that inconveniences any portions of its AA.



*Community Development Services*

During the evaluation period, one employee assisted one organization totaling 12 hours of community development services throughout the AA. This represents 0.1% of total service hours, which falls below the total percentage of branches at 0.7%.

The following table provides a breakdown of qualified community development service by community development purpose.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Economic Development	9	1	1	12
<b>Total</b>	<b>9</b>	<b>1</b>	<b>1</b>	<b>12</b>

Community development services were comprised of 12 hours serving on board/committee of an organization that promotes economic development.

First Financial provides a limited level of community development services in the Kankakee MSA.

**METROPOLITAN/NONMETROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION'S OPERATIONS**

- **Danville MSA**
  - As of December 31, 2022, First Financial operated one branch in the AA, representing 0.7% of its branches.
  - As of June 30, 2022, First Financial had \$29.3 million in deposits in this AA, representing a market share of 1.9% and 0.2% of its deposits.
- **Nonmetropolitan, Illinois**
  - As of December 31, 2022, First Financial operated one branch in the AA, representing 0.7% of its branches.
  - As of June 30, 2022, First Financial had \$28.2 million in deposits in this AA, representing a market share of 2.5% and 0.2% of its deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Using available facts and data, including performance and demographic information, each AA's performance was evaluated and compared with First Financial's overall performance. The conclusions regarding performance are provided in the table below. See Appendices F and G for explicit demographic and lending data in these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Danville MSA	Consistent	Consistent	Consistent
Nonmetropolitan Illinois	Consistent	Consistent	Consistent
<i>Performance in limited-scope AAs did not impact to the overall rating</i>			

For the lending test, First Financial received a Low Satisfactory rating. Performance is consistent with the overall performance in Illinois in both AAs. The borrower distribution of loans is good in both AAs. The geographic distribution of loans is poor in the Danville AA and good in Nonmetropolitan Illinois. Gaps in lending were found to be substantial in the Danville AA and significant in Nonmetropolitan Illinois. First Financial makes few, if any community development loans in both AAs. These ratings are primarily due to First Financial's limited operational presence in the overall AAs.

For the investment test, First Financial received a Low Satisfactory rating. Performance is consistent with the overall performance in Illinois in both AAs. In addition to small dollar donations, First Financial has a prior period LIHTC that benefits the Danville AA and two new mortgage-backed securities that benefit Nonmetropolitan Illinois. These ratings are primarily due to First Financial's limited operational presence in the overall AAs.

For the service test, First Financial received a Low Satisfactory rating. Performance is consistent with overall performance in Illinois in both AAs. Retail services are accessible in Nonmetropolitan Illinois and reasonably accessible in the Danville AA. First Financial only has one branch in the Danville AA in a middle-income tract and one branch in Nonmetropolitan Illinois in a moderate-income tract. First Financial provides a limited level of community development services in both AAs. Performance in these AAs is due the extent of community development services provided.

## APPENDIX A

### SCOPE OF EVALUATION

TIME PERIOD REVIEWED	HMDA-Reportable Loans: July 1, 2020 – December 31, 2022  CRA-Reportable (SB/SF) Loans: July 1, 2020 – December 31, 2022  Community Development Loans, Investments, and Services: January 1, 2021 – December 31, 2022	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
First Financial Bank / Cincinnati, Ohio		HMDA, Small Business, Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
First Financial Foundation	Bank subsidiary	Grants and charitable donations
First Financial has no non-bank subsidiaries which provide mortgage lending activities on its behalf.		

LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION

ASSESSMENT AREA	TYPE OF REVIEW	BRANCHES VISITED	OTHER INFORMATION
<b>MULTISTATES</b> <ul style="list-style-type: none"> <li>Cincinnati OH-KY-IN MSA</li> <li>Louisville/Jefferson County KY-IN MSA</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Full-scope</li> </ul>	None	None
<b>INDIANA</b> <ul style="list-style-type: none"> <li>Nonmetropolitan Indiana</li> <li>Columbus MSA</li> <li>Bloomington MSA</li> <li>Gary MD</li> <li>Indianapolis-Carmel-Anderson MSA</li> <li>Lafayette-West Lafayette MSA</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Full-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> </ul>	None	None
<b>OHIO</b> <ul style="list-style-type: none"> <li>Columbus MSA</li> <li>Dayton-Kettering MSA</li> <li>Lima MSA</li> <li>Nonmetropolitan Ohio</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> </ul>	None	None
<b>KENTUCKY</b> <ul style="list-style-type: none"> <li>Nonmetropolitan Kentucky</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> </ul>	None	None
<b>ILLINOIS</b> <ul style="list-style-type: none"> <li>Kankakee MSA</li> <li>Danville MSA</li> <li>Nonmetropolitan Illinois</li> </ul>	<ul style="list-style-type: none"> <li>Full-scope</li> <li>Limited-scope</li> <li>Limited-scope</li> </ul>	None	None

## APPENDIX B

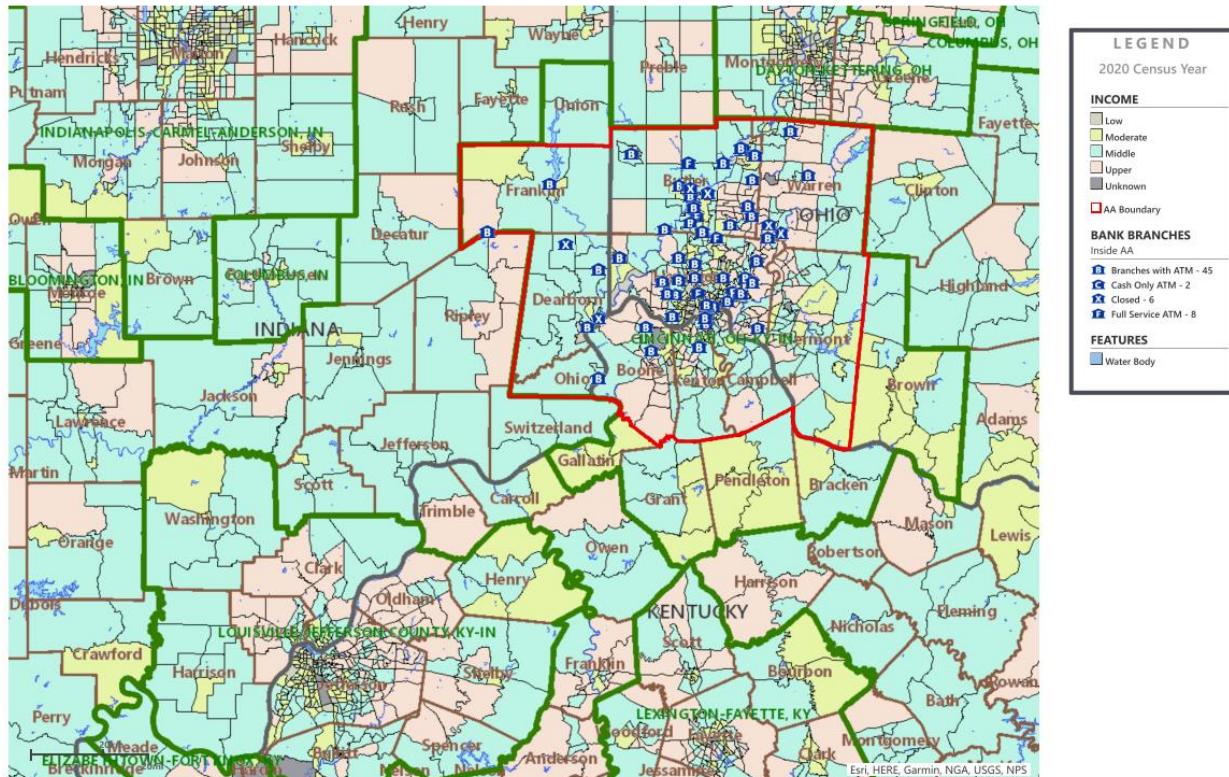
### SUMMARY OF INSTITUTION AND MULTISTATE METROPOLITAN AREA AND STATE RATINGS

Ratings	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Ratings
Institution	Outstanding	High Satisfactory	Outstanding	Outstanding
Cincinnati OH-KY-IN MSA	Outstanding	Outstanding	Outstanding	Outstanding
Louisville/Jefferson County KY-IN MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Indiana	Outstanding	High Satisfactory	Outstanding	Outstanding
Ohio	Outstanding	High Satisfactory	Outstanding	Outstanding
Kentucky	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Illinois	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## APPENDIX C

### ASSESSMENT AREA MAPS – FULL SCOPE AAs

Assessment Area: 2022 Cincinnati, OH-KY-IN MSA #17140 Assessment Area Map

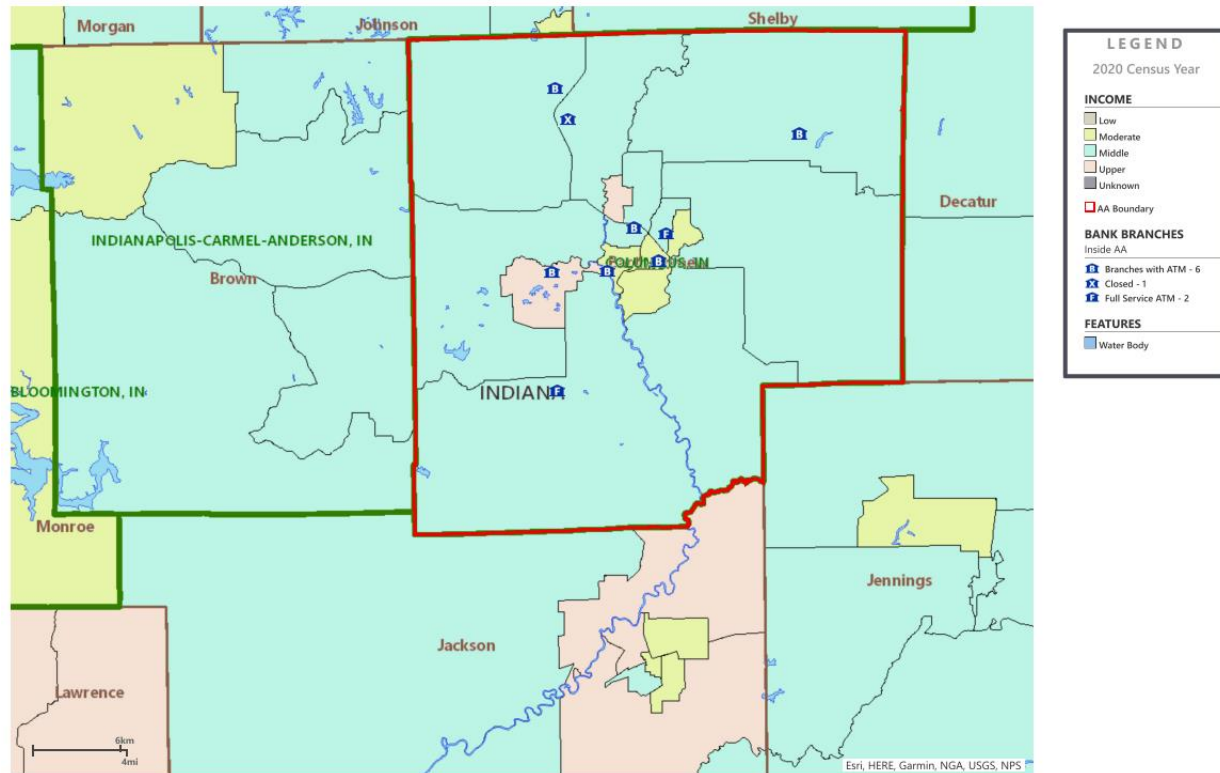




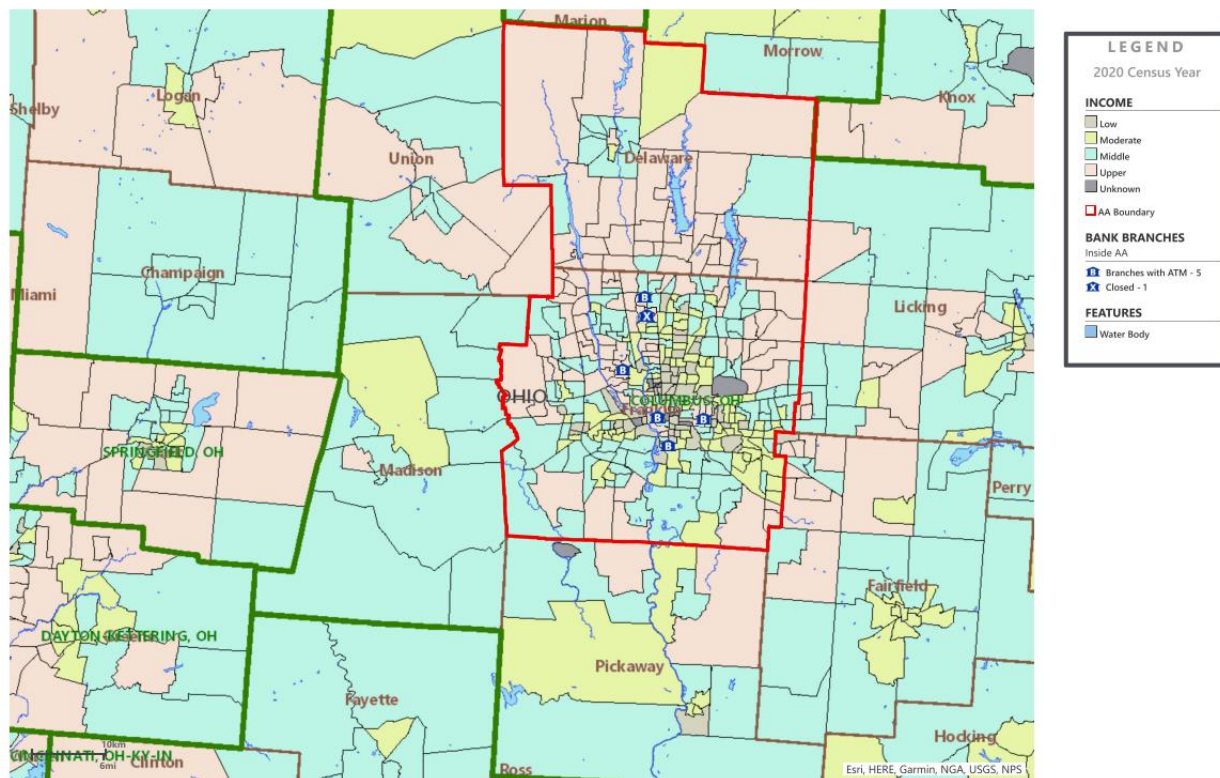
A map of Jefferson County, Kentucky, and its surrounding areas. Jefferson County is highlighted in red. Major cities within the county are marked with blue dots and labeled: Louisville, Elizabethtown, and Fort Knox. Surrounding counties are labeled: Scott, Jefferson, Trimble, Carroll, Owen, Washington, Clark, Oldham, Henry, Franklin, Shelby, Anderson, Mercer, Nelson, Marion, Larue, Hardin, Meade, Breckinridge, Perry, Crawford, Harrison, and Orange. The state boundaries of Indiana and Tennessee are also shown. A scale bar in the bottom left corner indicates distances up to 10 miles. The map is credited to Esri, HERE, Garmin, NGA, USGS, and NPS.



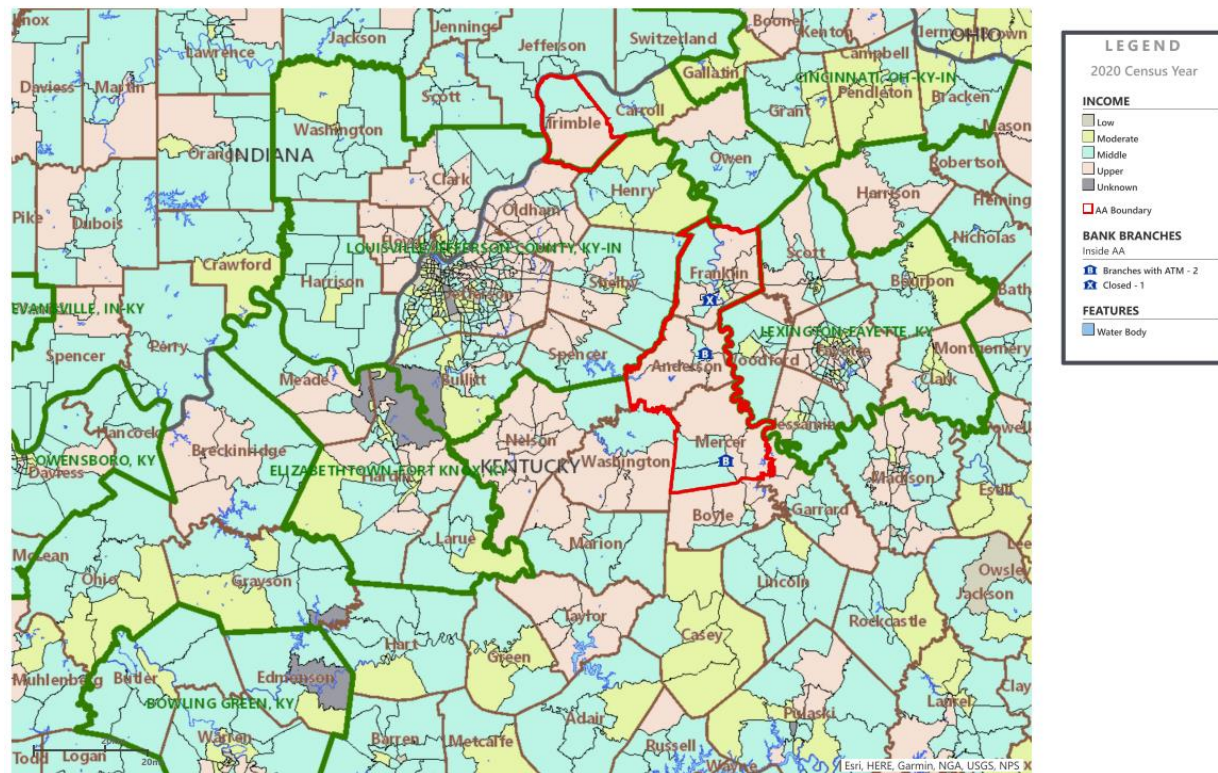
Assessment Area: 2022 Columbus, IN MSA #18020



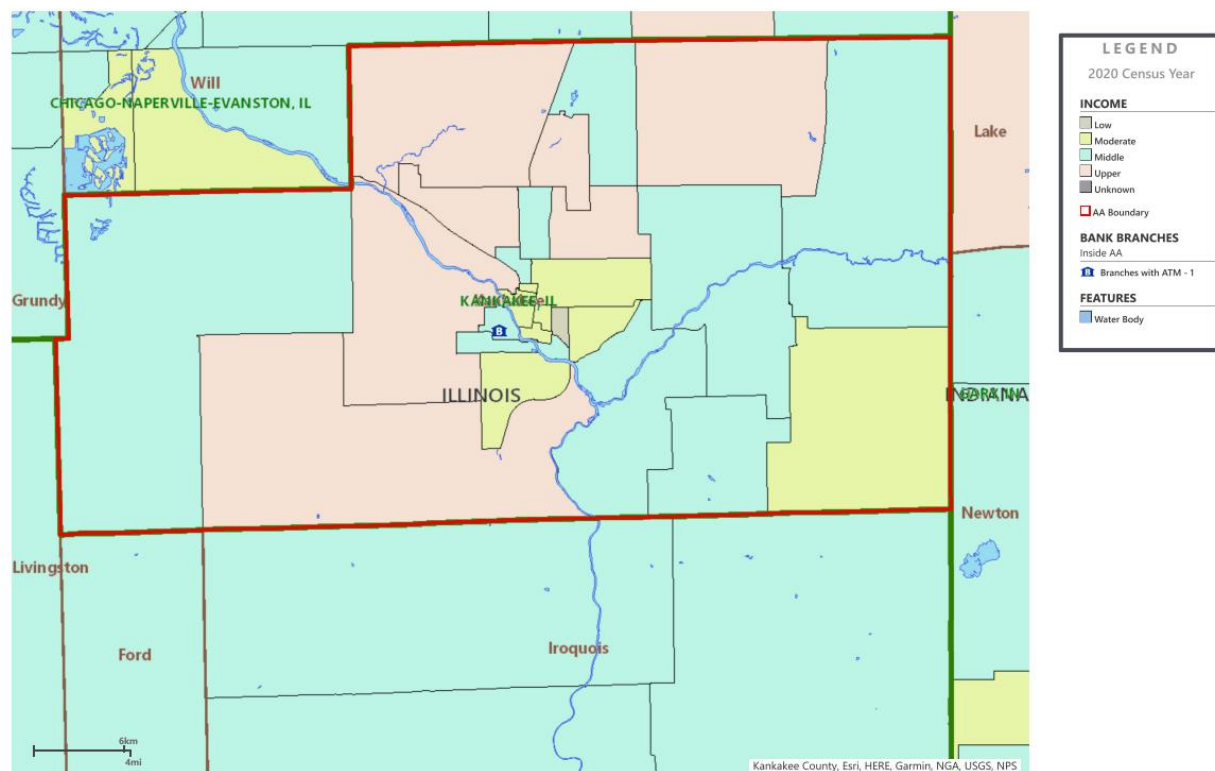
Assessment Area: 2022 Columbus, OH MSA #18140



Assessment Area: 2022 Nonmetropolitan Kentucky

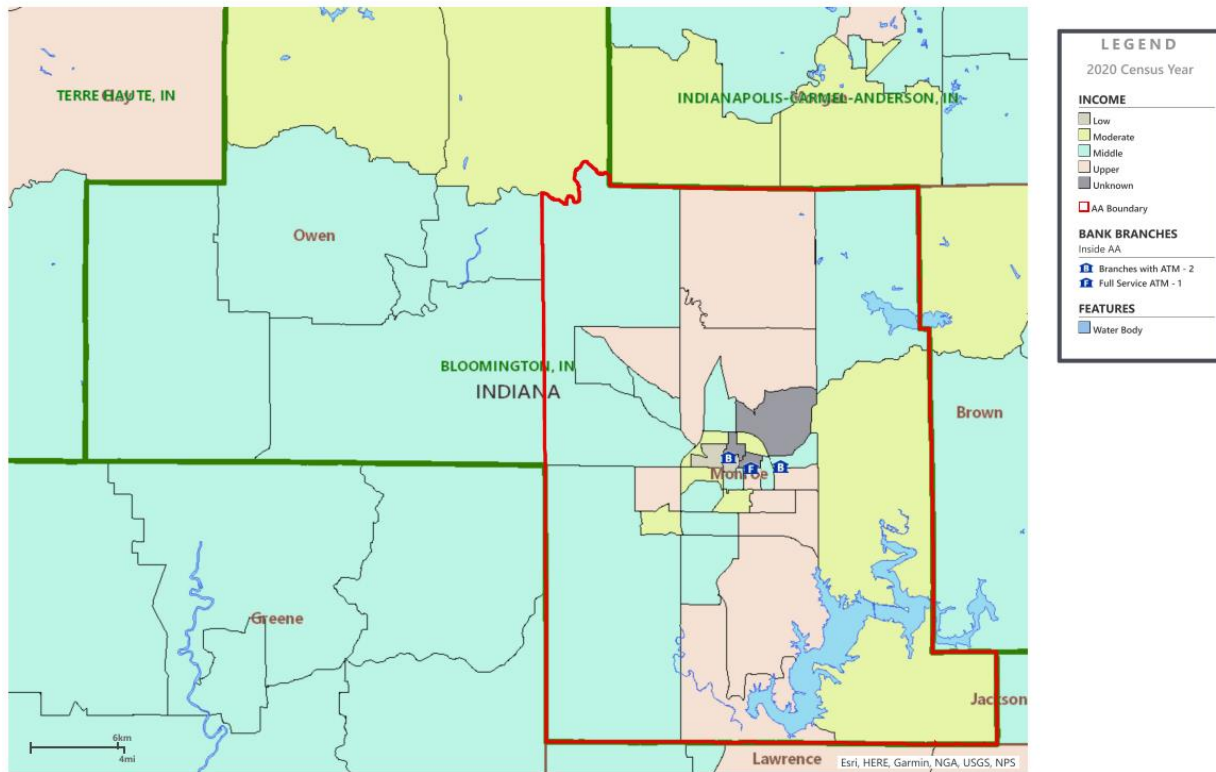


Assessment Area: 2022 Kankakee, IL MSA #28100



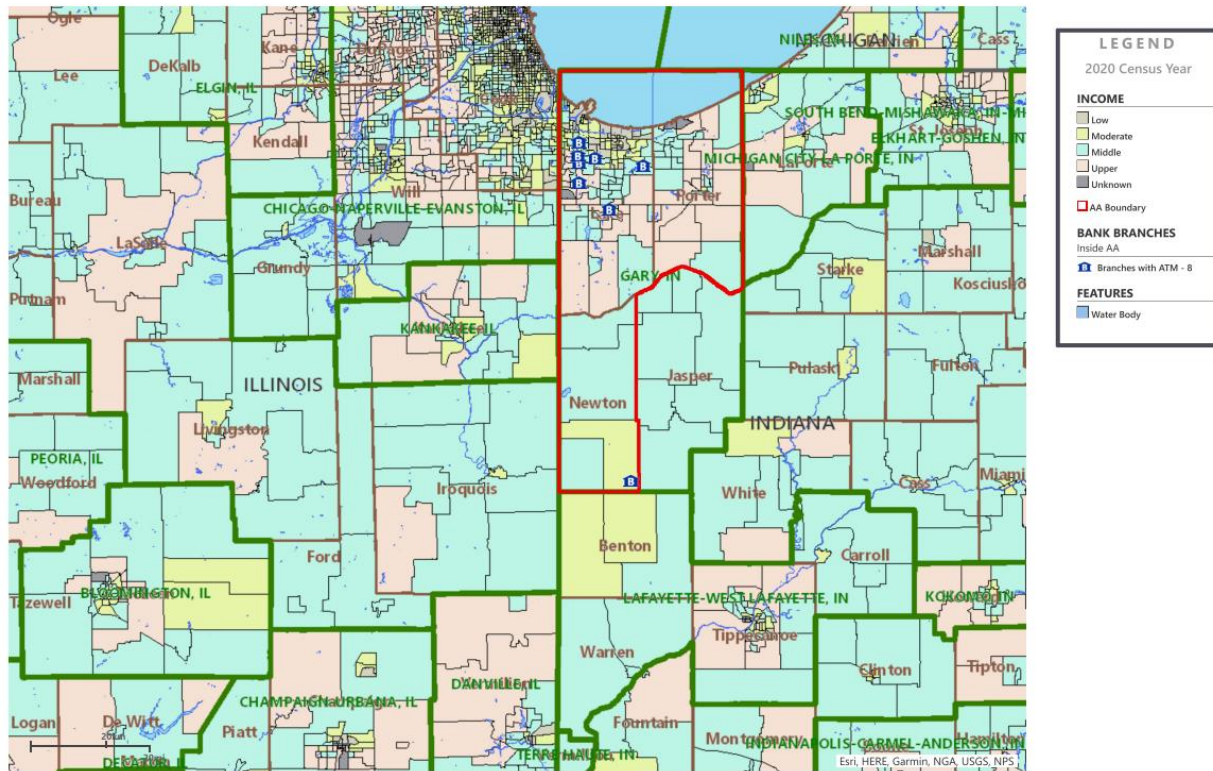
## ASSESSMENT AREA MAPS – LIMITED SCOPE AAs

Assessment Area: 2022 Bloomington, IN MSA #14020

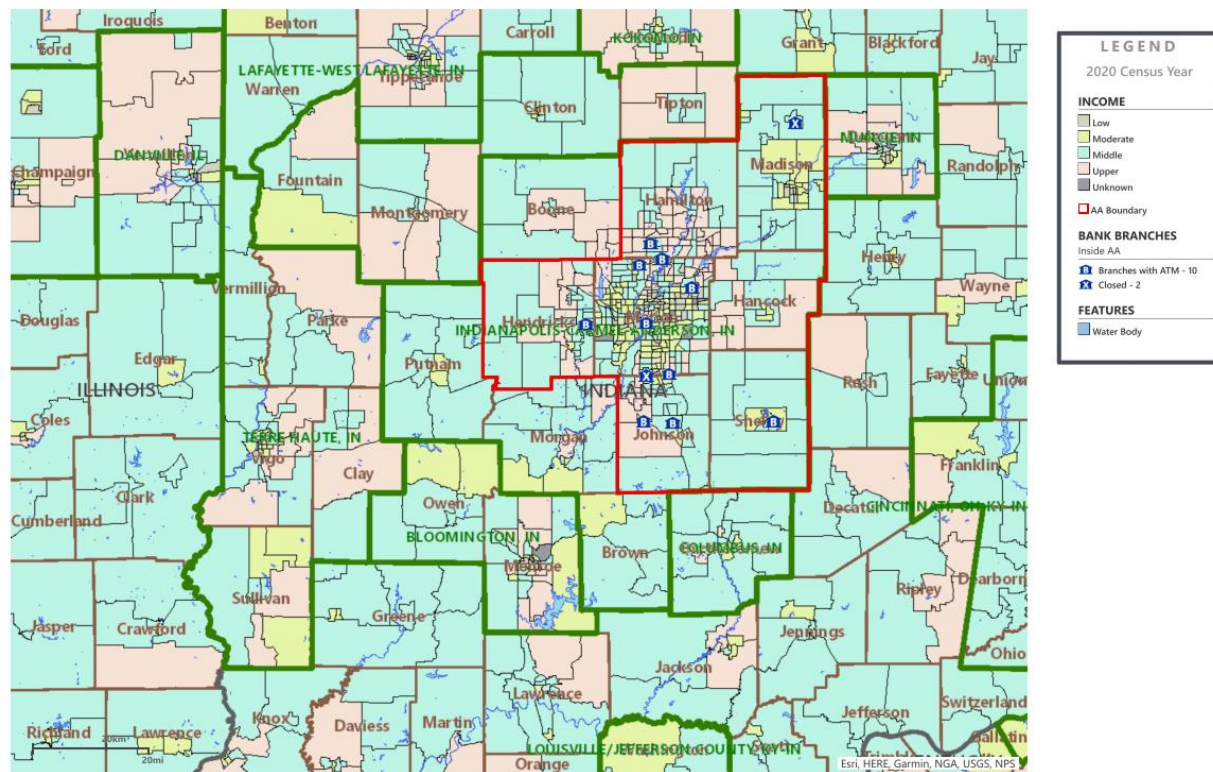




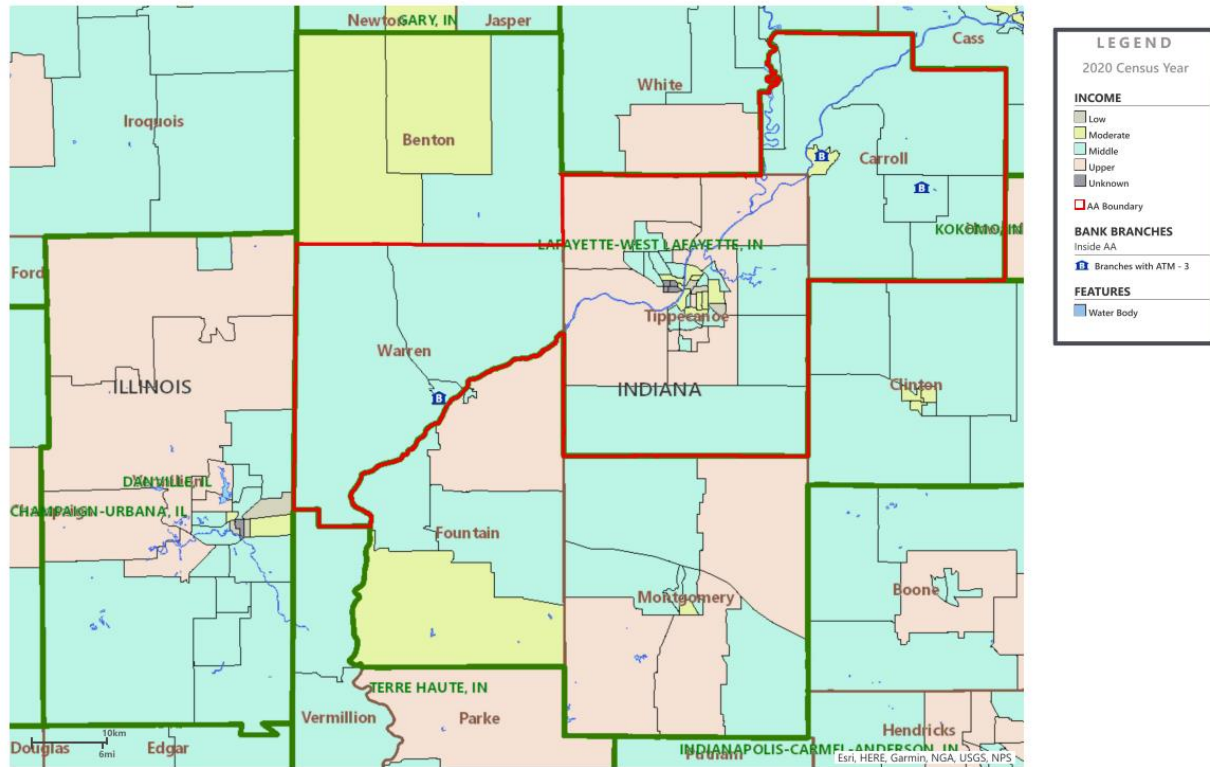
Assessment Area: 2022 Gary, IN MD #23844



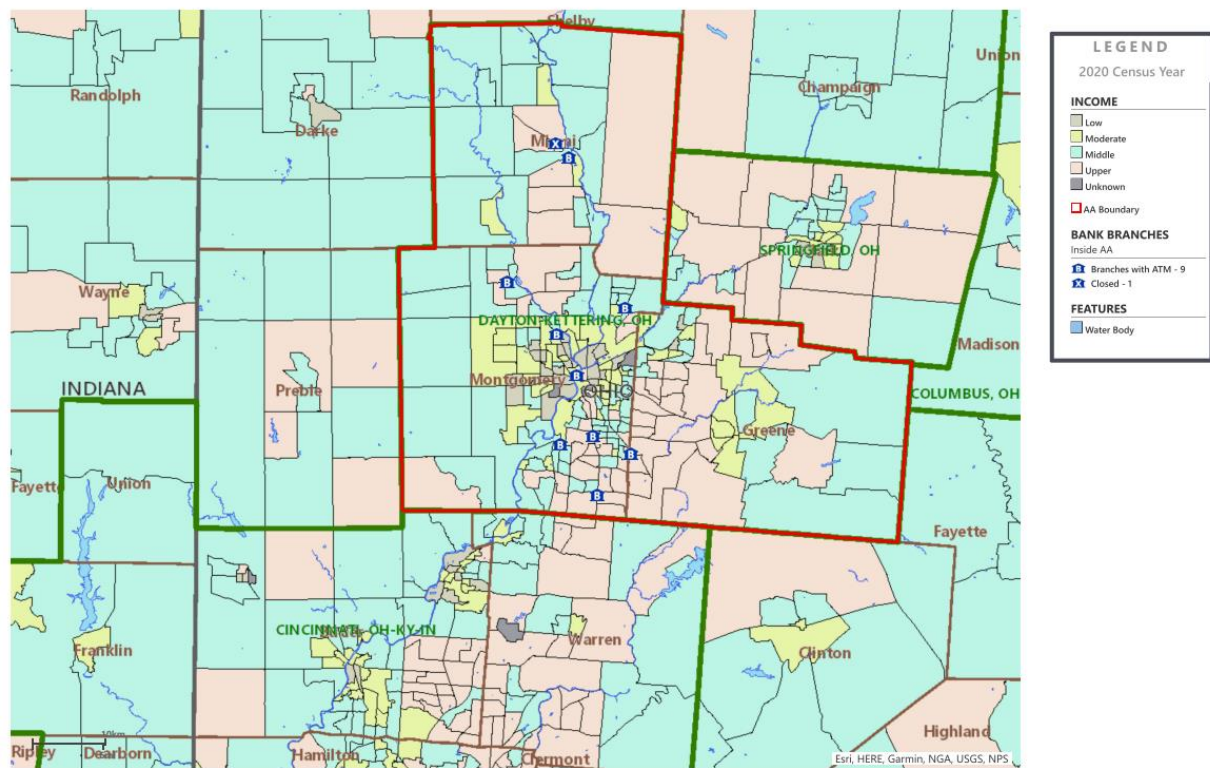
Assessment Area: 2022 Indianapolis-Carmel-Anderson, IN MSA #26900



Assessment Area: 2022 Lafayette-West Lafayette, IN MSA #29200

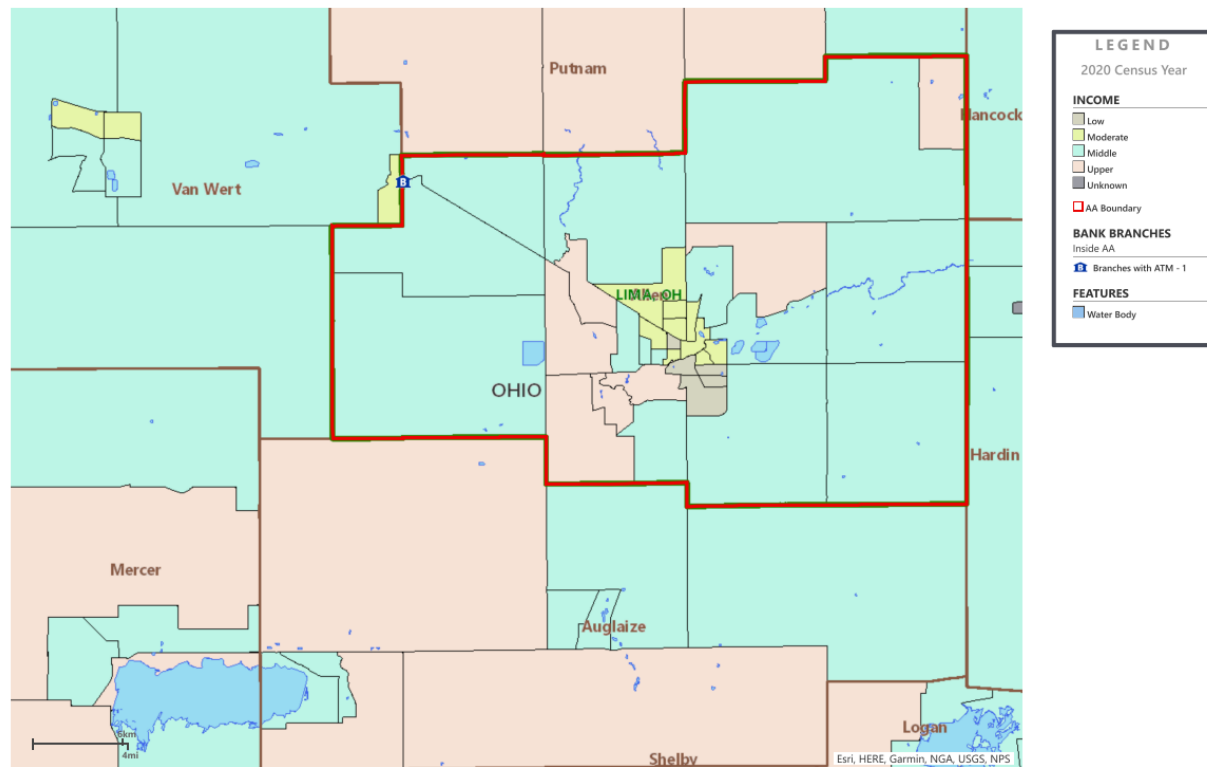


Assessment Area: 2022 Dayton-Kettering, OH MSA #19430

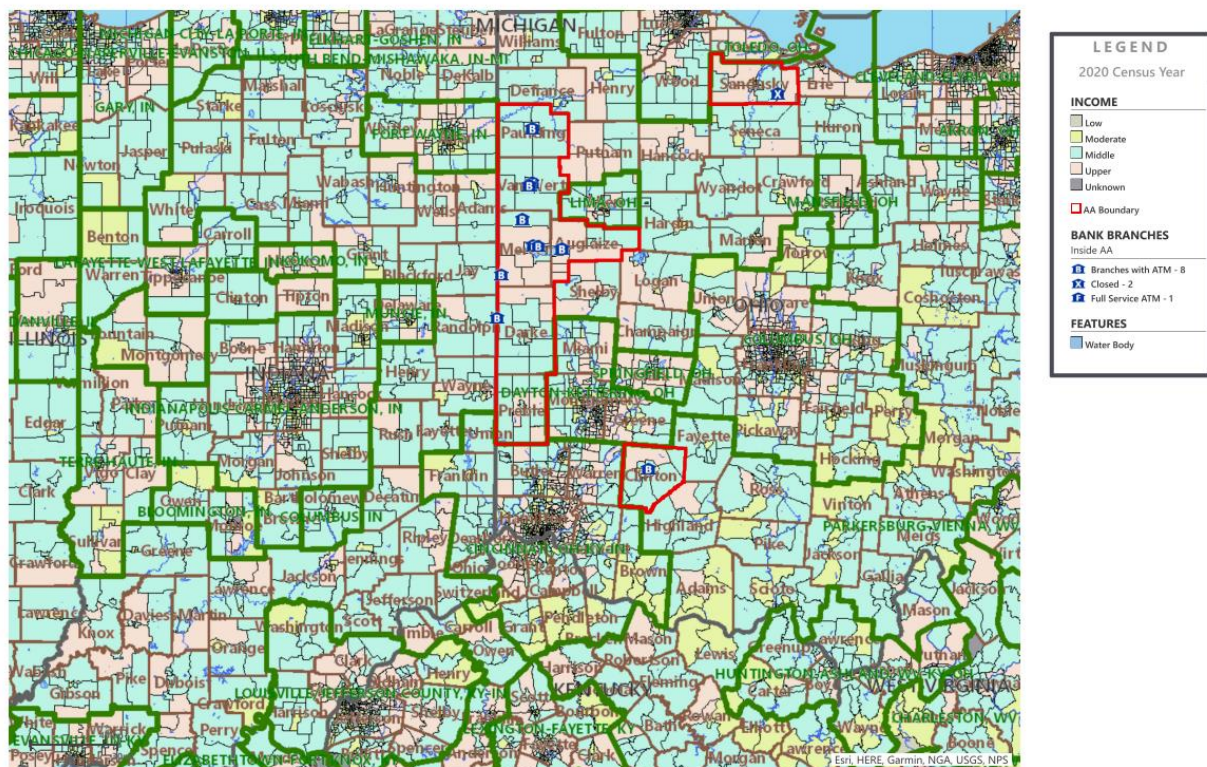




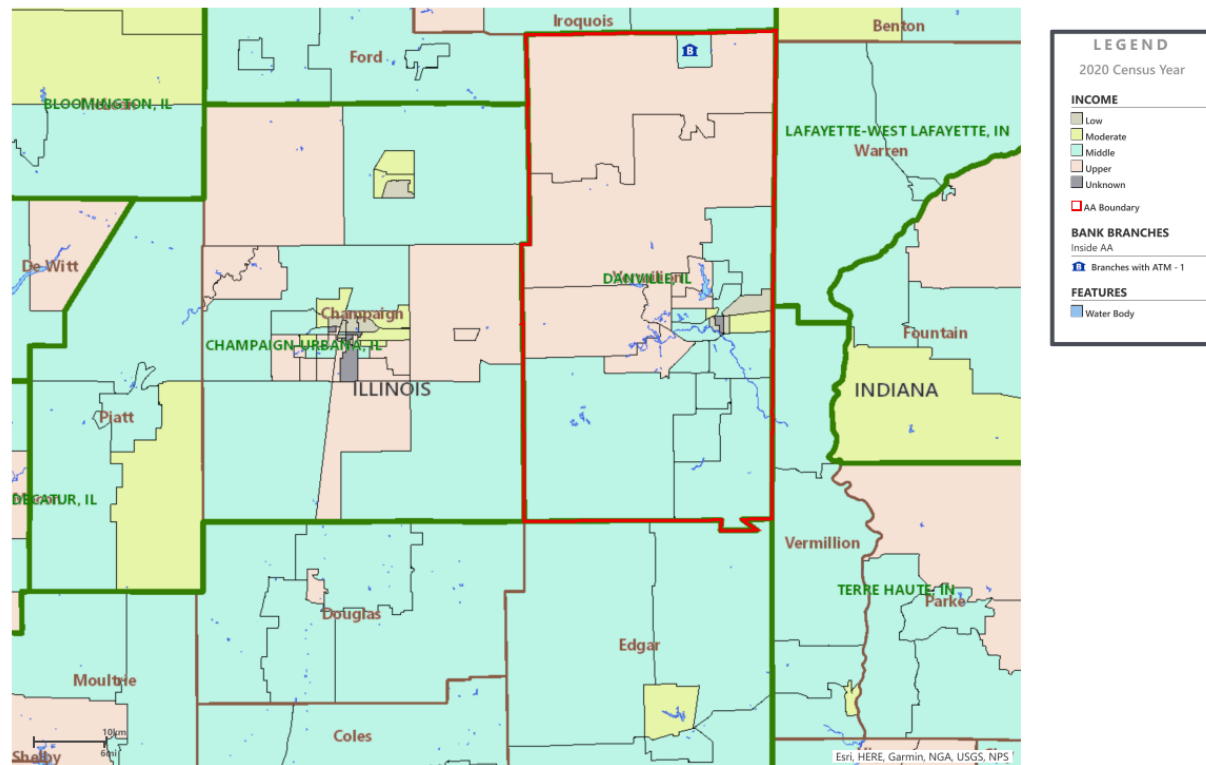
Assessment Area: 2022 Lima, OH MSA #30620



