PUBLIC DISCLOSURE

April 18, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Savings Bank
RSSD #785473

702 North Shore Drive
Jeffersonville, Indiana 47130

Federal Reserve Bank of St. Louis

P.O. Box 442
St. Louis, Missouri 63166-0442

NOTE: **This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of the 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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First Savings Bank	CRA Performance Evaluation
Jeffersonville, Indiana	April 18, 2022

INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.

The Lending Test is rated:	**Satisfactory**
The Community Development Test is rated:	**Satisfactory**

First Savings Bank meets the criteria for a Satisfactory rating based on the evaluation of the bank's lending and community development activities. The factors supporting the institution's rating include:

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and credit needs of the assessment areas.
- A majority of loans and other lending-related activities are outside of the assessment areas.
- Geographic distribution of loans reflects a reasonable dispersion throughout the assessment areas.
- Distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income (LMI)) and businesses of different revenue sizes.
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation.
- The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas. The bank has responded to these needs through community development loans, qualified investments, and community development services.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) intermediate small bank procedures. The intermediate small bank examination procedures entail two performance tests: the Lending Test and the Community Development Test. Bank performance under these tests is rated at the institution level. The bank is considered an intrastate bank for CRA purposes, as it only has deposit-taking branches and automated teller machines (ATMs) in the state of Indiana.

The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation Deposit Market Share Report data as of June 30, 2021.

Assessment Area	Offices		Deposits as of June 30, 2021		Assessment Area Reviews		
	#	%	$ (000s)	%	Full Scope	Limited Scope	TOTAL
Louisville	12	75.0%	$871,041	76.9%	1	0	**1**
Daviess-Martin County	2	12.5%	$151,726	13.4%	0	1	**1**
Crawford County	2	12.5%	$110,261	9.7%	0	1	**1**
OVERALL	**16**	**100%**	**$1,133,028**	**100%**	**1**	**2**	**3**

In light of branch structure and deposit activity and the bank's CRA evaluation history, CRA performance in the Louisville assessment area was given primary consideration, as it contains the majority of the bank's branches and deposit activity.

Furthermore, residential real estate and small business loans were used to evaluate the bank's lending performance, as these loan categories are considered the bank's core business lines based on lending volume and the bank's stated business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank's overall lending performance