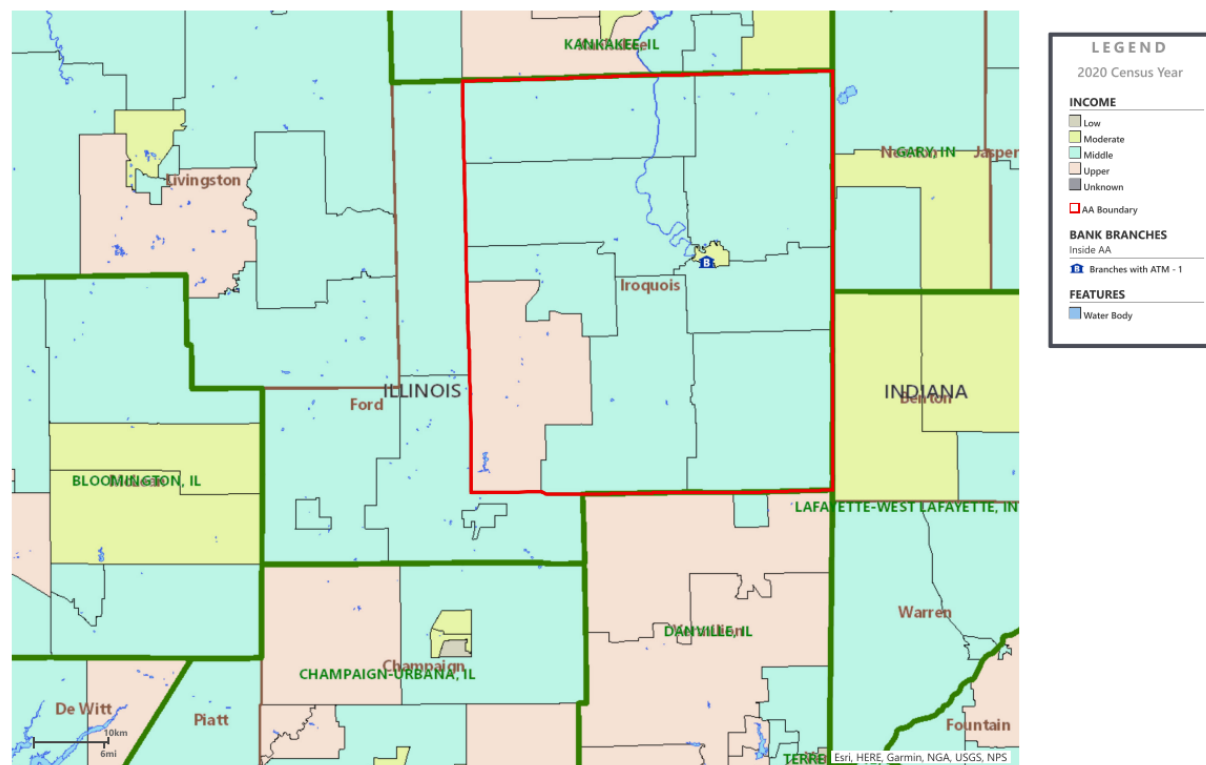
Assessment Area: 2022 Nonmetropolitan Ohio



Assessment Area: 2022 Danville, IL MSA #19180



Assessment Area: 2022 Nonmetropolitan Illinois



## APPENDIX D

### DEMOGRAPHIC INFORMATION – FULL SCOPE AAs

2022 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	53	10.1	30,614	5.7	10,069	32.9	111,547	20.9
Moderate	117	22.4	103,566	19.4	13,801	13.3	92,477	17.3
Middle	191	36.5	211,861	39.7	11,161	5.3	112,348	21.1
Upper	146	27.9	182,455	34.2	4,381	2.4	217,038	40.7
Unknown	16	3.1	4,914	0.9	1,813	36.9	0	0.0
Total AA	523	100.0	533,410	100.0	41,225	7.7	533,410	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	72,666	20,182	3.6	27.8	41,001	56.4	11,483	15.8
Moderate	202,053	95,242	17.2	47.1	87,194	43.2	19,617	9.7
Middle	344,475	232,907	42.1	67.6	88,849	25.8	22,719	6.6
Upper	265,334	202,290	36.5	76.2	50,316	19.0	12,728	4.8
Unknown	13,741	2,882	0.5	21.0	7,836	57.0	3,023	22.0
Total AA	898,269	553,503	100.0	61.6	275,196	30.6	69,570	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,459	6.2	4,728	5.9	684	9.1	47	4.7
Moderate	17,733	20.1	15,840	19.8	1,730	23.1	163	16.4
Middle	33,190	37.6	30,073	37.7	2,732	36.4	385	38.8
Upper	30,915	35.0	28,306	35.5	2,224	29.7	385	38.8
Unknown	995	1.1	858	1.1	126	1.7	11	1.1
Total AA	88,292	100.0	79,805	100.0	7,496	100.0	991	100.0
Percentage of Total Businesses:			90.4		8.5		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	11	1.0	10	0.9	1	5.9	0	0.0
Moderate	103	9.3	101	9.3	2	11.8	0	0.0
Middle	629	56.6	620	56.8	5	29.4	4	100.0
Upper	368	33.1	359	32.9	9	52.9	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,112	100.0	1,091	100.0	17	100.0	4	100.0
Percentage of Total Farms:			98.1		1.5		0.4	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								



2022 LOUISVILLE/JEFFERSON COUNTY, KY-IN MSA #31140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	10.9	14,972	6.0	5,234	35.0	53,054	21.4
Moderate	70	25.5	55,520	22.4	7,736	13.9	46,155	18.6
Middle	100	36.4	96,733	39.0	5,719	5.9	50,044	20.2
Upper	68	24.7	78,503	31.7	2,287	2.9	98,615	39.8
Unknown	7	2.5	2,140	0.9	769	35.9	0	0.0
Total AA	275	100.0	247,868	100.0	21,745	8.8	247,868	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,889	9,416	3.6	26.2	19,780	55.1	6,693	18.6
Moderate	109,886	50,814	19.5	46.2	46,401	42.2	12,671	11.5
Middle	175,637	108,530	41.6	61.8	52,941	30.1	14,166	8.1
Upper	121,776	90,953	34.9	74.7	23,212	19.1	7,611	6.3
Unknown	6,267	1,264	0.5	20.2	4,189	66.8	814	13.0
Total AA	449,455	260,977	100.0	58.1	146,523	32.6	41,955	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,868	6.2	2,468	6.0	373	9.4	27	5.4
Moderate	8,277	18.0	7,509	18.1	715	18.1	53	10.6
Middle	17,411	37.9	15,569	37.6	1,660	42.0	182	36.3
Upper	16,545	36.0	15,240	36.8	1,077	27.2	228	45.4
Unknown	803	1.7	662	1.6	129	3.3	12	2.4
Total AA	45,904	100.0	41,448	100.0	3,954	100.0	502	100.0
Percentage of Total Businesses:				90.3		8.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	2.1	8	1.9	1	20.0	0	0.0
Moderate	26	6.1	25	5.9	1	20.0	0	0.0
Middle	186	43.5	185	43.8	1	20.0	0	0.0
Upper	203	47.4	200	47.4	2	40.0	1	100.0
Unknown	4	0.9	4	0.9	0	0.0	0	0.0
Total AA	428	100.0	422	100.0	5	100.0	1	100.0
Percentage of Total Farms:				98.6		1.2		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	2.2	2,180	1.6	614	28.2	28,065	20.6
Moderate	25	18.4	20,154	14.8	3,357	16.7	25,750	18.9
Middle	92	67.6	97,141	71.2	8,716	9.0	31,080	22.8
Upper	16	11.8	16,999	12.5	990	5.8	51,579	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	136	100.0	136,474	100.0	13,677	10.0	136,474	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,564	1,795	1.2	32.3	2,293	41.2	1,476	26.5
Moderate	40,295	20,501	13.7	50.9	13,652	33.9	6,142	15.2
Middle	160,700	108,535	72.5	67.5	34,829	21.7	17,336	10.8
Upper	26,403	18,904	12.6	71.6	5,304	20.1	2,195	8.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	232,962	149,735	100.0	64.3	56,078	24.1	27,149	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	452	2.6	397	2.5	47	3.7	8	2.3
Moderate	2,991	17.1	2,669	16.8	276	21.6	46	13.3
Middle	11,794	67.4	10,759	67.8	782	61.1	253	73.1
Upper	2,261	12.9	2,048	12.9	174	13.6	39	11.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17,498	100.0	15,873	100.0	1,279	100.0	346	100.0
Percentage of Total Businesses:				90.7		7.3		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	40	2.1	40	2.2	0	0.0	0	0.0
Middle	1,523	81.2	1,500	81.2	22	84.6	1	50.0
Upper	313	16.7	308	16.7	4	15.4	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,876	100.0	1,848	100.0	26	100.0	2	100.0
Percentage of Total Farms:				98.5		1.4		0.1
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 COLUMBUS, IN MSA #18020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,561	21.9
Moderate	4	25.0	3,888	18.6	495	12.7	3,664	17.6
Middle	10	62.5	14,275	68.5	1,267	8.9	4,531	21.7
Upper	2	12.5	2,686	12.9	66	2.5	8,093	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	20,849	100.0	1,828	8.8	20,849	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	8,523	3,381	15.0	39.7	4,228	49.6	914	10.7
Middle	21,731	16,340	72.5	75.2	3,702	17.0	1,689	7.8
Upper	4,226	2,808	12.5	66.4	1,313	31.1	105	2.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,480	22,529	100.0	65.3	9,243	26.8	2,708	7.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	826	29.1	712	28.5	104	34.1	10	27.8
Middle	1,680	59.2	1,478	59.2	179	58.7	23	63.9
Upper	333	11.7	308	12.3	22	7.2	3	8.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,839	100.0	2,498	100.0	305	100.0	36	100.0
Percentage of Total Businesses:					88.0		10.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	7.0	9	7.1	0	0.0	0	0.0
Middle	114	89.1	113	89.0	1	100.0	0	0.0
Upper	5	3.9	5	3.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	128	100.0	127	100.0	1	100.0	0	0.0
Percentage of Total Farms:					0.8			
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	57	15.5	33,668	9.4	11,066	32.9	79,366	22.2
Moderate	81	22.0	67,434	18.9	11,453	17.0	59,705	16.7
Middle	107	29.1	114,132	32.0	7,591	6.7	69,766	19.5
Upper	115	31.3	139,490	39.1	3,207	2.3	148,173	41.5
Unknown	8	2.2	2,286	0.6	1,129	49.4	0	0.0
Total AA	368	100.0	357,010	100.0	34,446	9.6	357,010	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	77,467	19,846	5.9	25.6	45,749	59.1	11,872	15.3
Moderate	131,258	52,542	15.6	40.0	68,424	52.1	10,292	7.8
Middle	204,973	114,086	33.9	55.7	80,315	39.2	10,572	5.2
Upper	212,768	148,576	44.2	69.8	54,952	25.8	9,240	4.3
Unknown	7,744	1,125	0.3	14.5	5,143	66.4	1,476	19.1
Total AA	634,210	336,175	100.0	53.0	254,583	40.1	43,452	6.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,712	9.3	6,067	9.2	601	11.2	44	6.0
Moderate	11,767	16.3	10,994	16.6	693	12.9	80	10.9
Middle	21,909	30.3	20,125	30.4	1,588	29.5	196	26.7
Upper	30,870	42.7	28,097	42.4	2,371	44.0	402	54.7
Unknown	1,080	1.5	937	1.4	130	2.4	13	1.8
Total AA	72,338	100.0	66,220	100.0	5,383	100.0	735	100.0
Percentage of Total Businesses:				91.5		7.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	4.7	21	4.4	2	11.8	0	0.0
Moderate	48	9.7	47	9.9	1	5.9	0	0.0
Middle	129	26.2	125	26.3	4	23.5	0	0.0
Upper	293	59.4	283	59.5	10	58.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	493	100.0	476	100.0	17	100.0	0	0.0
Percentage of Total Farms:				96.6		3.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,770	14.0
Moderate	2	6.1	1,093	4.0	358	32.8	3,497	12.9
Middle	10	30.3	8,417	31.1	1,052	12.5	4,744	17.6
Upper	21	63.6	17,515	64.8	1,242	7.1	15,014	55.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	27,025	100.0	2,652	9.8	27,025	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,249	964	3.3	42.9	909	40.4	376	16.7
Middle	14,783	8,548	29.6	57.8	4,622	31.3	1,613	10.9
Upper	29,925	19,403	67.1	64.8	7,705	25.7	2,817	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,957	28,915	100.0	61.6	13,236	28.2	4,806	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	396	10.2	317	9.0	43	18.8	36	31.6
Middle	1,026	26.5	968	27.4	45	19.7	13	11.4
Upper	2,457	63.3	2,251	63.7	141	61.6	65	57.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,879	100.0	3,536	100.0	229	100.0	114	100.0
Percentage of Total Businesses:				91.2		5.9		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.7	3	1.7	0	0.0	0	0.0
Middle	54	30.0	54	30.0	0	0.0	0	0.0
Upper	123	68.3	123	68.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	180	100.0	180	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 KANKAKEE, IL MSA #28100 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.3	532	2.0	173	32.5	5,328	20.1
Moderate	9	30.0	6,043	22.8	1,123	18.6	4,641	17.5
Middle	12	40.0	10,964	41.4	840	7.7	5,620	21.2
Upper	8	26.7	8,955	33.8	322	3.6	10,905	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	26,494	100.0	2,458	9.3	26,494	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	991	278	1.0	28.1	491	49.5	222	22.4
Moderate	11,506	5,037	18.6	43.8	4,523	39.3	1,946	16.9
Middle	19,665	12,217	45.2	62.1	5,357	27.2	2,091	10.6
Upper	13,464	9,490	35.1	70.5	2,904	21.6	1,070	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,626	27,022	100.0	59.2	13,275	29.1	5,329	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	74	2.1	63	2.0	10	3.3	1	1.9
Moderate	1,080	30.6	947	29.8	112	36.7	21	40.4
Middle	1,369	38.7	1,235	38.9	116	38.0	18	34.6
Upper	1,011	28.6	932	29.3	67	22.0	12	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,534	100.0	3,177	100.0	305	100.0	52	100.0
Percentage of Total Businesses:					8.6		1.5	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	17	8.9	16	8.9	1	10.0	0	0.0
Middle	92	48.4	85	47.2	7	70.0	0	0.0
Upper	81	42.6	79	43.9	2	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	190	100.0	180	100.0	10	100.0	0	0.0
Percentage of Total Farms:					5.3		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	63	13.0	37,135	7.1	15,589	42.0	113,959	21.7
Moderate	105	21.6	89,654	17.0	15,377	17.2	86,797	16.5
Middle	185	38.1	221,136	42.0	16,528	7.5	104,791	19.9
Upper	124	25.5	177,237	33.7	5,876	3.3	220,393	41.9
Unknown	9	1.9	778	0.1	362	46.5	0	0.0
Total AA	486	100.0	525,940	100.0	53,732	10.2	525,940	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,647	20,806	3.9	23.0	49,527	54.6	20,314	22.4
Moderate	177,354	80,089	15.1	45.2	74,801	42.2	22,464	12.7
Middle	363,612	234,680	44.1	64.5	97,555	26.8	31,377	8.6
Upper	256,875	195,931	36.8	76.3	46,255	18.0	14,689	5.7
Unknown	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9
Total AA	893,086	532,006	100.0	59.6	271,093	30.4	89,987	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,156	7.0	5,336	6.8	774	10.2	46	5.0
Moderate	16,510	18.9	14,534	18.4	1,827	24.0	149	16.2
Middle	32,519	37.2	29,726	37.7	2,432	32.0	361	39.2
Upper	31,472	36.0	28,701	36.4	2,416	31.8	355	38.5
Unknown	779	0.9	610	0.8	159	2.1	10	1.1
Total AA	87,436	100.0	78,907	100.0	7,608	100.0	921	100.0
Percentage of Total Businesses:			90.2		8.7		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	17	1.4	16	1.4	1	5.9	0	0.0
Moderate	105	8.8	103	8.8	1	5.9	1	20.0
Middle	779	65.0	770	65.5	5	29.4	4	80.0
Upper	295	24.6	285	24.2	10	58.8	0	0.0
Unknown	2	0.2	2	0.2	0	0.0	0	0.0
Total AA	1,198	100.0	1,176	100.0	17	100.0	5	100.0
Percentage of Total Farms:			98.2		1.4		0.4	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 LOUISVILLE/JEFFERSON COUNTY, KY-IN MSA #31140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	14.2	21,820	8.9	8,335	38.2	53,901	22.0
Moderate	54	22.0	43,965	17.9	8,162	18.6	43,528	17.7
Middle	86	35.0	98,441	40.1	7,727	7.8	48,695	19.8
Upper	69	28.0	81,060	33.0	2,880	3.6	99,420	40.5
Unknown	2	0.8	258	0.1	107	41.5	0	0.0
Total AA	246	100.0	245,544	100.0	27,211	11.1	245,544	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	48,689	12,795	5.1	26.3	26,794	55.0	9,100	18.7
Moderate	90,247	39,726	15.7	44.0	39,537	43.8	10,984	12.2
Middle	169,766	106,177	42.0	62.5	49,394	29.1	14,195	8.4
Upper	127,059	93,630	37.1	73.7	25,273	19.9	8,156	6.4
Unknown	2,121	183	0.1	8.6	1,356	63.9	582	27.4
Total AA	437,882	252,511	100.0	57.7	142,354	32.5	43,017	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,772	8.1	3,254	7.8	484	12.0	34	7.4
Moderate	7,278	15.7	6,459	15.4	769	19.1	50	10.9
Middle	15,491	33.5	14,040	33.6	1,318	32.7	133	29.1
Upper	17,998	38.9	16,665	39.9	1,126	27.9	207	45.3
Unknown	1,766	3.8	1,394	3.3	339	8.4	33	7.2
Total AA	46,305	100.0	41,812	100.0	4,036	100.0	457	100.0
Percentage of Total Businesses:				90.3		8.7		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15	3.4	14	3.2	1	20.0	0	0.0
Moderate	22	5.0	22	5.1	0	0.0	0	0.0
Middle	195	44.3	193	44.4	2	40.0	0	0.0
Upper	203	46.1	201	46.2	2	40.0	0	0.0
Unknown	5	1.1	5	1.1	0	0.0	0	0.0
Total AA	440	100.0	435	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								



2021 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	657	0.4	269	40.9	30,770	21.0
Moderate	32	22.5	27,513	18.8	5,803	21.1	28,168	19.2
Middle	97	68.3	101,309	69.2	10,583	10.4	32,193	22.0
Upper	12	8.5	16,968	11.6	1,151	6.8	55,316	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	142	100.0	146,447	100.0	17,806	12.2	146,447	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,215	393	0.3	17.7	979	44.2	843	38.1
Moderate	52,958	27,697	17.7	52.3	17,004	32.1	8,257	15.6
Middle	164,443	110,096	70.3	67.0	35,081	21.3	19,266	11.7
Upper	25,235	18,530	11.8	73.4	4,574	18.1	2,131	8.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	244,851	156,716	100.0	64.0	57,638	23.5	30,497	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	309	1.6	269	1.6	33	2.4	7	1.8
Moderate	3,688	19.5	3,331	19.4	304	22.0	53	13.9
Middle	12,411	65.5	11,308	65.8	834	60.4	269	70.4
Upper	2,546	13.4	2,284	13.3	209	15.1	53	13.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18,954	100.0	17,192	100.0	1,380	100.0	382	100.0
Percentage of Total Businesses:				90.7		7.3		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	82	4.0	79	3.9	3	11.5	0	0.0
Middle	1,570	76.6	1,550	76.7	18	69.2	2	100.0
Upper	397	19.4	392	19.4	5	19.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,049	100.0	2,021	100.0	26	100.0	2	100.0
Percentage of Total Farms:				98.6		1.3		0.1
Source:	2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note:	Percentages may not total 100.0 percent due to rounding.							

2021 COLUMBUS, IN MSA #18020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,964	19.2
Moderate	4	26.7	4,696	22.8	779	16.6	3,948	19.2
Middle	7	46.7	10,467	50.8	846	8.1	4,473	21.7
Upper	4	26.7	5,449	26.4	170	3.1	8,227	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	20,612	100.0	1,795	8.7	20,612	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7
Middle	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7
Upper	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	33,422	21,588	100.0	64.6	8,930	26.7	2,904	8.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	993	34.6	829	32.8	150	48.2	14	42.4
Middle	1,169	40.7	1,051	41.6	105	33.8	13	39.4
Upper	707	24.6	645	25.5	56	18.0	6	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,869	100.0	2,525	100.0	311	100.0	33	100.0
Percentage of Total Businesses:								
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	15.0	20	15.3	0	0.0	0	0.0
Middle	96	72.2	94	71.8	2	100.0	0	0.0
Upper	17	12.8	17	13.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	133	100.0	131	100.0	2	100.0	0	0.0
Percentage of Total Farms:								
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1
Moderate	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7
Middle	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2
Upper	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0
Unknown	3	0.8	152	0.0	54	35.5	0	0.0
Total AA	379	100.0	415,034	100.0	44,423	10.7	415,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0
Moderate	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1
Middle	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2
Upper	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total AA	734,625	397,492	100.0	54.1	268,364	36.5	68,769	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8,139	9.9	7,354	9.7	739	12.0	46	6.0
Moderate	14,826	18.0	13,631	18.0	1,103	17.9	92	12.0
Middle	23,742	28.7	21,971	29.0	1,555	25.3	216	28.2
Upper	35,564	43.1	32,472	42.9	2,683	43.7	409	53.4
Unknown	324	0.4	256	0.3	65	1.1	3	0.4
Total AA	82,595	100.0	75,684	100.0	6,145	100.0	766	100.0
Percentage of Total Businesses:				91.6		7.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	30	3.2	28	3.1	2	8.7	0	0.0
Moderate	100	10.6	96	10.5	4	17.4	0	0.0
Middle	438	46.6	429	46.9	9	39.1	0	0.0
Upper	370	39.4	361	39.5	8	34.8	1	100.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	939	100.0	915	100.0	23	100.0	1	100.0
Percentage of Total Farms:				97.4		2.4		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,966	14.5
Moderate	1	4.3	631	2.3	178	28.2	3,499	12.8
Middle	6	26.1	6,762	24.7	1,252	18.5	4,747	17.3
Upper	16	69.6	20,011	73.0	1,666	8.3	15,192	55.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	27,404	100.0	3,096	11.3	27,404	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,604	642	2.2	40.0	658	41.0	304	19.0
Middle	11,623	6,650	23.2	57.2	3,834	33.0	1,139	9.8
Upper	33,208	21,432	74.6	64.5	8,635	26.0	3,141	9.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,435	28,724	100.0	61.9	13,127	28.3	4,584	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	334	8.5	276	7.7	33	14.1	25	22.5
Middle	798	20.4	724	20.3	49	20.9	25	22.5
Upper	2,779	71.1	2,566	72.0	152	65.0	61	55.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,911	100.0	3,566	100.0	234	100.0	111	100.0
Percentage of Total Businesses:				91.2		6.0		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	1.1	2	1.1	0	0.0	0	0.0
Middle	34	18.6	34	18.6	0	0.0	0	0.0
Upper	147	80.3	147	80.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	183	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 KANKAKEE, IL MSA #28100 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	20.7	3,459	12.5	1,405	40.6	6,128	22.2
Moderate	5	17.2	3,893	14.1	706	18.1	4,800	17.4
Middle	11	37.9	12,061	43.7	1,043	8.6	5,593	20.3
Upper	7	24.1	8,186	29.7	273	3.3	11,078	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,599	100.0	3,427	12.4	27,599	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,038	2,331	8.2	33.1	3,316	47.1	1,391	19.8
Moderate	6,570	3,701	13.1	56.3	2,278	34.7	591	9.0
Middle	19,748	13,606	48.1	68.9	4,539	23.0	1,603	8.1
Upper	11,828	8,668	30.6	73.3	2,441	20.6	719	6.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,184	28,306	100.0	62.6	12,574	27.8	4,304	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	588	16.8	502	16.0	70	23.1	16	29.1
Moderate	582	16.6	513	16.3	64	21.1	5	9.1
Middle	1,514	43.2	1,372	43.6	119	39.3	23	41.8
Upper	820	23.4	759	24.1	50	16.5	11	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,504	100.0	3,146	100.0	303	100.0	55	100.0
Percentage of Total Businesses:				89.8		8.6		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	4.2	7	3.8	1	10.0	0	0.0
Moderate	21	10.9	19	10.4	2	20.0	0	0.0
Middle	87	45.3	82	45.1	5	50.0	0	0.0
Upper	76	39.6	74	40.7	2	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	182	100.0	10	100.0	0	0.0
Percentage of Total Farms:				94.8		5.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	63	13.0	37,135	7.1	15,589	42.0	113,959	21.7
Moderate	105	21.6	89,654	17.0	15,377	17.2	86,797	16.5
Middle	185	38.1	221,136	42.0	16,528	7.5	104,791	19.9
Upper	124	25.5	177,237	33.7	5,876	3.3	220,393	41.9
Unknown	9	1.9	778	0.1	362	46.5	0	0.0
Total AA	486	100.0	525,940	100.0	53,732	10.2	525,940	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,647	20,806	3.9	23.0	49,527	54.6	20,314	22.4
Moderate	177,354	80,089	15.1	45.2	74,801	42.2	22,464	12.7
Middle	363,612	234,680	44.1	64.5	97,555	26.8	31,377	8.6
Upper	256,875	195,931	36.8	76.3	46,255	18.0	14,689	5.7
Unknown	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9
Total AA	893,086	532,006	100.0	59.6	271,093	30.4	89,987	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,972	6.7	5,151	6.4	778	9.9	43	4.8
Moderate	16,417	18.5	14,417	18.0	1,864	23.8	136	15.3
Middle	33,144	37.4	30,281	37.9	2,516	32.1	347	39.1
Upper	32,298	36.4	29,434	36.8	2,513	32.1	351	39.5
Unknown	799	0.9	627	0.8	161	2.1	11	1.2
Total AA	88,630	100.0	79,910	100.0	7,832	100.0	888	100.0
Percentage of Total Businesses:				90.2		8.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	1.4	17	1.4	1	6.7	0	0.0
Moderate	110	8.8	107	8.7	2	13.3	1	20.0
Middle	810	64.7	800	64.9	6	40.0	4	80.0
Upper	312	24.9	306	24.8	6	40.0	0	0.0
Unknown	2	0.2	2	0.2	0	0.0	0	0.0
Total AA	1,252	100.0	1,232	100.0	15	100.0	5	100.0
Percentage of Total Farms:				98.4		1.2		0.4
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 LOUISVILLE/JEFFERSON COUNTY, KY-IN MSA #31140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	13.2	21,820	8.0	8,335	38.2	57,398	21.1
Moderate	54	20.3	43,965	16.2	8,162	18.6	47,258	17.4
Middle	97	36.5	112,738	41.5	9,149	8.1	53,882	19.8
Upper	78	29.3	92,976	34.2	3,214	3.5	113,219	41.7
Unknown	2	0.8	258	0.1	107	41.5	0	0.0
Total AA	266	100.0	271,757	100.0	28,967	10.7	271,757	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	48,689	12,795	4.5	26.3	26,794	55.0	9,100	18.7
Moderate	90,247	39,726	14.1	44.0	39,537	43.8	10,984	12.2
Middle	192,723	122,428	43.5	63.5	53,465	27.7	16,830	8.7
Upper	141,827	106,196	37.7	74.9	26,695	18.8	8,936	6.3
Unknown	2,121	183	0.1	8.6	1,356	63.9	582	27.4
Total AA	475,607	281,328	100.0	59.2	147,847	31.1	46,432	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3,835	7.4	3,300	7.1	506	11.4	29	6.1
Moderate	7,418	14.3	6,554	14.0	820	18.4	44	9.3
Middle	17,913	34.6	16,302	34.8	1,458	32.7	153	32.4
Upper	20,707	40.0	19,187	41.0	1,305	29.3	215	45.6
Unknown	1,842	3.6	1,447	3.1	364	8.2	31	6.6
Total AA	51,715	100.0	46,790	100.0	4,453	100.0	472	100.0
Percentage of Total Businesses:				90.5		8.6		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	13	1.9	11	1.6	1	16.7	1	50.0
Moderate	25	3.6	25	3.6	0	0.0	0	0.0
Middle	376	54.3	373	54.5	2	33.3	1	50.0
Upper	274	39.5	271	39.6	3	50.0	0	0.0
Unknown	5	0.7	5	0.7	0	0.0	0	0.0
Total AA	693	100.0	685	100.0	6	100.0	2	100.0
Percentage of Total Farms:				98.8		0.9		0.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	657	0.4	269	40.9	30,770	21.0
Moderate	32	22.5	27,513	18.8	5,803	21.1	28,168	19.2
Middle	97	68.3	101,309	69.2	10,583	10.4	32,193	22.0
Upper	12	8.5	16,968	11.6	1,151	6.8	55,316	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	142	100.0	146,447	100.0	17,806	12.2	146,447	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,215	393	0.3	17.7	979	44.2	843	38.1
Moderate	52,958	27,697	17.7	52.3	17,004	32.1	8,257	15.6
Middle	164,443	110,096	70.3	67.0	35,081	21.3	19,266	11.7
Upper	25,235	18,530	11.8	73.4	4,574	18.1	2,131	8.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	244,851	156,716	100.0	64.0	57,638	23.5	30,497	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	309	1.6	267	1.5	34	2.4	8	2.2
Moderate	3,772	19.6	3,404	19.5	317	22.2	51	13.9
Middle	12,540	65.3	11,417	65.6	866	60.6	257	70.0
Upper	2,588	13.5	2,326	13.4	211	14.8	51	13.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19,209	100.0	17,414	100.0	1,428	100.0	367	100.0
Percentage of Total Businesses:				90.7		7.4		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	85	4.0	82	3.9	3	11.1	0	0.0
Middle	1,654	76.9	1,634	77.0	18	66.7	2	100.0
Upper	411	19.1	405	19.1	6	22.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,150	100.0	2,121	100.0	27	100.0	2	100.0
Percentage of Total Farms:				98.7		1.3		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								



2020 COLUMBUS, IN MSA #18020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,964	19.2
Moderate	4	26.7	4,696	22.8	779	16.6	3,948	19.2
Middle	7	46.7	10,467	50.8	846	8.1	4,473	21.7
Upper	4	26.7	5,449	26.4	170	3.1	8,227	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	20,612	100.0	1,795	8.7	20,612	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7
Middle	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7
Upper	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	33,422	21,588	100.0	64.6	8,930	26.7	2,904	8.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	997	34.6	826	32.5	159	51.0	12	38.7
Middle	1,181	41.0	1,069	42.1	99	31.7	13	41.9
Upper	705	24.5	645	25.4	54	17.3	6	19.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,883	100.0	2,540	100.0	312	100.0	31	100.0
Percentage of Total Businesses:								
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	22	15.4	22	15.8	0	0.0	0	0.0
Middle	103	72.0	99	71.2	4	100.0	0	0.0
Upper	18	12.6	18	12.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	143	100.0	139	100.0	4	100.0	0	0.0
Percentage of Total Farms:								
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1
Moderate	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7
Middle	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2
Upper	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0
Unknown	3	0.8	152	0.0	54	35.5	0	0.0
Total AA	379	100.0	415,034	100.0	44,423	10.7	415,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0
Moderate	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1
Middle	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2
Upper	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total AA	734,625	397,492	100.0	54.1	268,364	36.5	68,769	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8,003	9.7	7,203	9.5	753	11.9	47	6.5
Moderate	14,483	17.5	13,264	17.5	1,134	17.9	85	11.8
Middle	23,817	28.8	21,994	29.1	1,617	25.5	206	28.6
Upper	36,130	43.7	32,984	43.6	2,767	43.6	379	52.6
Unknown	332	0.4	254	0.3	75	1.2	3	0.4
Total AA	82,765	100.0	75,699	100.0	6,346	100.0	720	100.0
Percentage of Total Businesses:				91.5		7.7		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	28	2.8	26	2.7	2	9.1	0	0.0
Moderate	107	10.8	103	10.6	4	18.2	0	0.0
Middle	450	45.4	442	45.7	8	36.4	0	0.0
Upper	405	40.9	396	40.9	8	36.4	1	100.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	991	100.0	968	100.0	22	100.0	1	100.0
Percentage of Total Farms:				97.7		2.2		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN KENTUCKY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,601	14.4
Moderate	1	4.8	631	2.5	178	28.2	3,146	12.6
Middle	5	23.8	5,219	20.9	992	19.0	4,309	17.3
Upper	15	71.4	19,122	76.6	1,591	8.3	13,916	55.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>21</b>	<b>100.0</b>	<b>24,972</b>	<b>100.0</b>	<b>2,761</b>	<b>11.1</b>	<b>24,972</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,604	642	2.5	40.0	658	41.0	304	19.0
Middle	9,316	4,928	18.9	52.9	3,410	36.6	978	10.5
Upper	31,592	20,468	78.6	64.8	8,197	25.9	2,927	9.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>42,512</b>	<b>26,038</b>	<b>100.0</b>	<b>61.2</b>	<b>12,265</b>	<b>28.9</b>	<b>4,209</b>	<b>9.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	345	9.2	287	8.4	33	14.2	25	24.5
Middle	672	18.0	606	17.8	46	19.8	20	19.6
Upper	2,724	72.8	2,514	73.8	153	65.9	57	55.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,741</b>	<b>100.0</b>	<b>3,407</b>	<b>100.0</b>	<b>232</b>	<b>100.0</b>	<b>102</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.1</b>		<b>6.2</b>		<b>2.7</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	1.3	2	1.3	0	0.0	0	0.0
Middle	23	14.4	23	14.5	0	0.0	0	0.0
Upper	135	84.4	134	84.3	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>160</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.4</b>		<b>0.6</b>		<b>0.0</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 KANKAKEE, IL MSA #28100 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	20.7	3,459	12.5	1,405	40.6	6,128	22.2
Moderate	5	17.2	3,893	14.1	706	18.1	4,800	17.4
Middle	11	37.9	12,061	43.7	1,043	8.6	5,593	20.3
Upper	7	24.1	8,186	29.7	273	3.3	11,078	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,599	100.0	3,427	12.4	27,599	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,038	2,331	8.2	33.1	3,316	47.1	1,391	19.8
Moderate	6,570	3,701	13.1	56.3	2,278	34.7	591	9.0
Middle	19,748	13,606	48.1	68.9	4,539	23.0	1,603	8.1
Upper	11,828	8,668	30.6	73.3	2,441	20.6	719	6.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,184	28,306	100.0	62.6	12,574	27.8	4,304	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	597	16.5	511	15.8	70	22.4	16	28.1
Moderate	597	16.5	525	16.2	67	21.5	5	8.8
Middle	1,590	44.0	1,442	44.5	124	39.7	24	42.1
Upper	827	22.9	764	23.6	51	16.3	12	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,611	100.0	3,242	100.0	312	100.0	57	100.0
Percentage of Total Businesses:				89.8		8.6		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8	4.0	7	3.6	1	12.5	0	0.0
Moderate	20	9.9	19	9.8	1	12.5	0	0.0
Middle	91	45.0	87	44.8	4	50.0	0	0.0
Upper	83	41.1	81	41.8	2	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	202	100.0	194	100.0	8	100.0	0	0.0
Percentage of Total Farms:				96.0		4.0		0.0
Source:	2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note:	Percentages may not total 100.0 percent due to rounding.							

## APPENDIX E

### LENDING TABLES – FULL SCOPE AAs

#### HMDA LENDING TABLES

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	98	24.9	9,508	13.1	20.9
Moderate	150	38.1	20,364	28.0	17.3
Middle	61	15.5	13,886	19.1	21.1
Upper	84	21.3	28,660	39.4	40.7
Unknown	1	0.3	305	0.4	0.0
Total	394	100.0	72,723	100.0	100.0
Refinance Loans					
Low	77	13.6	6,152	6.9	20.9
Moderate	126	22.3	12,272	13.8	17.3
Middle	128	22.6	15,666	17.7	21.1
Upper	227	40.1	51,601	58.2	40.7
Unknown	8	1.4	2,947	3.3	0.0
Total	566	100.0	88,638	100.0	100.0
Home Improvement Loans					
Low	24	6.1	1,222	2.8	20.9
Moderate	63	15.9	3,797	8.7	17.3
Middle	102	25.8	7,717	17.6	21.1
Upper	207	52.3	31,132	71.0	40.7
Unknown	0	0.0	0	0.0	0.0
Total	396	100.0	43,868	100.0	100.0
Total HMDA Reportable Loans					
Low	220	13.4	17,863	7.6	20.9
Moderate	382	23.2	39,530	16.8	17.3
Middle	381	23.2	44,187	18.8	21.1
Upper	653	39.7	130,612	55.5	40.7
Unknown	9	0.5	3,252	1.4	0.0
Total	1,645	100.0	235,444	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	20	7.0	946	3.2	20.9
Moderate	42	14.8	3,082	10.3	17.3
Middle	89	31.3	6,818	22.8	21.1
Upper	133	46.8	19,119	63.8	40.7
Unknown	0	0.0	0	0.0	0.0
Total	284	100.0	29,965	100.0	100.0
Other Purpose Closed/Exempt					
Low	1	20.0	35	14.0	20.9
Moderate	1	20.0	15	6.0	17.3
Middle	1	20.0	100	40.0	21.1
Upper	2	40.0	100	40.0	40.7
Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	250	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	20.9
Moderate	0	0.0	0	0.0	17.3
Middle	0	0.0	0	0.0	21.1
Upper	0	0.0	0	0.0	40.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	25	6.3	3,339	4.6	3.6
Moderate	135	34.3	16,433	22.6	17.2
Middle	149	37.8	29,150	40.1	42.1
Upper	84	21.3	23,677	32.6	36.5
Unknown	1	0.3	124	0.2	0.5
Total	394	100.0	72,723	100.0	100.0
Refinance Loans					
Low	8	1.4	454	0.5	3.6
Moderate	90	15.9	9,646	10.9	17.2
Middle	265	46.8	34,909	39.4	42.1
Upper	202	35.7	43,484	49.1	36.5
Unknown	1	0.2	145	0.2	0.5
Total	566	100.0	88,638	100.0	100.0
Home Improvement Loans					
Low	10	2.5	627	1.4	3.6
Moderate	49	12.4	3,450	7.9	17.2
Middle	170	42.9	18,597	42.4	42.1
Upper	165	41.7	21,063	48.0	36.5
Unknown	2	0.5	131	0.3	0.5
Total	396	100.0	43,868	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	6	31.6	20,054	13.4	14.0
Moderate	4	21.1	28,219	18.9	26.0
Middle	8	42.1	84,296	56.5	35.1
Upper	1	5.3	16,600	11.1	21.6
Unknown	0	0.0	0	0.0	3.3
Total	19	100.0	149,169	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	54	3.2	24,952	6.5	3.6
Moderate	314	18.9	60,449	15.7	17.2
Middle	729	43.8	178,944	46.5	42.1
Upper	562	33.8	119,839	31.2	36.5
Unknown	5	0.3	429	0.1	0.5
Total	1,664	100.0	384,613	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Other Purpose LOC					
Low	5	1.8	478	1.6	3.6
Moderate	35	12.3	2,666	8.9	17.2
Middle	134	47.2	11,842	39.5	42.1
Upper	109	38.4	14,950	49.9	36.5
Unknown	1	0.4	29	0.1	0.5
Total	284	100.0	29,965	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	3.6
Moderate	1	20.0	35	14.0	17.2
Middle	3	60.0	150	60.0	42.1
Upper	1	20.0	65	26.0	36.5
Unknown	0	0.0	0	0.0	0.5
Total	5	100.0	250	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	3.6
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	42.1
Upper	0	0.0	0	0.0	36.5
Unknown	0	0.0	0	0.0	0.5
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	189	41.3	16,324	27.7	21.4
Moderate	207	45.2	23,807	40.4	18.6
Middle	30	6.6	6,045	10.3	20.2
Upper	32	7.0	12,715	21.6	39.8
Unknown	0	0.0	0	0.0	0.0
Total	458	100.0	58,891	100.0	100.0
Refinance Loans					
Low	21	18.9	1,237	6.9	21.4
Moderate	17	15.3	1,449	8.1	18.6
Middle	23	20.7	2,891	16.2	20.2
Upper	49	44.1	12,158	68.0	39.8
Unknown	1	0.9	144	0.8	0.0
Total	111	100.0	17,879	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	21.4
Moderate	8	14.0	454	5.9	18.6
Middle	16	28.1	1,151	15.0	20.2
Upper	33	57.9	6,059	79.1	39.8
Unknown	0	0.0	0	0.0	0.0
Total	57	100.0	7,664	100.0	100.0
Total HMDA Reportable Loans					
Low	211	31.4	17,580	19.6	21.4
Moderate	235	34.9	25,840	28.8	18.6
Middle	86	12.8	11,552	12.9	20.2
Upper	140	20.8	34,519	38.5	39.8
Unknown	1	0.1	144	0.2	0.0
Total	673	100.0	89,635	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census *Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	1	2.3	19	0.4	21.4
Moderate	3	7.0	130	2.9	18.6
Middle	15	34.9	1,126	24.8	20.2
Upper	24	55.8	3,257	71.9	39.8
Unknown	0	0.0	0	0.0	0.0
Total	43	100.0	4,532	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	21.4
Moderate	0	0.0	0	0.0	18.6
Middle	2	50.0	339	50.7	20.2
Upper	2	50.0	330	49.3	39.8
Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	669	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	21.4
Moderate	0	0.0	0	0.0	18.6
Middle	0	0.0	0	0.0	20.2
Upper	0	0.0	0	0.0	39.8
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	12	2.6	906	1.5	3.6
Moderate	203	44.3	20,811	35.3	19.5
Middle	197	43.0	23,903	40.6	41.6
Upper	41	9.0	12,718	21.6	34.9
Unknown	5	1.1	553	0.9	0.5
Total	458	100.0	58,891	100.0	100.0
Refinance Loans					
Low	2	1.8	67	0.4	3.6
Moderate	12	10.8	1,538	8.6	19.5
Middle	43	38.7	5,200	29.1	41.6
Upper	54	48.6	11,074	61.9	34.9
Unknown	0	0.0	0	0.0	0.5
Total	111	100.0	17,879	100.0	100.0
Home Improvement Loans					
Low	2	3.5	74	1.0	3.6
Moderate	5	8.8	1,075	14.0	19.5
Middle	18	31.6	1,887	24.6	41.6
Upper	32	56.1	4,628	60.4	34.9
Unknown	0	0.0	0	0.0	0.5
Total	57	100.0	7,664	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	11.2
Moderate	0	0.0	0	0.0	26.1
Middle	0	0.0	0	0.0	38.3
Upper	0	0.0	0	0.0	19.8
Unknown	0	0.0	0	0.0	4.7
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	17	2.5	1,081	1.2	3.6
Moderate	224	33.3	23,662	26.4	19.5
Middle	274	40.7	32,320	36.1	41.6
Upper	153	22.7	32,019	35.7	34.9
Unknown	5	0.7	553	0.6	0.5
Total	673	100.0	89,635	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Indiana					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	88	26.0	5,472	12.5	20.6
Moderate	128	37.9	12,047	27.6	18.9
Middle	56	16.6	8,825	20.2	22.8
Upper	66	19.5	17,291	39.6	37.8
Unknown	0	0.0	0	0.0	0.0
Total	338	100.0	43,635	100.0	100.0
Refinance Loans					
Low	58	14.8	2,922	8.1	20.6
Moderate	117	29.9	8,267	22.8	18.9
Middle	86	22.0	7,085	19.5	22.8
Upper	126	32.2	17,690	48.8	37.8
Unknown	4	1.0	316	0.9	0.0
Total	391	100.0	36,280	100.0	100.0
Home Improvement Loans					
Low	13	9.8	473	4.9	20.6
Moderate	27	20.5	1,043	10.9	18.9
Middle	26	19.7	1,242	13.0	22.8
Upper	66	50.0	6,808	71.2	37.8
Unknown	0	0.0	0	0.0	0.0
Total	132	100.0	9,566	100.0	100.0
Total HMDA Reportable Loans					
Low	175	17.4	9,459	9.6	20.6
Moderate	303	30.2	22,965	23.2	18.9
Middle	207	20.6	19,862	20.1	22.8
Upper	315	31.4	46,414	46.9	37.8
Unknown	4	0.4	316	0.3	0.0
Total	1,004	100.0	99,016	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Indiana					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	13	10.1	420	4.7	20.6
Moderate	30	23.3	1,562	17.4	18.9
Middle	35	27.1	2,595	29.0	22.8
Upper	51	39.5	4,386	48.9	37.8
Unknown	0	0.0	0	0.0	0.0
Total	129	100.0	8,963	100.0	100.0
Other Purpose Closed/Exempt					
Low	3	21.4	172	30.1	20.6
Moderate	1	7.1	46	8.0	18.9
Middle	4	28.6	115	20.1	22.8
Upper	6	42.9	239	41.8	37.8
Unknown	0	0.0	0	0.0	0.0
Total	14	100.0	572	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	20.6
Moderate	0	0.0	0	0.0	18.9
Middle	0	0.0	0	0.0	22.8
Upper	0	0.0	0	0.0	37.8
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Indiana					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	13	3.8	636	1.5	1.2
Moderate	57	16.9	3,983	9.1	13.7
Middle	239	70.7	32,307	74.0	72.5
Upper	29	8.6	6,709	15.4	12.6
Unknown	0	0.0	0	0.0	0.0
Total	338	100.0	43,635	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	1.2
Moderate	30	7.7	1,872	5.2	13.7
Middle	318	81.3	27,582	76.0	72.5
Upper	43	11.0	6,826	18.8	12.6
Unknown	0	0.0	0	0.0	0.0
Total	391	100.0	36,280	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	1.2
Moderate	7	5.3	292	3.1	13.7
Middle	109	82.6	7,427	77.6	72.5
Upper	16	12.1	1,847	19.3	12.6
Unknown	0	0.0	0	0.0	0.0
Total	132	100.0	9,566	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	3.0
Moderate	0	0.0	0	0.0	27.0
Middle	1	100.0	118	100.0	55.8
Upper	0	0.0	0	0.0	14.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	118	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	13	1.3	636	0.6	1.2
Moderate	102	10.1	6,587	6.6	13.7
Middle	773	76.9	74,128	74.8	72.5
Upper	117	11.6	17,783	17.9	12.6
Unknown	0	0.0	0	0.0	0.0
Total	1,005	100.0	99,134	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Other Purpose LOC					
Low	1	2.3	34	0.8	3.6
Moderate	3	7.0	199	4.4	19.5
Middle	13	30.2	700	15.4	41.6
Upper	26	60.5	3,599	79.4	34.9
Unknown	0	0.0	0	0.0	0.5
Total	43	100.0	4,532	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	3.6
Moderate	1	25.0	39	5.8	19.5
Middle	3	75.0	630	94.2	41.6
Upper	0	0.0	0	0.0	34.9
Unknown	0	0.0	0	0.0	0.5
Total	4	100.0	669	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	3.6
Moderate	0	0.0	0	0.0	19.5
Middle	0	0.0	0	0.0	41.6
Upper	0	0.0	0	0.0	34.9
Unknown	0	0.0	0	0.0	0.5
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Indiana					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	1.2
Moderate	8	6.2	440	4.9	13.7
Middle	97	75.2	6,342	70.8	72.5
Upper	24	18.6	2,181	24.3	12.6
Unknown	0	0.0	0	0.0	0.0
Total	129	100.0	8,963	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	1.2
Moderate	0	0.0	0	0.0	13.7
Middle	9	64.3	352	61.5	72.5
Upper	5	35.7	220	38.5	12.6
Unknown	0	0.0	0	0.0	0.0
Total	14	100.0	572	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	1.2
Moderate	0	0.0	0	0.0	13.7
Middle	0	0.0	0	0.0	72.5
Upper	0	0.0	0	0.0	12.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, IN MSA #18020					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	24	23.5	2,059	9.3	21.9
Moderate	21	20.6	2,969	13.5	17.6
Middle	26	25.5	6,674	30.3	21.7
Upper	31	30.4	10,345	46.9	38.8
Unknown	0	0.0	0	0.0	0.0
Total	102	100.0	22,047	100.0	100.0
Refinance Loans					
Low	9	11.8	799	5.9	21.9
Moderate	9	11.8	899	6.6	17.6
Middle	19	25.0	2,711	20.0	21.7
Upper	37	48.7	8,979	66.3	38.8
Unknown	2	2.6	162	1.2	0.0
Total	76	100.0	13,550	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	21.9
Moderate	9	33.3	483	7.1	17.6
Middle	7	25.9	921	13.6	21.7
Upper	11	40.7	5,373	79.3	38.8
Unknown	0	0.0	0	0.0	0.0
Total	27	100.0	6,777	100.0	100.0
Total HMDA Reportable Loans					
Low	38	15.0	3,216	6.6	21.9
Moderate	47	18.6	4,938	10.2	17.6
Middle	64	25.3	11,137	23.0	21.7
Upper	102	40.3	29,059	59.9	38.8
Unknown	2	0.8	162	0.3	0.0
Total	253	100.0	48,512	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Columbus, IN MSA #18020					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	0.0
Moderate	26	25.5	3,109	14.1	15.0
Middle	66	64.7	14,956	67.8	72.5
Upper	10	9.8	3,962	18.1	12.5
Unknown	0	0.0	0	0.0	0.0
Total	102	100.0	22,047	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	0.0
Moderate	8	10.5	924	6.8	15.0
Middle	57	75.0	9,932	73.3	72.5
Upper	11	14.5	2,694	19.9	12.5
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	13,550	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	0.0
Moderate	3	11.1	110	1.6	15.0
Middle	23	85.2	6,627	97.8	72.5
Upper	1	3.7	40	0.6	12.5
Unknown	0	0.0	0	0.0	0.0
Total	27	100.0	6,777	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	54.4
Middle	1	100.0	960	100.0	22.7
Upper	0	0.0	0	0.0	22.9
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	960	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	0.0
Moderate	40	15.7	4,406	8.9	15.0
Middle	178	70.1	34,975	70.7	72.5
Upper	36	14.2	10,091	20.4	12.5
Unknown	0	0.0	0	0.0	0.0
Total	254	100.0	49,472	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Columbus, IN MSA #18020					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	[%]	\$(000)	%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.0
Moderate	3	6.4	263	4.3	15.0
Middle	31	66.0	2,500	41.0	72.5
Upper	13	27.7	3,335	54.7	12.5
Unknown	0	0.0	0	0.0	0.0
Total	47	100.0	6,098	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	15.0
Middle	0	0.0	0	0.0	72.5
Upper	1	100.0	40	100.0	12.5
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	40	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	15.0
Middle	0	0.0	0	0.0	72.5
Upper	0	0.0	0	0.0	12.5
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0

Source: 2022 FFIEC Census Data

2020 U.S. Census Bureau Decennial Census

Note: Percentages may not total 100.0 percent due to rounding. \*Aggregate data is not currently available.

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, IN MSA #18020					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	5	10.6	358	5.9	21.9
Moderate	8	17.0	587	9.6	17.6
Middle	12	25.5	831	13.6	21.7
Upper	22	46.8	4,322	70.9	38.8
Unknown	0	0.0	0	0.0	0.0
Total	47	100.0	6,098	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	21.9
Moderate	0	0.0	0	0.0	17.6
Middle	0	0.0	0	0.0	21.7
Upper	1	100.0	40	100.0	38.8
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	40	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	21.9
Moderate	0	0.0	0	0.0	17.6
Middle	0	0.0	0	0.0	21.7
Upper	0	0.0	0	0.0	38.8
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	48	10.3	5,289	3.4	22.2
Moderate	153	32.9	21,651	14.1	16.7
Middle	55	11.8	16,056	10.5	19.5
Upper	208	44.7	110,451	72.0	41.5
Unknown	1	0.2	60	0.0	0.0
Total	465	100.0	153,507	100.0	100.0
Refinance Loans					
Low	6	3.7	596	1.0	22.2
Moderate	7	4.3	1,063	1.8	16.7
Middle	18	11.0	3,455	5.7	19.5
Upper	131	79.9	54,259	90.0	41.5
Unknown	2	1.2	874	1.5	0.0
Total	164	100.0	60,267	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	22.2
Moderate	5	5.3	457	2.1	16.7
Middle	19	20.2	2,262	10.2	19.5
Upper	70	74.5	19,501	87.8	41.5
Unknown	0	0.0	0	0.0	0.0
Total	94	100.0	22,220	100.0	100.0
Total HMDA Reportable Loans					
Low	54	6.9	5,885	2.4	22.2
Moderate	170	21.9	23,497	9.7	16.7
Middle	102	13.1	22,503	9.3	19.5
Upper	449	57.7	189,855	78.2	41.5
Unknown	3	0.4	934	0.4	0.0
Total	778	100.0	242,674	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	44	9.5	7,225	4.7	5.9
Moderate	83	17.8	12,214	8.0	15.6
Middle	131	28.2	35,147	22.9	33.9
Upper	201	43.2	97,526	63.5	44.2
Unknown	6	1.3	1,395	0.9	0.3
Total	465	100.0	153,507	100.0	100.0
Refinance Loans					
Low	12	7.3	2,290	3.8	5.9
Moderate	10	6.1	1,417	2.4	15.6
Middle	28	17.1	7,318	12.1	33.9
Upper	112	68.3	48,675	81.1	44.2
Unknown	2	1.2	367	0.6	0.3
Total	164	100.0	60,267	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	5.9
Moderate	7	7.4	1,173	5.3	15.6
Middle	13	13.8	2,401	10.8	33.9
Upper	72	76.6	18,397	82.8	44.2
Unknown	2	2.1	249	1.1	0.3
Total	94	100.0	22,220	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	15.8
Moderate	0	0.0	0	0.0	24.0
Middle	2	66.7	58,480	95.9	32.3
Upper	1	33.3	2,494	4.1	25.4
Unknown	0	0.0	0	0.0	2.5
Total	3	100.0	60,974	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	59	7.6	9,718	3.2	5.9
Moderate	102	13.1	14,936	4.9	15.6
Middle	193	24.7	105,123	34.6	33.9
Upper	417	53.4	171,860	56.6	44.2
Unknown	10	1.3	2,011	0.7	0.3
Total	781	100.0	303,648	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	22.2
Moderate	5	9.3	306	4.7	16.7
Middle	10	18.5	730	11.1	19.5
Upper	39	72.2	5,544	84.3	41.5
Unknown	0	0.0	0	0.0	0.0
Total	54	100.0	6,580	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	22.2
Moderate	0	0.0	0	0.0	16.7
Middle	0	0.0	0	0.0	19.5
Upper	1	100.0	100	100.0	41.5
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	100	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	22.2
Moderate	0	0.0	0	0.0	16.7
Middle	0	0.0	0	0.0	19.5
Upper	0	0.0	0	0.0	41.5
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	14.0
Moderate	5	38.5	626	26.9	12.9
Middle	4	30.8	639	27.5	17.6
Upper	4	30.8	1,060	45.6	55.6
Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	2,325	100.0	100.0
Refinance Loans					
Low	6	15.0	341	8.6	14.0
Moderate	10	25.0	846	21.2	12.9
Middle	5	12.5	344	8.6	17.6
Upper	18	45.0	2,316	58.1	55.6
Unknown	1	2.5	136	3.4	0.0
Total	40	100.0	3,983	100.0	100.0
Home Improvement Loans					
Low	2	22.2	30	4.4	14.0
Moderate	2	22.2	75	10.9	12.9
Middle	2	22.2	289	42.1	17.6
Upper	3	33.3	293	42.6	55.6
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	687	100.0	100.0
Total HMDA Reportable Loans					
Low	8	11.6	371	5.0	14.0
Moderate	19	27.5	1,615	21.8	12.9
Middle	13	18.8	1,447	19.5	17.6
Upper	28	40.6	3,838	51.8	55.6
Unknown	1	1.4	136	1.8	0.0
Total	69	100.0	7,407	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					



Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	##	\$(000)	\$%	
Other Purpose LOC					
Low	3	5.6	203	3.1	5.9
Moderate	2	3.7	132	2.0	15.6
Middle	19	35.2	1,777	27.0	33.9
Upper	30	55.6	4,468	67.9	44.2
Unknown	0	0.0	0	0.0	0.3
Total	54	100.0	6,580	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	5.9
Moderate	0	0.0	0	0.0	15.6
Middle	0	0.0	0	0.0	33.9
Upper	1	100.0	100	100.0	44.2
Unknown	0	0.0	0	0.0	0.3
Total	1	100.0	100	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	5.9
Moderate	0	0.0	0	0.0	15.6
Middle	0	0.0	0	0.0	33.9
Upper	0	0.0	0	0.0	44.2
Unknown	0	0.0	0	0.0	0.3
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level					
Assessment Area: Nonmetropolitan Kentucky					
Borrower Income Level	Bank Loans*				Families by Family
	#	#%	\$(000)	\$%	Income %
Other Purpose LOC					
Low	0	0.0	0	0.0	14.0
Moderate	2	28.6	68	16.5	12.9
Middle	2	28.6	175	42.5	17.6
Upper	3	42.9	169	41.0	55.6
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	412	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	14.0
Moderate	0	0.0	0	0.0	12.9
Middle	0	0.0	0	0.0	17.6
Upper	0	0.0	0	0.0	55.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	14.0
Moderate	0	0.0	0	0.0	12.9
Middle	0	0.0	0	0.0	17.6
Upper	0	0.0	0	0.0	55.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0

Source: 2022 FFIEC Census Data

2020 U.S. Census Bureau Decennial Census

Note: Percentages may not total 100.0 percent due to rounding. \*Aggregate data is not currently available.

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	3	42.9	195	47.3	29.6
Upper	4	57.1	217	52.7	67.1
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	412	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	0	0.0	0	0.0	29.6
Upper	0	0.0	0	0.0	67.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	0	0.0	0	0.0	29.6
Upper	0	0.0	0	0.0	67.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	5	38.5	923	39.7	29.6
Upper	8	61.5	1,402	60.3	67.1
Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	2,325	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	17	42.5	1,434	36.0	29.6
Upper	23	57.5	2,549	64.0	67.1
Unknown	0	0.0	0	0.0	0.0
Total	40	100.0	3,983	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	3	33.3	255	37.1	29.6
Upper	6	66.7	432	62.9	67.1
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	687	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	7.7
Middle	0	0.0	0	0.0	27.7
Upper	0	0.0	0	0.0	64.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	28	40.6	2,807	37.9	29.6
Upper	41	59.4	4,600	62.1	67.1
Unknown	0	0.0	0	0.0	0.0
Total	69	100.0	7,407	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Kentucky					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	3	42.9	195	47.3	29.6
Upper	4	57.1	217	52.7	67.1
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	412	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	0	0.0	0	0.0	29.6
Upper	0	0.0	0	0.0	67.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.3
Middle	0	0.0	0	0.0	29.6
Upper	0	0.0	0	0.0	67.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Kankakee, IL MSA #28100					
Borrower Income Level	Bank Loans*				Families by Family
	#	#%	\$(000)	\$%	Income %
Other Purpose LOC					
Low	0	0.0	0	0.0	20.1
Moderate	0	0.0	0	0.0	17.5
Middle	1	50.0	80	32.7	21.2
Upper	1	50.0	165	67.3	41.2
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	245	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	20.1
Moderate	0	0.0	0	0.0	17.5
Middle	0	0.0	0	0.0	21.2
Upper	0	0.0	0	0.0	41.2
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	20.1
Moderate	0	0.0	0	0.0	17.5
Middle	0	0.0	0	0.0	21.2
Upper	0	0.0	0	0.0	41.2
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Kankakee, IL MSA #28100					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	2	40.0	226	30.4	20.1
Moderate	0	0.0	0	0.0	17.5
Middle	1	20.0	199	26.8	21.2
Upper	2	40.0	318	42.8	41.2
Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	743	100.0	100.0
Refinance Loans					
Low	3	25.0	215	15.3	20.1
Moderate	1	8.3	102	7.3	17.5
Middle	4	33.3	339	24.2	21.2
Upper	4	33.3	745	53.2	41.2
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,401	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	20.1
Moderate	0	0.0	0	0.0	17.5
Middle	2	66.7	105	80.8	21.2
Upper	1	33.3	25	19.2	41.2
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	130	100.0	100.0
Total HMDA Reportable Loans					
Low	5	22.7	441	17.5	20.1
Moderate	1	4.5	102	4.0	17.5
Middle	8	36.4	723	28.7	21.2
Upper	8	36.4	1,253	49.7	41.2
Unknown	0	0.0	0	0.0	0.0
Total	22	100.0	2,519	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Kankakee, IL MSA #28100					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Other Purpose LOC					
Low	0	0.0	0	0.0	1.0
Moderate	0	0.0	0	0.0	18.6
Middle	0	0.0	0	0.0	45.2
Upper	2	100.0	245	100.0	35.1
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	245	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	1.0
Moderate	0	0.0	0	0.0	18.6
Middle	0	0.0	0	0.0	45.2
Upper	0	0.0	0	0.0	35.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	1.0
Moderate	0	0.0	0	0.0	18.6
Middle	0	0.0	0	0.0	45.2
Upper	0	0.0	0	0.0	35.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Kankakee, IL MSA #28100					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	1.0
Moderate	1	20.0	122	16.4	18.6
Middle	4	80.0	621	83.6	45.2
Upper	0	0.0	0	0.0	35.1
Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	743	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	1.0
Moderate	0	0.0	0	0.0	18.6
Middle	6	50.0	759	54.2	45.2
Upper	6	50.0	642	45.8	35.1
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,401	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	1.0
Moderate	0	0.0	0	0.0	18.6
Middle	1	33.3	25	19.2	45.2
Upper	2	66.7	105	80.8	35.1
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	130	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	5.3
Moderate	0	0.0	0	0.0	34.3
Middle	0	0.0	0	0.0	39.3
Upper	0	0.0	0	0.0	21.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	1.0
Moderate	1	4.5	122	4.8	18.6
Middle	11	50.0	1,405	55.8	45.2
Upper	10	45.5	992	39.4	35.1
Unknown	0	0.0	0	0.0	0.0
Total	22	100.0	2,519	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	112	21.4	9.2	11,165	12.4	5.0	21.7
Moderate	208	39.7	22.3	27,556	30.6	16.2	16.5
Middle	88	16.8	20.3	17,982	20.0	19.2	19.9
Upper	116	22.1	31.5	33,214	36.9	44.0	41.9
Unknown	0	0.0	16.7	0	0.0	15.5	0.0
Total	524	100.0	100.0	89,917	100.0	100.0	100.0
Refinance Loans							
Low	96	8.4	6.7	7,862	4.2	3.5	21.7
Moderate	237	20.7	17.5	26,204	14.1	11.9	16.5
Middle	263	23.0	21.9	36,436	19.7	18.7	19.9
Upper	518	45.3	39.1	111,410	60.2	50.7	41.9
Unknown	29	2.5	14.8	3,304	1.8	15.1	0.0
Total	1,143	100.0	100.0	185,216	100.0	100.0	100.0
Home Improvement Loans							
Low	24	6.5	11.7	959	2.8	3.9	21.7
Moderate	50	13.6	16.8	2,986	8.6	11.1	16.5
Middle	65	17.7	20.2	3,946	11.4	16.4	19.9
Upper	205	55.9	46.5	25,872	74.6	62.8	41.9
Unknown	23	6.3	4.8	915	2.6	5.8	0.0
Total	367	100.0	100.0	34,678	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	246	10.0	7.8	20,558	5.9	4.1	21.7
Moderate	544	22.1	19.0	59,408	17.1	13.7	16.5
Middle	519	21.1	21.1	65,953	19.0	18.8	19.9
Upper	1,085	44.2	36.8	196,777	56.6	48.0	41.9
Unknown	62	2.5	15.4	4,907	1.4	15.4	0.0
Total	2,456	100.0	100.0	347,605	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	43	8.2	4.5	5,115	5.7	3.0	3.9
Moderate	117	22.3	16.4	14,921	16.6	11.4	15.1
Middle	239	45.6	42.9	40,539	45.1	38.7	44.1
Upper	125	23.9	36.1	29,342	32.6	46.6	36.8
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	524	100.0	100.0	89,917	100.0	100.0	100.0
Refinance Loans							
Low	31	2.7	2.2	3,072	1.7	1.6	3.9
Moderate	160	14.0	11.0	16,253	8.8	7.5	15.1
Middle	548	47.9	42.2	80,035	43.2	36.9	44.1
Upper	404	35.3	44.5	85,856	46.4	53.9	36.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	1,143	100.0	100.0	185,216	100.0	100.0	100.0
Home Improvement Loans							
Low	5	1.4	6.1	190	0.5	3.8	3.9
Moderate	43	11.7	14.3	2,576	7.4	7.2	15.1
Middle	173	47.1	36.9	17,283	49.8	33.9	44.1
Upper	145	39.5	42.5	14,601	42.1	55.0	36.8
Unknown	1	0.3	0.1	28	0.1	0.1	0.1
Total	367	100.0	100.0	34,678	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	12.5	16.3	5,300	28.4	6.4	19.5
Moderate	4	50.0	30.4	12,557	67.2	30.8	22.3
Middle	3	37.5	35.2	835	4.5	32.9	36.6
Upper	0	0.0	14.0	0	0.0	27.5	20.5
Unknown	0	0.0	4.1	0	0.0	2.4	1.1
Total	8	100.0	100.0	18,692	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	92	3.7	3.2	14,556	4.0	2.4	3.9
Moderate	368	14.9	13.1	49,274	13.5	10.3	15.1
Middle	1,136	46.1	42.3	152,465	41.6	37.4	44.1
Upper	866	35.1	41.3	149,824	40.9	49.7	36.8
Unknown	2	0.1	0.1	178	0.0	0.3	0.1
Total	2,464	100.0	100.0	366,297	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	43	8.2	4.5	5,115	5.7	3.0	3.9
Moderate	117	22.3	16.4	14,921	16.6	11.4	15.1
Middle	239	45.6	42.9	40,539	45.1	38.7	44.1
Upper	125	23.9	36.1	29,342	32.6	46.6	36.8
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	524	100.0	100.0	89,917	100.0	100.0	100.0
Refinance Loans							
Low	31	2.7	2.2	3,072	1.7	1.6	3.9
Moderate	160	14.0	11.0	16,253	8.8	7.5	15.1
Middle	548	47.9	42.2	80,035	43.2	36.9	44.1
Upper	404	35.3	44.5	85,856	46.4	53.9	36.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	1,143	100.0	100.0	185,216	100.0	100.0	100.0
Home Improvement Loans							
Low	5	1.4	6.1	190	0.5	3.8	3.9
Moderate	43	11.7	14.3	2,576	7.4	7.2	15.1
Middle	173	47.1	36.9	17,283	49.8	33.9	44.1
Upper	145	39.5	42.5	14,601	42.1	55.0	36.8
Unknown	1	0.3	0.1	28	0.1	0.1	0.1
Total	367	100.0	100.0	34,678	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	12.5	16.3	5,300	28.4	6.4	19.5
Moderate	4	50.0	30.4	12,537	67.2	30.8	22.3
Middle	3	37.5	35.2	835	4.5	32.9	36.6
Upper	0	0.0	14.0	0	0.0	27.5	20.5
Unknown	0	0.0	4.1	0	0.0	2.4	1.1
Total	8	100.0	100.0	18,692	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	92	3.7	3.2	14,556	4.0	2.4	3.9
Moderate	368	14.9	13.1	49,274	13.5	10.3	15.1
Middle	1,136	46.1	42.3	152,465	41.6	37.4	44.1
Upper	566	35.1	41.3	149,824	40.9	49.7	36.8
Unknown	2	0.1	0.1	178	0.0	0.3	0.1
Total	2,464	100.0	100.0	366,297	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	11	2.7	1.7	850	2.3	1.3	3.9
Moderate	39	9.7	7.4	2,776	7.6	5.2	15.1
Middle	164	40.7	40.6	13,194	36.0	35.0	44.1
Upper	188	46.7	50.3	19,693	53.7	55.5	36.8
Unknown	1	0.2	0.0	150	0.4	0.0	0.1
Total	403	100.0	100.0	36,663	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	5.3	2.7	29	2.6	2.0	3.9
Moderate	5	26.3	12.6	191	16.9	6.6	15.1
Middle	9	47.4	41.1	579	51.2	30.0	44.1
Upper	4	21.1	43.6	332	29.4	61.2	36.8
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	19	100.0	100.0	1,131	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.1	0	0.0	3.5	3.9
Moderate	0	0.0	24.3	0	0.0	22.0	15.1
Middle	0	0.0	49.9	0	0.0	40.1	44.1
Upper	0	0.0	20.4	0	0.0	33.2	36.8
Unknown	0	0.0	0.2	0	0.0	1.1	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	4	9.1	6.8	133	3.1	4.3	22.0
Moderate	10	22.7	14.9	682	16.0	9.6	17.7
Middle	12	27.3	21.8	1,019	24.0	16.8	19.8
Upper	18	40.9	54.7	2,417	56.9	67.7	40.3
Unknown	0	0.0	1.8	0	0.0	1.6	0.0
Total	44	100.0	100.0	4,251	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.2	0	0.0	6.1	22.0
Moderate	0	0.0	22.0	0	0.0	14.0	17.7
Middle	1	100.0	21.6	25	100.0	15.2	19.8
Upper	0	0.0	35.3	0	0.0	50.8	40.3
Unknown	0	0.0	10.8	0	0.0	13.8	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.5	0	0.0	0.3	17.7
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.0	0	0.0	0.0	40.3
Unknown	0	0.0	99.5	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	4	9.1	6.8	133	3.1	4.3	22.0
Moderate	10	22.7	14.9	682	16.0	9.6	17.7
Middle	12	27.3	21.8	1,019	24.0	16.8	19.8
Upper	18	40.9	54.7	2,417	56.9	67.7	40.5
Unknown	0	0.0	1.8	0	0.0	1.6	0.0
Total	44	100.0	100.0	4,251	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.2	0	0.0	6.1	22.0
Moderate	0	0.0	22.0	0	0.0	14.0	17.7
Middle	1	100.0	21.6	25	100.0	15.2	19.8
Upper	0	0.0	35.3	0	0.0	50.8	40.5
Unknown	0	0.0	10.8	0	0.0	13.8	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.5	0	0.0	0.3	17.7
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	99.5	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	30	5.0	4.7	3,282	4.4	3.0	5.1
Moderate	173	28.6	16.3	17,563	23.8	10.9	15.7
Middle	333	55.0	41.7	38,668	52.4	36.0	42.0
Upper	67	11.1	37.1	13,708	18.6	49.8	37.1
Unknown	2	0.3	0.1	636	0.9	0.2	0.1
Total	605	100.0	100.0	73,857	100.0	100.0	100.0
Refinance Loans							
Low	6	2.1	2.4	585	1.1	1.3	5.1
Moderate	31	10.7	10.9	3,337	6.3	7.1	15.7
Middle	107	36.9	40.3	17,561	32.9	33.1	42.0
Upper	146	50.3	46.3	31,838	59.7	58.4	37.1
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	290	100.0	100.0	53,321	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.0	0	0.0	1.7	5.1
Moderate	5	8.8	8.5	185	2.4	5.2	15.7
Middle	24	42.1	35.8	3,978	52.3	29.4	42.0
Upper	28	49.1	52.7	3,439	45.2	63.7	37.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	57	100.0	100.0	7,602	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	13.8	0	0.0	3.9	15.0
Moderate	0	0.0	34.9	0	0.0	25.9	25.1
Middle	0	0.0	33.3	0	0.0	34.8	36.4
Upper	0	0.0	16.1	0	0.0	34.0	20.9
Unknown	0	0.0	1.9	0	0.0	1.4	2.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	36	3.6	3.4	3,867	2.8	2.2	5.1
Moderate	211	21.2	13.1	21,223	15.3	10.1	15.7
Middle	482	48.3	40.7	61,604	44.3	34.3	42.0
Upper	266	26.7	42.8	51,726	37.2	53.1	37.1
Unknown	2	0.2	0.1	636	0.5	0.3	0.1
Total	997	100.0	100.0	139,056	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.2	0	0.0	0.6	5.1
Moderate	1	2.3	6.1	113	2.7	3.5	15.7
Middle	18	40.9	34.4	1,397	32.9	25.5	42.0
Upper	25	56.8	58.0	2,741	64.5	69.7	37.1
Unknown	0	0.0	0.3	0	0.0	0.6	0.1
Total	44	100.0	100.0	4,251	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.8	0	0.0	0.9	5.1
Moderate	1	100.0	13.1	25	100.0	7.1	15.7
Middle	0	0.0	37.6	0	0.0	28.7	42.0
Upper	0	0.0	47.6	0	0.0	63.3	37.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	1	100.0	100.0	25	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.9	0	0.0	4.0	5.1
Moderate	0	0.0	20.9	0	0.0	15.6	15.7
Middle	0	0.0	57.5	0	0.0	58.5	42.0
Upper	0	0.0	15.8	0	0.0	21.8	37.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	91	21.6	10.4	5,517	10.8	6.1	21.0
Moderate	139	33.0	27.0	13,911	27.4	21.9	19.2
Middle	96	22.8	21.1	14,161	27.8	22.3	22.0
Upper	95	22.6	22.4	17,267	34.0	32.4	37.8
Unknown	0	0.0	19.0	0	0.0	17.4	0.0
Total	421	100.0	100.0	50,856	100.0	100.0	100.0
Refinance Loans							
Low	66	9.3	7.6	4,457	5.5	3.6	21.0
Moderate	165	23.3	19.5	15,215	18.8	11.9	19.2
Middle	186	26.2	23.8	20,446	25.3	17.9	22.0
Upper	285	40.2	32.4	40,157	49.7	33.0	37.8
Unknown	7	1.0	16.6	518	0.6	33.6	0.0
Total	709	100.0	100.0	80,793	100.0	100.0	100.0
Home Improvement Loans							
Low	10	6.8	7.8	288	2.8	5.2	21.0
Moderate	24	16.2	19.6	1,066	10.5	15.5	19.2
Middle	37	25.0	26.6	2,202	21.7	23.2	22.0
Upper	70	47.3	43.3	6,351	62.5	53.9	37.8
Unknown	7	4.7	2.7	248	2.4	2.2	0.0
Total	148	100.0	100.0	10,155	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	180	12.7	8.9	10,633	7.0	4.8	21.0
Moderate	350	24.6	22.5	31,270	20.7	16.3	19.2
Middle	348	24.5	22.4	38,219	25.3	19.9	22.0
Upper	523	36.8	28.5	69,764	46.2	33.3	37.8
Unknown	20	1.4	17.7	1,040	0.7	25.8	0.0
Total	1,421	100.0	100.0	150,926	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	11	8.9	11.5	321	4.1	8.9	21.0
Moderate	20	16.1	19.3	954	12.1	14.4	19.2
Middle	22	17.7	23.1	1,093	13.9	20.6	22.0
Upper	65	52.4	42.9	5,250	66.5	53.4	37.8
Unknown	6	4.8	3.2	274	3.5	2.7	0.0
Total	124	100.0	100.0	7,894	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	2	10.5	11.8	50	4.1	7.0	21.0
Moderate	2	10.5	21.0	124	10.1	19.0	19.2
Middle	7	36.8	24.4	315	25.7	24.1	22.0
Upper	8	42.1	39.9	739	60.2	46.7	37.8
Unknown	0	0.0	2.9	0	0.0	3.3	0.0
Total	19	100.0	100.0	1,228	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.0
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	0.7	0	0.0	0.0	22.0
Upper	0	0.0	0.3	0	0.0	0.4	37.8
Unknown	0	0.0	99.0	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	0.7	0.2	91	0.2	0.1	0.3
Moderate	134	31.8	21.0	10,838	21.3	15.3	17.7
Middle	217	51.5	66.8	28,809	56.6	69.4	70.3
Upper	67	15.9	11.9	11,118	21.9	15.1	11.8
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	421	100.0	100.0	50,856	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	92	13.0	13.2	9,248	11.4	21.5	17.7
Middle	490	69.1	71.6	52,726	65.3	58.5	70.3
Upper	127	17.9	15.1	18,819	23.3	20.0	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	709	100.0	100.0	80,793	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	32	21.6	13.4	1,741	17.1	10.5	17.7
Middle	88	59.5	71.1	5,794	57.1	72.7	70.3
Upper	28	18.9	15.5	2,620	25.8	16.8	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	148	100.0	100.0	10,155	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	3.9
Moderate	0	0.0	32.9	0	0.0	38.0	32.5
Middle	0	0.0	55.7	0	0.0	45.1	54.1
Upper	0	0.0	11.4	0	0.0	16.9	9.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	3	0.2	0.1	91	0.1	0.1	0.3
Moderate	269	18.9	16.7	22,367	14.8	18.7	17.7
Middle	908	63.9	69.6	94,604	62.7	63.6	70.3
Upper	241	17.0	13.5	33,864	22.4	17.6	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1,421	100.0	100.0	150,926	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	8	6.5	9.2	431	5.5	8.4	17.7
Middle	100	80.6	76.4	6,254	79.2	74.9	70.3
Upper	16	12.9	14.4	1,209	15.3	16.7	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	124	100.0	100.0	7,894	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	3	15.8	11.8	109	8.9	9.4	17.7
Middle	13	68.4	77.3	1,021	83.1	77.1	70.3
Upper	3	15.8	10.9	98	8.0	13.5	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	19	100.0	100.0	1,228	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.3	0.3
Moderate	0	0.0	27.6	0	0.0	17.4	17.7
Middle	0	0.0	66.7	0	0.0	73.2	70.3
Upper	0	0.0	5.4	0	0.0	9.1	11.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, IN MSA #18020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	12	11.8	11.1	1,358	7.7	6.2	19.2
Moderate	27	26.5	23.2	3,503	17.2	17.3	19.2
Middle	32	31.4	21.7	5,647	27.7	21.7	21.7
Upper	31	30.4	28.5	9,648	47.4	39.4	39.9
Unknown	0	0.0	15.5	0	0.0	15.4	0.0
Total	102	100.0	100.0	20,356	100.0	100.0	100.0
Refinance Loans							
Low	19	9.9	8.3	1,922	5.5	4.5	19.2
Moderate	36	18.8	18.5	4,104	11.7	13.0	19.2
Middle	40	20.8	20.6	5,594	15.9	18.0	21.7
Upper	90	46.9	37.6	22,759	64.8	49.3	39.9
Unknown	7	3.6	15.0	767	2.2	15.3	0.0
Total	192	100.0	100.0	35,146	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.1	0	0.0	6.0	19.2
Moderate	0	0.0	15.2	0	0.0	11.7	19.2
Middle	5	20.8	27.6	244	7.0	16.3	21.7
Upper	19	79.2	46.5	3,238	93.0	65.7	39.9
Unknown	0	0.0	0.5	0	0.0	0.3	0.0
Total	24	100.0	100.0	3,482	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	33	9.1	9.4	3,565	5.8	5.3	19.2
Moderate	70	19.4	20.1	8,054	13.0	15.0	19.2
Middle	88	24.4	21.3	12,164	19.7	19.6	21.7
Upper	159	44.0	34.6	37,051	59.9	45.0	39.9
Unknown	11	3.0	14.6	999	1.6	15.0	0.0
Total	361	100.0	100.0	61,833	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Columbus, IN MSA #18020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	2	5.0	4.6	85	3.3	3.2	19.2
Moderate	7	17.5	16.7	447	17.3	11.0	19.2
Middle	10	25.0	22.2	619	23.9	19.1	21.7
Upper	17	42.5	51.9	1,206	46.6	59.4	39.9
Unknown	4	10.0	4.6	232	9.0	7.3	0.0
Total	40	100.0	100.0	2,589	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.6	0	0.0	6.4	19.2
Moderate	0	0.0	22.7	0	0.0	13.6	19.2
Middle	1	33.3	22.7	60	23.1	14.8	21.7
Upper	2	66.7	36.4	200	76.9	64.4	39.9
Unknown	0	0.0	4.5	0	0.0	0.7	0.0
Total	3	100.0	100.0	260	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Columbus, IN MSA #18020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	22.5	20.3	2,672	13.1	14.2	20.7
Middle	48	47.1	51.1	8,607	42.3	47.9	51.8
Upper	31	30.4	28.7	9,077	44.6	37.9	27.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	102	100.0	100.0	20,356	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	22	11.5	15.0	2,141	6.1	10.3	20.7
Middle	96	50.0	50.7	14,309	40.7	45.1	51.8
Upper	74	38.5	34.2	18,696	53.2	44.6	27.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	192	100.0	100.0	35,146	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	8.3	15.7	23	0.7	9.1	20.7
Middle	13	54.2	50.2	2,082	59.8	46.9	51.8
Upper	9	37.5	34.1	1,377	39.5	44.0	27.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	3,482	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	83.3	0	0.0	97.0	31.6
Middle	0	0.0	8.3	0	0.0	1.5	32.3
Upper	0	0.0	8.3	0	0.0	1.5	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	56	15.5	17.3	5,292	8.6	13.7	20.7
Middle	176	48.8	50.7	26,332	42.6	45.5	51.8
Upper	129	35.7	31.9	30,209	48.9	40.8	27.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	361	100.0	100.0	61,833	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Columbus, IN MSA #18020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	20.0	13.9	396	15.3	8.3	20.7
Middle	18	45.0	45.6	1,284	49.6	40.3	51.8
Upper	14	35.0	37.5	909	35.1	51.3	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	40	100.0	100.0	2,589	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	13.6	60	23.1	6.4	20.7
Middle	1	33.3	52.3	50	19.2	39.1	51.8
Upper	1	33.3	34.1	150	57.7	54.5	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	260	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.8	0	0.0	12.2	20.7
Middle	0	0.0	59.4	0	0.0	56.9	51.8
Upper	0	0.0	21.9	0	0.0	31.0	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	82	15.2	7.9	9,057	6.4	4.2	22.1
Moderate	165	30.6	21.2	25,674	18.0	15.5	16.7
Middle	81	15.0	19.6	20,970	14.7	18.4	19.2
Upper	211	39.1	33.2	86,599	60.9	45.2	42.0
Unknown	0	0.0	18.1	0	0.0	16.6	0.0
Total	539	100.0	100.0	142,300	100.0	100.0	100.0
Refinance Loans							
Low	14	3.6	6.7	1,796	1.6	3.4	22.1
Moderate	40	10.4	17.0	5,987	5.3	11.5	16.7
Middle	85	22.1	20.7	16,937	15.1	17.6	19.2
Upper	241	62.6	39.7	86,804	77.2	50.9	42.0
Unknown	5	1.3	15.9	897	0.8	16.6	0.0
Total	385	100.0	100.0	112,421	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.5	0	0.0	3.4	22.1
Moderate	3	3.2	14.9	218	1.4	10.9	16.7
Middle	13	14.0	20.8	1,534	10.2	17.3	19.2
Upper	73	78.5	55.2	12,971	86.2	65.2	42.0
Unknown	4	4.3	2.5	319	2.1	3.2	0.0
Total	93	100.0	100.0	15,042	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	97	8.8	7.1	10,893	3.9	3.7	22.1
Moderate	209	19.1	18.2	31,918	11.4	13.1	16.7
Middle	194	17.7	20.2	40,238	14.4	17.8	19.2
Upper	585	53.3	38.4	195,123	69.7	48.8	42.0
Unknown	12	1.1	16.2	1,603	0.6	16.5	0.0
Total	1,097	100.0	100.0	279,775	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: OH Columbus MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	1.3	5.6	40	0.4	3.5	22.1
Moderate	1	1.3	14.8	39	0.4	10.3	16.7
Middle	15	18.8	21.1	797	8.0	17.3	19.2
Upper	60	75.0	55.9	8,749	87.4	66.6	42.0
Unknown	3	3.8	2.6	387	3.9	2.3	0.0
Total	80	100.0	100.0	10,012	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.2	0	0.0	4.5	22.1
Moderate	0	0.0	15.6	0	0.0	9.6	16.7
Middle	0	0.0	19.4	0	0.0	12.8	19.2
Upper	0	0.0	45.7	0	0.0	62.3	42.0
Unknown	0	0.0	10.1	0	0.0	10.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	22.1
Moderate	0	0.0	0.4	0	0.0	0.1	16.7
Middle	0	0.0	1.0	0	0.0	0.3	19.2
Upper	0	0.0	1.0	0	0.0	0.9	42.0
Unknown	0	0.0	97.4	0	0.0	98.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	6	7.5	2.5	375	3.7	1.5	5.6
Moderate	2	2.5	10.8	179	1.8	6.7	17.9
Middle	11	13.8	27.0	1,473	14.7	21.9	33.3
Upper	61	76.3	59.7	7,985	79.8	69.9	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	80	100.0	100.0	10,012	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.7	0	0.0	3.5	5.6
Moderate	0	0.0	17.1	0	0.0	9.0	17.9
Middle	0	0.0	28.7	0	0.0	20.5	33.3
Upper	0	0.0	48.1	0	0.0	66.2	43.0
Unknown	0	0.0	0.3	0	0.0	0.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	11.3	0	0.0	6.1	5.6
Moderate	0	0.0	30.0	0	0.0	37.4	17.9
Middle	0	0.0	38.5	0	0.0	32.6	33.3
Upper	0	0.0	20.2	0	0.0	24.0	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	39	7.2	7.6	7,437	5.2	4.9	5.6
Moderate	109	20.2	18.9	18,111	12.7	12.9	17.9
Middle	168	31.2	32.1	32,779	23.0	28.7	33.5
Upper	223	41.4	41.3	83,953	59.0	53.6	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	539	100.0	100.0	142,300	100.0	100.0	100.0
Refinance Loans							
Low	16	4.2	3.8	3,182	2.8	2.4	5.6
Moderate	37	9.6	13.6	5,268	4.7	8.4	17.9
Middle	74	19.2	30.8	16,430	14.6	25.5	33.5
Upper	258	67.0	51.9	87,521	77.9	63.6	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	385	100.0	100.0	112,421	100.0	100.0	100.0
Home Improvement Loans							
Low	2	2.2	5.5	322	2.1	3.0	5.6
Moderate	5	5.4	11.6	570	3.8	7.4	17.9
Middle	13	14.0	28.3	1,690	11.2	24.7	33.5
Upper	73	78.5	54.5	12,460	82.8	64.9	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	93	100.0	100.0	15,042	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	50.0	25.4	156	1.5	19.9	17.1
Moderate	0	0.0	26.4	0	0.0	21.7	28.0
Middle	1	50.0	26.9	10,000	98.5	26.0	30.7
Upper	0	0.0	19.2	0	0.0	31.9	23.5
Unknown	0	0.0	2.1	0	0.0	0.5	0.6
Total	2	100.0	100.0	10,156	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	64	5.8	5.3	11,492	4.0	4.8	5.6
Moderate	153	13.9	15.5	24,128	8.3	11.3	17.9
Middle	267	24.3	31.1	62,392	21.5	26.7	33.5
Upper	615	56.0	48.1	191,919	66.2	57.0	43.0
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	1,099	100.0	100.0	289,931	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	4.8	1.8	100	2.8	0.9	14.5
Moderate	6	28.6	14.4	628	17.4	10.3	12.8
Middle	8	38.1	24.7	1,526	42.3	21.6	17.3
Upper	6	28.6	41.5	1,353	37.5	49.5	35.4
Unknown	0	0.0	17.7	0	0.0	17.8	0.0
Total	21	100.0	100.0	3,607	100.0	100.0	100.0
Refinance Loans							
Low	3	3.7	2.5	196	1.9	1.4	14.5
Moderate	11	13.6	10.1	1,276	12.6	6.9	12.8
Middle	22	27.2	19.2	2,470	24.4	15.8	17.3
Upper	43	53.1	48.2	5,964	58.9	53.2	35.4
Unknown	2	2.5	20.0	214	2.1	22.7	0.0
Total	81	100.0	100.0	10,120	100.0	100.0	100.0
Home Improvement Loans							
Low	1	5.9	4.7	18	0.9	2.6	14.5
Moderate	1	5.9	10.1	10	0.5	7.1	12.8
Middle	3	17.6	20.9	306	15.8	19.2	17.3
Upper	12	70.6	59.4	1,602	82.7	64.0	35.4
Unknown	0	0.0	5.0	0	0.0	7.1	0.0
Total	17	100.0	100.0	1,936	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	4.8	2.3	339	2.1	1.2	14.5
Moderate	19	15.2	12.0	1,925	11.8	8.5	12.8
Middle	33	26.4	21.6	4,302	26.4	18.6	17.3
Upper	65	52.0	45.8	9,539	58.5	51.6	35.4
Unknown	2	1.6	18.2	214	1.3	20.1	0.0
Total	125	100.0	100.0	16,319	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	20.0	2.9	25	4.4	1.6	14.5
Moderate	1	20.0	16.4	11	1.9	7.0	12.8
Middle	0	0.0	25.0	0	0.0	17.4	17.3
Upper	3	60.0	54.3	530	93.6	66.0	55.4
Unknown	0	0.0	1.4	0	0.0	8.0	0.0
Total	5	100.0	100.0	566	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.1	0	0.0	2.9	14.5
Moderate	0	0.0	13.6	0	0.0	13.6	12.8
Middle	0	0.0	19.7	0	0.0	15.9	17.3
Upper	1	100.0	53.0	90	100.0	59.1	55.4
Unknown	0	0.0	7.6	0	0.0	8.5	0.0
Total	1	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.5
Moderate	0	0.0	0.0	0	0.0	0.0	12.8
Middle	0	0.0	0.0	0	0.0	0.0	17.3
Upper	0	0.0	0.0	0	0.0	0.0	55.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.1	0	0.0	1.6	2.2
Middle	7	33.3	22.1	1,080	29.9	19.7	23.2
Upper	14	66.7	75.8	2,527	70.1	78.7	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	3,607	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.4	0	0.0	0.9	2.2
Middle	23	28.4	18.5	2,464	24.3	16.6	23.2
Upper	58	71.6	80.1	7,656	75.7	82.5	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	81	100.0	100.0	10,120	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	1.5	2.2
Middle	7	41.2	19.8	618	31.9	19.8	23.2
Upper	10	58.8	78.4	1,318	68.1	78.8	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	1,936	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	4.5
Middle	0	0.0	24.4	0	0.0	26.0	29.3
Upper	0	0.0	75.6	0	0.0	74.0	66.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.7	0	0.0	1.1	2.2
Middle	40	32.0	20.2	4,467	27.4	18.5	23.2
Upper	85	68.0	78.1	11,852	72.6	80.3	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	125	100.0	100.0	16,319	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	20.0	2.9	25	4.4	1.6	14.3
Moderate	1	20.0	16.4	11	1.9	7.0	12.8
Middle	0	0.0	25.0	0	0.0	17.4	17.3
Upper	3	60.0	54.3	530	93.6	66.0	55.4
Unknown	0	0.0	1.4	0	0.0	8.0	0.0
Total	5	100.0	100.0	566	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.1	0	0.0	2.9	14.3
Moderate	0	0.0	13.6	0	0.0	13.6	12.8
Middle	0	0.0	19.7	0	0.0	15.9	17.3
Upper	1	100.0	53.0	90	100.0	59.1	55.4
Unknown	0	0.0	7.6	0	0.0	8.5	0.0
Total	1	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.3
Moderate	0	0.0	0.0	0	0.0	0.0	12.8
Middle	0	0.0	0.0	0	0.0	0.0	17.3
Upper	0	0.0	0.0	0	0.0	0.0	55.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.1	0	0.0	1.6	2.2
Middle	7	33.3	22.1	1,080	29.9	19.7	23.2
Upper	14	66.7	75.8	2,527	70.1	78.7	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	3,607	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.4	0	0.0	0.9	2.2
Middle	23	28.4	18.5	2,464	24.3	16.6	23.2
Upper	58	71.6	80.1	7,656	75.7	82.5	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	81	100.0	100.0	10,120	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	1.5	2.2
Middle	7	41.2	19.8	618	31.9	19.8	23.2
Upper	10	58.8	78.4	1,318	68.1	78.8	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	1,936	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	4.5
Middle	0	0.0	24.4	0	0.0	26.0	29.3
Upper	0	0.0	75.6	0	0.0	74.0	66.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.7	0	0.0	1.1	2.2
Middle	40	32.0	20.2	4,467	27.4	18.5	23.2
Upper	85	68.0	78.1	11,852	72.6	80.3	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	125	100.0	100.0	16,319	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.7	0	0.0	0.1	2.2
Middle	3	60.0	20.0	305	53.9	15.9	23.2
Upper	2	40.0	79.3	261	46.1	84.0	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	566	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.2
Middle	0	0.0	24.2	0	0.0	16.1	23.2
Upper	1	100.0	75.8	90	100.0	83.9	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	90	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.2
Middle	0	0.0	17.1	0	0.0	16.8	23.2
Upper	0	0.0	82.9	0	0.0	83.2	74.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Kankakee, IL MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	13.3	8.9	129	7.9	5.1	22.2
Moderate	8	53.3	23.1	1,003	61.8	18.5	17.4
Middle	4	26.7	22.4	420	25.9	22.5	20.3
Upper	1	6.7	26.9	72	4.4	34.7	40.1
Unknown	0	0.0	18.6	0	0.0	19.1	0.0
Total	15	100.0	100.0	1,624	100.0	100.0	100.0
Refinance Loans							
Low	5	25.0	5.4	291	16.1	2.9	22.2
Moderate	2	10.0	13.5	259	14.3	9.7	17.4
Middle	7	35.0	25.2	626	34.7	23.0	20.3
Upper	6	30.0	37.8	629	34.8	44.0	40.1
Unknown	0	0.0	18.1	0	0.0	20.4	0.0
Total	20	100.0	100.0	1,805	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	7.1	30	23.1	5.1	22.2
Moderate	0	0.0	17.1	0	0.0	11.6	17.4
Middle	0	0.0	27.1	0	0.0	19.1	20.3
Upper	2	66.7	45.7	100	76.9	60.2	40.1
Unknown	0	0.0	2.9	0	0.0	4.0	0.0
Total	3	100.0	100.0	130	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	8	20.0	7.1	450	12.2	4.1	22.2
Moderate	10	25.0	17.8	1,262	34.3	14.1	17.4
Middle	11	27.5	23.5	1,046	28.4	22.4	20.3
Upper	11	27.5	32.6	921	25.0	39.2	40.1
Unknown	0	0.0	18.9	0	0.0	20.3	0.0
Total	40	100.0	100.0	3,679	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Kankakee, IL MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.0	0	0.0	5.0	22.2
Moderate	0	0.0	10.4	0	0.0	11.8	17.4
Middle	0	0.0	25.4	0	0.0	21.8	20.3
Upper	2	100.0	52.2	120	100.0	59.1	40.1
Unknown	0	0.0	3.0	0	0.0	2.4	0.0
Total	2	100.0	100.0	120	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.8	0	0.0	8.5	22.2
Moderate	0	0.0	8.5	0	0.0	7.7	17.4
Middle	0	0.0	21.3	0	0.0	13.5	20.3
Upper	0	0.0	53.2	0	0.0	66.5	40.1
Unknown	0	0.0	4.3	0	0.0	3.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.2
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	0	0.0	0.0	0	0.0	0.0	20.3
Upper	0	0.0	0.0	0	0.0	0.0	40.1
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Kankakee, IL MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.3	0	0.0	2.5	8.2
Moderate	4	26.7	13.8	320	19.7	9.8	13.1
Middle	7	46.7	47.4	960	59.1	45.2	48.1
Upper	4	26.7	34.5	344	21.2	42.5	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	1,624	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.8	0	0.0	1.5	8.2
Moderate	3	15.0	8.6	315	17.5	5.6	13.1
Middle	12	60.0	45.8	1,085	60.1	43.9	48.1
Upper	5	25.0	42.9	405	22.4	48.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	1,805	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.1	0	0.0	4.4	8.2
Moderate	1	33.3	15.7	30	23.1	15.7	13.1
Middle	1	33.3	40.0	50	38.5	36.0	48.1
Upper	1	33.3	37.1	50	38.5	43.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	130	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	6.0	0	0.0	4.5	30.9
Moderate	0	0.0	25.4	0	0.0	17.1	25.4
Middle	0	0.0	43.3	0	0.0	40.5	23.4
Upper	0	0.0	25.4	0	0.0	37.9	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	3.7	0	0.0	2.2	8.2
Moderate	8	20.0	11.6	665	18.1	8.5	13.1
Middle	21	52.5	46.3	2,195	59.7	44.3	48.1
Upper	11	27.5	38.4	819	22.3	45.0	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	40	100.0	100.0	3,679	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Kankakee, IL MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.0	0	0.0	1.1	8.2
Moderate	0	0.0	11.9	0	0.0	11.3	13.1
Middle	1	50.0	41.8	100	83.3	45.2	48.1
Upper	1	50.0	43.3	20	16.7	42.4	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	120	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.3	0	0.0	3.1	8.2
Moderate	0	0.0	6.4	0	0.0	7.8	13.1
Middle	0	0.0	38.3	0	0.0	33.1	48.1
Upper	0	0.0	51.1	0	0.0	56.0	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.3	0	0.0	3.5	8.2
Moderate	0	0.0	21.9	0	0.0	16.4	13.1
Middle	0	0.0	50.0	0	0.0	51.1	48.1
Upper	0	0.0	21.9	0	0.0	29.0	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	5%	5%	
Home Purchase Loans							
Low	67	19.5	10.7	6,510	11.1	5.9	21.7
Moderate	118	34.3	22.6	17,456	29.7	16.9	16.5
Middle	58	16.9	21.3	10,458	17.8	20.4	19.9
Upper	100	29.1	32.4	24,157	41.2	45.0	41.9
Unknown	1	0.3	12.9	116	0.2	11.7	0.0
Total	344	100.0	100.0	58,697	100.0	100.0	100.0
Refinance Loans							
Low	51	7.3	4.9	4,131	3.5	2.4	21.7
Moderate	123	17.5	13.9	14,924	12.8	9.0	16.5
Middle	166	23.6	20.0	23,281	19.9	16.3	19.9
Upper	352	50.1	45.9	73,535	62.8	56.9	41.9
Unknown	10	1.4	15.3	1,157	1.0	15.3	0.0
Total	702	100.0	100.0	117,028	100.0	100.0	100.0
Home Improvement Loans							
Low	11	6.1	6.9	443	3.1	3.6	21.7
Moderate	29	16.2	15.0	1,721	11.9	10.9	16.5
Middle	32	17.9	21.4	1,403	9.7	17.3	19.9
Upper	99	55.3	51.0	10,464	72.2	60.1	41.9
Unknown	8	4.5	5.7	466	3.2	8.2	0.0
Total	179	100.0	100.0	14,497	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	140	10.0	7.1	11,564	5.6	3.8	21.7
Moderate	293	20.8	16.8	35,583	17.4	12.0	16.5
Middle	305	21.7	20.1	38,707	18.9	17.7	19.9
Upper	643	45.7	40.3	116,655	56.9	51.6	41.9
Unknown	26	1.8	15.7	2,380	1.2	14.9	0.0
Total	1,407	100.0	100.0	204,889	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	8	4.9	6.7	297	2.2	4.0	21.7
Moderate	21	12.8	14.9	1,341	9.8	9.9	16.5
Middle	44	26.8	20.2	3,345	24.4	15.4	19.9
Upper	86	52.4	54.4	8,144	59.4	66.3	41.9
Unknown	5	3.0	3.8	587	4.3	4.4	0.0
Total	164	100.0	100.0	13,714	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	3	16.7	9.7	183	19.2	4.0	21.7
Moderate	2	11.1	18.3	141	14.8	11.1	16.5
Middle	5	27.8	19.8	220	23.1	12.9	19.9
Upper	6	33.3	44.6	355	37.3	58.2	41.9
Unknown	2	11.1	7.6	54	5.7	13.8	0.0
Total	18	100.0	100.0	953	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.3	21.7
Moderate	0	0.0	0.1	0	0.0	0.1	16.5
Middle	0	0.0	0.1	0	0.0	0.1	19.9
Upper	0	0.0	0.0	0	0.0	0.0	41.9
Unknown	0	0.0	99.4	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	27	7.8	3.8	4,453	7.6	2.4	3.9
Moderate	82	23.8	14.9	10,884	18.5	10.2	15.1
Middle	146	42.4	44.3	24,023	40.9	40.3	44.1
Upper	89	25.9	36.9	19,337	32.9	46.9	36.8
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	344	100.0	100.0	58,697	100.0	100.0	100.0
Refinance Loans							
Low	13	1.9	1.5	2,546	2.2	1.0	3.9
Moderate	69	9.8	8.4	7,544	6.4	5.7	15.1
Middle	365	52.0	40.7	58,281	49.8	35.1	44.1
Upper	253	36.0	49.3	48,191	41.2	58.1	36.8
Unknown	2	0.3	0.1	466	0.4	0.1	0.1
Total	702	100.0	100.0	117,028	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	1.9	3.9
Moderate	15	8.4	9.7	747	5.2	7.9	15.1
Middle	83	46.4	40.3	6,094	42.0	34.8	44.1
Upper	81	45.3	47.6	7,656	52.8	55.4	36.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	179	100.0	100.0	14,497	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	20.0	19.1	200	1.6	13.2	19.5
Moderate	2	40.0	30.1	307	2.5	26.5	22.3
Middle	2	40.0	34.9	11,970	95.9	35.3	36.6
Upper	0	0.0	14.3	0	0.0	24.2	20.5
Unknown	0	0.0	1.5	0	0.0	0.8	1.1
Total	5	100.0	100.0	12,477	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	44	3.1	2.5	7,349	3.4	2.2	3.9
Moderate	187	13.2	11.2	20,509	9.4	8.6	15.1
Middle	672	47.6	42.1	105,772	48.7	37.1	44.1
Upper	507	35.9	44.1	83,270	38.3	51.9	36.8
Unknown	2	0.1	0.1	466	0.2	0.2	0.1
Total	1,412	100.0	100.0	217,366	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	3	1.8	1.6	150	1.1	0.9	3.9
Moderate	13	7.9	6.9	812	5.9	4.1	15.1
Middle	68	41.5	37.5	4,849	35.4	31.2	44.1
Upper	80	48.8	53.9	7,903	57.6	63.7	36.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	164	100.0	100.0	13,714	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.3	0	0.0	1.1	3.9
Moderate	6	33.3	11.6	215	22.6	6.7	15.1
Middle	8	44.4	44.6	555	58.2	34.0	44.1
Upper	4	22.2	41.4	183	19.2	58.2	36.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	18	100.0	100.0	953	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.3	0	0.0	3.5	3.9
Moderate	0	0.0	23.5	0	0.0	17.7	15.1
Middle	0	0.0	46.8	0	0.0	46.5	44.1
Upper	0	0.0	24.4	0	0.0	32.3	36.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.2	0	0.0	3.9	21.1
Moderate	1	4.3	12.3	100	5.4	6.8	17.4
Middle	8	34.8	18.8	249	13.4	14.9	19.8
Upper	14	60.9	58.3	1,509	81.2	71.8	41.7
Unknown	0	0.0	3.3	0	0.0	2.6	0.0
Total	23	100.0	100.0	1,858	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.2	0	0.0	6.2	21.1
Moderate	0	0.0	21.0	0	0.0	13.3	17.4
Middle	1	100.0	22.5	30	100.0	19.5	19.8
Upper	0	0.0	37.7	0	0.0	52.3	41.7
Unknown	0	0.0	7.6	0	0.0	8.6	0.0
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.1	21.1
Moderate	0	0.0	0.3	0	0.0	0.2	17.4
Middle	0	0.0	0.1	0	0.0	0.0	19.8
Upper	0	0.0	0.2	0	0.0	0.0	41.7
Unknown	0	0.0	99.1	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	168	42.4	12.8	14,887	20.4	7.3	21.1
Moderate	101	25.3	24.3	12,553	17.2	18.3	17.4
Middle	36	9.1	21.0	6,888	9.4	20.1	19.8
Upper	91	23.0	31.9	38,739	53.0	45.3	41.7
Unknown	0	0.0	9.7	0	0.0	9.0	0.0
Total	396	100.0	100.0	73,067	100.0	100.0	100.0
Refinance Loans							
Low	19	7.1	5.3	1,692	3.0	2.7	21.1
Moderate	39	14.6	14.6	5,236	9.4	9.7	17.4
Middle	58	21.6	20.0	9,969	17.9	16.7	19.8
Upper	147	54.9	42.7	38,342	69.0	53.2	41.7
Unknown	5	1.9	17.2	327	0.6	17.7	0.0
Total	268	100.0	100.0	55,566	100.0	100.0	100.0
Home Improvement Loans							
Low	2	5.6	7.1	54	1.9	4.2	21.1
Moderate	6	16.7	15.8	227	7.8	11.2	17.4
Middle	8	22.2	19.2	403	13.8	16.8	19.8
Upper	19	52.8	52.3	2,130	73.1	60.3	41.7
Unknown	1	2.8	5.3	100	3.4	7.3	0.0
Total	36	100.0	100.0	2,914	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	189	26.1	8.1	16,633	12.5	4.4	21.1
Moderate	147	20.3	17.8	18,116	13.6	12.7	17.4
Middle	111	15.3	19.9	17,539	13.1	17.8	19.8
Upper	271	37.4	38.7	80,740	60.5	50.0	41.7
Unknown	6	0.8	15.3	427	0.3	15.1	0.0
Total	724	100.0	100.0	133,455	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	19	4.8	3.3	2,214	3.0	1.9	4.3
Moderate	83	21.0	12.8	7,564	10.3	7.9	14.1
Middle	193	48.7	43.3	24,443	33.4	36.6	43.3
Upper	101	25.3	40.1	38,866	53.2	53.3	37.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	396	100.0	100.0	73,087	100.0	100.0	100.0
Refinance Loans							
Low	7	2.6	1.3	442	0.8	0.7	4.3
Moderate	19	7.1	7.1	2,144	3.9	4.2	14.1
Middle	92	34.3	37.1	13,730	24.7	29.3	43.3
Upper	149	55.6	54.4	39,087	70.3	63.3	37.7
Unknown	1	0.4	0.1	163	0.3	0.1	0.1
Total	268	100.0	100.0	55,566	100.0	100.0	100.0
Home Improvement Loans							
Low	1	2.8	2.8	10	0.3	1.6	4.3
Moderate	1	2.8	7.9	100	3.4	3.4	14.1
Middle	11	30.6	34.1	938	32.9	26.9	43.3
Upper	23	63.9	53.1	1,846	63.3	66.2	37.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	36	100.0	100.0	2,914	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	13.8	0	0.0	7.1	14.7
Moderate	1	25.0	32.0	1,680	29.8	11.0	24.6
Middle	1	25.0	32.7	636	11.6	47.8	37.3
Upper	2	50.0	19.3	3,307	58.6	34.1	20.9
Unknown	0	0.0	0.0	0	0.0	0.0	2.3
Total	4	100.0	100.0	5,643	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	27	3.7	2.3	2,666	1.9	1.3	4.3
Moderate	104	14.3	9.4	11,488	8.3	5.9	14.1
Middle	304	41.8	39.4	40,147	28.9	33.0	43.3
Upper	292	40.1	48.8	84,634	60.8	59.3	37.7
Unknown	1	0.1	0.1	163	0.1	0.1	0.1
Total	728	100.0	100.0	139,098	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	1.3	4.5
Moderate	0	0.0	5.4	0	0.0	3.1	14.1
Middle	6	26.1	31.2	330	17.8	24.2	43.5
Upper	17	73.9	61.0	1,528	82.2	70.9	37.7
Unknown	0	0.0	0.3	0	0.0	0.3	0.1
Total	23	100.0	100.0	1,858	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.2	0	0.0	1.4	4.5
Moderate	0	0.0	11.2	0	0.0	5.1	14.1
Middle	1	100.0	38.6	30	100.0	27.4	43.5
Upper	0	0.0	46.9	0	0.0	66.0	37.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.7	0	0.0	3.7	4.5
Moderate	0	0.0	18.9	0	0.0	12.8	14.1
Middle	0	0.0	50.2	0	0.0	46.6	43.5
Upper	0	0.0	24.1	0	0.0	36.7	37.7
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	50	20.7	11.0	3,433	12.3	6.2	21.0
Moderate	106	44.0	30.9	9,662	34.6	25.0	19.2
Middle	47	19.5	21.3	6,873	24.6	22.4	22.0
Upper	38	15.8	22.6	7,994	28.6	32.1	37.8
Unknown	0	0.0	14.1	0	0.0	14.2	0.0
Total	241	100.0	100.0	27,962	100.0	100.0	100.0
Refinance Loans							
Low	28	6.7	5.5	2,044	4.0	2.8	21.0
Moderate	93	22.3	17.7	8,039	15.8	12.2	19.2
Middle	87	20.9	20.3	9,284	18.2	17.5	22.0
Upper	206	49.4	39.1	31,502	61.7	47.4	37.8
Unknown	3	0.7	17.4	205	0.4	20.1	0.0
Total	417	100.0	100.0	51,094	100.0	100.0	100.0
Home Improvement Loans							
Low	5	6.3	7.9	221	4.5	5.1	21.0
Moderate	17	21.5	21.3	496	10.1	15.4	19.2
Middle	18	22.8	23.2	916	18.7	19.0	22.0
Upper	36	45.6	44.6	3,173	64.6	55.4	37.8
Unknown	3	3.8	3.0	103	2.1	5.1	0.0
Total	79	100.0	100.0	4,909	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	91	11.2	7.8	5,911	6.7	4.3	21.0
Moderate	229	28.2	22.9	18,852	21.3	17.5	19.2
Middle	173	21.3	20.5	18,328	20.7	19.4	22.0
Upper	312	38.4	32.1	45,168	50.9	40.7	37.8
Unknown	8	1.0	16.7	408	0.5	18.2	0.0
Total	813	100.0	100.0	88,667	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	7	10.8	7.1	183	4.4	3.9	21.0
Moderate	10	15.4	19.0	530	12.8	16.4	19.2
Middle	17	26.2	23.7	1,067	25.8	23.0	22.0
Upper	29	44.6	46.5	2,255	54.5	54.0	37.8
Unknown	2	3.1	3.8	100	2.4	2.7	0.0
Total	65	100.0	100.0	4,135	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	9.1	12.8	30	5.3	8.1	21.0
Moderate	3	27.3	22.4	105	18.5	17.6	19.2
Middle	4	36.4	21.4	188	33.2	19.5	22.0
Upper	3	27.3	37.8	244	43.0	47.1	37.8
Unknown	0	0.0	5.6	0	0.0	7.7	0.0
Total	11	100.0	100.0	567	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.3	21.0
Moderate	0	0.0	0.2	0	0.0	0.1	19.2
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	37.8
Unknown	0	0.0	99.3	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	50	20.7	11.0	3,433	12.3	6.2	21.0
Moderate	106	44.0	30.9	9,662	34.6	25.0	19.2
Middle	47	19.5	21.3	6,873	24.6	22.4	22.0
Upper	38	15.8	22.6	7,994	28.6	32.1	37.8
Unknown	0	0.0	14.1	0	0.0	14.2	0.0
Total	241	100.0	100.0	27,962	100.0	100.0	100.0
Refinance Loans							
Low	28	6.7	5.5	2,044	4.0	2.8	21.0
Moderate	93	22.3	17.7	8,059	15.8	12.2	19.2
Middle	87	20.9	20.3	9,284	18.2	17.5	22.0
Upper	206	49.4	39.1	31,502	61.7	47.4	37.8
Unknown	3	0.7	17.4	205	0.4	20.1	0.0
Total	417	100.0	100.0	51,094	100.0	100.0	100.0
Home Improvement Loans							
Low	5	6.3	7.9	221	4.5	5.1	21.0
Moderate	17	21.5	21.3	496	10.1	15.4	19.2
Middle	18	22.8	23.2	916	18.7	19.0	22.0
Upper	36	45.6	44.6	3,173	64.6	55.4	37.8
Unknown	3	3.8	3.0	103	2.1	5.1	0.0
Total	79	100.0	100.0	4,909	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	91	11.2	7.8	5,911	6.7	4.3	21.0
Moderate	229	28.2	22.9	18,852	21.3	17.5	19.2
Middle	173	21.3	20.5	18,328	20.7	19.4	22.0
Upper	312	38.4	32.1	45,168	50.9	40.7	37.8
Unknown	8	1.0	16.7	408	0.5	18.2	0.0
Total	813	100.0	100.0	88,667	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	7	10.8	7.1	183	4.4	3.9	21.0
Moderate	10	15.4	19.0	530	12.8	16.4	19.2
Middle	17	26.2	23.7	1,067	25.8	23.0	22.0
Upper	29	44.6	46.5	2,255	54.5	54.0	37.8
Unknown	2	3.1	3.8	100	2.4	2.7	0.0
Total	65	100.0	100.0	4,135	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	9.1	12.8	30	5.3	8.1	21.0
Moderate	3	27.3	22.4	105	18.5	17.6	19.2
Middle	4	36.4	21.4	188	33.2	19.5	22.0
Upper	3	27.3	37.8	244	43.0	47.1	37.8
Unknown	0	0.0	5.6	0	0.0	7.7	0.0
Total	11	100.0	100.0	567	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.3	21.0
Moderate	0	0.0	0.2	0	0.0	0.1	19.2
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	37.8
Unknown	0	0.0	99.3	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, IN MSA #18020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	9	16.7	16.2	929	9.3	9.9	19.2
Moderate	10	18.5	27.1	1,376	13.7	22.2	19.2
Middle	22	40.7	24.5	4,249	42.4	26.0	21.7
Upper	13	24.1	22.4	3,473	34.6	33.1	39.9
Unknown	0	0.0	9.8	0	0.0	8.9	0.0
Total	54	100.0	100.0	10,027	100.0	100.0	100.0
Refinance Loans							
Low	11	8.5	6.9	957	4.1	3.7	19.2
Moderate	27	20.8	18.6	3,288	13.9	13.2	19.2
Middle	32	24.6	26.6	5,845	24.8	24.0	21.7
Upper	57	43.8	35.5	13,131	55.6	46.9	39.9
Unknown	3	2.3	12.3	386	1.6	12.2	0.0
Total	130	100.0	100.0	23,607	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.0	0	0.0	5.6	19.2
Moderate	1	12.5	19.7	28	3.1	10.0	19.2
Middle	3	37.5	21.8	76	8.3	12.2	21.7
Upper	3	37.5	47.3	763	83.2	70.4	39.9
Unknown	1	12.5	3.2	50	5.5	1.8	0.0
Total	8	100.0	100.0	917	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	21	9.8	10.1	1,948	5.4	6.0	19.2
Moderate	42	19.6	21.3	4,834	13.3	16.4	19.2
Middle	62	29.0	25.0	10,421	28.8	24.2	21.7
Upper	84	39.3	31.3	18,527	51.1	41.9	39.9
Unknown	5	2.3	12.3	496	1.4	11.4	0.0
Total	214	100.0	100.0	36,226	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Columbus, IN MSA #18020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	4.8	7.0	62	3.9	6.0	19.2
Moderate	4	19.0	18.6	142	9.0	15.5	19.2
Middle	4	19.0	20.6	151	9.6	16.3	21.7
Upper	11	52.4	51.3	1,160	73.7	60.7	39.9
Unknown	1	4.8	2.5	60	3.8	1.5	0.0
Total	21	100.0	100.0	1,575	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	6.6	19.2
Moderate	0	0.0	25.0	0	0.0	29.1	19.2
Middle	1	100.0	33.3	100	100.0	30.4	21.7
Upper	0	0.0	25.0	0	0.0	32.4	39.9
Unknown	0	0.0	4.2	0	0.0	1.5	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Columbus, IN MSA #18020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	4.8	7.0	62	3.9	6.0	19.2
Moderate	4	19.0	18.6	142	9.0	13.5	19.2
Middle	4	19.0	20.6	151	9.6	16.3	21.7
Upper	11	52.4	51.3	1,160	73.7	60.7	39.9
Unknown	1	4.8	2.5	60	3.8	1.5	0.0
Total	21	100.0	100.0	1,575	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	6.6	19.2
Moderate	0	0.0	25.0	0	0.0	29.1	19.2
Middle	1	100.0	33.3	100	100.0	30.4	21.7
Upper	0	0.0	25.0	0	0.0	32.4	39.9
Unknown	0	0.0	4.2	0	0.0	1.5	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	19.2
Middle	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Columbus, IN MSA #18020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	14	25.9	19.2	1,425	14.2	14.1	20.7
Middle	20	37.0	52.8	3,536	35.3	48.3	51.8
Upper	20	37.0	28.0	5,066	50.5	37.6	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	54	100.0	100.0	10,027	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	8.5	11.9	964	4.1	8.1	20.7
Middle	63	48.5	49.2	10,337	43.8	42.6	51.8
Upper	56	43.1	38.9	12,306	52.1	49.2	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	130	100.0	100.0	23,607	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.4	0	0.0	12.4	20.7
Middle	6	75.0	48.9	316	34.5	32.5	51.8
Upper	2	25.0	35.6	601	65.5	55.1	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	917	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	57.1	0	0.0	9.8	31.6
Middle	0	0.0	14.3	0	0.0	80.1	32.5
Upper	0	0.0	28.6	0	0.0	10.1	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	26	12.1	14.9	2,451	6.8	10.6	20.7
Middle	97	45.3	50.5	14,705	40.6	45.0	51.8
Upper	91	42.5	34.6	19,070	52.6	44.4	27.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	214	100.0	100.0	36,226	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	30	10.1	10.5	3,352	4.3	5.9	22.1
Moderate	82	27.5	22.1	13,148	16.8	16.6	16.7
Middle	58	19.5	20.8	13,044	16.7	19.9	19.2
Upper	128	43.0	32.0	48,728	62.3	44.3	42.0
Unknown	0	0.0	14.7	0	0.0	13.4	0.0
Total	298	100.0	100.0	75,272	100.0	100.0	100.0
Refinance Loans							
Low	3	1.1	5.1	181	0.2	2.5	22.1
Moderate	34	12.1	14.0	5,382	7.0	9.3	16.7
Middle	58	20.6	21.0	11,556	15.1	17.8	19.2
Upper	183	64.9	43.8	58,932	77.0	53.5	42.0
Unknown	4	1.4	16.2	524	0.7	16.9	0.0
Total	282	100.0	100.0	76,575	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.5	0	0.0	3.7	22.1
Moderate	3	6.0	14.1	346	5.8	10.4	16.7
Middle	9	18.0	22.7	658	11.0	19.4	19.2
Upper	38	76.0	54.2	4,984	83.2	61.6	42.0
Unknown	0	0.0	3.5	0	0.0	5.0	0.0
Total	50	100.0	100.0	5,988	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	33	5.1	6.9	3,533	2.2	3.8	22.1
Moderate	119	18.3	16.5	18,876	11.5	11.9	16.7
Middle	129	19.8	20.6	25,558	15.6	18.3	19.2
Upper	364	56.0	39.4	115,020	70.3	49.7	42.0
Unknown	5	0.8	16.6	576	0.4	16.2	0.0
Total	650	100.0	100.0	163,563	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.5	0	0.0	3.9	22.1
Moderate	0	0.0	14.6	0	0.0	10.6	16.7
Middle	4	20.0	22.7	300	11.0	18.3	19.2
Upper	15	75.0	54.4	2,376	87.1	65.8	42.0
Unknown	1	5.0	1.8	52	1.9	1.4	0.0
Total	20	100.0	100.0	2,728	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.3	0	0.0	6.1	22.1
Moderate	0	0.0	17.4	0	0.0	9.7	16.7
Middle	0	0.0	22.0	0	0.0	13.9	19.2
Upper	0	0.0	42.9	0	0.0	60.3	42.0
Unknown	0	0.0	7.5	0	0.0	8.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	22.1
Moderate	0	0.0	0.4	0	0.0	0.3	16.7
Middle	0	0.0	0.2	0	0.0	0.1	19.2
Upper	0	0.0	0.2	0	0.0	0.1	42.0
Unknown	0	0.0	98.8	0	0.0	99.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	20	6.7	7.0	3,831	4.9	4.6	5.6
Moderate	56	18.8	18.3	9,727	12.4	12.1	17.9
Middle	92	30.9	32.8	19,065	24.4	29.1	33.5
Upper	130	43.6	41.9	45,649	58.3	54.2	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	298	100.0	100.0	78,272	100.0	100.0	100.0
Refinance Loans							
Low	12	4.3	2.4	1,468	1.9	1.5	5.6
Moderate	19	6.7	10.0	2,844	3.7	6.1	17.9
Middle	49	17.4	29.7	9,898	12.9	24.0	33.5
Upper	202	71.6	57.9	62,365	81.4	68.4	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	282	100.0	100.0	76,575	100.0	100.0	100.0
Home Improvement Loans							
Low	2	4.0	3.4	154	2.6	3.1	5.6
Moderate	5	10.0	10.4	170	2.8	7.2	17.9
Middle	7	14.0	28.7	767	12.8	23.5	33.5
Upper	36	72.0	57.6	4,897	81.8	66.3	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	50	100.0	100.0	5,988	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	25.0	27.2	8,200	42.3	14.0	17.1
Moderate	3	75.0	25.9	11,188	57.7	23.0	28.0
Middle	0	0.0	26.9	0	0.0	29.2	30.7
Upper	0	0.0	18.4	0	0.0	32.4	23.5
Unknown	0	0.0	1.6	0	0.0	1.4	0.6
Total	4	100.0	100.0	19,388	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	37	5.7	4.2	13,759	7.5	3.5	5.6
Moderate	83	12.7	13.3	23,929	13.1	9.5	17.9
Middle	151	23.1	30.8	30,213	16.5	26.3	33.5
Upper	383	58.6	51.6	115,050	62.9	60.6	43.0
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	654	100.0	100.0	182,951	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	10.0	2.3	106	3.9	1.3	5.6
Moderate	0	0.0	9.9	0	0.0	6.0	17.9
Middle	3	15.0	28.4	483	17.7	22.6	33.5
Upper	15	75.0	59.4	2,139	78.4	70.2	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	2,728	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	2.9	5.6
Moderate	0	0.0	15.9	0	0.0	8.1	17.9
Middle	0	0.0	33.9	0	0.0	29.5	33.5
Upper	0	0.0	44.7	0	0.0	59.5	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	8.7	0	0.0	5.2	5.6
Moderate	0	0.0	30.2	0	0.0	22.2	17.9
Middle	0	0.0	36.2	0	0.0	37.5	33.5
Upper	0	0.0	25.0	0	0.0	35.1	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	6.3	2.6	55	2.2	1.3	14.4
Moderate	4	25.0	15.9	527	20.7	11.3	12.6
Middle	6	37.5	24.9	1,097	43.1	21.6	17.3
Upper	5	31.3	44.7	866	34.0	54.3	55.7
Unknown	0	0.0	11.9	0	0.0	11.3	0.0
Total	16	100.0	100.0	2,545	100.0	100.0	100.0
Refinance Loans							
Low	2	4.9	1.6	168	3.0	0.8	14.4
Moderate	2	4.9	8.7	216	3.8	5.2	12.6
Middle	9	22.0	16.0	794	14.0	12.1	17.3
Upper	28	68.3	51.4	4,497	79.2	56.2	55.7
Unknown	0	0.0	22.4	0	0.0	25.6	0.0
Total	41	100.0	100.0	5,675	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.3	0	0.0	2.8	14.4
Moderate	0	0.0	11.3	0	0.0	6.2	12.6
Middle	0	0.0	14.2	0	0.0	10.9	17.3
Upper	3	100.0	69.0	145	100.0	75.6	55.7
Unknown	0	0.0	2.1	0	0.0	4.5	0.0
Total	3	100.0	100.0	145	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	4.8	2.1	223	2.6	1.1	14.4
Moderate	6	9.7	11.8	743	8.8	7.9	12.6
Middle	15	24.2	19.4	1,891	22.4	16.1	17.3
Upper	38	61.3	49.2	5,598	66.2	55.4	55.7
Unknown	0	0.0	17.4	0	0.0	19.3	0.0
Total	62	100.0	100.0	8,455	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Kentucky							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	1.1	14.4
Moderate	0	0.0	10.1	0	0.0	5.7	12.6
Middle	0	0.0	18.2	0	0.0	10.1	17.3
Upper	2	100.0	67.7	90	100.0	82.3	55.7
Unknown	0	0.0	2.0	0	0.0	0.8	0.0
Total	2	100.0	100.0	90	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	14.4
Moderate	0	0.0	9.7	0	0.0	6.7	12.6
Middle	0	0.0	16.1	0	0.0	11.0	17.3
Upper	0	0.0	67.7	0	0.0	64.3	55.7
Unknown	0	0.0	6.3	0	0.0	18.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.4
Moderate	0	0.0	0.0	0	0.0	0.0	12.6
Middle	0	0.0	0.0	0	0.0	0.0	17.3
Upper	0	0.0	1.5	0	0.0	2.1	55.7
Unknown	0	0.0	98.5	0	0.0	97.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	1.4	2.5
Middle	6	37.5	19.5	665	26.1	16.6	18.9
Upper	10	62.5	78.3	1,880	73.9	82.0	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	16	100.0	100.0	2,545	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.4	0	0.0	1.1	2.5
Middle	8	19.5	13.0	838	14.8	11.5	18.9
Upper	33	80.5	85.6	4,837	85.2	87.4	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	41	100.0	100.0	5,675	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.5	0	0.0	2.5	2.5
Middle	0	0.0	11.7	0	0.0	12.6	18.9
Upper	3	100.0	85.8	145	100.0	84.9	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	145	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.1	0	0.0	6.2	4.7
Middle	0	0.0	26.5	0	0.0	22.4	28.5
Upper	0	0.0	69.4	0	0.0	71.4	66.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	1.5	2.5
Middle	14	22.6	16.0	1,503	17.8	14.2	18.9
Upper	48	77.4	82.1	6,952	82.2	84.3	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	62	100.0	100.0	8,455	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.0	0	0.0	1.7	2.3
Middle	0	0.0	16.2	0	0.0	8.0	18.9
Upper	2	100.0	79.8	90	100.0	90.3	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	90	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.3
Middle	0	0.0	19.4	0	0.0	8.2	18.9
Upper	0	0.0	77.4	0	0.0	84.7	78.6
Unknown	0	0.0	3.2	0	0.0	7.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2.3
Middle	0	0.0	20.9	0	0.0	18.4	18.9
Upper	0	0.0	79.1	0	0.0	81.6	78.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Kankakee, IL MSA #28100							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	7	63.6	11.7	412	40.6	6.9	22.2
Moderate	2	18.2	25.6	157	15.5	21.0	17.4
Middle	1	9.1	22.9	147	14.5	24.4	20.3
Upper	1	9.1	25.5	300	29.5	34.1	40.1
Unknown	0	0.0	14.2	0	0.0	13.6	0.0
Total	11	100.0	100.0	1,016	100.0	100.0	100.0
Refinance Loans							
Low	2	16.7	5.0	81	6.0	2.6	22.2
Moderate	1	8.3	13.4	132	9.8	9.6	17.4
Middle	4	33.3	22.2	441	32.8	20.1	20.3
Upper	5	41.7	44.1	689	51.3	50.9	40.1
Unknown	0	0.0	15.3	0	0.0	16.9	0.0
Total	12	100.0	100.0	1,343	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	7.3	22.2
Moderate	0	0.0	21.7	0	0.0	17.5	17.4
Middle	1	50.0	31.9	15	13.0	30.2	20.3
Upper	1	50.0	29.0	100	87.0	30.5	40.1
Unknown	0	0.0	8.7	0	0.0	14.3	0.0
Total	2	100.0	100.0	115	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	34.6	7.6	493	19.3	4.3	22.2
Moderate	4	15.4	18.1	370	14.5	14.1	17.4
Middle	6	23.1	21.9	603	23.6	21.4	20.3
Upper	7	26.9	35.0	1,089	42.6	42.6	40.1
Unknown	0	0.0	17.4	0	0.0	17.6	0.0
Total	26	100.0	100.0	2,555	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							



Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Kankakee, IL MSA #28100							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	4.5	0	0.0	2.1	22.2
Moderate	1	100.0	16.7	81	100.0	21.5	17.4
Middle	0	0.0	19.7	0	0.0	15.6	20.3
Upper	0	0.0	57.6	0	0.0	58.6	40.1
Unknown	0	0.0	1.5	0	0.0	2.1	0.0
Total	1	100.0	100.0	81	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.6	0	0.0	3.0	22.2
Moderate	0	0.0	22.2	0	0.0	7.7	17.4
Middle	0	0.0	30.6	0	0.0	31.2	20.3
Upper	0	0.0	33.3	0	0.0	35.1	40.1
Unknown	0	0.0	8.3	0	0.0	23.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.2
Moderate	0	0.0	0.7	0	0.0	0.7	17.4
Middle	0	0.0	0.0	0	0.0	0.0	20.3
Upper	0	0.0	0.0	0	0.0	0.0	40.1
Unknown	0	0.0	99.3	0	0.0	99.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Kankakee, IL MSA #28100							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	9.1	4.2	27	2.7	2.2	8.2
Moderate	4	36.4	14.6	295	29.0	10.0	13.1
Middle	5	45.5	46.3	394	38.8	44.2	48.1
Upper	1	9.1	34.8	300	29.5	43.7	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	1,016	100.0	100.0	100.0
Refinance Loans							
Low	1	8.3	1.6	27	2.0	0.9	8.2
Moderate	4	33.3	7.5	363	27.0	6.0	13.1
Middle	5	41.7	43.9	650	48.4	41.7	48.1
Upper	2	16.7	47.0	303	22.6	51.5	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,343	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	6.8	8.2
Moderate	1	50.0	20.3	15	13.0	15.8	13.1
Middle	1	50.0	37.7	100	87.0	40.6	48.1
Upper	0	0.0	33.3	0	0.0	36.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	115	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	16.7	0	0.0	11.4	30.9
Moderate	0	0.0	19.4	0	0.0	7.7	25.4
Middle	0	0.0	41.7	0	0.0	23.9	23.4
Upper	0	0.0	22.2	0	0.0	57.0	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	7.7	3.2	54	2.1	1.9	8.2
Moderate	10	38.5	11.2	754	29.5	8.0	13.1
Middle	11	42.3	44.6	1,144	44.8	41.7	48.1
Upper	3	11.5	41.0	603	23.6	48.3	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	26	100.0	100.0	2,555	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Kankakee, IL MSA #28100							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.1	0	0.0	4.1	8.2
Moderate	1	100.0	9.1	81	100.0	13.0	13.1
Middle	0	0.0	45.5	0	0.0	45.7	45.1
Upper	0	0.0	39.4	0	0.0	37.2	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	81	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.3	0	0.0	8.2	8.2
Moderate	0	0.0	16.7	0	0.0	12.0	13.1
Middle	0	0.0	38.9	0	0.0	27.7	45.1
Upper	0	0.0	36.1	0	0.0	52.1	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.3	0	0.0	3.4	8.2
Moderate	0	0.0	20.5	0	0.0	17.3	13.1
Middle	0	0.0	38.4	0	0.0	35.9	45.1
Upper	0	0.0	33.8	0	0.0	43.4	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

## SMALL BUSINESS LENDING TABLES

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	291	52.3	28,312	28.4	90.4
Over \$1 Million	226	40.6	66,848	67.1	8.5
Revenue Unknown	39	7.0	4,460	4.5	1.1
Total	556	100.0	99,620	100.0	100.0
By Loan Size					
\$100,000 or Less	334	60.1	14,425	14.5	
\$100,001 - \$250,000	91	16.4	16,236	16.3	
\$250,001 - \$1 Million	131	23.6	68,959	69.2	
Total	556	100.0	99,620	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	228	78.4	8,484	30.0	
\$100,001 - \$250,000	35	12.0	5,887	20.8	
\$250,001 - \$1 Million	28	9.6	13,941	49.2	
Total	291	100.0	28,312	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
Low	52	9.4	7,146	7.2	6.2
Moderate	128	23.0	27,574	27.7	20.1
Middle	219	39.4	37,795	37.9	37.6
Upper	152	27.3	26,169	26.3	35.0
Unknown	5	0.9	936	0.9	1.1
<b>Total</b>	<b>556</b>	<b>100.0</b>	<b>99,620</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	57	58.8	4,106	26.7	90.3
Over \$1 Million	38	39.2	11,136	72.4	8.6
Revenue Unknown	2	2.1	133	0.9	1.1
Total	97	100.0	15,375	100.0	100.0
By Loan Size					
\$100,000 or Less	60	61.9	2,210	14.4	
\$100,001 - \$250,000	22	22.7	3,800	24.7	
\$250,001 - \$1 Million	15	15.5	9,365	60.9	
Total	97	100.0	15,375	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	48	84.2	1,629	39.7	
\$100,001 - \$250,000	6	10.5	1,132	27.6	
\$250,001 - \$1 Million	3	5.3	1,345	32.8	
Total	57	100.0	4,106	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	7	7.2	617	4.0	6.2
Moderate	19	19.6	4,529	29.5	18.0
Middle	37	38.1	7,109	46.2	37.9
Upper	33	34.0	2,970	19.3	36.0
Unknown	1	1.0	150	1.0	1.7
<b>Total</b>	<b>97</b>	<b>100.0</b>	<b>15,375</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Indiana					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	158	60.3	12,483	37.3	90.7
Over \$1 Million	94	35.9	20,451	61.1	7.3
Revenue Unknown	10	3.8	521	1.6	2.0
Total	262	100.0	33,455	100.0	100.0
By Loan Size					
\$100,000 or Less	182	69.5	7,159	21.4	
\$100,001 - \$250,000	45	17.2	7,813	23.4	
\$250,001 - \$1 Million	35	13.4	18,483	55.2	
Total	262	100.0	33,455	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	127	80.4	4,591	36.8	
\$100,001 - \$250,000	21	13.3	3,457	27.7	
\$250,001 - \$1 Million	10	6.3	4,435	35.5	
Total	158	100.0	12,483	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Nonmetropolitan Indiana					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	7	2.7	559	1.7	2.6
Moderate	26	9.9	3,278	9.8	17.1
Middle	196	74.8	24,883	74.4	67.4
Upper	33	12.6	4,735	14.2	12.9
Unknown	0	0.0	0	0.0	0.0
Total	262	100.0	33,455	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Columbus, IN MSA #18020					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	36	47.4	3,342	28.9	88.0
Over \$1 Million	40	52.6	8,208	71.1	10.7
Revenue Unknown	0	0.0	0	0.0	1.3
Total	76	100.0	11,550	100.0	100.0
By Loan Size					
\$100,000 or Less	45	59.2	1,861	16.1	
\$100,001 - \$250,000	14	18.4	2,384	20.6	
\$250,001 - \$1 Million	17	22.4	7,305	63.2	
Total	76	100.0	11,550	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	27	75.0	838	25.1	
\$100,001 - \$250,000	3	8.3	485	14.5	
\$250,001 - \$1 Million	6	16.7	2,019	60.4	
Total	36	100.0	3,342	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Columbus, IN MSA #18020					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	13	17.1	2,490	21.6	29.1
Middle	60	78.9	7,665	66.4	59.2
Upper	3	3.9	1,395	12.1	11.7
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	11,550	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Columbus, OH MSA #18140					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	96	55.8	10,040	28.0	91.5
Over \$1 Million	70	40.7	24,964	69.7	7.4
Revenue Unknown	6	3.5	832	2.3	1.0
Total	172	100.0	35,836	100.0	100.0
By Loan Size					
\$100,000 or Less	95	55.2	4,354	12.1	
\$100,001 - \$250,000	30	17.4	5,793	16.2	
\$250,001 - \$1 Million	47	27.3	25,689	71.7	
Total	172	100.0	35,836	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	76	79.2	3,187	31.7	
\$100,001 - \$250,000	11	11.5	2,129	21.2	
\$250,001 - \$1 Million	9	9.4	4,724	47.1	
Total	96	100.0	10,040	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
Low	20	11.6	3,687	10.3	9.3
Moderate	20	11.6	5,218	14.6	16.3
Middle	62	36.0	13,180	36.8	30.3
Upper	64	37.2	12,267	34.2	42.7
Unknown	6	3.5	1,484	4.1	1.5
Total	172	100.0	35,836	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	666	36.8	49.5	41,494	20.3	28.5	90.2
Over \$1 Million	386	21.3		118,307	57.8		8.7
Revenue Unknown	759	41.9		44,999	22.0		1.1
Total	1,811	100.0		204,800	100.0		100.0
By Loan Size							
\$100,000 or Less	1,302	71.9	89.2	39,890	19.5	29.6	
\$100,001 - \$250,000	283	15.6	5.8	47,571	23.2	18.7	
\$250,001 - \$1 Million	226	12.5	5.0	117,339	57.3	51.7	
Total	1,811	100.0	100.0	204,800	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	577	86.6		14,749	35.5		
\$100,001 - \$250,000	53	8.0		8,955	21.6		
\$250,001 - \$1 Million	36	5.4		17,790	42.9		
Total	666	100.0		41,494	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	178	9.8	7.2	20,768	10.1	8.5	7.0
Moderate	346	19.1	17.7	37,277	18.2	20.6	18.9
Middle	762	42.1	35.6	86,149	42.1	33.9	37.2
Upper	511	28.2	38.6	58,189	28.4	35.8	36.0
Unknown	14	0.8	0.7	2,417	1.2	1.1	0.9
Total	1,811	100.0	100.0	204,800	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	89	33.5	45.5	4,649	16.4	28.9	90.3
Over \$1 Million	72	27.1		18,401	64.7		8.7
Revenue Unknown	105	39.5		5,371	18.9		1.0
Total	266	100.0		28,421	100.0		100.0
By Loan Size							
\$100,000 or Less	205	77.1	87.5	6,787	23.9	26.1	
\$100,001 - \$250,000	28	10.5	6.4	4,646	16.3	18.8	
\$250,001 - \$1 Million	33	12.4	6.1	16,988	59.8	55.2	
Total	266	100.0	100.0	28,421	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	84	94.4		2,495	53.7		
\$100,001 - \$250,000	2	2.2		378	8.1		
\$250,001 - \$1 Million	3	3.4		1,776	38.2		
Total	89	100.0		4,649	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	30	11.3	7.6	4,592	16.2	11.0	8.1
Moderate	38	14.3	15.0	5,828	20.5	17.0	15.7
Middle	93	35.0	31.9	10,830	38.1	31.1	33.5
Upper	101	38.0	41.6	6,088	21.4	34.3	38.9
Unknown	4	1.5	3.6	1,083	3.8	6.4	3.8
Total	266	100.0	100.0	28,421	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Indiana							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	496	52.7	47.8	18,891	32.4	32.6	90.7
Over \$1 Million	139	14.8		27,455	47.1		7.3
Revenue Unknown	307	32.6		11,975	20.5		2.0
Total	942	100.0		58,321	100.0		100.0
By Loan Size							
\$100,000 or Less	806	85.6	90.4	21,781	37.3	34.9	
\$100,001 - \$250,000	83	8.8	5.4	13,760	23.6	20.1	
\$250,001 - \$1 Million	53	5.6	4.1	22,780	39.1	44.9	
Total	942	100.0	100.0	58,321	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	462	93.1		10,526	55.7		
\$100,001 - \$250,000	23	4.6		3,692	19.5		
\$250,001 - \$1 Million	11	2.2		4,673	24.7		
Total	496	100.0		18,891	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	0.6	1.3	158	0.3	1.7	1.6
Moderate	138	14.6	15.5	8,592	14.7	21.4	19.5
Middle	608	64.5	69.6	36,474	62.5	63.1	65.5
Upper	190	20.2	12.9	13,097	22.5	13.7	13.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	942	100.0	100.0	58,321	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Columbus, IN MSA #18020							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	86	34.3	42.6	4,731	15.0	20.9	88.0
Over \$1 Million	59	23.5		18,073	57.1		10.8
Revenue Unknown	106	42.2		8,832	27.9		1.2
Total	251	100.0		31,636	100.0		100.0
By Loan Size							
\$100,000 or Less	174	69.3	84.5	5,201	16.4	23.1	
\$100,001 - \$250,000	41	16.3	8.5	7,233	22.9	21.4	
\$250,001 - \$1 Million	36	14.3	7.1	19,202	60.7	55.5	
Total	251	100.0	100.0	31,636	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	74	86.0		1,603	33.9		
\$100,001 - \$250,000	7	8.1		1,058	22.4		
\$250,001 - \$1 Million	5	5.8		2,070	43.8		
Total	86	100.0		4,731	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Columbus, IN MSA #18020							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	89	35.5	34.1	15,141	47.9	50.3	34.6
Middle	120	47.8	41.9	11,362	35.9	34.2	40.7
Upper	42	16.7	23.5	5,133	16.2	15.4	24.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	251	100.0	100.0	31,636	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Columbus, OH MSA #18140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	133	36.3	45.5	11,014	19.7	26.9	91.6
Over \$1 Million	105	28.7		37,700	67.3		7.4
Revenue Unknown	128	35.0		7,312	13.1		0.9
Total	366	100.0		56,026	100.0		100.0
By Loan Size							
\$100,000 or Less	239	65.3	90.2	8,291	14.8	33.2	
\$100,001 - \$250,000	57	15.6	5.7	9,833	17.6	20.2	
\$250,001 - \$1 Million	70	19.1	4.2	37,902	67.7	46.6	
Total	366	100.0	100.0	56,026	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	109	82.0		3,153	28.6		
\$100,001 - \$250,000	11	8.3		1,821	16.5		
\$250,001 - \$1 Million	13	9.8		6,040	54.8		
Total	133	100.0		11,014	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	52	14.2	9.0	8,230	14.7	8.6	9.9
Moderate	59	16.1	16.2	9,297	16.6	14.7	18.0
Middle	101	27.6	26.6	16,782	30.0	24.4	28.7
Upper	151	41.3	47.7	20,648	36.9	51.7	43.1
Unknown	3	0.8	0.3	1,069	1.9	0.6	0.4
Total	366	100.0	100.0	56,026	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Kentucky							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	29	52.7	51.1	1,059	41.4	38.7	91.2
Over \$1 Million	7	12.7		990	38.7		6.0
Revenue Unknown	19	34.5		511	20.0		2.8
Total	55	100.0		2,560	100.0		100.0
By Loan Size							
\$100,000 or Less	51	92.7	92.2	1,506	58.8	40.0	
\$100,001 - \$250,000	2	3.6	5.1	354	13.8	22.3	
\$250,001 - \$1 Million	2	3.6	2.7	700	27.3	37.7	
Total	55	100.0	100.0	2,560	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	27	93.1		705	66.6		
\$100,001 - \$250,000	2	6.9		354	33.4		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	29	100.0		1,059	100.0		
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Kentucky							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.9	0	0.0	9.1	8.5
Middle	11	20.0	25.8	325	12.7	26.2	20.4
Upper	44	80.0	67.1	2,235	87.3	64.7	71.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	55	100.0	100.0	2,560	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	122	37.2	44.6	18,308	33.5	28.0	90.2
Over \$1 Million	143	43.6		34,008	62.3		8.8
Revenue Unknown	63	19.2		2,301	4.2		1.0
Total	328	100.0		54,617	100.0		100.0
By Loan Size							
\$100,000 or Less	198	60.4	84.3	8,214	15.0	27.3	
\$100,001 - \$250,000	53	16.2	8.8	9,242	16.9	20.8	
\$250,001 - \$1 Million	77	23.5	6.9	37,161	68.0	51.8	
Total	328	100.0	100.0	54,617	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	82	67.2		3,396	18.5		
\$100,001 - \$250,000	15	12.3		2,626	14.3		
\$250,001 - \$1 Million	25	20.5		12,286	67.1		
Total	122	100.0		18,308	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	43	13.1	6.8	7,798	14.3	8.8	6.7
Moderate	60	18.3	17.5	8,066	14.8	20.6	18.5
Middle	129	39.3	35.7	21,940	40.2	34.0	37.4
Upper	94	28.7	39.1	16,648	30.5	35.3	36.4
Unknown	2	0.6	0.8	165	0.3	1.1	0.9
Total	328	100.0	100.0	54,617	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	25	39.1	38.5	2,117	19.3	22.4	90.5
Over \$1 Million	30	46.9		8,615	78.5		8.6
Revenue Unknown	9	14.1		237	2.2		0.9
Total	64	100.0		10,969	100.0		100.0
By Loan Size							
\$100,000 or Less	39	60.9	82.4	1,652	15.1	23.6	
\$100,001 - \$250,000	14	21.9	9.3	2,231	20.3	20.3	
\$250,001 - \$1 Million	11	17.2	8.3	7,086	64.6	56.1	
Total	64	100.0	100.0	10,969	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	19	76.0		805	38.0		
\$100,001 - \$250,000	4	16.0		592	28.0		
\$250,001 - \$1 Million	2	8.0		720	34.0		
Total	25	100.0		2,117	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Louisville/Jefferson County, KY-IN MSA #31140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	14	21.9	7.4	2,140	19.5	9.6	7.4
Moderate	4	6.3	13.7	847	7.7	16.9	14.3
Middle	24	37.5	31.9	5,493	50.1	32.4	34.6
Upper	18	28.1	42.9	1,434	13.1	34.8	40.0
Unknown	4	6.3	3.9	1,055	9.6	6.2	3.6
Total	64	100.0	100.0	10,969	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Indiana							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	87	59.2	35.1	6,696	36.9	27.1	90.7
Over \$1 Million	42	28.6		10,958	60.4		7.4
Revenue Unknown	18	12.2		495	2.7		1.9
Total	147	100.0		18,149	100.0		100.0
By Loan Size							
\$100,000 or Less	104	70.7	84.8	3,893	21.5	29.8	
\$100,001 - \$250,000	24	16.3	8.9	4,500	24.8	22.4	
\$250,001 - \$1 Million	19	12.9	6.3	9,756	53.8	47.8	
Total	147	100.0	100.0	18,149	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	71	81.6		2,600	38.8		
\$100,001 - \$250,000	11	12.6		1,871	27.9		
\$250,001 - \$1 Million	5	5.7		2,225	33.2		
Total	87	100.0		6,696	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	1.3	0	0.0	1.8	1.6
Moderate	20	13.6	16.4	3,707	20.4	17.9	19.6
Middle	105	71.4	68.2	10,011	55.2	65.3	65.3
Upper	22	15.0	13.7	4,431	24.4	14.9	13.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	147	100.0	100.0	18,149	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Columbus, IN MSA #18020							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	22	45.8	25.4	3,129	35.0	16.2	88.1
Over \$1 Million	17	35.4		4,864	54.4		10.8
Revenue Unknown	9	18.8		946	10.6		1.1
Total	48	100.0		8,939	100.0		100.0
By Loan Size							
\$100,000 or Less	30	62.5	79.9	939	10.5	22.0	
\$100,001 - \$250,000	5	10.4	10.5	927	10.4	19.9	
\$250,001 - \$1 Million	13	27.1	9.6	7,073	79.1	58.2	
Total	48	100.0	100.0	8,939	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	16	72.7		464	14.8		
\$100,001 - \$250,000	1	4.5		250	8.0		
\$250,001 - \$1 Million	5	22.7		2,415	77.2		
Total	22	100.0		3,129	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Columbus, IN MSA #18020							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	35.4	35.5	4,242	47.5	49.0	34.6
Middle	25	52.1	41.0	3,622	40.5	32.7	41.0
Upper	6	12.5	23.2	1,075	12.0	18.2	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	48	100.0	100.0	8,939	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Columbus, OH MSA #18140							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	35	38.9	41.6	7,101	30.5	28.0	91.5
Over \$1 Million	50	55.6		16,136	69.2		7.7
Revenue Unknown	5	5.6		73	0.3		0.9
Total	90	100.0		23,310	100.0		100.0
By Loan Size							
\$100,000 or Less	38	42.2	84.4	1,616	6.9	27.5	
\$100,001 - \$250,000	18	20.0	8.8	3,455	14.8	21.3	
\$250,001 - \$1 Million	34	37.8	6.8	18,239	78.2	51.1	
Total	90	100.0	100.0	23,310	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	20	57.1		795	11.2		
\$100,001 - \$250,000	4	11.4		733	10.3		
\$250,001 - \$1 Million	11	31.4		5,573	78.5		
Total	35	100.0		7,101	100.0		

Source: 2020 FFIEC Census Data  
2020 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	15	16.7	8.2	3,265	14.0	8.6	9.7
Moderate	11	12.2	14.6	4,979	21.4	14.5	17.5
Middle	23	25.6	26.2	6,633	28.5	26.0	28.8
Upper	41	45.6	50.5	8,433	36.2	49.9	43.7
Unknown	0	0.0	0.3	0	0.0	0.8	0.4
Total	90	100.0	100.0	23,310	100.0	100.0	100.0

Source: 2020 FFIEC Census Data  
2020 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

## SMALL FARM LENDING TABLES

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Nonmetropolitan Indiana					
	Bank Loans*				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	69	81.2	8,451	69.1	98.5
Over \$1 Million	12	14.1	3,543	29.0	1.4
Revenue Unknown	4	4.7	235	1.9	0.1
Total	85	100.0	12,229	100.0	100.0
By Loan Size					
\$100,000 or Less	46	54.1	1,932	15.8	
\$100,001 - \$250,000	23	27.1	4,176	34.1	
\$250,001 - \$500,000	16	18.8	6,121	50.1	
Total	85	100.0	12,229	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	42	60.9	1,741	20.6	
\$100,001 - \$250,000	18	26.1	3,389	40.1	
\$250,001 - \$500,000	9	13.0	3,321	39.3	
Total	69	100.0	8,451	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Nonmetropolitan Indiana					
Geographic Income Level	Bank Loans*				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	2.1
Middle	81	95.3	11,304	92.4	81.2
Upper	4	4.7	925	7.6	16.7
Unknown	0	0.0	0	0.0	0.0
Total	85	100.0	12,229	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2021 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Indiana							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	178	82.8	61.5	14,632	79.5	67.8	98.6
Over \$1 Million	14	6.5		2,947	16.0		1.3
Revenue Unknown	23	10.7		834	4.5		0.1
Total	215	100.0		18,413	100.0		100.0
By Loan Size							
\$100,000 or Less	166	77.2	81.3	4,767	25.9	29.7	
\$100,001 - \$250,000	25	11.6	10.6	4,832	26.2	27.6	
\$250,001 - \$500,000	24	11.2	8.1	8,814	47.9	42.7	
Total	215	100.0	100.0	18,413	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	140	78.7		3,957	27.0		
\$100,001 - \$250,000	20	11.2		3,871	26.5		
\$250,001 - \$500,000	18	10.1		6,804	46.5		
Total	178	100.0		14,632	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	3.7	1.8	659	3.6	1.4	4.0
Middle	164	76.3	81.9	14,171	77.0	86.6	76.6
Upper	43	20.0	15.8	3,583	19.5	12.0	19.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	215	100.0	100.0	18,413	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Indiana							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	8%	8%	\$(000)	8%	8%	
By Revenue							
\$1 Million or Less	60	82.2	62.3	9,136	73.5	73.2	98.7
Over \$1 Million	9	12.3		3,093	24.9		1.3
Revenue Unknown	4	5.5		200	1.6		0.1
Total	73	100.0		12,429	100.0		100.0
By Loan Size							
\$100,000 or Less	33	45.2	71.0	1,432	11.5	22.8	
\$100,001 - \$250,000	21	28.8	17.5	3,881	31.2	32.4	
\$250,001 - \$500,000	19	26.0	11.4	7,116	57.3	44.8	
Total	73	100.0	100.0	12,429	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	29	48.3		1,232	13.5		
\$100,001 - \$250,000	19	31.7		3,409	37.3		
\$250,001 - \$500,000	12	20.0		4,495	49.2		
Total	60	100.0		9,136	100.0		
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.4	2.1	366	2.9	2.4	4.0
Middle	60	82.2	85.7	9,850	79.3	86.4	76.9
Upper	12	16.4	11.9	2,213	17.8	11.1	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	73	100.0	100.0	12,429	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

## APPENDIX F

### DEMOGRAPHIC INFORMATION – LIMITED SCOPE AAs

2022 BLOOMINGTON, IN MSA #14020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.1	771	2.6	384	49.8	5,658	19.1
Moderate	6	18.2	4,831	16.3	912	18.9	5,024	17.0
Middle	12	36.4	11,788	39.8	995	8.4	5,944	20.1
Upper	10	30.3	11,518	38.9	667	5.8	12,975	43.8
Unknown	3	9.1	693	2.3	90	13.0	0	0.0
Total AA	33	100.0	29,601	100.0	3,048	10.3	29,601	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,889	696	2.2	14.2	3,316	67.8	877	17.9
Moderate	10,130	4,391	14.1	43.3	5,127	50.6	612	6.0
Middle	21,965	12,042	38.7	54.8	8,192	37.3	1,731	7.9
Upper	20,616	13,418	43.1	65.1	5,515	26.8	1,683	8.2
Unknown	4,473	599	1.9	13.4	3,103	69.4	771	17.2
Total AA	62,073	31,146	100.0	50.2	25,253	40.7	5,674	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	745	13.5	668	13.2	74	17.7	3	5.9
Moderate	844	15.3	754	14.9	83	19.9	7	13.7
Middle	1,780	32.2	1,640	32.5	126	30.1	14	27.5
Upper	1,856	33.6	1,713	33.9	116	27.8	27	52.9
Unknown	296	5.4	277	5.5	19	4.5	0	0.0
Total AA	5,521	100.0	5,052	100.0	418	100.0	51	100.0
Percentage of Total Businesses:					7.6		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	3.0	3	3.1	0	0.0	0	0.0
Moderate	9	9.1	9	9.3	0	0.0	0	0.0
Middle	52	52.5	52	53.6	0	0.0	0	0.0
Upper	33	33.3	31	32.0	2	100.0	0	0.0
Unknown	2	2.0	2	2.1	0	0.0	0	0.0
Total AA	99	100.0	97	100.0	2	100.0	0	0.0
Percentage of Total Farms:					2.0		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 GARY, IN MD #23844 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	13.4	12,680	7.4	4,816	38.0	37,835	22.1
Moderate	36	20.1	27,689	16.1	5,083	18.4	28,970	16.9
Middle	65	36.3	72,840	42.5	6,348	8.7	34,849	20.3
Upper	46	25.7	55,838	32.6	1,776	3.2	69,814	40.7
Unknown	8	4.5	2,421	1.4	269	11.1	0	0.0
Total AA	179	100.0	171,468	100.0	18,292	10.7	171,468	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	29,480	8,868	4.8	30.1	13,954	47.3	6,658	22.6
Moderate	55,070	26,661	14.4	48.4	18,158	33.0	10,251	18.6
Middle	120,454	80,982	43.7	67.2	30,847	25.6	8,625	7.2
Upper	80,195	66,610	35.9	83.1	10,008	12.5	3,577	4.5
Unknown	3,852	2,350	1.3	61.0	960	24.9	542	14.1
Total AA	289,051	185,471	100.0	64.2	73,927	25.6	29,653	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,995	7.0	1,769	6.8	208	10.9	18	6.6
Moderate	4,122	14.6	3,816	14.6	275	14.3	31	11.4
Middle	11,474	40.5	10,584	40.5	784	40.9	106	39.0
Upper	10,504	37.1	9,750	37.3	637	33.2	117	43.0
Unknown	233	0.8	220	0.8	13	0.7	0	0.0
Total AA	28,328	100.0	26,139	100.0	1,917	100.0	272	100.0
Percentage of Total Businesses:				92.3		6.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.3	1	0.3	0	0.0	0	0.0
Moderate	24	6.0	24	6.2	0	0.0	0	0.0
Middle	181	45.5	173	44.8	8	66.7	0	0.0
Upper	190	47.7	186	48.2	4	33.3	0	0.0
Unknown	2	0.5	2	0.5	0	0.0	0	0.0
Total AA	398	100.0	386	100.0	12	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								



2022 INDIANAPOLIS-CARMEL-ANDERSON, IN MSA #26900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	58	13.4	35,051	7.8	10,143	28.9	95,092	21.1
Moderate	111	25.6	92,507	20.5	12,666	13.7	81,058	17.9
Middle	149	34.4	172,499	38.2	9,658	5.6	93,826	20.8
Upper	106	24.5	147,378	32.6	3,512	2.4	181,754	40.2
Unknown	9	2.1	4,295	1.0	783	18.2	0	0.0
Total AA	433	100.0	451,730	100.0	36,762	8.1	451,730	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	84,208	24,352	5.3	28.9	44,035	52.3	15,821	18.8
Moderate	188,958	81,171	17.6	43.0	84,633	44.8	23,154	12.3
Middle	285,733	187,234	40.5	65.5	78,641	27.5	19,858	6.9
Upper	217,936	164,960	35.7	75.7	42,932	19.7	10,044	4.6
Unknown	11,193	4,411	1.0	39.4	5,376	48.0	1,406	12.6
Total AA	788,028	462,128	100.0	58.6	255,617	32.4	70,283	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,530	6.5	5,012	6.5	490	7.2	28	3.3
Moderate	16,170	19.0	14,629	18.9	1,420	20.9	121	14.1
Middle	31,433	37.0	28,595	37.0	2,529	37.3	309	35.9
Upper	29,436	34.7	27,132	35.1	1,930	28.4	374	43.5
Unknown	2,336	2.8	1,893	2.5	415	6.1	28	3.3
Total AA	84,905	100.0	77,261	100.0	6,784	100.0	860	100.0
Percentage of Total Businesses:					8.0		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	0.8	9	0.8	0	0.0	0	0.0
Moderate	102	8.7	99	8.6	3	13.6	0	0.0
Middle	760	64.7	745	64.7	13	59.1	2	100.0
Upper	297	25.3	291	25.3	6	27.3	0	0.0
Unknown	7	0.6	7	0.6	0	0.0	0	0.0
Total AA	1,175	100.0	1,151	100.0	22	100.0	2	100.0
Percentage of Total Farms:					1.9		0.2	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 LAFAYETTE-WEST LAFAYETTE MSA #29200 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	5.7	2,398	5.0	629	26.2	10,255	21.2
Moderate	10	18.9	6,452	13.3	787	12.2	8,299	17.2
Middle	26	49.1	25,569	52.9	2,015	7.9	9,950	20.6
Upper	10	18.9	13,897	28.7	482	3.5	19,867	41.1
Unknown	4	7.5	55	0.1	33	60.0	0	0.0
Total AA	53	100.0	48,371	100.0	3,946	8.2	48,371	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,845	1,111	2.3	19.0	4,155	71.1	579	9.9
Moderate	15,256	5,668	11.6	37.2	7,888	51.7	1,700	11.1
Middle	45,291	26,401	54.1	58.3	15,692	34.6	3,198	7.1
Upper	20,296	15,584	32.0	76.8	3,393	16.7	1,319	6.5
Unknown	3,843	0	0.0	0.0	3,300	85.9	543	14.1
Total AA	90,531	48,764	100.0	53.9	34,428	38.0	7,339	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	576	8.3	517	8.0	59	12.6	0	0.0
Moderate	1,635	23.4	1,474	22.9	144	30.6	17	25.4
Middle	2,943	42.2	2,725	42.3	187	39.8	31	46.3
Upper	1,608	23.1	1,521	23.6	69	14.7	18	26.9
Unknown	211	3.0	199	3.1	11	2.3	1	1.5
Total AA	6,973	100.0	6,436	100.0	470	100.0	67	100.0
Percentage of Total Businesses:					6.7		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.4	1	0.2	1	8.3	0	0.0
Moderate	9	1.9	9	2.0	0	0.0	0	0.0
Middle	357	76.6	346	76.2	11	91.7	0	0.0
Upper	98	21.0	98	21.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	466	100.0	454	100.0	12	100.0	0	0.0
Percentage of Total Farms:					2.6		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	26	11.8	15,420	7.6	4,816	31.2	43,913	21.5
Moderate	50	22.6	39,515	19.4	7,450	18.9	34,412	16.9
Middle	81	36.7	80,072	39.3	5,315	6.6	42,684	20.9
Upper	61	27.6	68,037	33.4	2,270	3.3	82,774	40.6
Unknown	3	1.4	739	0.4	303	41.0	0	0.0
Total AA	221	100.0	203,783	100.0	20,154	9.9	203,783	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	39,017	11,143	5.2	28.6	18,031	46.2	9,843	25.2
Moderate	86,237	37,309	17.5	43.3	38,186	44.3	10,742	12.5
Middle	137,731	87,417	41.1	63.5	40,908	29.7	9,406	6.8
Upper	105,003	76,282	35.9	72.6	23,484	22.4	5,237	5.0
Unknown	2,133	507	0.2	23.8	985	46.2	641	30.1
Total AA	370,121	212,658	100.0	57.5	121,594	32.9	35,869	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,551	7.8	2,283	7.7	255	9.5	13	5.0
Moderate	6,052	18.5	5,461	18.4	561	20.9	30	11.5
Middle	11,434	35.0	10,471	35.2	858	31.9	105	40.2
Upper	12,498	38.2	11,385	38.3	1,001	37.2	112	42.9
Unknown	156	0.5	140	0.5	15	0.6	1	0.4
Total AA	32,691	100.0	29,740	100.0	2,690	100.0	261	100.0
Percentage of Total Businesses:				91.0		8.2		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8	1.4	8	1.5	0	0.0	0	0.0
Moderate	46	8.2	45	8.2	1	10.0	0	0.0
Middle	305	54.4	297	54.0	8	80.0	0	0.0
Upper	201	35.8	199	36.2	1	10.0	1	100.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	561	100.0	550	100.0	10	100.0	1	100.0
Percentage of Total Farms:				98.0		1.8		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 LIMA, OH MSA #30620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	14.3	2,129	8.3	718	33.7	4,907	19.2
Moderate	9	25.7	5,895	23.0	1,114	18.9	4,851	19.0
Middle	14	40.0	11,226	43.9	483	4.3	5,730	22.4
Upper	7	20.0	6,330	24.7	103	1.6	10,092	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	35	100.0	25,580	100.0	2,418	9.5	25,580	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,484	1,395	5.1	31.1	2,163	48.2	926	20.7
Moderate	12,291	5,126	18.7	41.7	5,837	47.5	1,328	10.8
Middle	18,876	13,769	50.3	72.9	3,766	20.0	1,341	7.1
Upper	9,475	7,083	25.9	74.8	1,886	19.9	506	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,126	27,373	100.0	60.7	13,652	30.3	4,101	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	273	7.2	217	6.5	53	13.0	3	7.9
Moderate	996	26.3	863	25.9	124	30.4	9	23.7
Middle	1,612	42.6	1,434	43.0	156	38.2	22	57.9
Upper	901	23.8	822	24.6	75	18.4	4	10.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,782	100.0	3,336	100.0	408	100.0	38	100.0
Percentage of Total Businesses:								
			Farms by Tract & Revenue Size					
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	4	2.3	4	2.3	0	0.0	0	0.0
Middle	153	86.9	151	86.8	2	100.0	0	0.0
Upper	18	10.2	18	10.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	176	100.0	174	100.0	2	100.0	0	0.0
Percentage of Total Farms:								
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.2	858	1.0	206	24.0	14,574	16.2
Moderate	7	8.2	5,183	5.8	897	17.3	15,470	17.2
Middle	55	64.7	59,115	65.6	4,866	8.2	20,653	22.9
Upper	22	25.9	24,947	27.7	736	3.0	39,406	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	85	100.0	90,103	100.0	6,705	7.4	90,103	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,823	644	0.7	35.3	956	52.4	223	12.2
Moderate	9,801	4,624	4.7	47.2	4,267	43.5	910	9.3
Middle	96,114	64,022	65.0	66.6	23,193	24.1	8,899	9.3
Upper	37,362	29,149	29.6	78.0	5,709	15.3	2,504	6.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	145,100	98,439	100.0	67.8	34,125	23.5	12,536	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	213	1.8	188	1.8	24	2.4	1	0.4
Moderate	906	7.8	779	7.5	118	11.7	9	3.8
Middle	7,147	61.5	6,464	62.3	528	52.3	155	64.9
Upper	3,355	28.9	2,942	28.4	339	33.6	74	31.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,621	100.0	10,373	100.0	1,009	100.0	239	100.0
Percentage of Total Businesses:					8.7		2.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.2	3	0.2	0	0.0	0	0.0
Moderate	9	0.6	9	0.6	0	0.0	0	0.0
Middle	899	55.8	886	56.0	11	50.0	2	40.0
Upper	699	43.4	685	43.3	11	50.0	3	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,610	100.0	1,583	100.0	22	100.0	5	100.0
Percentage of Total Farms:					1.4		0.3	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 DANVILLE, IL MSA #19180 AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	3	12.5	1,669	8.8	793	47.5	4,325	22.7		
Moderate	2	8.3	1,490	7.8	443	29.7	3,505	18.4		
Middle	12	50.0	9,909	52.0	1,128	11.4	3,518	18.5		
Upper	6	25.0	5,597	29.4	329	5.9	7,693	40.4		
Unknown	1	4.2	376	2.0	101	26.9	0	0.0		
Total AA	24	100.0	19,041	100.0	2,794	14.7	19,041	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	3,552	1,237	5.6	34.8	1,568	44.1	747	21.0		
Moderate	3,248	1,362	6.2	41.9	1,183	36.4	703	21.6		
Middle	18,791	11,951	54.4	63.6	4,392	23.4	2,448	13.0		
Upper	9,681	7,041	32.1	72.7	1,676	17.3	964	10.0		
Unknown	763	373	1.7	48.9	230	30.1	160	21.0		
Total AA	36,035	21,964	100.0	61.0	9,049	25.1	5,022	13.9		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	316	14.7	255	13.4	55	27.4	6	11.8		
Moderate	211	9.8	182	9.6	29	14.4	0	0.0		
Middle	1,064	49.5	950	50.1	86	42.8	28	54.9		
Upper	508	23.6	467	24.6	24	11.9	17	33.3		
Unknown	51	2.4	44	2.3	7	3.5	0	0.0		
Total AA	2,150	100.0	1,898	100.0	201	100.0	51	100.0		
Percentage of Total Businesses:					88.3		9.3		2.4	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
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		
Middle	84	46.7	81	46.3	2	50.0	1	100.0		
Upper	96	53.3	94	53.7	2	50.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	180	100.0	175	100.0	4	100.0	1	100.0		
Percentage of Total Farms:					97.2		2.2		0.6	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census										
Note: Percentages may not total 100.0 percent due to rounding.										

2022 NONMETROPOLITAN ILLINOIS AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,405	18.0
Moderate	1	11.1	927	11.9	75	8.1	1,508	19.3
Middle	7	77.8	6,009	77.0	491	8.2	1,796	23.0
Upper	1	11.1	867	11.1	22	2.5	3,094	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,803	100.0	588	7.5	7,803	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,072	1,008	11.1	48.6	753	36.3	311	15.0
Middle	9,926	6,951	76.9	70.0	1,918	19.3	1,057	10.6
Upper	1,516	1,082	12.0	71.4	133	8.8	301	19.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,514	9,041	100.0	66.9	2,804	20.7	1,669	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	191	20.1	169	20.7	18	20.5	4	8.5
Middle	681	71.7	579	71.0	66	75.0	36	76.6
Upper	78	8.2	67	8.2	4	4.5	7	14.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	950	100.0	815	100.0	88	100.0	47	100.0
Percentage of Total Businesses:					9.3		4.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.5	5	2.1	1	25.0	0	0.0
Middle	200	82.6	197	82.8	3	75.0	0	0.0
Upper	36	14.9	36	15.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	242	100.0	238	100.0	4	100.0	0	0.0
Percentage of Total Farms:					1.7		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 BLOOMINGTON, IN MSA #14020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	9.7	1,264	4.5	728	57.6	6,162	22.2
Moderate	5	16.1	3,394	12.2	725	21.4	4,405	15.8
Middle	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5
Upper	11	35.5	10,872	39.1	712	6.5	11,813	42.5
Unknown	1	3.2	15	0.1	12	80.0	0	0.0
Total AA	31	100.0	27,809	100.0	3,320	11.9	27,809	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,856	913	3.1	23.7	2,521	65.4	422	10.9
Moderate	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2
Middle	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7
Upper	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4
Unknown	33	3	0.0	9.1	30	90.9	0	0.0
Total AA	3,856	913	3.1	23.7	2,521	65.4	422	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	323	5.8	286	5.6	37	8.9	0	0.0
Moderate	1,106	20.0	1,000	19.7	101	24.2	5	10.0
Middle	2,053	37.1	1,842	36.3	185	44.3	26	52.0
Upper	1,990	35.9	1,885	37.2	87	20.8	18	36.0
Unknown	69	1.2	60	1.2	8	1.9	1	2.0
Total AA	5,541	100.0	5,073	100.0	418	100.0	50	100.0
Percentage of Total Businesses:					7.5		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	2.0	2	2.1	0	0.0	0	0.0
Moderate	5	5.1	5	5.2	0	0.0	0	0.0
Middle	54	54.5	54	55.7	0	0.0	0	0.0
Upper	37	37.4	35	36.1	2	100.0	0	0.0
Unknown	1	1.0	1	1.0	0	0.0	0	0.0
Total AA	99	100.0	97	100.0	2	100.0	0	0.0
Percentage of Total Farms:					2.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								



2021 GARY, IN MD #23844 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	25	16.1	11,818	6.9	5,209	44.1	38,550	22.5
Moderate	31	20.0	27,971	16.3	6,793	24.3	28,094	16.4
Middle	54	34.8	65,831	38.4	6,696	10.2	35,091	20.5
Upper	41	26.5	65,709	38.4	3,195	4.9	69,594	40.6
Unknown	4	2.6	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>155</b>	<b>100.0</b>	<b>171,329</b>	<b>100.0</b>	<b>21,893</b>	<b>12.8</b>	<b>171,329</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	27,397	7,601	4.3	27.7	11,833	43.2	7,963	29.1
Moderate	51,591	24,307	13.6	47.1	17,825	34.6	9,459	18.3
Middle	109,394	69,582	39.1	63.6	30,695	28.1	9,117	8.3
Upper	94,312	76,609	43.0	81.2	12,366	13.1	5,337	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>282,694</b>	<b>178,099</b>	<b>100.0</b>	<b>63.0</b>	<b>72,719</b>	<b>25.7</b>	<b>31,876</b>	<b>11.3</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,574	5.6	1,411	5.5	148	7.6	15	5.8
Moderate	3,726	13.3	3,389	13.1	304	15.5	33	12.8
Middle	10,796	38.4	9,892	38.2	812	41.4	92	35.7
Upper	11,974	42.6	11,166	43.2	690	35.2	118	45.7
Unknown	13	0.0	8	0.0	5	0.3	0	0.0
<b>Total AA</b>	<b>28,083</b>	<b>100.0</b>	<b>25,866</b>	<b>100.0</b>	<b>1,959</b>	<b>100.0</b>	<b>258</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.1</b>		<b>7.0</b>		<b>0.9</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	1.0	4	1.0	0	0.0	0	0.0
Moderate	38	9.4	34	8.7	4	33.3	0	0.0
Middle	164	40.7	162	41.4	2	16.7	0	0.0
Upper	197	48.9	191	48.8	6	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>403</b>	<b>100.0</b>	<b>391</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.0</b>		<b>3.0</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 INDIANAPOLIS-CARMEL-ANDERSON, IN MSA #26900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9
Moderate	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3
Middle	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6
Upper	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1
Unknown	2	0.5	411	0.1	196	47.7	0	0.0
Total AA	397	100.0	482,734	100.0	51,344	10.6	482,734	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3
Moderate	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0
Middle	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4
Upper	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8
Unknown	1,225	284	0.1	23.2	598	48.8	343	28.0
Total AA	831,014	483,243	100.0	58.2	258,574	31.1	89,197	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,994	8.7	7,088	8.5	843	11.6	63	6.7
Moderate	17,101	18.7	15,457	18.6	1,519	20.8	125	13.3
Middle	30,937	33.8	27,945	33.6	2,585	35.4	407	43.4
Upper	35,303	38.6	32,637	39.2	2,324	31.8	342	36.5
Unknown	114	0.1	86	0.1	27	0.4	1	0.1
Total AA	91,449	100.0	83,213	100.0	7,298	100.0	938	100.0
Percentage of Total Businesses:			91.0		8.0		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21	1.3	21	1.4	0	0.0	0	0.0
Moderate	112	7.2	111	7.2	1	4.2	0	0.0
Middle	1,016	64.9	997	64.8	17	70.8	2	66.7
Upper	415	26.5	408	26.5	6	25.0	1	33.3
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,565	100.0	1,538	100.0	24	100.0	3	100.0
Percentage of Total Farms:			98.3		1.5		0.2	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 LAFAYETTE-WEST LAFAYETTE MSA #29200 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	6.5	1,168	2.6	506	43.3	9,177	20.1
Moderate	10	21.7	8,247	18.1	1,494	18.1	7,530	16.5
Middle	18	39.1	19,869	43.5	1,969	9.9	10,442	22.9
Upper	12	26.1	16,237	35.6	838	5.2	18,481	40.5
Unknown	3	6.5	109	0.2	22	20.2	0	0.0
Total AA	46	100.0	45,630	100.0	4,829	10.6	45,630	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,131	410	0.9	8.0	4,068	79.3	653	12.7
Moderate	17,789	6,662	14.9	37.5	9,534	53.6	1,593	9.0
Middle	34,453	19,792	44.3	57.4	11,477	33.3	3,184	9.2
Upper	26,506	17,796	39.8	67.1	7,082	26.7	1,628	6.1
Unknown	2,386	43	0.1	1.8	1,990	83.4	353	14.8
Total AA	86,265	44,703	100.0	51.8	34,151	39.6	7,411	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	269	3.9	244	3.8	24	5.0	1	1.5
Moderate	1,928	27.6	1,715	26.7	198	40.9	15	22.4
Middle	2,453	35.1	2,264	35.2	158	32.6	31	46.3
Upper	2,104	30.1	1,991	30.9	93	19.2	20	29.9
Unknown	231	3.3	220	3.4	11	2.3	0	0.0
Total AA	6,985	100.0	6,434	100.0	484	100.0	67	100.0
Percentage of Total Businesses:			92.1		6.9		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	12	2.5	11	2.4	1	7.1	0	0.0
Middle	315	66.6	304	66.2	11	78.6	0	0.0
Upper	145	30.7	143	31.2	2	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	473	100.0	459	100.0	14	100.0	0	0.0
Percentage of Total Farms:			97.0		3.0		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	25	12.0	16,585	8.1	6,591	39.7	46,031	22.6
Moderate	46	22.0	37,839	18.6	8,567	22.6	34,630	17.0
Middle	86	41.1	88,117	43.2	8,678	9.8	39,899	19.6
Upper	51	24.4	61,386	30.1	2,128	3.5	83,367	40.9
Unknown	1	0.5	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	203,927	100.0	25,964	12.7	203,927	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	42,100	11,929	5.7	28.3	19,231	45.7	10,940	26.0
Moderate	77,853	33,823	16.3	43.4	32,357	41.6	11,673	15.0
Middle	154,820	94,755	45.6	61.2	48,387	31.3	11,678	7.5
Upper	92,861	67,251	32.4	72.4	20,271	21.8	5,339	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	367,634	207,758	100.0	56.5	120,246	32.7	39,630	10.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,421	7.6	2,151	7.4	262	9.7	8	3.5
Moderate	5,775	18.0	5,146	17.7	601	22.2	28	12.2
Middle	13,726	42.9	12,429	42.7	1,174	43.4	123	53.5
Upper	10,101	31.5	9,360	32.2	670	24.7	71	30.9
Unknown	2	0.0	1	0.0	1	0.0	0	0.0
Total AA	32,025	100.0	29,087	100.0	2,708	100.0	230	100.0
Percentage of Total Businesses:					8.5		0.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	11	2.0	11	2.0	0	0.0	0	0.0
Moderate	38	6.9	37	6.9	1	9.1	0	0.0
Middle	332	60.3	323	59.9	9	81.8	0	0.0
Upper	170	30.9	168	31.2	1	9.1	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	551	100.0	539	100.0	11	100.0	1	100.0
Percentage of Total Farms:					2.0		0.2	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 LIMA, OH MSA #30620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	185	4.9	154	4.6	28	6.8	3	7.0
Moderate	738	19.4	617	18.5	111	26.9	10	23.3
Middle	1,665	43.8	1,486	44.5	156	37.8	23	53.5
Upper	1,211	31.9	1,086	32.5	118	28.6	7	16.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,799	100.0	3,343	100.0	413	100.0	43	100.0
Percentage of Total Businesses:				88.0		10.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Middle	145	85.3	143	85.1	2	100.0	0	0.0
Upper	25	14.7	25	14.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	170	100.0	168	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	20,277	18.4
Moderate	15	15.0	14,111	12.8	2,900	20.6	19,727	17.9
Middle	66	66.0	72,854	66.1	7,159	9.8	24,316	22.0
Upper	19	19.0	23,321	21.1	996	4.3	45,966	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	110,286	100.0	11,055	10.0	110,286	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,147	13,223	11.1	48.7	11,038	40.7	2,886	10.6
Middle	117,861	79,277	66.8	67.3	26,094	22.1	12,490	10.6
Upper	34,356	26,182	22.1	76.2	5,886	17.1	2,288	6.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	179,364	118,682	100.0	66.2	43,018	24.0	17,664	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,678	18.9	2,353	18.7	295	23.6	30	10.4
Middle	8,398	59.3	7,549	59.8	655	52.4	194	67.1
Upper	3,078	21.7	2,712	21.5	301	24.1	65	22.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,154	100.0	12,614	100.0	1,251	100.0	289	100.0
Percentage of Total Businesses:				89.1		8.8		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	40	2.1	40	2.1	0	0.0	0	0.0
Middle	1,221	63.8	1,201	64.0	16	59.3	4	44.4
Upper	653	34.1	637	33.9	11	40.7	5	55.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,914	100.0	1,878	100.0	27	100.0	9	100.0
Percentage of Total Farms:				98.1		1.4		0.5
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 DANVILLE, IL MSA #19180 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.2	851	4.2	376	44.2	4,388	21.7
Moderate	5	20.8	3,018	14.9	892	29.6	3,388	16.8
Middle	10	41.7	9,603	47.6	1,162	12.1	4,181	20.7
Upper	8	33.3	6,716	33.3	437	6.5	8,231	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	20,188	100.0	2,867	14.2	20,188	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,482	611	2.8	41.2	688	46.4	183	12.3
Moderate	6,185	2,470	11.4	39.9	2,411	39.0	1,304	21.1
Middle	17,179	10,798	49.6	62.9	4,554	26.5	1,827	10.6
Upper	11,247	7,872	36.2	70.0	2,127	18.9	1,248	11.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,093	21,751	100.0	60.3	9,780	27.1	4,562	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	66	3.0	44	2.3	21	10.3	1	2.0
Moderate	524	24.1	447	23.2	72	35.5	5	9.8
Middle	967	44.4	871	45.3	72	35.5	24	47.1
Upper	621	28.5	562	29.2	38	18.7	21	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,178	100.0	1,924	100.0	203	100.0	51	100.0
Percentage of Total Businesses:					9.3		2.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Middle	80	43.5	77	43.3	3	60.0	0	0.0
Upper	104	56.5	101	56.7	2	40.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	184	100.0	178	100.0	5	100.0	1	100.0
Percentage of Total Farms:					2.7		0.5	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN ILLINOIS AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,689	21.1
Moderate	1	11.1	1,039	13.0	241	23.2	1,512	18.9
Middle	5	55.6	4,218	52.8	559	13.3	1,604	20.1
Upper	3	33.3	2,729	34.2	164	6.0	3,181	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,986	100.0	964	12.1	7,986	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,027	1,185	13.1	58.5	568	28.0	274	13.5
Middle	6,865	4,662	51.7	67.9	1,521	22.2	682	9.9
Upper	4,517	3,167	35.1	70.1	726	16.1	624	13.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,409	9,014	100.0	67.2	2,815	21.0	1,580	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	198	20.4	175	21.1	19	20.9	4	8.2
Middle	470	48.4	400	48.1	45	49.5	25	51.0
Upper	303	31.2	256	30.8	27	29.7	20	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	971	100.0	831	100.0	91	100.0	49	100.0
Percentage of Total Businesses:				85.6		9.4		5.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.4	5	2.1	1	25.0	0	0.0
Middle	134	54.7	131	54.4	3	75.0	0	0.0
Upper	105	42.9	105	43.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	245	100.0	241	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



2020 BLOOMINGTON, IN MSA #14020 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	9.7	1,264	4.5	728	57.6	6,162	22.2
Moderate	5	16.1	3,394	12.2	725	21.4	4,405	15.8
Middle	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5
Upper	11	35.5	10,872	39.1	712	6.5	11,813	42.5
Unknown	1	3.2	15	0.1	12	80.0	0	0.0
Total AA	31	100.0	27,809	100.0	3,320	11.9	27,809	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,856	913	3.1	23.7	2,521	65.4	422	10.9
Moderate	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2
Middle	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7
Upper	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4
Unknown	33	3	0.0	9.1	30	90.9	0	0.0
Total AA	3,856	913	3.1	23.7	2,521	65.4	422	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	330	5.9	292	5.7	38	8.9	0	0.0
Moderate	1,138	20.2	1,034	20.1	101	23.5	3	6.0
Middle	2,099	37.3	1,883	36.6	189	44.1	27	54.0
Upper	1,987	35.3	1,876	36.5	93	21.7	18	36.0
Unknown	71	1.3	61	1.2	8	1.9	2	4.0
Total AA	5,625	100.0	5,146	100.0	429	100.0	50	100.0
Percentage of Total Businesses:								
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	2.2	2	2.2	0	0.0	0	0.0
Moderate	4	4.3	4	4.4	0	0.0	0	0.0
Middle	51	54.8	51	56.0	0	0.0	0	0.0
Upper	35	37.6	33	36.3	2	100.0	0	0.0
Unknown	1	1.1	1	1.1	0	0.0	0	0.0
Total AA	93	100.0	91	100.0	2	100.0	0	0.0
Percentage of Total Farms:								
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 GARY, IN MD #23844 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	25	16.1	11,818	6.9	5,209	44.1	38,550	22.5
Moderate	31	20.0	27,971	16.3	6,793	24.3	28,094	16.4
Middle	54	34.8	65,831	38.4	6,696	10.2	35,091	20.5
Upper	41	26.5	65,709	38.4	3,195	4.9	69,594	40.6
Unknown	4	2.6	0	0.0	0	0.0	0	0.0
Total AA	155	100.0	171,329	100.0	21,893	12.8	171,329	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	27,397	7,601	4.3	27.7	11,833	43.2	7,963	29.1
Moderate	51,591	24,307	13.6	47.1	17,825	34.6	9,459	18.3
Middle	109,394	69,582	39.1	63.6	30,695	28.1	9,117	8.3
Upper	94,312	76,609	43.0	81.2	12,366	13.1	5,337	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	282,694	178,099	100.0	63.0	72,719	25.7	31,876	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,522	5.4	1,360	5.3	149	7.3	13	5.2
Moderate	3,593	12.8	3,256	12.6	304	14.9	33	13.2
Middle	10,871	38.6	9,926	38.4	854	41.9	91	36.4
Upper	12,156	43.2	11,318	43.8	725	35.6	113	45.2
Unknown	14	0.0	9	0.0	5	0.2	0	0.0
Total AA	28,156	100.0	25,869	100.0	2,037	100.0	250	100.0
Percentage of Total Businesses:					7.2		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.5	2	0.5	0	0.0	0	0.0
Moderate	38	9.0	35	8.6	3	27.3	0	0.0
Middle	178	42.4	176	43.0	2	18.2	0	0.0
Upper	202	48.1	196	47.9	6	54.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	420	100.0	409	100.0	11	100.0	0	0.0
Percentage of Total Farms:					2.6		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 INDIANAPOLIS-CARMEL-ANDERSON, IN MSA #26900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9
Moderate	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3
Middle	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6
Upper	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1
Unknown	2	0.5	411	0.1	196	47.7	0	0.0
Total AA	397	100.0	482,734	100.0	51,344	10.6	482,734	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3
Moderate	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0
Middle	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4
Upper	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8
Unknown	1,225	284	0.1	23.2	598	48.8	343	28.0
Total AA	831,014	483,243	100.0	58.2	258,574	31.1	89,197	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,843	8.6	6,914	8.3	869	11.6	60	6.5
Moderate	17,047	18.6	15,342	18.5	1,583	21.1	122	13.1
Middle	31,028	33.9	27,945	33.7	2,674	35.6	409	44.1
Upper	35,389	38.7	32,691	39.4	2,363	31.4	335	36.1
Unknown	120	0.1	89	0.1	29	0.4	2	0.2
Total AA	91,427	100.0	82,981	100.0	7,518	100.0	928	100.0
Percentage of Total Businesses:			90.8		8.2		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	17	1.0	17	1.1	0	0.0	0	0.0
Moderate	120	7.4	118	7.4	2	8.7	0	0.0
Middle	1,056	64.7	1,038	64.7	15	65.2	3	75.0
Upper	437	26.8	430	26.8	6	26.1	1	25.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,631	100.0	1,604	100.0	23	100.0	4	100.0
Percentage of Total Farms:			98.3		1.4		0.2	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 LAFAYETTE-WEST LAFAYETTE MSA #29200 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	6.5	1,168	2.6	506	43.3	9,177	20.1
Moderate	10	21.7	8,247	18.1	1,494	18.1	7,530	16.5
Middle	18	39.1	19,869	43.5	1,969	9.9	10,442	22.9
Upper	12	26.1	16,237	35.6	838	5.2	18,481	40.5
Unknown	3	6.5	109	0.2	22	20.2	0	0.0
Total AA	46	100.0	45,630	100.0	4,829	10.6	45,630	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,131	410	0.9	8.0	4,068	79.3	653	12.7
Moderate	17,789	6,662	14.9	37.5	9,534	53.6	1,593	9.0
Middle	34,453	19,792	44.3	57.4	11,477	33.3	3,184	9.2
Upper	26,506	17,796	39.8	67.1	7,082	26.7	1,628	6.1
Unknown	2,386	43	0.1	1.8	1,990	83.4	353	14.8
Total AA	86,265	44,703	100.0	51.8	34,151	39.6	7,411	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	257	3.7	229	3.5	27	5.4	1	1.6
Moderate	1,933	27.5	1,712	26.5	208	41.3	13	20.3
Middle	2,480	35.3	2,288	35.5	162	32.1	30	46.9
Upper	2,120	30.2	2,005	31.1	96	19.0	19	29.7
Unknown	232	3.3	220	3.4	11	2.2	1	1.6
Total AA	7,022	100.0	6,454	100.0	504	100.0	64	100.0
Percentage of Total Businesses:				91.9		7.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	2.4	11	2.3	1	7.7	0	0.0
Middle	327	66.3	317	66.0	10	76.9	0	0.0
Upper	154	31.2	152	31.7	2	15.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	493	100.0	480	100.0	13	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	25	12.0	16,585	8.1	6,591	39.7	46,031	22.6
Moderate	46	22.0	37,839	18.6	8,567	22.6	34,630	17.0
Middle	86	41.1	88,117	43.2	8,678	9.8	39,899	19.6
Upper	51	24.4	61,386	30.1	2,128	3.5	83,367	40.9
Unknown	1	0.5	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	203,927	100.0	25,964	12.7	203,927	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	42,100	11,929	5.7	28.3	19,231	45.7	10,940	26.0
Moderate	77,853	33,823	16.3	43.4	32,357	41.6	11,673	15.0
Middle	154,820	94,755	45.6	61.2	48,387	31.3	11,678	7.5
Upper	92,861	67,251	32.4	72.4	20,271	21.8	5,339	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	367,634	207,758	100.0	56.5	120,246	32.7	39,630	10.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,329	7.2	2,060	7.1	263	9.3	6	2.9
Moderate	5,699	17.7	5,036	17.2	637	22.5	26	12.6
Middle	13,933	43.2	12,597	43.1	1,224	43.2	112	54.1
Upper	10,274	31.9	9,505	32.6	706	24.9	63	30.4
Unknown	2	0.0	1	0.0	1	0.0	0	0.0
Total AA	32,237	100.0	29,199	100.0	2,831	100.0	207	100.0
Percentage of Total Businesses:					8.8		0.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	11	1.9	11	2.0	0	0.0	0	0.0
Moderate	42	7.3	41	7.3	1	9.1	0	0.0
Middle	343	60.0	334	59.6	9	81.8	0	0.0
Upper	176	30.8	174	31.1	1	9.1	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	572	100.0	560	100.0	11	100.0	1	100.0
Percentage of Total Farms:					1.9		0.2	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 LIMA, OH MSA #30620 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	184	4.8	155	4.6	28	6.7	1	2.4
Moderate	736	19.4	614	18.4	112	26.7	10	24.4
Middle	1,662	43.8	1,478	44.3	161	38.4	23	56.1
Upper	1,213	32.0	1,088	32.6	118	28.2	7	17.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,795	100.0	3,335	100.0	419	100.0	41	100.0
Percentage of Total Businesses:				87.9		11.0		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Middle	152	85.4	150	85.2	2	100.0	0	0.0
Upper	26	14.6	26	14.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	176	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	20,277	18.4
Moderate	15	15.0	14,111	12.8	2,900	20.6	19,727	17.9
Middle	66	66.0	72,854	66.1	7,159	9.8	24,316	22.0
Upper	19	19.0	23,321	21.1	996	4.3	45,966	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	110,286	100.0	11,055	10.0	110,286	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	27,147	13,223	11.1	48.7	11,038	40.7	2,886	10.6
Middle	117,861	79,277	66.8	67.3	26,094	22.1	12,490	10.6
Upper	34,356	26,182	22.1	76.2	5,886	17.1	2,288	6.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	179,364	118,682	100.0	66.2	43,018	24.0	17,664	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,731	18.9	2,400	18.6	301	23.1	30	11.2
Middle	8,585	59.4	7,714	59.9	693	53.1	178	66.2
Upper	3,132	21.7	2,760	21.4	311	23.8	61	22.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,448	100.0	12,874	100.0	1,305	100.0	269	100.0
Percentage of Total Businesses:				89.1		9.0		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	44	2.2	44	2.2	0	0.0	0	0.0
Middle	1,302	64.4	1,279	64.5	17	63.0	6	54.5
Upper	675	33.4	660	33.3	10	37.0	5	45.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,021	100.0	1,983	100.0	27	100.0	11	100.0
Percentage of Total Farms:				98.1		1.3		0.5
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 DANVILLE, IL MSA #19180 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.2	851	4.2	376	44.2	4,388	21.7
Moderate	5	20.8	3,018	14.9	892	29.6	3,388	16.8
Middle	10	41.7	9,603	47.6	1,162	12.1	4,181	20.7
Upper	8	33.3	6,716	33.3	437	6.5	8,231	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	20,188	100.0	2,867	14.2	20,188	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,482	611	2.8	41.2	688	46.4	183	12.3
Moderate	6,185	2,470	11.4	39.9	2,411	39.0	1,304	21.1
Middle	17,179	10,798	49.6	62.9	4,554	26.5	1,827	10.6
Upper	11,247	7,872	36.2	70.0	2,127	18.9	1,248	11.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,093	21,751	100.0	60.3	9,780	27.1	4,562	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	65	2.9	44	2.2	20	10.2	1	2.0
Moderate	533	24.1	456	23.2	71	36.2	6	11.8
Middle	971	43.8	879	44.7	69	35.2	23	45.1
Upper	646	29.2	589	29.9	36	18.4	21	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,215	100.0	1,968	100.0	196	100.0	51	100.0
Percentage of Total Businesses:					8.8		2.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Middle	83	41.9	80	41.5	3	75.0	0	0.0
Upper	115	58.1	113	58.5	1	25.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	198	100.0	193	100.0	4	100.0	1	100.0
Percentage of Total Farms:					2.0		0.5	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								



2020 NONMETROPOLITAN ILLINOIS AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	1,689	21.1		
Moderate	1	11.1	1,039	13.0	241	23.2	1,512	18.9		
Middle	5	55.6	4,218	52.8	559	13.3	1,604	20.1		
Upper	3	33.3	2,729	34.2	164	6.0	3,181	39.8		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	9	100.0	7,986	100.0	964	12.1	7,986	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	0	0	0.0	0.0	0	0.0	0	0.0		
Moderate	2,027	1,185	13.1	58.5	568	28.0	274	13.5		
Middle	6,865	4,662	51.7	67.9	1,521	22.2	682	9.9		
Upper	4,517	3,167	35.1	70.1	726	16.1	624	13.8		
Unknown	0	0	0.0	0.0	0	0.0	0	0.0		
Total AA	13,409	9,014	100.0	67.2	2,815	21.0	1,580	11.8		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	209	20.7	185	21.4	20	20.2	4	8.3		
Middle	492	48.7	416	48.2	50	50.5	26	54.2		
Upper	309	30.6	262	30.4	29	29.3	18	37.5		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	1,010	100.0	863	100.0	99	100.0	48	100.0		
Percentage of Total Businesses:					85.4		9.8		4.8	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	7	2.6	6	2.3	1	25.0	0	0.0		
Middle	146	54.9	143	54.6	3	75.0	0	0.0		
Upper	113	42.5	113	43.1	0	0.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	266	100.0	262	100.0	4	100.0	0	0.0		
Percentage of Total Farms:					98.5		1.5		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey										
Note: Percentages may not total 100.0 percent due to rounding.										

## APPENDIX G

### LENDING TABLES – LIMITED SCOPE AAs

#### HMDA LENDING TABLES

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Bloomington, IN MSA #14020					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	19.1
Moderate	1	12.5	326	9.8	17.0
Middle	0	0.0	0	0.0	20.1
Upper	7	87.5	3,004	90.2	43.8
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	3,330	100.0	100.0
Refinance Loans					
Low	1	4.8	73	1.9	19.1
Moderate	3	14.3	637	16.7	17.0
Middle	6	28.6	799	21.0	20.1
Upper	10	47.6	2,249	59.1	43.8
Unknown	1	4.8	50	1.3	0.0
Total	21	100.0	3,808	100.0	100.0
Home Improvement Loans					
Low	1	9.1	15	0.4	19.1
Moderate	1	9.1	12	0.3	17.0
Middle	1	9.1	39	1.1	20.1
Upper	8	72.7	3,589	98.2	43.8
Unknown	0	0.0	0	0.0	0.0
Total	11	100.0	3,655	100.0	100.0
Total HMDA Reportable Loans					
Low	3	6.5	138	1.2	19.1
Moderate	5	10.9	975	8.3	17.0
Middle	8	17.4	888	7.6	20.1
Upper	29	63.0	9,680	82.5	43.8
Unknown	1	2.2	50	0.4	0.0
Total	46	100.0	11,731	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level					
Assessment Area: Bloomington, IN MSA #14020					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	1	16.7	50	5.3	19.1
Moderate	0	0.0	0	0.0	17.0
Middle	1	16.7	50	5.3	20.1
Upper	4	66.7	836	89.3	43.8
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	936	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	19.1
Moderate	0	0.0	0	0.0	17.0
Middle	0	0.0	0	0.0	20.1
Upper	0	0.0	0	0.0	43.8
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	19.1
Moderate	0	0.0	0	0.0	17.0
Middle	0	0.0	0	0.0	20.1
Upper	0	0.0	0	0.0	43.8
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Bloomington, IN MSA #14020					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	2.2
Moderate	2	25.0	531	15.9	14.1
Middle	2	25.0	993	29.8	38.7
Upper	4	50.0	1,806	54.2	43.1
Unknown	0	0.0	0	0.0	1.9
Total	8	100.0	3,330	100.0	100.0
Refinance Loans					
Low	1	4.8	124	3.3	2.2
Moderate	4	19.0	410	10.8	14.1
Middle	7	33.3	832	21.8	38.7
Upper	8	38.1	2,307	60.6	43.1
Unknown	1	4.8	135	3.5	1.9
Total	21	100.0	3,808	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	2.2
Moderate	0	0.0	0	0.0	14.1
Middle	5	45.5	2,501	68.4	38.7
Upper	6	54.5	1,154	31.6	43.1
Unknown	0	0.0	0	0.0	1.9
Total	11	100.0	3,655	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	16.1
Moderate	0	0.0	0	0.0	18.8
Middle	0	0.0	0	0.0	29.1
Upper	0	0.0	0	0.0	21.1
Unknown	0	0.0	0	0.0	14.9
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	1	2.2	124	1.1	2.2
Moderate	6	13.0	941	8.0	14.1
Middle	17	37.0	4,626	39.4	38.7
Upper	21	45.7	5,905	50.3	43.1
Unknown	1	2.2	135	1.2	1.9
Total	46	100.0	11,731	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Bloomington, IN MSA #14020					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	2.2
Moderate	0	0.0	0	0.0	14.1
Middle	3	50.0	300	32.0	38.7
Upper	3	50.0	638	68.0	43.1
Unknown	0	0.0	0	0.0	1.9
Total	6	100.0	938	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	2.2
Moderate	0	0.0	0	0.0	14.1
Middle	0	0.0	0	0.0	38.7
Upper	0	0.0	0	0.0	43.1
Unknown	0	0.0	0	0.0	1.9
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	2.2
Moderate	0	0.0	0	0.0	14.1
Middle	0	0.0	0	0.0	38.7
Upper	0	0.0	0	0.0	43.1
Unknown	0	0.0	0	0.0	1.9
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Gary, IN MD #23844					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	12	14.1	1,091	6.2	22.1
Moderate	26	30.6	3,497	20.0	16.9
Middle	28	32.9	5,596	32.0	20.3
Upper	19	22.4	7,317	41.8	40.7
Unknown	0	0.0	0	0.0	0.0
Total	85	100.0	17,501	100.0	100.0
Refinance Loans					
Low	20	15.4	1,352	8.9	22.1
Moderate	30	23.1	2,492	16.4	16.9
Middle	40	30.8	4,087	27.0	20.3
Upper	39	30.0	6,539	43.1	40.7
Unknown	1	0.8	692	4.6	0.0
Total	130	100.0	15,162	100.0	100.0
Home Improvement Loans					
Low	5	7.0	217	2.0	22.1
Moderate	13	18.3	658	6.2	16.9
Middle	17	23.9	1,394	13.1	20.3
Upper	36	50.7	8,382	78.7	40.7
Unknown	0	0.0	0	0.0	0.0
Total	71	100.0	10,651	100.0	100.0
Total HMDA Reportable Loans					
Low	41	11.8	2,740	5.6	22.1
Moderate	87	25.1	7,652	15.7	16.9
Middle	96	27.7	12,004	24.7	20.3
Upper	122	35.2	25,552	52.5	40.7
Unknown	1	0.3	692	1.4	0.0
Total	347	100.0	48,640	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Gary, IN MD #23844					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	4	6.7	80	1.5	22.1
Moderate	18	30.0	1,005	19.0	16.9
Middle	10	16.7	879	16.7	20.3
Upper	28	46.7	3,314	62.8	40.7
Unknown	0	0.0	0	0.0	0.0
Total	60	100.0	5,278	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	22.1
Moderate	0	0.0	0	0.0	16.9
Middle	1	100.0	48	100.0	20.3
Upper	0	0.0	0	0.0	40.7
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	48	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	22.1
Moderate	0	0.0	0	0.0	16.9
Middle	0	0.0	0	0.0	20.3
Upper	0	0.0	0	0.0	40.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Gary, IN MD #23844					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Home Purchase Loans					
Low	1	1.2	80	0.5	4.8
Moderate	15	17.6	1,945	11.1	14.4
Middle	34	40.0	7,003	40.0	43.7
Upper	35	41.2	8,473	48.4	35.9
Unknown	0	0.0	0	0.0	1.3
Total	85	100.0	17,501	100.0	100.0
Refinance Loans					
Low	2	1.5	94	0.6	4.8
Moderate	10	7.7	507	3.3	14.4
Middle	71	54.6	7,660	50.5	43.7
Upper	46	35.4	6,085	40.1	35.9
Unknown	1	0.8	816	5.4	1.3
Total	130	100.0	15,162	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	4.8
Moderate	4	5.6	157	1.5	14.4
Middle	33	46.5	4,061	38.1	43.7
Upper	34	47.9	6,433	60.4	35.9
Unknown	0	0.0	0	0.0	1.3
Total	71	100.0	10,651	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	16.9
Middle	0	0.0	0	0.0	45.3
Upper	0	0.0	0	0.0	16.1
Unknown	0	0.0	0	0.0	2.6
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	4	1.2	274	0.6	4.8
Moderate	38	11.0	3,328	6.8	14.4
Middle	160	46.1	20,366	41.9	43.7
Upper	144	41.5	23,856	49.0	35.9
Unknown	1	0.3	816	1.7	1.3
Total	347	100.0	48,640	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	44	30.3	3,486	10.7	21.1
Moderate	41	28.3	5,617	17.3	17.9
Middle	14	9.7	3,414	10.5	20.8
Upper	45	31.0	19,980	61.4	40.2
Unknown	1	0.7	54	0.2	0.0
Total	145	100.0	32,551	100.0	100.0
Refinance Loans					
Low	17	8.6	1,111	2.7	21.1
Moderate	23	11.7	2,488	6.1	17.9
Middle	38	19.3	5,264	12.9	20.8
Upper	116	58.9	31,427	77.2	40.2
Unknown	3	1.5	394	1.0	0.0
Total	197	100.0	40,684	100.0	100.0
Home Improvement Loans					
Low	8	6.1	319	2.2	21.1
Moderate	23	17.4	1,737	12.0	17.9
Middle	31	23.5	2,554	17.7	20.8
Upper	70	53.0	9,836	68.1	40.2
Unknown	0	0.0	0	0.0	0.0
Total	132	100.0	14,446	100.0	100.0
Total HMDA Reportable Loans					
Low	75	11.9	5,203	5.0	21.1
Moderate	118	18.8	12,205	11.8	17.9
Middle	124	19.7	14,440	13.9	20.8
Upper	308	49.0	71,461	68.9	40.2
Unknown	4	0.6	448	0.4	0.0
Total	629	100.0	103,757	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Gary, IN MD #23844					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Other Purpose LOC					
Low	1	1.7	100	1.9	4.8
Moderate	8	13.3	671	12.7	14.4
Middle	22	36.7	1,642	31.1	43.7
Upper	29	48.3	2,865	54.3	35.9
Unknown	0	0.0	0	0.0	1.3
Total	60	100.0	5,278	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	4.8
Moderate	1	100.0	48	100.0	14.4
Middle	0	0.0	0	0.0	43.7
Upper	0	0.0	0	0.0	35.9
Unknown	0	0.0	0	0.0	1.3
Total	1	100.0	48	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	4.8
Moderate	0	0.0	0	0.0	14.4
Middle	0	0.0	0	0.0	43.7
Upper	0	0.0	0	0.0	35.9
Unknown	0	0.0	0	0.0	1.3
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	6	3.9	287	1.8	21.1
Moderate	31	20.4	2,363	14.8	17.9
Middle	39	25.7	3,145	19.7	20.8
Upper	76	50.0	10,193	63.8	40.2
Unknown	0	0.0	0	0.0	0.0
Total	152	100.0	15,988	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	21.1
Moderate	0	0.0	0	0.0	17.9
Middle	2	66.7	63	71.6	20.8
Upper	1	33.3	25	28.4	40.2
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	88	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	21.1
Moderate	0	0.0	0	0.0	17.9
Middle	0	0.0	0	0.0	20.8
Upper	0	0.0	0	0.0	40.2
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	44	30.3	3,486	10.7	21.1
Moderate	41	28.3	5,617	17.3	17.9
Middle	14	9.7	3,414	10.5	20.8
Upper	45	31.0	19,980	61.4	40.2
Unknown	1	0.7	54	0.2	0.0
Total	145	100.0	32,551	100.0	100.0
Refinance Loans					
Low	17	8.6	1,111	2.7	21.1
Moderate	23	11.7	2,488	6.1	17.9
Middle	38	19.3	5,264	12.9	20.8
Upper	116	58.9	31,427	77.2	40.2
Unknown	3	1.5	394	1.0	0.0
Total	197	100.0	40,684	100.0	100.0
Home Improvement Loans					
Low	8	6.1	319	2.2	21.1
Moderate	23	17.4	1,737	12.0	17.9
Middle	31	23.5	2,554	17.7	20.8
Upper	70	53.0	9,836	68.1	40.2
Unknown	0	0.0	0	0.0	0.0
Total	132	100.0	14,446	100.0	100.0
Total HMDA Reportable Loans					
Low	75	11.9	5,203	5.0	21.1
Moderate	118	18.8	12,205	11.8	17.9
Middle	124	19.7	14,440	13.9	20.8
Upper	308	49.0	71,461	68.9	40.2
Unknown	4	0.6	448	0.4	0.0
Total	629	100.0	103,757	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	20	13.8	1,664	5.1	5.3
Moderate	25	17.2	3,394	10.4	17.6
Middle	65	44.8	12,316	37.8	40.5
Upper	35	24.1	15,177	46.6	35.7
Unknown	0	0.0	0	0.0	1.0
Total	145	100.0	32,551	100.0	100.0
Refinance Loans					
Low	5	2.5	316	0.8	5.3
Moderate	27	13.7	4,549	11.2	17.6
Middle	86	43.7	15,297	37.6	40.5
Upper	79	40.1	20,522	50.4	35.7
Unknown	0	0.0	0	0.0	1.0
Total	197	100.0	40,684	100.0	100.0
Home Improvement Loans					
Low	3	2.3	194	1.3	5.3
Moderate	14	10.6	742	5.1	17.6
Middle	56	42.4	5,255	36.4	40.5
Upper	59	44.7	8,255	57.1	35.7
Unknown	0	0.0	0	0.0	1.0
Total	132	100.0	14,446	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	1	100.0	150	100.0	14.0
Moderate	0	0.0	0	0.0	30.5
Middle	0	0.0	0	0.0	30.9
Upper	0	0.0	0	0.0	22.5
Unknown	0	0.0	0	0.0	2.1
Total	1	100.0	150	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	33	5.2	2,733	2.6	5.3
Moderate	86	13.7	10,203	9.8	17.6
Middle	275	43.7	39,009	37.5	40.5
Upper	236	37.5	51,962	50.0	35.7
Unknown	0	0.0	0	0.0	1.0
Total	630	100.0	103,907	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	4	2.6	409	2.6	5.3
Moderate	20	13.2	1,518	9.5	17.6
Middle	66	43.4	6,086	38.1	40.5
Upper	62	40.8	7,975	49.9	35.7
Unknown	0	0.0	0	0.0	1.0
Total	152	100.0	15,988	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	5.3
Moderate	0	0.0	0	0.0	17.6
Middle	2	66.7	55	62.5	40.5
Upper	1	33.3	33	37.5	35.7
Unknown	0	0.0	0	0.0	1.0
Total	3	100.0	88	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	5.3
Moderate	0	0.0	0	0.0	17.6
Middle	0	0.0	0	0.0	40.5
Upper	0	0.0	0	0.0	35.7
Unknown	0	0.0	0	0.0	1.0
Total	0	0.0	0	0.0	100.0

Source: 2022 FFIEC Census Data  
2020 U.S. Census Bureau Decennial Census  
Note: Percentages may not total 100.0 percent due to rounding. \*Aggregate data is not currently available.

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lafayette-West Lafayette, IN MSA #29200					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	21.2
Moderate	5	41.7	420	23.5	17.2
Middle	5	41.7	1,105	61.7	20.6
Upper	2	16.7	266	14.9	41.1
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,791	100.0	100.0
Refinance Loans					
Low	7	24.1	595	25.4	21.2
Moderate	2	6.9	128	5.5	17.2
Middle	12	41.4	1,165	49.8	20.6
Upper	8	27.6	453	19.4	41.1
Unknown	0	0.0	0	0.0	0.0
Total	29	100.0	2,341	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	21.2
Moderate	1	11.1	20	5.0	17.2
Middle	2	22.2	59	14.7	20.6
Upper	6	66.7	322	80.3	41.1
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	401	100.0	100.0
Total HMDA Reportable Loans					
Low	8	14.8	645	13.3	21.2
Moderate	8	14.8	568	11.8	17.2
Middle	19	35.2	2,329	48.2	20.6
Upper	19	35.2	1,291	26.7	41.1
Unknown	0	0.0	0	0.0	0.0
Total	54	100.0	4,833	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					
Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Lafayette-West Lafayette, IN MSA #29200					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	2.3
Moderate	3	25.0	627	35.0	11.6
Middle	9	75.0	1,164	65.0	54.1
Upper	0	0.0	0	0.0	32.0
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,791	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	2.3
Moderate	0	0.0	0	0.0	11.6
Middle	29	100.0	2,341	100.0	54.1
Upper	0	0.0	0	0.0	32.0
Unknown	0	0.0	0	0.0	0.0
Total	29	100.0	2,341	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	2.3
Moderate	0	0.0	0	0.0	11.6
Middle	9	100.0	401	100.0	54.1
Upper	0	0.0	0	0.0	32.0
Unknown	0	0.0	0	0.0	0.0
Total	9	100.0	401	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	9.5
Moderate	0	0.0	0	0.0	22.6
Middle	1	100.0	1,000	100.0	43.0
Upper	0	0.0	0	0.0	7.6
Unknown	0	0.0	0	0.0	17.3
Total	1	100.0	1,000	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	2.3
Moderate	4	7.3	677	11.6	11.6
Middle	50	90.9	5,081	87.1	54.1
Upper	1	1.8	75	1.3	32.0
Unknown	0	0.0	0	0.0	0.0
Total	55	100.0	5,833	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable By Borrower Income Level Assessment Area: Lafayette-West Lafayette, IN MSA #29200					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	1	33.3	50	22.2	21.2
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	20.6
Upper	2	66.7	175	77.8	41.1
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	225	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	21.2
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	20.6
Upper	1	100.0	75	100.0	41.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	75	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	21.2
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	20.6
Upper	0	0.0	0	0.0	41.1
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lafayette-West Lafayette, IN MSA #29200					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	2.3
Moderate	1	33.3	50	22.2	11.6
Middle	1	33.3	100	44.4	54.1
Upper	1	33.3	75	33.3	32.0
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	225	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	2.3
Moderate	0	0.0	0	0.0	11.6
Middle	1	100.0	75	100.0	54.1
Upper	0	0.0	0	0.0	32.0
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	75	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	2.3
Moderate	0	0.0	0	0.0	11.6
Middle	0	0.0	0	0.0	54.1
Upper	0	0.0	0	0.0	32.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Dayton-Kettering, OH MSA #19430					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	19	18.6	1,488	6.3	21.5
Moderate	25	24.5	3,219	13.5	16.9
Middle	9	8.8	2,335	9.8	20.9
Upper	49	48.0	16,721	70.4	40.6
Unknown	0	0.0	0	0.0	0.0
Total	102	100.0	23,763	100.0	100.0
Refinance Loans					
Low	6	6.6	255	1.6	21.5
Moderate	17	18.7	1,638	10.2	16.9
Middle	19	20.9	2,232	13.9	20.9
Upper	46	50.5	10,155	63.4	40.6
Unknown	3	3.3	1,728	10.8	0.0
Total	91	100.0	16,008	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	21.5
Moderate	5	16.1	336	7.8	16.9
Middle	9	29.0	685	16.0	20.9
Upper	17	54.8	3,262	76.2	40.6
Unknown	0	0.0	0	0.0	0.0
Total	31	100.0	4,283	100.0	100.0
Total HMDA Reportable Loans					
Low	30	10.0	2,030	3.9	21.5
Moderate	56	18.7	5,818	11.1	16.9
Middle	60	20.1	7,085	13.5	20.9
Upper	150	50.2	35,813	68.2	40.6
Unknown	3	1.0	1,728	3.3	0.0
Total	299	100.0	52,474	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Dayton-Kettering, OH MSA #19430					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	5	6.8	287	3.4	21.5
Moderate	9	12.2	625	7.4	16.9
Middle	22	29.7	1,822	21.7	20.9
Upper	38	51.4	5,675	67.5	40.6
Unknown	0	0.0	0	0.0	0.0
Total	74	100.0	8,409	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	21.5
Moderate	0	0.0	0	0.0	16.9
Middle	1	100.0	11	100.0	20.9
Upper	0	0.0	0	0.0	40.6
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	11	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	21.5
Moderate	0	0.0	0	0.0	16.9
Middle	0	0.0	0	0.0	20.9
Upper	0	0.0	0	0.0	40.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Dayton-Kettering, OH MSA #19430					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	8	7.8	566	2.4	5.2
Moderate	15	14.7	1,468	6.2	17.5
Middle	29	28.4	5,256	22.1	41.1
Upper	50	49.0	16,473	69.3	35.9
Unknown	0	0.0	0	0.0	0.2
Total	102	100.0	23,763	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	5.2
Moderate	6	6.6	582	3.6	17.5
Middle	31	34.1	3,337	20.8	41.1
Upper	54	59.3	12,089	75.5	35.9
Unknown	0	0.0	0	0.0	0.2
Total	91	100.0	16,008	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	5.2
Moderate	2	6.5	65	1.5	17.5
Middle	11	35.5	795	18.6	41.1
Upper	18	58.1	3,423	79.9	35.9
Unknown	0	0.0	0	0.0	0.2
Total	31	100.0	4,283	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	11.7
Moderate	0	0.0	0	0.0	31.6
Middle	1	33.3	5,510	46.7	30.0
Upper	2	66.7	6,285	53.3	25.7
Unknown	0	0.0	0	0.0	1.0
Total	3	100.0	11,795	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	9	3.0	610	0.9	5.2
Moderate	28	9.3	2,421	3.8	17.5
Middle	98	32.5	16,897	26.3	41.1
Upper	167	55.3	44,341	69.0	35.9
Unknown	0	0.0	0	0.0	0.2
Total	302	100.0	64,269	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Dayton-Kettering, OH MSA #19430					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	1	1.4	44	0.5	5.2
Moderate	4	5.4	295	3.5	17.5
Middle	26	35.1	1,999	23.8	41.1
Upper	43	58.1	6,071	72.2	35.9
Unknown	0	0.0	0	0.0	0.2
Total	74	100.0	8,409	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	5.2
Moderate	1	100.0	11	100.0	17.5
Middle	0	0.0	0	0.0	41.1
Upper	0	0.0	0	0.0	35.9
Unknown	0	0.0	0	0.0	0.2
Total	1	100.0	11	100.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	5.2
Moderate	0	0.0	0	0.0	17.5
Middle	0	0.0	0	0.0	41.1
Upper	0	0.0	0	0.0	35.9
Unknown	0	0.0	0	0.0	0.2
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lima, OH MSA #30620					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.4
Upper	0	0.0	0	0.0	39.5
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.4
Upper	0	0.0	0	0.0	39.5
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.4
Upper	0	0.0	0	0.0	39.5
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lima, OH MSA #30620					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	19.2
Moderate	1	33.3	222	30.6	19.0
Middle	0	0.0	0	0.0	22.4
Upper	1	33.3	450	62.0	39.5
Unknown	1	33.3	54	7.4	0.0
Total	3	100.0	726	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.4
Upper	2	100.0	382	100.0	39.5
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	382	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	19.2
Moderate	0	0.0	0	0.0	19.0
Middle	0	0.0	0	0.0	22.4
Upper	1	100.0	100	100.0	39.5
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	100	100.0	100.0
Total HMDA Reportable Loans					
Low	0	0.0	0	0.0	19.2
Moderate	1	16.7	222	18.4	19.0
Middle	0	0.0	0	0.0	22.4
Upper	4	66.7	932	77.2	39.5
Unknown	1	16.7	54	4.5	0.0
Total	6	100.0	1,208	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					



Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Lima, OH MSA #30620					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	1	33.3	222	30.6	50.3
Upper	2	66.7	504	69.4	25.9
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	726	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	1	50.0	217	56.8	50.3
Upper	1	50.0	165	43.2	25.9
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	382	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	0	0.0	0	0.0	50.3
Upper	1	100.0	100	100.0	25.9
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	100	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	9.3
Moderate	0	0.0	0	0.0	55.4
Middle	1	100.0	200	100.0	25.3
Upper	0	0.0	0	0.0	10.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	200	100.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	3	42.9	639	45.4	50.3
Upper	4	57.1	769	54.6	25.9
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	1,408	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Lima, OH MSA #30620					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	0	0.0	0	0.0	50.3
Upper	0	0.0	0	0.0	25.9
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	0	0.0	0	0.0	50.3
Upper	0	0.0	0	0.0	25.9
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	5.1
Moderate	0	0.0	0	0.0	18.7
Middle	0	0.0	0	0.0	50.3
Upper	0	0.0	0	0.0	25.9
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0

Source: 2022 FFIEC Census Data

2020 U.S. Census Bureau Decennial Census

Note: Percentages may not total 100.0 percent due to rounding. \*Aggregate data is not currently available.

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	5	13.2	255	4.1	16.2
Moderate	14	36.8	1,380	22.0	17.2
Middle	10	26.3	1,834	29.3	22.9
Upper	9	23.7	2,797	44.6	43.7
Unknown	0	0.0	0	0.0	0.0
Total	38	100.0	6,266	100.0	100.0
Refinance Loans					
Low	6	13.3	333	5.6	16.2
Moderate	6	13.3	428	7.3	17.2
Middle	17	37.8	1,735	29.4	22.9
Upper	15	33.3	3,307	56.0	43.7
Unknown	1	2.2	100	1.7	0.0
Total	45	100.0	5,903	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	16.2
Moderate	8	33.3	564	18.0	17.2
Middle	4	16.7	359	11.5	22.9
Upper	12	50.0	2,202	70.5	43.7
Unknown	0	0.0	0	0.0	0.0
Total	24	100.0	3,125	100.0	100.0
Total HMDA Reportable Loans					
Low	12	9.3	657	3.7	16.2
Moderate	32	24.8	2,657	15.0	17.2
Middle	37	28.7	4,539	25.6	22.9
Upper	47	36.4	9,769	55.1	43.7
Unknown	1	0.8	100	0.6	0.0
Total	129	100.0	17,722	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	1	4.5	69	2.8	16.2
Moderate	4	18.2	285	11.7	17.2
Middle	6	27.3	611	25.2	22.9
Upper	11	50.0	1,463	60.3	43.7
Unknown	0	0.0	0	0.0	0.0
Total	22	100.0	2,428	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	16.2
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	22.9
Upper	0	0.0	0	0.0	43.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	16.2
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	22.9
Upper	0	0.0	0	0.0	43.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.7
Moderate	0	0.0	0	0.0	4.7
Middle	15	68.2	1,399	57.6	65.0
Upper	7	31.8	1,029	42.4	29.6
Unknown	0	0.0	0	0.0	0.0
Total	22	100.0	2,428	100.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.7
Moderate	0	0.0	0	0.0	4.7
Middle	0	0.0	0	0.0	65.0
Upper	0	0.0	0	0.0	29.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.7
Moderate	0	0.0	0	0.0	4.7
Middle	0	0.0	0	0.0	65.0
Upper	0	0.0	0	0.0	29.6
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	0.7
Moderate	4	10.5	843	13.5	4.7
Middle	25	65.8	3,425	54.7	65.0
Upper	9	23.7	1,998	31.9	29.6
Unknown	0	0.0	0	0.0	0.0
Total	38	100.0	6,266	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	0.7
Moderate	1	2.2	88	1.5	4.7
Middle	26	57.8	2,715	46.0	65.0
Upper	18	40.0	3,100	52.5	29.6
Unknown	0	0.0	0	0.0	0.0
Total	45	100.0	5,903	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	0.7
Moderate	3	12.5	184	5.9	4.7
Middle	16	66.7	1,368	43.8	65.0
Upper	5	20.8	1,573	50.3	29.6
Unknown	0	0.0	0	0.0	0.0
Total	24	100.0	3,125	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	1.3
Moderate	0	0.0	0	0.0	17.4
Middle	0	0.0	0	0.0	72.4
Upper	0	0.0	0	0.0	9.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	0.7
Moderate	8	6.2	1,115	6.3	4.7
Middle	82	63.6	8,907	50.3	65.0
Upper	39	30.2	7,700	43.4	29.6
Unknown	0	0.0	0	0.0	0.0
Total	129	100.0	17,722	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Danville, IL MSA #19180					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	2	50.0	65	17.1	22.7
Moderate	0	0.0	0	0.0	18.4
Middle	0	0.0	0	0.0	18.5
Upper	2	50.0	316	82.9	40.4
Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	381	100.0	100.0
Refinance Loans					
Low	2	66.7	104	68.9	22.7
Moderate	1	33.3	47	31.1	18.4
Middle	0	0.0	0	0.0	18.5
Upper	0	0.0	0	0.0	40.4
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	151	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	22.7
Moderate	0	0.0	0	0.0	18.4
Middle	0	0.0	0	0.0	18.5
Upper	1	100.0	40	100.0	40.4
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	40	100.0	100.0
Total HMDA Reportable Loans					
Low	4	50.0	169	29.5	22.7
Moderate	1	12.5	47	8.2	18.4
Middle	0	0.0	0	0.0	18.5
Upper	3	37.5	356	62.2	40.4
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	572	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Danville, IL MSA #19180					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	5.6
Moderate	0	0.0	0	0.0	6.2
Middle	4	100.0	381	100.0	54.4
Upper	0	0.0	0	0.0	32.1
Unknown	0	0.0	0	0.0	1.7
Total	4	100.0	381	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	5.6
Moderate	0	0.0	0	0.0	6.2
Middle	2	66.7	91	60.3	54.4
Upper	1	33.3	60	39.7	32.1
Unknown	0	0.0	0	0.0	1.7
Total	3	100.0	151	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	5.6
Moderate	1	100.0	40	100.0	6.2
Middle	0	0.0	0	0.0	54.4
Upper	0	0.0	0	0.0	32.1
Unknown	0	0.0	0	0.0	1.7
Total	1	100.0	40	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	27.5
Moderate	0	0.0	0	0.0	8.7
Middle	0	0.0	0	0.0	45.7
Upper	0	0.0	0	0.0	15.5
Unknown	0	0.0	0	0.0	2.7
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	5.6
Moderate	1	12.5	40	7.0	6.2
Middle	6	75.0	472	82.5	54.4
Upper	1	12.5	60	10.5	32.1
Unknown	0	0.0	0	0.0	1.7
Total	8	100.0	572	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Danville, IL MSA #19180					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	22.7
Moderate	0	0.0	0	0.0	18.4
Middle	0	0.0	0	0.0	18.5
Upper	0	0.0	0	0.0	40.4
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	22.7
Moderate	0	0.0	0	0.0	18.4
Middle	0	0.0	0	0.0	18.5
Upper	0	0.0	0	0.0	40.4
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	22.7
Moderate	0	0.0	0	0.0	18.4
Middle	0	0.0	0	0.0	18.5
Upper	0	0.0	0	0.0	40.4
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Danville, IL MSA #19180					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	5.6
Moderate	0	0.0	0	0.0	6.2
Middle	0	0.0	0	0.0	54.4
Upper	0	0.0	0	0.0	32.1
Unknown	0	0.0	0	0.0	1.7
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	5.6
Moderate	0	0.0	0	0.0	6.2
Middle	0	0.0	0	0.0	54.4
Upper	0	0.0	0	0.0	32.1
Unknown	0	0.0	0	0.0	1.7
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	5.6
Moderate	0	0.0	0	0.0	6.2
Middle	0	0.0	0	0.0	54.4
Upper	0	0.0	0	0.0	32.1
Unknown	0	0.0	0	0.0	1.7
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Illinois					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	##	\$(000)	%	
Home Purchase Loans					
Low	0	0.0	0	0.0	18.0
Moderate	4	66.7	263	59.8	19.3
Middle	1	16.7	56	12.7	23.0
Upper	1	16.7	121	27.5	39.7
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	440	100.0	100.0
Refinance Loans					
Low	1	10.0	45	8.1	18.0
Moderate	4	40.0	219	39.2	19.3
Middle	3	30.0	124	22.2	23.0
Upper	2	20.0	171	30.6	39.7
Unknown	0	0.0	0	0.0	0.0
Total	10	100.0	559	100.0	100.0
Home Improvement Loans					
Low	1	33.3	25	22.7	18.0
Moderate	1	33.3	14	12.7	19.3
Middle	1	33.3	71	64.5	23.0
Upper	0	0.0	0	0.0	39.7
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	110	100.0	100.0
Total HMDA Reportable Loans					
Low	2	10.5	70	6.3	18.0
Moderate	9	47.4	496	44.7	19.3
Middle	5	26.3	251	22.6	23.0
Upper	3	15.8	292	26.3	39.7
Unknown	0	0.0	0	0.0	0.0
Total	19	100.0	1,109	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.					

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Illinois					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	18.0
Moderate	0	0.0	0	0.0	19.3
Middle	0	0.0	0	0.0	23.0
Upper	0	0.0	0	0.0	39.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	18.0
Moderate	0	0.0	0	0.0	19.3
Middle	0	0.0	0	0.0	23.0
Upper	0	0.0	0	0.0	39.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	18.0
Moderate	0	0.0	0	0.0	19.3
Middle	0	0.0	0	0.0	23.0
Upper	0	0.0	0	0.0	39.7
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Illinois					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Home Purchase Loans					
Low	0	0.0	0	0.0	0.0
Moderate	2	33.3	48	10.9	11.1
Middle	4	66.7	392	89.1	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	6	100.0	440	100.0	100.0
Refinance Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.1
Middle	10	100.0	559	100.0	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	10	100.0	559	100.0	100.0
Home Improvement Loans					
Low	0	0.0	0	0.0	0.0
Moderate	1	33.3	71	64.5	11.1
Middle	2	66.7	39	35.5	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	110	100.0	100.0
Multifamily Loans					Multi-family Units %
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	48.7
Middle	0	0.0	0	0.0	49.9
Upper	0	0.0	0	0.0	1.4
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Total HMDA Reportable Loans					Owner Occupied Units %
Low	0	0.0	0	0.0	0.0
Moderate	3	15.8	119	10.7	11.1
Middle	16	84.2	990	89.3	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	19	100.0	1,109	100.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography					
Assessment Area: Nonmetropolitan Illinois					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.1
Middle	0	0.0	0	0.0	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Other Purpose Closed/Exempt					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.1
Middle	0	0.0	0	0.0	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Purpose Not Applicable					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.1
Middle	0	0.0	0	0.0	76.9
Upper	0	0.0	0	0.0	12.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0
Source: 2022 FFIEC Census Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Bloomington, IN MSA #14020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	5.8	0	0.0	3.0	22.2
Moderate	3	30.0	15.6	529	15.6	11.2	15.8
Middle	0	0.0	22.4	0	0.0	20.3	19.5
Upper	7	70.0	40.7	2,868	84.4	50.4	42.5
Unknown	0	0.0	15.5	0	0.0	15.0	0.0
Total	10	100.0	100.0	3,397	100.0	100.0	100.0
Refinance Loans							
Low	2	5.9	6.3	240	2.5	3.3	22.2
Moderate	3	8.8	16.8	279	2.8	11.3	15.8
Middle	11	32.4	21.3	1,727	17.6	18.4	19.5
Upper	18	52.9	40.6	7,547	77.1	50.9	42.5
Unknown	0	0.0	15.0	0	0.0	16.1	0.0
Total	34	100.0	100.0	9,793	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.0	0	0.0	1.4	22.2
Moderate	0	0.0	10.9	0	0.0	4.7	15.8
Middle	1	11.1	20.0	23	0.6	13.7	19.5
Upper	7	77.8	60.6	3,768	97.1	72.8	42.5
Unknown	1	11.1	5.5	90	2.3	7.4	0.0
Total	9	100.0	100.0	3,881	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	3.3	5.9	240	1.3	3.1	22.2
Moderate	7	11.5	16.1	908	4.9	11.1	15.8
Middle	13	21.3	21.5	1,790	9.7	19.1	19.5
Upper	38	62.3	41.5	15,349	83.5	51.3	42.5
Unknown	1	1.6	15.0	90	0.5	15.4	0.0
Total	61	100.0	100.0	18,377	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Bloomington, IN MSA #14020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.7	0	0.0	1.1	22.2
Moderate	1	12.5	15.4	100	7.7	7.0	15.8
Middle	1	12.5	15.4	40	3.1	11.7	19.5
Upper	6	75.0	62.4	1,166	89.3	78.6	42.5
Unknown	0	0.0	4.0	0	0.0	1.6	0.0
Total	8	100.0	100.0	1,306	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.1	0	0.0	8.3	22.2
Moderate	0	0.0	16.7	0	0.0	7.7	15.8
Middle	0	0.0	19.4	0	0.0	10.3	19.5
Upper	0	0.0	44.4	0	0.0	70.4	42.5
Unknown	0	0.0	8.3	0	0.0	3.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.2
Moderate	0	0.0	0.0	0	0.0	0.0	15.8
Middle	0	0.0	0.0	0	0.0	0.0	19.5
Upper	0	0.0	0.0	0	0.0	0.0	42.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	2.7	0	0.0	1.7	3.1
Moderate	1	10.0	10.1	161	4.7	8.6	7.6
Middle	4	40.0	47.6	1,390	40.9	43.2	44.8
Upper	5	50.0	39.6	1,846	54.3	46.6	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	3,397	100.0	100.0	100.0
Refinance Loans							
Low	2	5.9	2.1	300	3.1	1.3	3.1
Moderate	2	5.9	7.6	1,787	18.2	6.2	7.6
Middle	9	26.5	46.0	1,896	19.4	40.9	44.8
Upper	21	61.8	44.2	5,810	59.3	51.6	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	34	100.0	100.0	9,793	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	1.0	3.1
Moderate	0	0.0	6.1	0	0.0	4.0	7.6
Middle	2	22.2	38.8	1,033	26.7	32.3	44.8
Upper	7	77.8	52.7	2,846	73.3	62.3	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	3,881	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	6.9	0	0.0	1.3	7.2
Moderate	0	0.0	39.7	0	0.0	74.2	43.0
Middle	0	0.0	34.5	0	0.0	18.3	24.1
Upper	0	0.0	19.0	0	0.0	6.1	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	3.3	2.4	300	1.6	1.4	3.1
Moderate	3	4.9	8.8	1,948	10.6	15.8	7.6
Middle	18	29.3	46.2	4,567	24.9	38.6	44.8
Upper	38	62.3	42.6	11,562	62.9	44.1	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	61	100.0	100.0	18,377	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.3	0	0.0	0.4	3.1
Moderate	0	0.0	4.0	0	0.0	1.7	7.6
Middle	3	37.5	40.3	246	18.8	24.8	44.8
Upper	5	62.5	54.4	1,060	81.2	73.1	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	1,306	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	3.1
Moderate	0	0.0	8.3	0	0.0	3.0	7.6
Middle	0	0.0	33.3	0	0.0	24.1	44.8
Upper	0	0.0	58.3	0	0.0	71.0	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	3.1
Moderate	0	0.0	15.4	0	0.0	27.9	7.6
Middle	0	0.0	61.5	0	0.0	55.1	44.8
Upper	0	0.0	23.1	0	0.0	17.0	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Gary, IN MD #23844							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	13	14.0	7.3	1,573	7.2	4.0	22.5
Moderate	24	25.8	20.7	3,832	17.6	15.8	16.4
Middle	23	24.7	22.2	5,389	24.7	21.6	20.5
Upper	33	35.3	29.0	10,986	50.4	38.8	40.6
Unknown	0	0.0	20.7	0	0.0	19.7	0.0
Total	93	100.0	100.0	21,780	100.0	100.0	100.0
Refinance Loans							
Low	16	6.5	6.8	1,158	3.0	3.6	22.5
Moderate	48	19.6	17.0	4,775	12.3	12.2	16.4
Middle	78	31.8	23.5	11,025	28.3	21.0	20.5
Upper	98	40.0	33.9	21,484	55.1	43.1	40.6
Unknown	5	2.0	18.8	522	1.3	20.0	0.0
Total	245	100.0	100.0	38,964	100.0	100.0	100.0
Home Improvement Loans							
Low	3	4.5	8.6	156	2.7	4.8	22.5
Moderate	7	10.6	16.7	327	5.6	12.3	16.4
Middle	19	28.8	23.1	1,175	20.0	20.0	20.5
Upper	37	56.1	48.3	4,216	71.8	59.3	40.6
Unknown	0	0.0	3.3	0	0.0	3.7	0.0
Total	66	100.0	100.0	5,874	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	35	7.7	7.0	2,965	4.2	3.9	22.5
Moderate	91	19.9	18.2	9,735	13.6	13.8	16.4
Middle	132	28.9	22.6	18,582	26.0	21.0	20.5
Upper	193	42.2	32.3	39,541	55.4	41.1	40.6
Unknown	6	1.3	19.9	592	0.8	20.2	0.0
Total	457	100.0	100.0	71,415	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Gary, IN MD #23844							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	3	5.8	7.9	78	1.6	5.2	22.5
Moderate	12	23.1	15.8	801	16.9	9.9	16.4
Middle	12	23.1	23.1	993	20.9	19.8	20.5
Upper	24	46.2	48.7	2,803	59.1	59.6	40.6
Unknown	1	1.9	4.6	70	1.5	5.5	0.0
Total	52	100.0	100.0	4,745	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.6	0	0.0	12.8	22.5
Moderate	0	0.0	18.3	0	0.0	16.8	16.4
Middle	0	0.0	23.9	0	0.0	18.2	20.5
Upper	1	100.0	40.8	52	100.0	48.6	40.6
Unknown	0	0.0	6.3	0	0.0	3.6	0.0
Total	1	100.0	100.0	52	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.2	0	0.0	0.1	22.5
Moderate	0	0.0	0.2	0	0.0	0.1	16.4
Middle	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	40.6
Unknown	0	0.0	99.7	0	0.0	99.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.3	0	0.0	0.5	4.3
Moderate	5	5.4	10.9	701	3.2	6.5	13.6
Middle	28	30.1	41.9	4,331	19.9	36.4	39.1
Upper	60	64.5	45.9	16,748	76.9	56.6	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	93	100.0	100.0	21,780	100.0	100.0	100.0
Refinance Loans							
Low	1	0.4	0.5	30	0.1	0.3	4.3
Moderate	10	4.1	5.5	670	1.7	3.1	13.6
Middle	106	43.3	37.7	14,745	37.8	31.2	39.1
Upper	128	52.2	56.3	23,519	60.4	65.4	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	245	100.0	100.0	38,964	100.0	100.0	100.0
Home Improvement Loans							
Low	1	1.5	1.5	35	0.6	0.9	4.3
Moderate	1	1.5	7.0	40	0.7	5.2	13.6
Middle	24	36.4	34.1	1,495	25.5	29.6	39.1
Upper	40	60.6	57.4	4,304	73.3	64.3	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	66	100.0	100.0	5,874	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	13.8	0	0.0	5.7	17.5
Moderate	0	0.0	34.9	0	0.0	10.6	14.9
Middle	0	0.0	31.2	0	0.0	28.0	48.9
Upper	1	100.0	20.2	261	100.0	55.7	18.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	261	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	0.4	0.9	65	0.1	0.6	4.3
Moderate	18	3.9	7.9	1,462	2.0	4.9	13.6
Middle	176	38.4	39.2	21,548	30.1	33.5	39.1
Upper	262	57.2	51.9	48,601	67.8	61.1	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	458	100.0	100.0	71,676	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	0.6	4.3
Moderate	2	3.8	6.1	51	1.1	3.4	13.6
Middle	17	32.7	30.5	925	19.5	22.8	39.1
Upper	33	63.5	62.4	3,769	79.4	73.2	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	52	100.0	100.0	4,745	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.5	0	0.0	1.6	4.3
Moderate	0	0.0	14.1	0	0.0	9.8	13.6
Middle	1	100.0	37.0	52	100.0	30.6	39.1
Upper	0	0.0	45.4	0	0.0	58.0	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	52	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.1	0	0.0	1.0	4.3
Moderate	0	0.0	12.9	0	0.0	7.9	13.6
Middle	0	0.0	50.4	0	0.0	47.2	39.1
Upper	0	0.0	34.6	0	0.0	43.9	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	34	18.9	9.3	2,852	8.1	5.0	21.9
Moderate	56	31.1	21.8	6,781	19.2	16.0	17.3
Middle	29	16.1	20.8	6,169	17.4	19.6	19.6
Upper	61	33.9	30.9	19,579	55.3	43.0	41.1
Unknown	0	0.0	17.2	0	0.0	16.4	0.0
Total	180	100.0	100.0	35,381	100.0	100.0	100.0
Refinance Loans							
Low	31	8.0	7.9	2,530	3.3	4.2	21.9
Moderate	70	18.0	17.7	8,589	11.1	12.2	17.3
Middle	62	15.9	20.7	9,269	12.0	18.0	19.6
Upper	217	55.8	35.0	54,943	71.0	46.2	41.1
Unknown	9	2.3	18.7	2,039	2.6	19.3	0.0
Total	389	100.0	100.0	77,370	100.0	100.0	100.0
Home Improvement Loans							
Low	4	2.8	8.2	266	1.3	4.6	21.9
Moderate	17	12.1	15.6	721	3.5	11.5	17.3
Middle	24	17.0	21.8	1,313	6.4	18.9	19.6
Upper	92	65.2	52.0	17,911	87.3	61.2	41.1
Unknown	4	2.8	2.3	295	1.4	3.8	0.0
Total	141	100.0	100.0	20,506	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	72	8.3	8.3	5,730	3.8	4.6	21.9
Moderate	163	18.7	19.0	17,287	11.6	13.8	17.3
Middle	148	17.0	20.6	19,286	12.9	18.6	19.6
Upper	469	53.9	34.2	104,044	69.9	45.0	41.1
Unknown	18	2.1	17.8	2,580	1.7	18.0	0.0
Total	870	100.0	100.0	148,927	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	1.3	7.0	57	0.4	3.7	21.9
Moderate	20	12.9	13.7	1,196	7.8	10.3	17.3
Middle	32	20.6	22.1	2,493	16.2	17.0	19.6
Upper	97	62.6	52.2	11,436	74.2	66.6	41.1
Unknown	4	2.6	3.0	231	1.5	2.4	0.0
Total	155	100.0	100.0	15,413	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	20.0	10.2	25	9.7	5.4	21.9
Moderate	0	0.0	17.9	0	0.0	12.6	17.3
Middle	1	20.0	21.5	42	16.3	16.7	19.6
Upper	2	40.0	44.7	175	68.1	57.8	41.1
Unknown	1	20.0	5.7	15	5.8	7.5	0.0
Total	5	100.0	100.0	257	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.4	21.9
Moderate	0	0.0	0.3	0	0.0	0.4	17.3
Middle	0	0.0	0.5	0	0.0	0.9	19.6
Upper	0	0.0	0.4	0	0.0	1.0	41.1
Unknown	0	0.0	98.3	0	0.0	97.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	17	9.4	6.9	1,793	5.1	4.3	6.2
Moderate	39	21.7	16.2	4,779	13.5	10.6	17.0
Middle	73	40.6	33.8	13,677	38.7	30.3	37.9
Upper	51	28.3	42.8	15,132	42.8	54.5	38.8
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	180	100.0	100.0	35,381	100.0	100.0	100.0
Refinance Loans							
Low	14	3.6	2.9	2,636	3.4	1.9	6.2
Moderate	51	13.1	12.2	6,687	8.6	8.1	17.0
Middle	169	43.4	35.0	27,315	35.3	30.3	37.9
Upper	155	39.8	49.8	40,732	52.6	59.7	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	389	100.0	100.0	77,370	100.0	100.0	100.0
Home Improvement Loans							
Low	4	2.8	4.1	194	0.9	2.4	6.2
Moderate	11	7.8	12.3	677	3.3	8.6	17.0
Middle	58	41.1	32.8	8,796	42.9	29.2	37.9
Upper	68	48.2	50.8	10,839	52.9	59.8	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	141	100.0	100.0	20,506	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	19.7	0	0.0	10.4	15.6
Moderate	2	100.0	34.7	15,150	100.0	27.1	37.4
Middle	0	0.0	23.2	0	0.0	21.5	24.3
Upper	0	0.0	21.2	0	0.0	40.6	22.5
Unknown	0	0.0	1.2	0	0.0	0.3	0.3
Total	2	100.0	100.0	15,150	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	39	4.5	4.6	4,937	3.0	3.4	6.2
Moderate	119	13.6	13.8	28,527	17.4	10.3	17.0
Middle	364	41.7	34.5	55,824	34.0	29.8	37.9
Upper	350	40.1	47.0	74,789	45.6	56.4	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	872	100.0	100.0	164,077	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	2	2.9	1.9	108	1.7	1.2	6.2
Moderate	8	11.4	8.7	378	5.8	4.5	17.0
Middle	25	35.7	34.0	2,687	41.2	30.4	37.9
Upper	35	50.0	55.4	3,348	51.3	63.9	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	70	100.0	100.0	6,521	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	3.8	6.2
Moderate	0	0.0	15.1	0	0.0	8.7	17.0
Middle	3	75.0	32.8	116	95.1	27.3	37.9
Upper	1	25.0	46.7	6	4.9	60.2	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	4	100.0	100.0	122	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.5	0	0.0	3.5	6.2
Moderate	0	0.0	23.3	0	0.0	17.5	17.0
Middle	0	0.0	42.4	0	0.0	40.7	37.9
Upper	0	0.0	27.7	0	0.0	38.3	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lafayette-West Lafayette, IL MSA #29200							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	10.3	0	0.0	6.4	20.1
Moderate	2	25.0	22.0	240	12.1	17.4	16.3
Middle	2	25.0	21.1	324	16.4	21.1	22.9
Upper	4	50.0	32.2	1,414	71.3	41.3	40.3
Unknown	0	0.0	14.3	0	0.0	13.3	0.0
Total	8	100.0	100.0	1,978	100.0	100.0	100.0
Refinance Loans							
Low	7	15.2	7.7	390	7.9	4.4	20.1
Moderate	8	17.4	19.0	534	10.8	14.3	16.3
Middle	12	26.1	22.8	1,272	25.6	20.7	22.9
Upper	19	41.3	33.9	2,766	55.7	43.4	40.3
Unknown	0	0.0	16.3	0	0.0	17.3	0.0
Total	46	100.0	100.0	4,962	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.6	0	0.0	4.6	20.1
Moderate	0	0.0	14.9	0	0.0	13.4	16.3
Middle	1	14.3	25.1	25	6.9	21.7	22.9
Upper	6	85.7	49.3	337	93.1	56.3	40.3
Unknown	0	0.0	4.1	0	0.0	4.1	0.0
Total	7	100.0	100.0	362	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	8	11.3	8.6	410	5.1	5.4	20.1
Moderate	13	18.3	19.7	1,007	12.6	15.6	16.3
Middle	16	22.5	22.1	1,699	21.3	20.8	22.9
Upper	34	47.9	34.3	4,832	60.9	42.9	40.3
Unknown	0	0.0	15.2	0	0.0	15.3	0.0
Total	71	100.0	100.0	7,968	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	1	12.5	7.2	20	4.4	4.7	20.1
Moderate	1	12.5	15.8	20	4.4	10.9	16.5
Middle	1	12.5	25.3	78	17.2	21.3	22.9
Upper	5	62.5	48.3	335	74.0	59.2	40.5
Unknown	0	0.0	3.3	0	0.0	3.9	0.0
Total	8	100.0	100.0	453	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.8	0	0.0	7.6	20.1
Moderate	2	100.0	24.5	213	100.0	11.5	16.5
Middle	0	0.0	20.6	0	0.0	21.8	22.9
Upper	0	0.0	40.2	0	0.0	51.5	40.5
Unknown	0	0.0	5.9	0	0.0	7.5	0.0
Total	2	100.0	100.0	213	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.9	20.1
Moderate	0	0.0	0.0	0	0.0	0.0	16.5
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	98.9	0	0.0	99.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.3	0	0.0	0.8	0.9
Moderate	0	0.0	17.1	0	0.0	11.7	14.9
Middle	8	100.0	40.8	1,978	100.0	37.6	44.3
Upper	0	0.0	40.7	0	0.0	49.7	39.8
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	8	100.0	100.0	1,978	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.3	0	0.0	0.2	0.9
Moderate	1	2.2	11.2	8	0.2	7.2	14.9
Middle	40	87.0	40.5	4,066	81.9	37.4	44.3
Upper	5	10.9	47.9	588	17.9	55.2	39.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	46	100.0	100.0	4,962	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.7	0	0.0	0.4	0.9
Moderate	1	14.3	11.0	39	16.3	7.9	14.9
Middle	6	85.7	38.1	303	83.7	33.5	44.3
Upper	0	0.0	50.2	0	0.0	58.1	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	7	100.0	100.0	362	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	21.7	0	0.0	14.8	17.1
Moderate	0	0.0	38.3	0	0.0	41.9	27.3
Middle	0	0.0	23.3	0	0.0	31.7	26.9
Upper	0	0.0	10.0	0	0.0	7.0	19.1
Unknown	0	0.0	6.7	0	0.0	4.6	9.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.9	0	0.0	1.5	0.9
Moderate	2	2.8	13.7	67	0.8	11.7	14.9
Middle	61	85.9	40.3	6,816	85.3	37.0	44.3
Upper	8	11.3	45.0	1,085	13.6	49.4	39.8
Unknown	0	0.0	0.1	0	0.0	0.4	0.1
Total	71	100.0	100.0	7,968	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.3	0	0.0	1.0	0.9
Moderate	0	0.0	9.4	0	0.0	8.1	14.9
Middle	6	75.0	40.3	316	69.8	36.3	44.3
Upper	2	25.0	50.0	137	30.2	54.6	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	8	100.0	100.0	453	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	1.2	0.9
Moderate	0	0.0	18.6	0	0.0	13.3	14.9
Middle	1	50.0	34.3	153	71.8	34.1	44.3
Upper	1	50.0	45.1	60	28.2	51.3	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	2	100.0	100.0	213	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.7	0.9
Moderate	0	0.0	19.8	0	0.0	16.2	14.9
Middle	0	0.0	37.4	0	0.0	38.0	44.3
Upper	0	0.0	41.8	0	0.0	45.2	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	8.6	9.2	506	4.6	4.9	22.6
Moderate	25	43.1	21.5	2,980	26.9	15.9	17.0
Middle	7	12.1	20.7	1,281	11.5	20.5	19.6
Upper	21	36.2	29.4	6,325	57.0	40.8	40.9
Unknown	0	0.0	19.2	0	0.0	17.9	0.0
Total	58	100.0	100.0	11,092	100.0	100.0	100.0
Refinance Loans							
Low	8	5.7	7.2	407	1.8	3.5	22.6
Moderate	20	14.3	17.1	2,283	10.4	11.5	17.0
Middle	24	17.1	20.9	2,693	12.2	17.6	19.6
Upper	86	61.4	35.1	16,110	73.1	43.6	40.9
Unknown	2	1.4	19.7	537	2.4	23.7	0.0
Total	140	100.0	100.0	22,030	100.0	100.0	100.0
Home Improvement Loans							
Low	2	8.3	11.9	104	4.7	5.1	22.6
Moderate	2	8.3	18.7	107	4.8	12.8	17.0
Middle	5	20.8	22.6	355	15.9	20.7	19.6
Upper	15	62.5	44.5	1,665	74.6	57.4	40.9
Unknown	0	0.0	2.2	0	0.0	4.0	0.0
Total	24	100.0	100.0	2,231	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	16	5.1	8.1	1,027	2.3	4.2	22.6
Moderate	58	18.6	18.8	6,005	13.7	13.6	17.0
Middle	56	17.9	20.8	5,802	13.3	19.0	19.6
Upper	179	57.4	33.4	30,348	69.3	42.4	40.9
Unknown	3	1.0	18.8	591	1.4	20.8	0.0
Total	312	100.0	100.0	43,773	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	1	1.1	7.6	10	0.1	5.4	22.6
Moderate	11	12.5	18.0	635	7.6	13.5	17.0
Middle	18	20.5	22.9	1,378	16.6	19.8	19.6
Upper	57	64.8	45.7	6,248	75.1	58.8	40.9
Unknown	1	1.1	2.8	54	0.6	2.6	0.0
Total	88	100.0	100.0	8,325	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.8	0	0.0	3.1	22.6
Moderate	0	0.0	18.0	0	0.0	11.8	17.0
Middle	2	100.0	23.8	95	100.0	21.3	19.6
Upper	0	0.0	41.3	0	0.0	49.8	40.9
Unknown	0	0.0	11.2	0	0.0	14.0	0.0
Total	2	100.0	100.0	95	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	0.3	0	0.0	0.2	17.0
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.3	0	0.0	0.1	40.9
Unknown	0	0.0	99.5	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	1.7	4.1	107	1.0	1.9	5.7
Moderate	9	15.5	15.7	1,117	10.1	9.9	16.3
Middle	29	50.0	45.5	4,186	37.7	40.5	45.6
Upper	19	32.8	34.7	5,682	51.2	47.7	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	58	100.0	100.0	11,092	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.4	0	0.0	0.7	5.7
Moderate	15	10.7	9.7	1,132	5.1	6.2	16.3
Middle	75	53.6	45.1	10,436	47.4	38.7	45.6
Upper	50	35.7	43.7	10,462	47.5	54.4	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	140	100.0	100.0	22,030	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.2	7.3	47	2.1	2.7	5.7
Moderate	0	0.0	15.4	0	0.0	7.6	16.3
Middle	11	45.8	40.0	1,042	46.7	40.7	45.6
Upper	12	50.0	37.3	1,142	51.2	49.0	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	24	100.0	100.0	2,231	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	19.4	0	0.0	9.6	15.0
Moderate	0	0.0	18.7	0	0.0	21.5	28.8
Middle	0	0.0	49.6	0	0.0	54.1	36.0
Upper	2	100.0	12.2	14,749	100.0	14.8	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	14,749	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	5	1.6	2.9	269	0.5	1.7	5.7
Moderate	33	10.5	12.7	2,800	4.8	8.9	16.3
Middle	153	48.7	45.0	19,497	33.3	40.2	45.6
Upper	123	39.2	39.4	35,956	61.4	49.1	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	314	100.0	100.0	58,522	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	2	2.3	2.3	70	0.8	1.3	5.7
Moderate	9	10.2	10.0	351	6.6	6.2	16.3
Middle	37	42.0	41.2	3,783	45.4	35.2	45.6
Upper	40	45.5	46.6	3,921	47.1	57.3	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	88	100.0	100.0	8,325	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	50.0	3.6	45	47.4	1.6	5.7
Moderate	0	0.0	16.2	0	0.0	10.6	16.3
Middle	1	50.0	43.4	50	52.6	39.0	45.6
Upper	0	0.0	36.9	0	0.0	48.9	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	95	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.5	0	0.0	2.5	5.7
Moderate	0	0.0	27.4	0	0.0	48.4	16.3
Middle	0	0.0	48.6	0	0.0	32.8	45.6
Upper	0	0.0	17.6	0	0.0	16.3	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lima, OH MSA #30620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	9.0	0	0.0	4.8	21.7
Moderate	2	66.7	26.1	110	50.5	20.3	17.0
Middle	1	33.3	23.8	108	49.5	23.2	21.6
Upper	0	0.0	29.0	0	0.0	41.1	39.6
Unknown	0	0.0	12.2	0	0.0	10.5	0.0
Total	3	100.0	100.0	218	100.0	100.0	100.0
Refinance Loans							
Low	1	33.3	6.2	51	19.4	3.1	21.7
Moderate	0	0.0	18.1	0	0.0	12.7	17.0
Middle	0	0.0	23.4	0	0.0	20.8	21.6
Upper	2	66.7	36.0	212	80.6	46.1	39.6
Unknown	0	0.0	16.3	0	0.0	17.3	0.0
Total	3	100.0	100.0	263	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.9	0	0.0	6.1	21.7
Moderate	0	0.0	16.5	0	0.0	12.8	17.0
Middle	0	0.0	21.5	0	0.0	22.3	21.6
Upper	1	100.0	45.0	100	100.0	51.0	39.6
Unknown	0	0.0	9.1	0	0.0	7.8	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	14.3	7.6	51	8.8	4.1	21.7
Moderate	2	28.6	21.3	110	18.9	16.4	17.0
Middle	1	14.3	23.0	108	18.6	21.7	21.6
Upper	3	42.9	33.9	312	53.7	44.0	39.6
Unknown	0	0.0	14.2	0	0.0	13.8	0.0
Total	7	100.0	100.0	581	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lima, OH MSA #30620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.5	0	0.0	6.5	21.7
Moderate	0	0.0	18.8	0	0.0	11.5	17.0
Middle	0	0.0	18.8	0	0.0	16.2	21.6
Upper	0	0.0	44.0	0	0.0	61.7	39.6
Unknown	0	0.0	7.9	0	0.0	4.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.3	0	0.0	4.6	21.7
Moderate	0	0.0	28.1	0	0.0	24.4	17.0
Middle	0	0.0	9.4	0	0.0	5.8	21.6
Upper	0	0.0	43.8	0	0.0	52.3	39.6
Unknown	0	0.0	12.5	0	0.0	12.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	4.2	0	0.0	3.7	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	95.8	0	0.0	96.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lima, OH MSA #30620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	0.8	2.7
Moderate	0	0.0	13.5	0	0.0	7.5	12.8
Middle	2	66.7	46.7	110	50.5	44.3	52.7
Upper	1	33.3	37.9	108	49.5	47.4	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	218	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.3	0	0.0	0.6	2.7
Moderate	0	0.0	6.8	0	0.0	3.3	12.8
Middle	0	0.0	52.6	0	0.0	51.4	52.7
Upper	3	100.0	39.3	263	100.0	44.7	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	263	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.7	0	0.0	0.8	2.7
Moderate	0	0.0	8.7	0	0.0	8.0	12.8
Middle	0	0.0	46.3	0	0.0	42.3	52.7
Upper	1	100.0	43.4	100	100.0	49.0	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.3	0	0.0	14.8	9.6
Moderate	0	0.0	27.6	0	0.0	18.3	35.8
Middle	0	0.0	41.4	0	0.0	32.3	34.2
Upper	0	0.0	20.7	0	0.0	34.6	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	1.1	2.7
Moderate	0	0.0	9.9	0	0.0	5.9	12.8
Middle	2	28.6	49.6	110	18.9	47.1	52.7
Upper	3	71.4	38.8	471	81.1	45.9	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	581	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lima, OH MSA #30620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	0.3	2.7
Moderate	0	0.0	5.8	0	0.0	2.6	12.8
Middle	0	0.0	51.8	0	0.0	44.0	52.7
Upper	0	0.0	41.4	0	0.0	53.1	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	9.4	0	0.0	5.4	12.8
Middle	0	0.0	62.5	0	0.0	62.6	52.7
Upper	0	0.0	28.1	0	0.0	32.0	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	16.7	0	0.0	13.4	12.8
Middle	0	0.0	41.7	0	0.0	49.5	52.7
Upper	0	0.0	41.7	0	0.0	37.1	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	8	22.9	9.1	686	15.4	5.4	18.4
Moderate	11	31.4	27.0	1,030	23.2	21.1	17.9
Middle	5	14.3	23.7	659	14.8	23.3	22.0
Upper	10	28.6	25.3	1,905	42.8	36.0	41.7
Unknown	1	2.9	14.9	169	3.8	14.3	0.0
Total	35	100.0	100.0	4,449	100.0	100.0	100.0
Refinance Loans							
Low	10	9.8	5.8	562	4.3	3.3	18.4
Moderate	15	14.7	18.4	1,008	7.8	13.6	17.9
Middle	21	20.6	24.6	2,204	17.0	22.1	22.0
Upper	55	53.9	35.8	9,099	70.3	44.0	41.7
Unknown	1	1.0	15.4	65	0.5	17.0	0.0
Total	102	100.0	100.0	12,938	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.9	0	0.0	3.8	18.4
Moderate	7	23.3	15.4	293	13.1	12.8	17.9
Middle	4	13.3	23.5	207	9.2	22.8	22.0
Upper	17	56.7	49.5	1,595	71.0	52.5	41.7
Unknown	2	6.7	4.7	150	6.7	8.0	0.0
Total	30	100.0	100.0	2,245	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	20	10.0	7.3	1,316	5.8	4.3	18.4
Moderate	36	18.0	21.8	2,491	11.0	17.2	17.9
Middle	37	18.5	24.0	3,548	15.6	22.6	22.0
Upper	102	51.0	31.9	14,969	65.9	40.2	41.7
Unknown	5	2.5	15.1	400	1.8	15.7	0.0
Total	200	100.0	100.0	22,724	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	2	6.3	6.4	68	2.2	4.3	18.4
Moderate	3	9.4	18.2	160	5.3	16.1	17.9
Middle	7	21.9	25.1	478	15.8	22.7	22.0
Upper	19	59.4	45.1	2,310	76.2	52.4	41.7
Unknown	1	3.1	5.2	16	0.5	4.5	0.0
Total	32	100.0	100.0	3,032	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.8	0	0.0	6.7	18.4
Moderate	0	0.0	20.1	0	0.0	19.9	17.9
Middle	0	0.0	23.8	0	0.0	19.8	22.0
Upper	1	100.0	37.8	60	100.0	43.0	41.7
Unknown	0	0.0	8.5	0	0.0	10.6	0.0
Total	1	100.0	100.0	60	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.9
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	41.7
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	5.7	17.2	171	3.8	14.0	11.1
Middle	26	74.3	66.4	3,179	71.5	65.3	66.8
Upper	7	20.0	16.4	1,099	24.7	20.7	22.1
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	35	100.0	100.0	4,449	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	2.0	11.7	219	1.7	9.8	11.1
Middle	68	66.7	65.7	7,928	61.3	64.2	66.8
Upper	32	31.4	22.5	4,791	37.0	26.0	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	102	100.0	100.0	12,938	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	3.3	6.8	32	1.4	6.2	11.1
Middle	16	53.3	65.5	820	36.5	64.6	66.8
Upper	13	43.3	27.8	1,393	62.0	29.3	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	30	100.0	100.0	2,245	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	40.9	0	0.0	40.2	36.8
Middle	0	0.0	56.8	0	0.0	58.5	54.7
Upper	0	0.0	2.3	0	0.0	1.3	8.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	3.0	13.9	482	2.1	12.2	11.1
Middle	130	65.0	65.8	13,784	60.7	64.6	66.8
Upper	64	32.0	20.2	8,458	37.2	23.2	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	200	100.0	100.0	22,724	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.4	0	0.0	7.6	11.1
Middle	20	62.5	59.2	1,857	61.2	57.0	66.8
Upper	12	37.5	32.4	1,175	38.8	35.4	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	3,032	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	12.2	60	100.0	9.0	11.1
Middle	0	0.0	67.7	0	0.0	64.8	66.8
Upper	0	0.0	20.1	0	0.0	26.1	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	60	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.8	0	0.0	18.7	11.1
Middle	0	0.0	64.2	0	0.0	61.9	66.8
Upper	0	0.0	16.0	0	0.0	19.4	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Danville, IL MSA #19180							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	25.0	7.6	50	17.8	4.4	21.7
Moderate	3	75.0	23.7	231	82.2	18.2	16.8
Middle	0	0.0	24.5	0	0.0	23.7	20.7
Upper	0	0.0	27.8	0	0.0	37.9	40.8
Unknown	0	0.0	16.4	0	0.0	15.8	0.0
Total	4	100.0	100.0	281	100.0	100.0	100.0
Refinance Loans							
Low	1	16.7	3.9	32	9.7	1.8	21.7
Moderate	2	33.3	14.2	82	24.8	8.8	16.8
Middle	0	0.0	24.9	0	0.0	22.5	20.7
Upper	3	50.0	42.4	217	65.6	49.1	40.8
Unknown	0	0.0	14.6	0	0.0	17.9	0.0
Total	6	100.0	100.0	331	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.5	0	0.0	10.0	21.7
Moderate	0	0.0	32.5	0	0.0	26.3	16.8
Middle	0	0.0	20.0	0	0.0	17.7	20.7
Upper	0	0.0	32.5	0	0.0	33.1	40.8
Unknown	1	100.0	7.5	13	100.0	12.9	0.0
Total	1	100.0	100.0	13	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	18.2	5.9	82	13.1	3.3	21.7
Moderate	5	45.5	19.4	313	50.1	14.0	16.8
Middle	0	0.0	24.0	0	0.0	22.8	20.7
Upper	3	27.3	34.2	217	34.7	42.6	40.8
Unknown	1	9.1	16.5	13	2.1	17.4	0.0
Total	11	100.0	100.0	625	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Danville, IL MSA #19180							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	16.7	0	0.0	5.3	16.8
Middle	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	83.3	0	0.0	94.7	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	5.0	21.7
Moderate	0	0.0	29.2	0	0.0	16.1	16.8
Middle	0	0.0	16.7	0	0.0	14.2	20.7
Upper	0	0.0	41.7	0	0.0	64.7	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	3.4	0	0.0	7.1	20.7
Upper	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	96.6	0	0.0	92.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography Assessment Area: Danville, IL MSA #19180							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.3	0	0.0	0.7	2.8
Moderate	0	0.0	3.0	0	0.0	2.4	11.4
Middle	4	100.0	51.3	281	100.0	46.2	49.6
Upper	0	0.0	44.4	0	0.0	50.8	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	281	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.4	0	0.0	0.1	2.8
Moderate	0	0.0	2.7	0	0.0	1.8	11.4
Middle	4	66.7	46.6	199	60.1	42.8	49.6
Upper	2	33.3	50.3	132	39.9	55.2	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	331	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.0	0	0.0	3.7	2.8
Moderate	0	0.0	15.0	0	0.0	9.2	11.4
Middle	1	100.0	50.0	13	100.0	56.1	49.6
Upper	0	0.0	30.0	0	0.0	31.0	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	13	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	6.1	0	0.0	10.5	12.2
Moderate	0	0.0	45.5	0	0.0	27.2	21.1
Middle	0	0.0	36.4	0	0.0	45.7	37.5
Upper	0	0.0	12.1	0	0.0	13.6	29.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.1	0	0.0	0.9	2.8
Moderate	0	0.0	4.1	0	0.0	3.4	11.4
Middle	9	81.8	49.4	493	78.9	45.2	49.6
Upper	2	18.2	45.4	132	21.1	50.5	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	625	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Danville, IL MSA #19180							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.8
Moderate	0	0.0	0.0	0	0.0	0.0	11.4
Middle	0	0.0	66.7	0	0.0	57.9	49.6
Upper	0	0.0	33.3	0	0.0	42.1	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.8
Moderate	0	0.0	4.2	0	0.0	1.7	11.4
Middle	0	0.0	62.5	0	0.0	54.3	49.6
Upper	0	0.0	33.3	0	0.0	44.1	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.4	0	0.0	1.4	2.8
Moderate	0	0.0	10.3	0	0.0	3.6	11.4
Middle	0	0.0	62.1	0	0.0	61.8	49.6
Upper	0	0.0	24.1	0	0.0	33.2	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Illinois							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	50.0	11.3	71	35.7	6.6	21.1
Moderate	2	50.0	25.8	128	64.3	21.1	18.9
Middle	0	0.0	22.6	0	0.0	23.2	20.1
Upper	0	0.0	20.3	0	0.0	28.4	39.8
Unknown	0	0.0	20.0	0	0.0	20.6	0.0
Total	4	100.0	100.0	199	100.0	100.0	100.0
Refinance Loans							
Low	1	33.3	5.6	64	30.9	3.0	21.1
Moderate	0	0.0	15.2	0	0.0	10.1	18.9
Middle	1	33.3	17.5	25	12.1	15.2	20.1
Upper	1	33.3	46.2	118	57.0	52.1	39.8
Unknown	0	0.0	15.5	0	0.0	19.6	0.0
Total	3	100.0	100.0	207	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	1	100.0	27.8	25	100.0	22.8	18.9
Middle	0	0.0	38.9	0	0.0	26.3	20.1
Upper	0	0.0	27.8	0	0.0	46.3	39.8
Unknown	0	0.0	5.6	0	0.0	4.6	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	37.5	8.3	135	31.3	4.9	21.1
Moderate	3	37.5	20.9	153	35.3	16.1	18.9
Middle	1	12.5	20.3	25	5.8	19.3	20.1
Upper	1	12.5	31.9	118	27.4	39.0	39.8
Unknown	0	0.0	18.6	0	0.0	20.7	0.0
Total	8	100.0	100.0	431	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Illinois							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	18.9
Middle	0	0.0	25.0	0	0.0	22.2	20.1
Upper	0	0.0	75.0	0	0.0	77.8	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	20.0	0	0.0	20.1	21.1
Moderate	0	0.0	60.0	0	0.0	49.9	18.9
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	39.8
Unknown	0	0.0	20.0	0	0.0	30.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	18.9
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	39.8
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Illinois							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	12.5	71	35.7	9.2	13.1
Middle	1	25.0	47.5	45	22.6	47.6	51.7
Upper	1	25.0	39.7	83	41.7	43.1	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	199	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.6	0	0.0	1.7	13.1
Middle	2	66.7	45.5	89	43.0	40.9	51.7
Upper	1	33.3	51.8	118	57.0	57.4	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	207	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.1	0	0.0	9.7	13.1
Middle	1	100.0	61.1	25	100.0	67.3	51.7
Upper	0	0.0	27.8	0	0.0	23.0	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	49.2
Middle	0	0.0	100.0	0	0.0	100.0	38.6
Upper	0	0.0	0.0	0	0.0	0.0	12.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	25.0	8.2	71	16.5	5.8	13.1
Middle	4	50.0	47.9	159	36.9	45.8	51.7
Upper	2	25.0	44.0	201	46.6	48.4	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	431	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Illinois							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.1
Middle	0	0.0	75.0	0	0.0	51.5	51.7
Upper	0	0.0	25.0	0	0.0	15.5	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	10.3	13.1
Middle	0	0.0	80.0	0	0.0	59.7	51.7
Upper	0	0.0	0.0	0	0.0	0.0	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	22.2	0	0.0	15.1	13.1
Middle	0	0.0	55.6	0	0.0	50.5	51.7
Upper	0	0.0	22.2	0	0.0	31.4	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Bloomington, IN MSA #14020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	6.4	0	0.0	3.6	22.2
Moderate	0	0.0	19.3	0	0.0	14.3	15.8
Middle	1	50.0	23.8	180	55.2	21.9	19.5
Upper	1	50.0	39.1	146	44.8	49.1	42.5
Unknown	0	0.0	11.5	0	0.0	11.1	0.0
Total	2	100.0	100.0	326	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.3	0	0.0	2.1	22.2
Moderate	4	13.3	14.0	567	8.1	9.1	15.8
Middle	6	20.0	19.4	1,038	14.8	15.8	19.5
Upper	20	66.7	43.4	5,409	77.1	52.9	42.5
Unknown	0	0.0	18.8	0	0.0	20.1	0.0
Total	30	100.0	100.0	7,014	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.0	0	0.0	2.1	22.2
Moderate	0	0.0	19.3	0	0.0	7.6	15.8
Middle	0	0.0	16.3	0	0.0	13.0	19.5
Upper	3	100.0	57.0	300	100.0	71.3	42.5
Unknown	0	0.0	4.4	0	0.0	6.0	0.0
Total	3	100.0	100.0	300	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	5.0	0	0.0	2.6	22.2
Moderate	4	10.8	15.8	567	7.1	10.9	15.8
Middle	7	18.9	20.6	1,218	15.4	17.8	19.5
Upper	26	70.3	42.2	6,149	77.5	51.7	42.5
Unknown	0	0.0	16.4	0	0.0	16.9	0.0
Total	37	100.0	100.0	7,934	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Bloomington, IN MSA #14020							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	4.6	0	0.0	1.8	22.2
Moderate	0	0.0	15.7	0	0.0	12.2	15.8
Middle	0	0.0	18.3	0	0.0	11.8	19.5
Upper	2	100.0	58.8	294	100.0	73.3	42.5
Unknown	0	0.0	2.6	0	0.0	0.8	0.0
Total	2	100.0	100.0	294	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	2.6	22.2
Moderate	0	0.0	12.9	0	0.0	7.1	15.8
Middle	0	0.0	12.9	0	0.0	6.3	19.5
Upper	0	0.0	58.1	0	0.0	75.1	42.5
Unknown	0	0.0	9.7	0	0.0	8.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.2
Moderate	0	0.0	0.0	0	0.0	0.0	15.8
Middle	0	0.0	0.0	0	0.0	0.0	19.5
Upper	0	0.0	0.0	0	0.0	0.0	42.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	2.3	0	0.0	1.6	3.1
Moderate	0	0.0	8.7	0	0.0	7.9	7.6
Middle	0	0.0	50.3	0	0.0	45.2	44.8
Upper	2	100.0	38.7	326	100.0	45.3	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	326	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.7	0	0.0	1.0	3.1
Moderate	0	0.0	7.2	0	0.0	5.7	7.6
Middle	6	20.0	43.8	761	10.8	38.8	44.8
Upper	24	80.0	47.3	6,253	89.2	54.5	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	30	100.0	100.0	7,014	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.5	0	0.0	1.6	3.1
Moderate	1	33.3	8.1	50	16.7	3.1	7.6
Middle	0	0.0	34.1	0	0.0	18.5	44.8
Upper	2	66.7	56.3	250	83.3	76.7	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	300	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	7.1	0	0.0	4.7	7.2
Moderate	0	0.0	41.1	0	0.0	55.8	45.0
Middle	0	0.0	33.9	0	0.0	26.3	24.1
Upper	0	0.0	17.9	0	0.0	13.2	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.9	0	0.0	1.7	3.1
Moderate	1	2.7	7.9	50	0.6	13.3	7.6
Middle	6	16.2	45.6	761	9.6	38.8	44.8
Upper	30	81.1	44.5	7,123	89.8	46.2	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	37	100.0	100.0	7,934	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.3	0	0.0	0.5	3.1
Moderate	0	0.0	3.9	0	0.0	1.4	7.6
Middle	0	0.0	35.3	0	0.0	29.0	44.8
Upper	2	100.0	59.5	294	100.0	69.2	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	294	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	3.1
Moderate	0	0.0	0.0	0	0.0	0.0	7.6
Middle	0	0.0	45.4	0	0.0	35.0	44.8
Upper	0	0.0	51.6	0	0.0	62.0	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.8	0	0.0	1.3	3.1
Moderate	0	0.0	7.0	0	0.0	5.1	7.6
Middle	0	0.0	50.7	0	0.0	45.9	44.8
Upper	0	0.0	39.4	0	0.0	41.7	44.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Gary, IN MD #23844							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	6	9.2	8.8	774	5.9	5.0	22.5
Moderate	19	29.2	23.2	2,478	19.0	18.1	16.4
Middle	16	24.6	24.3	3,413	26.1	23.8	20.3
Upper	23	35.4	30.3	6,223	47.6	40.7	40.6
Unknown	1	1.5	13.5	181	1.4	12.5	0.0
Total	65	100.0	100.0	13,071	100.0	100.0	100.0
Refinance Loans							
Low	16	9.7	4.7	1,363	4.7	2.4	22.5
Moderate	26	15.8	13.8	3,275	11.3	9.5	16.4
Middle	42	25.3	23.1	6,483	22.3	20.1	20.3
Upper	79	47.9	39.7	17,718	60.9	48.5	40.6
Unknown	2	1.2	18.7	251	0.9	19.5	0.0
Total	165	100.0	100.0	29,090	100.0	100.0	100.0
Home Improvement Loans							
Low	1	6.3	7.9	65	4.3	4.6	22.5
Moderate	4	25.0	15.4	175	11.6	12.2	16.4
Middle	2	12.5	24.3	104	6.9	19.5	20.3
Upper	9	56.3	48.5	1,170	77.3	58.2	40.6
Unknown	0	0.0	3.8	0	0.0	5.5	0.0
Total	16	100.0	100.0	1,514	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	28	9.6	6.2	2,349	5.0	3.4	22.5
Moderate	57	19.5	16.7	6,333	13.4	12.7	16.4
Middle	68	23.3	22.6	10,751	22.8	21.0	20.3
Upper	134	45.9	35.2	27,149	57.6	44.4	40.6
Unknown	5	1.7	19.3	514	1.1	18.5	0.0
Total	292	100.0	100.0	47,096	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Gary, IN MD #23844							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	5	11.4	8.6	147	4.4	4.8	22.5
Moderate	8	18.2	14.4	405	12.1	11.0	16.4
Middle	8	18.2	21.6	749	22.4	16.8	20.5
Upper	21	47.7	53.7	1,966	58.7	65.8	40.6
Unknown	2	4.5	1.8	82	2.4	1.5	0.0
Total	44	100.0	100.0	3,349	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.1	0	0.0	4.0	22.5
Moderate	0	0.0	12.6	0	0.0	9.8	16.4
Middle	0	0.0	29.3	0	0.0	24.3	20.5
Upper	2	100.0	40.7	72	100.0	53.0	40.6
Unknown	0	0.0	9.3	0	0.0	8.8	0.0
Total	2	100.0	100.0	72	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.1	0	0.0	0.0	22.5
Moderate	0	0.0	0.1	0	0.0	0.0	16.4
Middle	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.1	0	0.0	0.0	40.6
Unknown	0	0.0	99.7	0	0.0	99.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.0	0	0.0	0.4	4.3
Moderate	5	7.7	8.5	577	4.4	4.6	13.6
Middle	23	35.4	41.6	3,802	29.1	35.7	39.1
Upper	37	56.9	48.8	8,692	66.5	59.2	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	65	100.0	100.0	13,071	100.0	100.0	100.0
Refinance Loans							
Low	1	0.6	0.3	38	0.1	0.1	4.3
Moderate	3	1.8	3.3	205	0.7	1.7	13.6
Middle	52	31.5	33.8	6,319	21.7	27.7	39.1
Upper	109	66.1	62.6	22,528	77.4	70.5	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	165	100.0	100.0	29,090	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.8	0	0.0	0.4	4.3
Moderate	2	12.5	6.0	134	8.9	3.5	13.6
Middle	7	43.8	34.1	595	39.3	28.1	39.1
Upper	7	43.8	59.2	785	51.8	68.0	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	16	100.0	100.0	1,514	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	19.2	0	0.0	12.5	17.5
Moderate	0	0.0	20.5	0	0.0	4.8	14.9
Middle	1	100.0	41.0	296	100.0	50.0	48.9
Upper	0	0.0	19.2	0	0.0	32.7	18.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	296	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	0.3	0.6	38	0.1	0.6	4.3
Moderate	11	3.8	5.9	1,016	2.1	3.1	13.6
Middle	100	34.1	37.4	12,062	25.5	31.9	39.1
Upper	181	61.8	56.1	34,276	72.3	64.3	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	293	100.0	100.0	47,392	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	0.5	4.3
Moderate	1	2.3	5.2	100	3.0	3.4	13.6
Middle	16	36.4	32.3	1,015	30.3	25.2	39.1
Upper	27	61.4	61.5	2,234	66.7	70.9	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	44	100.0	100.0	3,349	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.3	0	0.0	0.7	4.3
Moderate	0	0.0	8.9	0	0.0	5.7	13.6
Middle	1	50.0	37.0	35	48.6	27.6	39.1
Upper	1	50.0	52.6	37	51.4	66.1	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	72	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.4	0	0.0	0.6	4.3
Moderate	0	0.0	14.6	0	0.0	8.1	13.6
Middle	0	0.0	51.4	0	0.0	47.8	39.1
Upper	0	0.0	32.6	0	0.0	43.5	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	28	19.4	10.4	2,492	9.5	5.8	21.9
Moderate	59	41.0	23.7	6,646	25.4	17.9	17.3
Middle	17	11.8	21.1	3,614	13.8	20.2	19.6
Upper	39	27.1	31.0	13,172	50.3	43.1	41.1
Unknown	1	0.7	13.8	280	1.1	13.1	0.0
Total	144	100.0	100.0	26,204	100.0	100.0	100.0
Refinance Loans							
Low	17	5.9	5.9	1,203	2.2	3.0	21.9
Moderate	43	14.8	14.9	5,335	9.6	9.8	17.3
Middle	67	23.1	20.0	11,071	20.0	16.7	19.6
Upper	162	55.9	40.2	37,366	67.5	51.4	41.1
Unknown	1	0.3	19.1	357	0.6	19.1	0.0
Total	290	100.0	100.0	55,332	100.0	100.0	100.0
Home Improvement Loans							
Low	4	4.4	6.6	135	1.3	3.8	21.9
Moderate	9	10.0	15.3	601	5.9	10.7	17.3
Middle	15	16.7	21.6	1,049	10.3	17.5	19.6
Upper	59	65.6	53.7	8,331	81.6	64.6	41.1
Unknown	3	3.3	2.9	92	0.9	3.5	0.0
Total	90	100.0	100.0	10,208	100.0	100.0	100.0
Total Home Reportable Loans							
Low	52	8.7	7.4	3,975	4.0	4.0	21.9
Moderate	119	19.9	17.7	12,930	13.1	12.8	17.3
Middle	116	19.4	20.0	16,679	17.0	17.8	19.6
Upper	303	50.7	36.7	63,809	64.9	47.9	41.1
Unknown	8	1.3	18.3	994	1.0	17.4	0.0
Total	598	100.0	100.0	98,387	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	3	4.3	6.6	145	2.2	3.7	21.9
Moderate	8	11.4	13.9	348	5.3	10.3	17.3
Middle	15	21.4	21.3	881	13.5	16.1	19.6
Upper	41	58.6	53.8	4,882	74.9	67.8	41.1
Unknown	3	4.3	2.4	265	4.1	2.1	0.0
Total	70	100.0	100.0	6,521	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.8	0	0.0	3.9	21.9
Moderate	0	0.0	18.7	0	0.0	11.0	17.3
Middle	2	30.0	21.5	64	52.5	17.1	19.6
Upper	2	30.0	42.8	38	47.5	61.0	41.1
Unknown	0	0.0	9.1	0	0.0	7.0	0.0
Total	4	100.0	100.0	122	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.1	0	0.0	0.0	21.9
Moderate	0	0.0	0.1	0	0.0	0.1	17.3
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.8	0	0.0	3.2	41.1
Unknown	0	0.0	99.1	0	0.0	96.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	9.7	5.2	1,424	5.4	3.3	6.2
Moderate	27	18.8	15.1	2,544	9.7	9.8	17.0
Middle	66	45.8	34.8	10,733	41.0	30.7	37.9
Upper	36	25.0	44.9	11,388	43.5	56.1	38.8
Unknown	1	0.7	0.1	115	0.4	0.0	0.1
Total	144	100.0	100.0	26,204	100.0	100.0	100.0
Refinance Loans							
Low	7	2.4	2.0	1,117	2.0	1.4	6.2
Moderate	33	11.4	9.3	2,716	4.9	6.1	17.0
Middle	112	38.6	32.7	21,039	38.0	27.9	37.9
Upper	138	47.6	55.9	30,460	55.0	64.7	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	290	100.0	100.0	55,332	100.0	100.0	100.0
Home Improvement Loans							
Low	7	7.8	3.8	257	2.5	2.3	6.2
Moderate	9	10.0	10.1	1,244	12.2	7.3	17.0
Middle	34	37.8	34.7	4,651	45.6	31.5	37.9
Upper	40	44.4	51.3	4,056	39.7	58.9	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	90	100.0	100.0	10,208	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	22.3	0	0.0	11.5	15.6
Moderate	1	100.0	29.6	476	100.0	24.5	37.4
Middle	0	0.0	31.3	0	0.0	32.2	24.3
Upper	0	0.0	16.2	0	0.0	31.8	22.5
Unknown	0	0.0	0.6	0	0.0	0.0	0.3
Total	1	100.0	100.0	476	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	30	5.0	3.4	2,906	2.9	2.5	6.2
Moderate	78	13.0	11.7	7,358	7.4	8.2	17.0
Middle	240	40.1	33.8	39,226	39.7	29.3	37.9
Upper	250	41.7	51.1	49,258	49.8	60.1	38.8
Unknown	1	0.2	0.0	115	0.1	0.0	0.1
Total	599	100.0	100.0	98,863	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	2	2.9	1.9	105	1.7	1.2	6.2
Moderate	8	11.4	8.7	375	5.8	4.5	17.0
Middle	25	35.7	34.0	2,657	41.2	30.4	37.9
Upper	35	50.0	55.4	3,345	51.3	63.9	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	70	100.0	100.0	6,521	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	3.8	6.2
Moderate	0	0.0	15.1	0	0.0	8.7	17.0
Middle	3	75.0	32.8	116	95.1	27.3	37.9
Upper	1	25.0	46.7	6	4.9	60.2	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	4	100.0	100.0	122	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.5	0	0.0	3.5	6.2
Moderate	0	0.0	23.3	0	0.0	17.5	17.0
Middle	0	0.0	42.4	0	0.0	40.7	37.9
Upper	0	0.0	27.7	0	0.0	36.3	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	10.0	0	0.0	6.3	20.1
Moderate	1	25.0	25.5	74	12.4	20.4	16.5
Middle	2	50.0	24.2	359	60.3	24.0	22.9
Upper	1	25.0	31.3	162	27.2	41.1	40.5
Unknown	0	0.0	9.0	0	0.0	8.2	0.0
Total	4	100.0	100.0	595	100.0	100.0	100.0
Refinance Loans							
Low	1	4.5	6.3	10	0.4	3.5	20.1
Moderate	4	18.2	16.3	265	9.3	11.4	16.5
Middle	5	22.7	22.6	495	17.3	20.1	22.9
Upper	11	50.0	39.6	2,054	71.9	48.8	40.5
Unknown	1	4.5	15.2	33	1.2	16.2	0.0
Total	22	100.0	100.0	2,857	100.0	100.0	100.0
Home Improvement Loans							
Low	2	33.3	5.0	53	10.2	3.2	20.1
Moderate	1	16.7	14.4	75	14.4	10.0	16.5
Middle	1	16.7	24.4	70	13.5	24.6	22.9
Upper	2	33.3	52.4	322	61.9	58.8	40.5
Unknown	0	0.0	3.8	0	0.0	3.4	0.0
Total	6	100.0	100.0	520	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	8.1	7.5	63	1.5	4.6	20.1
Moderate	7	18.9	19.4	439	10.8	15.0	16.5
Middle	10	27.0	23.0	971	23.8	21.7	22.9
Upper	16	43.2	36.7	2,575	63.1	45.3	40.5
Unknown	1	2.7	13.4	33	0.8	13.4	0.0
Total	37	100.0	100.0	4,081	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.3	0	0.0	5.3	20.1
Moderate	1	25.0	18.8	25	29.8	14.9	16.3
Middle	2	50.0	27.2	47	56.0	28.1	22.9
Upper	1	25.0	43.1	12	14.3	49.2	40.3
Unknown	0	0.0	3.6	0	0.0	2.4	0.0
Total	4	100.0	100.0	84	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.3	0	0.0	6.0	20.1
Moderate	0	0.0	20.2	0	0.0	9.9	16.3
Middle	0	0.0	21.1	0	0.0	19.2	22.9
Upper	1	100.0	45.9	25	100.0	57.7	40.3
Unknown	0	0.0	5.5	0	0.0	7.2	0.0
Total	1	100.0	100.0	25	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.1
Moderate	0	0.0	0.0	0	0.0	0.0	16.3
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	40.3
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.0	0	0.0	0.6	0.9
Moderate	1	25.0	17.0	74	12.4	11.6	14.9
Middle	3	75.0	39.3	521	87.6	36.3	44.3
Upper	0	0.0	42.4	0	0.0	51.2	39.8
Unknown	0	0.0	0.3	0	0.0	0.4	0.1
Total	4	100.0	100.0	595	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.3	0.9
Moderate	2	9.1	9.9	147	5.1	6.2	14.9
Middle	19	86.4	39.9	2,649	92.7	36.8	44.3
Upper	1	4.5	49.7	61	2.1	56.5	39.8
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	22	100.0	100.0	2,857	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.4	0	0.0	0.1	0.9
Moderate	0	0.0	9.6	0	0.0	7.4	14.9
Middle	6	100.0	40.5	520	100.0	41.2	44.3
Upper	0	0.0	49.1	0	0.0	51.1	39.8
Unknown	0	0.0	0.4	0	0.0	0.1	0.1
Total	6	100.0	100.0	520	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.3	0	0.0	28.4	17.1
Moderate	0	0.0	29.6	0	0.0	25.1	27.3
Middle	0	0.0	31.0	0	0.0	25.8	26.9
Upper	1	100.0	14.1	1,504	100.0	13.8	19.1
Unknown	0	0.0	7.0	0	0.0	6.8	9.6
Total	1	100.0	100.0	1,504	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.8	0	0.0	3.7	0.9
Moderate	4	10.5	12.8	243	4.4	10.4	14.9
Middle	31	81.6	39.8	3,765	67.4	35.5	44.3
Upper	3	7.9	46.5	1,577	28.2	49.4	39.8
Unknown	0	0.0	0.2	0	0.0	1.0	0.1
Total	38	100.0	100.0	5,585	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.3	0	0.0	0.2	0.9
Moderate	1	25.0	9.2	22	26.2	5.4	14.9
Middle	2	50.0	43.4	50	59.5	41.5	44.3
Upper	1	25.0	47.1	12	14.3	52.8	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	4	100.0	100.0	84	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.9	0	0.0	0.9	0.9
Moderate	0	0.0	9.2	0	0.0	4.9	14.9
Middle	1	100.0	40.4	25	100.0	37.4	44.3
Upper	0	0.0	49.5	0	0.0	56.8	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	1	100.0	100.0	25	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.4	0.9
Moderate	0	0.0	22.5	0	0.0	16.0	14.9
Middle	0	0.0	39.6	0	0.0	37.2	44.3
Upper	0	0.0	37.4	0	0.0	46.4	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	6	20.0	9.9	322	7.3	5.1	22.6
Moderate	6	20.0	23.0	353	8.1	16.3	17.0
Middle	8	26.7	22.2	1,345	30.7	21.5	19.6
Upper	10	33.3	32.4	2,364	53.9	44.6	40.9
Unknown	0	0.0	12.6	0	0.0	12.3	0.0
Total	30	100.0	100.0	4,384	100.0	100.0	100.0
Refinance Loans							
Low	4	5.3	4.5	169	1.3	2.0	22.6
Moderate	10	13.2	12.5	914	7.1	7.6	17.0
Middle	13	17.1	18.9	1,599	12.4	14.8	19.6
Upper	46	60.5	41.3	9,906	77.0	48.2	40.9
Unknown	3	3.9	22.9	281	2.2	27.4	0.0
Total	76	100.0	100.0	12,869	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.3	7.6	53	2.2	4.1	22.6
Moderate	1	4.3	16.9	10	0.4	12.8	17.0
Middle	6	26.1	23.2	316	12.9	18.1	19.6
Upper	14	60.9	51.1	1,969	80.4	62.9	40.9
Unknown	1	4.3	1.3	100	4.1	2.1	0.0
Total	23	100.0	100.0	2,448	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	12	7.0	6.9	557	2.4	3.5	22.6
Moderate	24	14.0	17.0	1,690	7.3	11.7	17.0
Middle	36	21.1	20.1	3,737	16.1	17.8	19.6
Upper	94	55.0	37.1	16,856	72.6	46.2	40.9
Unknown	5	2.9	18.9	391	1.7	20.8	0.0
Total	171	100.0	100.0	23,231	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	1	2.4	9.8	13	0.4	6.8	22.6
Moderate	6	14.6	15.7	398	11.3	11.1	17.0
Middle	9	22.0	21.9	477	13.6	18.4	19.6
Upper	24	58.5	50.7	2,617	74.5	62.1	40.9
Unknown	1	2.4	1.8	10	0.3	1.6	0.0
Total	41	100.0	100.0	3,515	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.9	0	0.0	2.9	22.6
Moderate	1	100.0	16.8	15	100.0	11.8	17.0
Middle	0	0.0	25.0	0	0.0	18.7	19.6
Upper	0	0.0	49.9	0	0.0	61.1	40.9
Unknown	0	0.0	3.5	0	0.0	5.5	0.0
Total	1	100.0	100.0	15	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.6
Moderate	0	0.0	0.1	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.1	0	0.0	0.0	40.9
Unknown	0	0.0	99.8	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	3.3	3.1	73	1.7	1.4	5.7
Moderate	6	20.0	14.1	554	12.6	9.1	16.3
Middle	13	43.3	46.5	1,160	26.3	40.1	45.6
Upper	10	33.3	36.3	2,597	59.2	49.5	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	30	100.0	100.0	4,384	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.9	0	0.0	0.4	5.7
Moderate	6	7.9	7.5	457	3.8	4.4	16.3
Middle	34	44.7	41.6	4,017	31.2	34.8	45.6
Upper	36	47.4	50.1	8,365	65.0	60.4	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	76	100.0	100.0	12,869	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	1.3	5.7
Moderate	2	8.7	11.0	113	4.6	7.9	16.3
Middle	12	52.2	43.4	1,547	63.2	38.8	45.6
Upper	9	39.1	42.9	788	32.2	52.0	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	2,448	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	19.1	0	0.0	6.9	15.0
Moderate	0	0.0	20.2	0	0.0	20.8	28.8
Middle	1	50.0	41.5	3,168	90.0	44.8	36.0
Upper	1	50.0	19.1	353	10.0	27.5	20.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	3,521	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	0.6	2.1	73	0.3	1.1	5.7
Moderate	16	9.2	11.0	1,240	4.6	7.3	16.3
Middle	77	44.5	44.3	10,817	40.4	37.9	45.6
Upper	79	45.7	42.7	14,622	54.7	53.6	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	173	100.0	100.0	26,752	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	0.8	5.7
Moderate	2	4.9	9.0	86	2.4	5.8	16.3
Middle	16	39.0	45.4	910	25.9	36.3	45.6
Upper	23	56.1	44.6	2,519	71.7	57.0	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	41	100.0	100.0	3,515	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.7	0	0.0	1.3	5.7
Moderate	0	0.0	11.4	0	0.0	8.1	16.3
Middle	1	100.0	47.0	15	100.0	42.4	45.6
Upper	0	0.0	38.9	0	0.0	48.2	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	15	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.9	0	0.0	2.1	5.7
Moderate	0	0.0	20.9	0	0.0	15.1	16.3
Middle	0	0.0	54.0	0	0.0	50.0	45.6
Upper	0	0.0	21.2	0	0.0	32.9	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Lima, OH MSA #30620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	25.0	12.3	111	25.7	7.3	21.7
Moderate	1	25.0	27.6	108	25.0	22.2	17.0
Middle	2	50.0	25.8	213	49.3	27.1	21.6
Upper	0	0.0	26.7	0	0.0	36.4	39.6
Unknown	0	0.0	7.5	0	0.0	6.9	0.0
Total	4	100.0	100.0	432	100.0	100.0	100.0
Refinance Loans							
Low	1	33.3	5.5	32	11.0	2.8	21.7
Moderate	0	0.0	17.1	0	0.0	11.8	17.0
Middle	1	33.3	22.6	105	36.1	19.9	21.6
Upper	0	0.0	43.5	0	0.0	53.1	39.6
Unknown	1	33.3	11.3	154	52.9	12.4	0.0
Total	3	100.0	100.0	291	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.2	0	0.0	9.9	21.7
Moderate	0	0.0	18.8	0	0.0	14.5	17.0
Middle	1	100.0	31.7	52	100.0	32.3	21.6
Upper	0	0.0	37.9	0	0.0	42.9	39.6
Unknown	0	0.0	0.4	0	0.0	0.4	0.0
Total	1	100.0	100.0	52	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	25.0	8.4	143	18.5	4.8	21.7
Moderate	1	12.5	20.8	108	13.9	15.9	17.0
Middle	4	50.0	24.1	370	47.7	22.7	21.6
Upper	0	0.0	36.5	0	0.0	45.9	39.6
Unknown	1	12.5	10.2	154	19.9	10.8	0.0
Total	8	100.0	100.0	775	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Lima, OH MSA #30620							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	11.5	0	0.0	9.9	21.7
Moderate	0	0.0	20.0	0	0.0	16.2	17.0
Middle	0	0.0	27.0	0	0.0	22.3	21.6
Upper	0	0.0	41.0	0	0.0	51.4	39.6
Unknown	0	0.0	0.5	0	0.0	0.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.6	0	0.0	4.5	21.7
Moderate	0	0.0	27.5	0	0.0	37.5	17.0
Middle	0	0.0	22.2	0	0.0	13.9	21.6
Upper	0	0.0	22.2	0	0.0	20.3	39.6
Unknown	0	0.0	22.2	0	0.0	23.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lima, OH MSA #30620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.4	0	0.0	0.6	2.7
Moderate	1	25.0	9.7	47	10.9	5.4	12.8
Middle	0	0.0	51.1	0	0.0	49.5	52.7
Upper	3	75.0	37.8	385	89.1	44.5	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	432	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.6	0	0.0	0.2	2.7
Moderate	0	0.0	4.5	0	0.0	2.2	12.8
Middle	2	66.7	52.0	186	63.9	50.1	52.7
Upper	1	33.3	42.9	105	36.1	47.5	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	291	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.9	0	0.0	0.2	2.7
Moderate	0	0.0	8.9	0	0.0	5.2	12.8
Middle	1	100.0	47.8	52	100.0	46.9	52.7
Upper	0	0.0	42.4	0	0.0	47.7	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	52	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.2	0	0.0	12.3	9.6
Moderate	0	0.0	36.4	0	0.0	66.9	35.8
Middle	0	0.0	31.8	0	0.0	14.6	34.2
Upper	0	0.0	13.6	0	0.0	6.3	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.1	0	0.0	0.7	2.7
Moderate	1	12.5	7.0	47	6.1	5.5	12.8
Middle	3	37.5	51.2	238	30.7	48.8	52.7
Upper	4	50.0	40.6	490	63.2	45.0	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	775	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Lima, OH MSA #30620							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.0	0	0.0	2.0	2.7
Moderate	0	0.0	7.0	0	0.0	4.8	12.8
Middle	0	0.0	48.5	0	0.0	46.4	52.7
Upper	0	0.0	41.5	0	0.0	46.7	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	16.7	0	0.0	17.5	12.8
Middle	0	0.0	50.0	0	0.0	45.7	52.7
Upper	0	0.0	33.3	0	0.0	36.8	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	13.1	0	0.0	8.6	12.8
Middle	0	0.0	55.7	0	0.0	56.8	52.7
Upper	0	0.0	31.1	0	0.0	34.6	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	5	12.5	8.3	381	8.1	5.0	18.4
Moderate	10	25.0	28.4	842	17.9	22.2	17.9
Middle	19	47.5	26.7	2,452	52.0	26.4	22.0
Upper	6	15.0	26.1	1,041	22.1	36.5	41.7
Unknown	0	0.0	10.4	0	0.0	10.0	0.0
Total	40	100.0	100.0	4,716	100.0	100.0	100.0
Refinance Loans							
Low	1	1.9	4.1	55	1.0	2.2	18.4
Moderate	10	18.5	15.3	833	14.8	10.4	17.9
Middle	20	37.0	23.9	1,863	33.2	20.7	22.0
Upper	22	40.7	42.2	2,800	49.9	50.1	41.7
Unknown	1	1.9	14.5	63	1.1	16.6	0.0
Total	54	100.0	100.0	5,614	100.0	100.0	100.0
Home Improvement Loans							
Low	1	6.3	5.9	30	2.0	4.9	18.4
Moderate	1	6.3	18.7	25	1.7	12.0	17.9
Middle	8	50.0	27.6	401	27.4	25.1	22.0
Upper	6	37.5	46.3	1,010	68.9	55.8	41.7
Unknown	0	0.0	1.5	0	0.0	2.1	0.0
Total	16	100.0	100.0	1,466	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	8	6.7	5.9	541	4.4	3.4	18.4
Moderate	22	18.3	20.3	1,708	13.9	15.3	17.9
Middle	49	40.8	24.6	4,782	38.9	22.8	22.0
Upper	40	33.3	35.3	5,213	42.4	43.8	41.7
Unknown	1	0.8	13.9	63	0.5	14.7	0.0
Total	120	100.0	100.0	12,307	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	1	10.0	6.9	75	14.7	6.7	18.4
Moderate	1	10.0	16.2	8	1.6	14.5	17.9
Middle	2	20.0	24.3	66	12.9	22.4	22.0
Upper	6	60.0	51.4	362	70.8	55.5	41.7
Unknown	0	0.0	1.2	0	0.0	0.9	0.0
Total	10	100.0	100.0	511	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.0	0	0.0	7.8	18.4
Moderate	0	0.0	14.7	0	0.0	9.8	17.9
Middle	0	0.0	22.7	0	0.0	17.6	22.0
Upper	0	0.0	44.7	0	0.0	60.1	41.7
Unknown	0	0.0	6.0	0	0.0	4.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.4
Moderate	0	0.0	0.6	0	0.0	0.4	17.9
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	41.7
Unknown	0	0.0	99.4	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.5	14.6	100	2.1	12.0	11.1
Middle	32	80.0	68.6	3,525	74.7	67.5	66.8
Upper	7	17.5	16.8	1,091	23.1	20.5	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	40	100.0	100.0	4,716	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	5.6	8.7	212	3.8	6.9	11.1
Middle	34	63.0	65.1	3,339	59.5	63.1	66.8
Upper	17	31.5	26.2	2,063	36.7	29.9	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	54	100.0	100.0	5,614	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	12.5	8.6	48	3.3	7.1	11.1
Middle	4	25.0	61.9	95	6.5	55.2	66.8
Upper	10	62.5	29.5	1,323	90.2	37.6	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	16	100.0	100.0	1,466	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	42.1	0	0.0	40.6	36.8
Middle	0	0.0	44.7	0	0.0	50.0	54.7
Upper	0	0.0	13.2	0	0.0	9.4	8.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	5.0	11.3	360	2.9	9.6	11.1
Middle	77	64.2	66.4	7,314	59.4	64.7	66.8
Upper	37	30.8	22.2	4,633	37.6	25.7	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	120	100.0	100.0	12,307	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.2	0	0.0	5.0	11.1
Middle	7	70.0	67.9	355	69.5	64.8	66.8
Upper	3	30.0	25.9	156	30.5	30.1	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	511	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.0	0	0.0	6.8	11.1
Middle	0	0.0	70.0	0	0.0	66.0	66.8
Upper	0	0.0	20.0	0	0.0	27.2	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.6	0	0.0	18.2	11.1
Middle	0	0.0	63.8	0	0.0	64.6	66.8
Upper	0	0.0	15.6	0	0.0	17.2	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Danville, IL MSA #19180							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	37.5	7.6	108	24.7	4.4	21.7
Moderate	1	12.5	18.6	23	5.3	13.1	16.8
Middle	3	37.5	23.4	213	48.6	23.6	20.7
Upper	1	12.5	33.0	94	21.5	43.3	40.8
Unknown	0	0.0	15.4	0	0.0	15.6	0.0
Total	8	100.0	100.0	438	100.0	100.0	100.0
Refinance Loans							
Low	1	50.0	3.3	25	43.9	1.5	21.7
Moderate	0	0.0	11.6	0	0.0	7.1	16.8
Middle	1	50.0	19.3	32	56.1	16.1	20.7
Upper	0	0.0	49.6	0	0.0	57.2	40.8
Unknown	0	0.0	16.1	0	0.0	18.0	0.0
Total	2	100.0	100.0	57	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	11.1	0	0.0	4.8	16.8
Middle	0	0.0	11.1	0	0.0	7.9	20.7
Upper	0	0.0	75.0	0	0.0	85.2	40.8
Unknown	0	0.0	2.8	0	0.0	2.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	40.0	5.4	133	26.9	2.8	21.7
Moderate	1	10.0	14.5	23	4.6	9.9	16.8
Middle	4	40.0	21.2	245	49.5	19.0	20.7
Upper	1	10.0	40.4	94	19.0	49.5	40.8
Unknown	0	0.0	18.6	0	0.0	18.8	0.0
Total	10	100.0	100.0	495	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Danville, IL MSA #19180							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	25.0	0	0.0	12.0	16.8
Middle	0	0.0	25.0	0	0.0	26.7	20.7
Upper	0	0.0	50.0	0	0.0	61.2	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	17.4	0	0.0	6.0	21.7
Moderate	0	0.0	13.0	0	0.0	19.3	16.8
Middle	0	0.0	17.4	0	0.0	6.7	20.7
Upper	0	0.0	43.5	0	0.0	60.7	40.8
Unknown	0	0.0	8.7	0	0.0	7.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	16.8
Middle	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Danville, IL MSA #19180							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.0	0	0.0	0.5	2.8
Moderate	0	0.0	3.2	0	0.0	2.4	11.4
Middle	7	87.5	47.3	371	84.7	42.0	49.6
Upper	1	12.5	48.6	67	15.3	55.1	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	438	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.6	0	0.0	0.5	2.8
Moderate	0	0.0	2.7	0	0.0	1.7	11.4
Middle	2	100.0	46.7	57	100.0	42.7	49.6
Upper	0	0.0	49.9	0	0.0	55.2	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	57	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.8	0	0.0	2.1	2.8
Moderate	0	0.0	13.9	0	0.0	6.3	11.4
Middle	0	0.0	36.1	0	0.0	36.7	49.6
Upper	0	0.0	47.2	0	0.0	54.9	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.8	0	0.0	1.3	12.2
Moderate	0	0.0	19.0	0	0.0	10.9	21.1
Middle	0	0.0	52.4	0	0.0	26.3	37.8
Upper	0	0.0	23.8	0	0.0	61.5	29.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.6	2.8
Moderate	0	0.0	3.5	0	0.0	2.7	11.4
Middle	9	90.0	46.8	428	86.5	41.0	49.6
Upper	1	10.0	48.8	67	13.5	55.7	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	495	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Danville, IL MSA #19180							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.8
Moderate	0	0.0	12.5	0	0.0	5.3	11.4
Middle	0	0.0	12.5	0	0.0	6.7	49.6
Upper	0	0.0	75.0	0	0.0	88.0	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.3	0	0.0	0.7	2.8
Moderate	0	0.0	4.3	0	0.0	0.9	11.4
Middle	0	0.0	47.8	0	0.0	28.7	49.6
Upper	0	0.0	43.5	0	0.0	69.6	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.7	0	0.0	1.1	2.8
Moderate	0	0.0	1.7	0	0.0	1.0	11.4
Middle	0	0.0	50.0	0	0.0	45.7	49.6
Upper	0	0.0	46.6	0	0.0	52.3	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Illinois							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	100.0	10.1	117	100.0	5.3	21.1
Moderate	0	0.0	23.6	0	0.0	17.5	18.9
Middle	0	0.0	23.6	0	0.0	25.1	20.1
Upper	0	0.0	29.5	0	0.0	39.8	39.8
Unknown	0	0.0	13.2	0	0.0	12.3	0.0
Total	2	100.0	100.0	117	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.4	0	0.0	1.7	21.1
Moderate	1	33.3	12.8	71	16.4	9.4	18.9
Middle	1	33.3	22.1	123	28.5	19.1	20.1
Upper	1	33.3	49.3	238	55.1	57.4	39.8
Unknown	0	0.0	11.4	0	0.0	12.4	0.0
Total	3	100.0	100.0	432	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.7	0	0.0	0.9	21.1
Moderate	0	0.0	13.3	0	0.0	10.6	18.9
Middle	0	0.0	20.0	0	0.0	19.0	20.1
Upper	0	0.0	60.0	0	0.0	69.6	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	40.0	7.0	117	21.3	3.2	21.1
Moderate	1	20.0	17.2	71	12.9	12.7	18.9
Middle	1	20.0	22.2	123	22.4	21.2	20.1
Upper	1	20.0	40.3	238	43.4	49.4	39.8
Unknown	0	0.0	13.3	0	0.0	13.3	0.0
Total	5	100.0	100.0	549	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Illinois							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	50.0	0	0.0	46.6	21.1
Moderate	0	0.0	25.0	0	0.0	9.9	15.9
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	25.0	0	0.0	43.5	39.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	20.0	0	0.0	25.8	15.9
Middle	0	0.0	20.0	0	0.0	14.7	20.1
Upper	0	0.0	40.0	0	0.0	23.0	39.8
Unknown	0	0.0	20.0	0	0.0	36.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	15.9
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	39.8
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Illinois							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	5.6	42	35.9	4.0	13.1
Middle	0	0.0	47.2	0	0.0	44.1	51.7
Upper	1	50.0	47.2	75	64.1	51.9	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	117	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.1	0	0.0	2.3	13.1
Middle	3	100.0	44.1	432	100.0	41.4	51.7
Upper	0	0.0	51.8	0	0.0	56.3	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	432	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.1
Middle	0	0.0	46.7	0	0.0	36.6	51.7
Upper	0	0.0	53.3	0	0.0	63.4	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	54.6	49.2
Middle	0	0.0	50.0	0	0.0	15.4	38.6
Upper	0	0.0	0.0	0	0.0	0.0	12.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	4.6	42	7.7	4.5	13.1
Middle	3	60.0	45.4	432	78.7	41.7	51.7
Upper	1	20.0	50.0	75	13.7	53.8	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	549	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Illinois							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.1
Middle	0	0.0	75.0	0	0.0	56.3	51.7
Upper	0	0.0	25.0	0	0.0	43.5	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.1
Middle	0	0.0	40.0	0	0.0	51.2	51.7
Upper	0	0.0	60.0	0	0.0	48.8	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	13.1
Middle	0	0.0	27.3	0	0.0	24.0	51.7
Upper	0	0.0	72.7	0	0.0	76.0	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

## SMALL BUSINESS LENDING TABLES

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Bloomington, IN MSA #14020					
	Bank Loans*				Total Businesses %
	#	№%	\$(000)	№%	
By Revenue					
\$1 Million or Less	5	14.7	190	2.6	91.5
Over \$1 Million	25	73.5	6,980	93.9	7.6
Revenue Unknown	4	11.8	260	3.5	0.9
Total	34	100.0	7,430	100.0	100.0
By Loan Size					
\$100,000 or Less	13	38.2	639	8.6	
\$100,001 - \$250,000	9	26.5	1,653	22.2	
\$250,001 - \$1 Million	12	35.3	5,138	69.2	
Total	34	100.0	7,430	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	100.0	190	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	190	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Bloomington, IN MSA #14020					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	8	23.5	1,105	14.9	13.5
Moderate	14	41.2	3,076	41.4	15.3
Middle	4	11.8	170	2.3	32.2
Upper	8	23.5	3,079	41.4	33.6
Unknown	0	0.0	0	0.0	5.4
<b>Total</b>	<b>34</b>	<b>100.0</b>	<b>7,430</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Gary, IN MD #23844					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	47	50.0	4,361	26.6	92.3
Over \$1 Million	42	44.7	11,619	70.8	6.8
Revenue Unknown	5	5.3	440	2.7	1.0
Total	94	100.0	16,420	100.0	100.0
By Loan Size					
\$100,000 or Less	58	61.7	2,523	15.4	
\$100,001 - \$250,000	13	13.8	2,318	14.1	
\$250,001 - \$1 Million	23	24.5	11,579	70.5	
Total	94	100.0	16,420	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	36	76.6	1,316	30.2	
\$100,001 - \$250,000	7	14.9	1,312	30.1	
\$250,001 - \$1 Million	4	8.5	1,733	39.7	
Total	47	100.0	4,361	100.0	
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Gary, IN MD #23844					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	7	7.4	1,792	10.9	7.0
Moderate	18	19.1	4,382	26.7	14.6
Middle	41	43.6	6,651	40.5	40.5
Upper	26	27.7	3,085	18.8	37.1
Unknown	2	2.1	510	3.1	0.8
Total	94	100.0	16,420	100.0	100.0
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					



Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	125	54.1	13,787	31.6	91.0
Over \$1 Million	99	42.9	28,360	65.0	8.0
Revenue Unknown	7	3.0	1,486	3.4	1.0
Total	231	100.0	43,633	100.0	100.0
By Loan Size					
\$100,000 or Less	143	61.9	6,314	14.5	
\$100,001 - \$250,000	30	13.0	5,366	12.3	
\$250,001 - \$1 Million	58	25.1	31,953	73.2	
Total	231	100.0	43,633	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	100	80.0	3,851	27.9	
\$100,001 - \$250,000	9	7.2	1,403	10.2	
\$250,001 - \$1 Million	16	12.8	8,533	61.9	
Total	125	100.0	13,787	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	13	5.6	3,406	7.8	6.5
Moderate	45	19.5	7,959	18.2	19.0
Middle	118	51.1	19,643	45.0	37.0
Upper	51	22.1	11,961	27.4	34.7
Unknown	4	1.7	664	1.5	2.8
<b>Total</b>	<b>231</b>	<b>100.0</b>	<b>43,633</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Dayton-Kettering, OH MSA #19430					
	Bank Loans*				Total Businesses %
	#	№%	\$(000)	№%	
By Revenue					
\$1 Million or Less	91	53.2	9,220	24.1	91.0
Over \$1 Million	73	42.7	27,929	73.2	8.2
Revenue Unknown	7	4.1	1,031	2.7	0.8
Total	171	100.0	38,180	100.0	100.0
By Loan Size					
\$100,000 or Less	99	57.9	4,796	12.6	
\$100,001 - \$250,000	21	12.3	4,436	11.6	
\$250,001 - \$1 Million	51	29.8	28,948	75.8	
Total	171	100.0	38,180	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	77	84.6	3,314	35.9	
\$100,001 - \$250,000	6	6.6	1,228	13.3	
\$250,001 - \$1 Million	8	8.8	4,678	50.7	
Total	91	100.0	9,220	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Dayton-Kettering, OH MSA #19430					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	10	5.8	3,704	9.7	7.8
Moderate	32	18.7	9,390	24.6	18.5
Middle	59	34.5	12,212	32.0	35.0
Upper	70	40.9	12,874	33.7	38.2
Unknown	0	0.0	0	0.0	0.5
Total	171	100.0	38,180	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	50	69.4	2,600	23.9	89.3
Over \$1 Million	19	26.4	7,913	72.8	8.7
Revenue Unknown	3	4.2	361	3.3	2.1
Total	72	100.0	10,874	100.0	100.0
By Loan Size					
\$100,000 or Less	53	73.6	1,938	17.8	
\$100,001 - \$250,000	7	9.7	1,111	10.2	
\$250,001 - \$1 Million	12	16.7	7,825	72.0	
Total	72	100.0	10,874	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	47	94.0	1,642	63.2	
\$100,001 - \$250,000	2	4.0	358	13.8	
\$250,001 - \$1 Million	1	2.0	600	23.1	
Total	50	100.0	2,600	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.8
Moderate	7	9.7	878	8.1	7.8
Middle	46	63.9	5,798	53.3	61.5
Upper	19	26.4	4,198	38.6	28.9
Unknown	0	0.0	0	0.0	0.0
<b>Total</b>	<b>72</b>	<b>100.0</b>	<b>10,874</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Bloomington, IN MSA #14020							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	22	22.7	40.8	2,158	16.9	25.9	91.6
Over \$1 Million	33	34.0		7,866	61.7		7.5
Revenue Unknown	42	43.3		2,715	21.3		0.9
Total	97	100.0		12,739	100.0		100.0
By Loan Size							
\$100,000 or Less	61	62.9	86.8	2,733	21.5	27.5	
\$100,001 - \$250,000	22	22.7	7.6	3,351	26.3	21.9	
\$250,001 - \$1 Million	14	14.4	5.6	6,655	52.2	50.6	
Total	97	100.0	100.0	12,739	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	17	77.3		739	34.2		
\$100,001 - \$250,000	4	18.2		604	28.0		
\$250,001 - \$1 Million	1	4.5		815	37.8		
Total	22	100.0		2,158	100.0		
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	12	12.4	6.6	1,234	9.7	5.2	5.8
Moderate	34	35.1	19.6	4,161	32.7	22.9	20.0
Middle	20	20.6	36.5	4,430	34.8	38.7	37.1
Upper	31	32.0	36.6	2,914	22.9	32.9	35.9
Unknown	0	0.0	0.2	0	0.0	0.0	1.2
Total	97	100.0	100.0	12,739	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Gary, IN MD #23844							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	94	28.0	40.3	6,676	15.3	25.5	92.1
Over \$1 Million	80	23.8		26,617	60.8		7.0
Revenue Unknown	162	48.2		10,470	23.9		0.9
Total	336	100.0		43,763	100.0		100.0
By Loan Size							
\$100,000 or Less	232	69.0	89.4	7,354	16.8	31.3	
\$100,001 - \$250,000	50	14.9	5.8	8,410	19.2	18.8	
\$250,001 - \$1 Million	54	16.1	4.8	27,999	64.0	49.9	
Total	336	100.0	100.0	43,763	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	83	88.3		2,318	34.7		
\$100,001 - \$250,000	5	5.3		681	10.2		
\$250,001 - \$1 Million	6	6.4		3,677	55.1		
Total	94	100.0		6,676	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	11	3.3	5.6	1,348	3.1	5.3	5.6
Moderate	34	10.1	13.7	4,643	10.6	12.0	13.3
Middle	160	47.6	38.1	21,406	48.9	41.9	38.4
Upper	131	39.0	42.2	16,366	37.4	40.7	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	336	100.0	100.0	43,763	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	254	38.4	46.1	20,693	25.3	28.6	91.0
Over \$1 Million	158	23.9		43,975	53.8		8.0
Revenue Unknown	250	37.8		17,119	20.9		1.0
Total	662	100.0		81,787	100.0		100.0
By Loan Size							
\$100,000 or Less	469	70.8	89.3	15,034	18.4	29.8	
\$100,001 - \$250,000	92	13.9	5.9	15,491	18.9	19.2	
\$250,001 - \$1 Million	101	15.3	4.9	51,262	62.7	51.0	
Total	662	100.0	100.0	81,787	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	212	83.5		6,129	29.6		
\$100,001 - \$250,000	21	8.3		3,753	18.1		
\$250,001 - \$1 Million	21	8.3		10,811	52.2		
Total	254	100.0		20,693	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	63	9.5	8.2	10,847	13.3	10.4	8.7
Moderate	110	16.6	16.6	13,971	17.1	17.4	18.7
Middle	315	47.6	32.4	33,915	41.5	32.5	33.8
Upper	173	26.1	42.3	22,929	28.0	39.2	38.6
Unknown	1	0.2	0.1	125	0.2	0.4	0.1
Total	662	100.0	100.0	81,787	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	30	58.8	45.5	1,671	59.5	30.1	92.1
Over \$1 Million	4	7.8		460	16.4		6.9
Revenue Unknown	17	33.3		677	24.1		1.0
Total	51	100.0		2,808	100.0		100.0
By Loan Size							
\$100,000 or Less	45	88.2	88.8	1,351	48.1	30.5	
\$100,001 - \$250,000	5	9.8	6.4	881	31.4	20.9	
\$250,001 - \$1 Million	1	2.0	4.8	576	20.5	48.6	
Total	51	100.0	100.0	2,808	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	27	90.0		749	44.8		
\$100,001 - \$250,000	2	6.7		346	20.7		
\$250,001 - \$1 Million	1	3.3		576	34.5		
Total	30	100.0		1,671	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Lafayette-West Lafayette, IN MSA #29200							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	2.6	0	0.0	2.6	3.9
Moderate	10	19.6	28.0	1,041	37.1	41.0	27.6
Middle	32	62.7	35.3	1,263	45.0	26.6	35.1
Upper	9	17.6	31.8	504	17.9	27.2	30.1
Unknown	0	0.0	1.7	0	0.0	2.4	3.3
Total	51	100.0	100.0	2,808	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Dayton-Kettering, OH MSA #19430							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	185	34.7	47.8	14,711	21.1	26.7	90.8
Over \$1 Million	147	27.6		43,950	62.9		8.5
Revenue Unknown	201	37.7		11,214	16.0		0.7
Total	533	100.0		69,875	100.0		100.0
By Loan Size							
\$100,000 or Less	357	67.0	89.2	11,549	16.5	29.9	
\$100,001 - \$250,000	92	17.3	6.0	16,068	23.0	19.5	
\$250,001 - \$1 Million	84	15.8	4.9	42,258	60.5	50.6	
Total	533	100.0	100.0	69,875	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	156	84.3		4,287	29.1		
\$100,001 - \$250,000	12	6.5		2,042	13.9		
\$250,001 - \$1 Million	17	9.2		8,382	57.0		
Total	185	100.0		14,711	100.0		
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	25	4.7	6.5	3,524	5.0	6.7	7.6
Moderate	87	16.3	17.3	19,924	28.5	20.8	18.0
Middle	272	51.0	41.9	31,305	44.8	42.2	42.9
Upper	149	28.0	33.9	15,122	21.6	30.2	31.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	533	100.0	100.0	69,875	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							



Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lima, OH MSA #30620							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	15	48.4	46.3	527	48.8	30.3	88.0
Over \$1 Million	1	3.2		200	18.5		10.9
Revenue Unknown	15	48.4		354	32.7		1.1
Total	31	100.0		1,081	100.0		100.0
By Loan Size							
\$100,000 or Less	28	90.3	89.3	595	55.0	27.1	
\$100,001 - \$250,000	3	9.7	5.7	486	45.0	18.9	
\$250,001 - \$1 Million	0	0.0	5.1	0	0.0	54.0	
Total	31	100.0	100.0	1,081	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	13	86.7		241	45.7		
\$100,001 - \$250,000	2	13.3		286	54.3		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	15	100.0		527	100.0		
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Lima, OH MSA #30620							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	6.9	4.9
Moderate	1	3.2	16.1	50	4.6	22.0	19.4
Middle	19	61.3	44.6	598	55.3	38.9	43.8
Upper	11	35.5	34.9	433	40.1	32.1	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	31	100.0	100.0	1,081	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	196	58.9	50.3	5,500	34.0	32.4	89.1
Over \$1 Million	17	5.1		7,548	46.6		8.8
Revenue Unknown	120	36.0		3,134	19.4		2.0
Total	333	100.0		16,182	100.0		100.0
By Loan Size							
\$100,000 or Less	306	91.9	92.3	6,160	38.1	35.6	
\$100,001 - \$250,000	13	3.9	4.4	2,077	12.8	19.0	
\$250,001 - \$1 Million	14	4.2	3.3	7,945	49.1	45.4	
Total	333	100.0	100.0	16,182	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	187	95.4		3,287	59.8		
\$100,001 - \$250,000	6	3.1		1,121	20.4		
\$250,001 - \$1 Million	3	1.5		1,092	19.9		
Total	196	100.0		5,500	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	2.1	14.2	1,812	11.2	19.7	18.9
Middle	200	60.1	61.2	11,204	69.2	58.5	59.3
Upper	126	37.8	23.5	3,166	19.6	21.6	21.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	333	100.0	100.0	16,182	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Bloomington, IN MSA #14020							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	
By Revenue							
\$1 Million or Less	6	20.7	25.6	736	10.7	21.2	91.5
Over \$1 Million	22	75.9		6,147	89.2		7.6
Revenue Unknown	1	3.4		11	0.2		0.9
Total	29	100.0		6,894	100.0		100.0
By Loan Size							
\$100,000 or Less	10	34.5	81.5	648	9.4	25.3	
\$100,001 - \$250,000	8	27.6	10.6	1,366	19.8	22.7	
\$250,001 - \$1 Million	11	37.9	7.9	4,880	70.8	52.0	
Total	29	100.0	100.0	6,894	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	50.0		160	21.7		
\$100,001 - \$250,000	2	33.3		296	40.2		
\$250,001 - \$1 Million	1	16.7		280	38.0		
Total	6	100.0		736	100.0		
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Bloomington, IN MSA #14020							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	4	13.8	5.8	917	13.3	6.3	5.9
Moderate	11	37.9	21.9	2,705	39.2	23.9	20.2
Middle	9	31.0	35.7	2,221	32.2	38.4	37.3
Upper	5	17.2	35.8	1,051	15.2	31.1	35.3
Unknown	0	0.0	0.2	0	0.0	0.0	1.3
Total	29	100.0	100.0	6,894	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Gary, IN MD #23844							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	22	37.3	32.9	2,675	30.6	20.6	91.9
Over \$1 Million	20	33.9		5,370	61.5		7.2
Revenue Unknown	17	28.8		690	7.9		0.9
Total	59	100.0		8,735	100.0		100.0
By Loan Size							
\$100,000 or Less	36	61.0	85.3	1,333	15.3	29.3	
\$100,001 - \$250,000	13	22.0	8.4	2,289	26.2	21.1	
\$250,001 - \$1 Million	10	16.9	6.4	5,113	58.5	49.6	
Total	59	100.0	100.0	8,735	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	15	68.2		600	22.4		
\$100,001 - \$250,000	4	18.2		646	24.1		
\$250,001 - \$1 Million	3	13.6		1,429	53.4		
Total	22	100.0		2,675	100.0		
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Gary, IN MD #23844							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	5	8.5	4.4	192	2.2	4.9	5.4
Moderate	5	8.5	12.0	328	3.8	11.9	12.8
Middle	24	40.7	38.1	4,797	54.9	41.0	38.6
Upper	25	42.4	45.2	3,418	39.1	42.2	43.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	59	100.0	100.0	8,735	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Dayton-Kettering, OH MSA #19430							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	42	38.5	41.6	5,556	24.5	26.3	90.6
Over \$1 Million	47	43.1		15,985	70.6		8.8
Revenue Unknown	20	18.3		1,107	4.9		0.6
Total	109	100.0		22,648	100.0		100.0
By Loan Size							
\$100,000 or Less	59	54.1	82.4	2,775	12.3	24.6	
\$100,001 - \$250,000	19	17.4	9.9	3,645	16.1	21.8	
\$250,001 - \$1 Million	31	28.4	7.7	16,228	71.7	53.7	
Total	109	100.0	100.0	22,648	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	31	73.8		1,384	24.9		
\$100,001 - \$250,000	4	9.5		680	12.2		
\$250,001 - \$1 Million	7	16.7		3,492	62.9		
Total	42	100.0		5,556	100.0		
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	7	6.4	6.5	1,616	7.1	8.2	7.2
Moderate	23	21.1	16.5	4,853	21.4	20.1	17.7
Middle	50	45.9	41.7	11,901	52.5	41.3	43.2
Upper	29	26.6	35.1	4,278	18.9	30.3	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	109	100.0	100.0	22,648	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	91	54.5	37.1	11,348	37.9	23.8	90.8
Over \$1 Million	55	32.9		17,787	59.4		8.2
Revenue Unknown	21	12.6		788	2.6		1.0
Total	167	100.0		29,923	100.0		100.0
By Loan Size							
\$100,000 or Less	109	65.3	83.3	3,774	12.6	25.2	
\$100,001 - \$250,000	18	10.8	9.1	3,124	10.4	20.2	
\$250,001 - \$1 Million	40	24.0	7.6	23,025	76.9	54.6	
Total	167	100.0	100.0	29,923	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	67	73.6		1,919	16.9		
\$100,001 - \$250,000	8	8.8		1,494	13.2		
\$250,001 - \$1 Million	16	17.6		7,935	69.9		
Total	91	100.0		11,348	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	17	10.2	7.9	2,324	7.8	10.7	8.6
Moderate	32	19.2	16.5	5,521	18.5	17.5	18.6
Middle	75	44.9	31.8	14,237	47.6	31.8	33.9
Upper	43	25.7	43.3	7,841	26.2	39.3	38.7
Unknown	0	0.0	0.2	0	0.0	0.4	0.1
Total	167	100.0	100.0	29,923	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Dayton-Kettering, OH MSA #19430							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	42	38.5	41.6	5,556	24.5	26.3	90.6
Over \$1 Million	47	43.1		15,985	70.6		8.8
Revenue Unknown	20	18.3		1,107	4.9		0.6
Total	109	100.0		22,648	100.0		100.0
By Loan Size							
\$100,000 or Less	59	54.1	82.4	2,775	12.3	24.6	
\$100,001 - \$250,000	19	17.4	9.9	3,645	16.1	21.8	
\$250,001 - \$1 Million	31	28.4	7.7	16,228	71.7	53.7	
Total	109	100.0	100.0	22,648	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	31	73.8		1,384	24.9		
\$100,001 - \$250,000	4	9.5		680	12.2		
\$250,001 - \$1 Million	7	16.7		3,492	62.9		
Total	42	100.0		5,556	100.0		
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	7	6.4	6.5	1,616	7.1	8.2	7.2
Moderate	23	21.1	16.5	4,853	21.4	20.1	17.7
Middle	50	45.9	41.7	11,901	52.5	41.3	43.2
Upper	29	26.6	35.1	4,278	18.9	30.3	31.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	109	100.0	100.0	22,648	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2020 Dun & Bradstreet Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	28.6	34.4	878	12.5	22.4	89.1
Over \$1 Million	12	42.9		6,055	86.4		9.0
Revenue Unknown	8	28.6		77	1.1		1.9
Total	28	100.0		7,010	100.0		100.0
By Loan Size							
\$100,000 or Less	18	64.3	86.1	507	7.2	26.1	
\$100,001 - \$250,000	1	3.6	7.2	150	2.1	18.1	
\$250,001 - \$1 Million	9	32.1	6.8	6,353	90.6	55.9	
Total	28	100.0	100.0	7,010	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	7	87.5		270	30.8		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	1	12.5		608	69.2		
Total	8	100.0		878	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	17.9	15.9	2,251	32.1	16.5	18.9
Middle	16	57.1	61.4	3,464	49.4	60.4	59.4
Upper	7	25.0	22.3	1,295	18.5	23.0	21.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	28	100.0	100.0	7,010	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							



## SMALL FARM LENDING TABLES

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans*				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	20	74.1	2,728	52.5	98.3
Over \$1 Million	5	18.5	2,039	39.2	1.4
Revenue Unknown	2	7.4	434	8.3	0.3
Total	27	100.0	5,201	100.0	100.0
By Loan Size					
\$100,000 or Less	12	44.4	452	8.7	
\$100,001 - \$250,000	5	18.5	1,022	19.7	
\$250,001 - \$500,000	10	37.0	3,727	71.7	
Total	27	100.0	5,201	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	60.0	452	16.6	
\$100,001 - \$250,000	3	15.0	588	21.6	
\$250,001 - \$500,000	5	25.0	1,688	61.9	
Total	20	100.0	2,728	100.0	
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.2
Moderate	0	0.0	0	0.0	0.6
Middle	9	33.3	1,884	36.2	55.8
Upper	18	66.7	3,317	63.8	43.4
Unknown	0	0.0	0	0.0	0.0
<b>Total</b>	<b>27</b>	<b>100.0</b>	<b>5,201</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2021 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	21	52.5	55.1	2,116	43.7	65.4	98.3
Over \$1 Million	15	37.5		2,495	51.6		1.5
Revenue Unknown	4	10.0		228	4.7		0.2
Total	40	100.0		4,839	100.0		100.0
By Loan Size							
\$100,000 or Less	27	67.5	82.0	917	19.0	26.7	
\$100,001 - \$250,000	5	12.5	10.1	896	18.5	27.2	
\$250,001 - \$500,000	8	20.0	7.9	3,026	62.5	46.1	
Total	40	100.0	100.0	4,839	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	15	71.4		426	20.1		
\$100,001 - \$250,000	3	14.3		514	24.3		
\$250,001 - \$500,000	3	14.3		1,176	55.6		
Total	21	100.0		2,116	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.5	0	0.0	0.2	1.3
Moderate	2	5.0	4.7	40	0.8	2.8	7.2
Middle	24	60.0	70.6	3,159	65.3	74.1	64.9
Upper	14	35.0	23.8	1,640	33.9	22.8	26.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	40	100.0	100.0	4,839	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	68	86.1	53.1	3,447	79.6	72.9	98.1
Over \$1 Million	5	6.3		686	15.8		1.4
Revenue Unknown	6	7.6		197	4.5		0.5
Total	79	100.0		4,330	100.0		100.0
By Loan Size							
\$100,000 or Less	69	87.3	87.8	1,807	41.7	40.8	
\$100,001 - \$250,000	6	7.6	8.4	953	22.0	29.7	
\$250,001 - \$500,000	4	5.1	3.8	1,570	36.3	29.5	
Total	79	100.0	100.0	4,330	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	61	89.7		1,552	45.0		
\$100,001 - \$250,000	4	5.9		625	18.1		
\$250,001 - \$500,000	3	4.4		1,270	36.8		
Total	68	100.0		3,447	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.1	0	0.0	2.1	2.1
Middle	46	58.2	67.0	2,936	67.8	75.3	63.8
Upper	33	41.8	30.9	1,394	32.2	22.6	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	79	100.0	100.0	4,330	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

## APPENDIX H

### 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 LMI individuals; community services targeted to LMI 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 revenue of \$1.0 million or less; or, activities that revitalize or stabilize LMI 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 LMI 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 a geography.

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

**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 a geography.

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

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

**Other products:** Includes any unreported optional category of loans for which the institution 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, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**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 \$1.0 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.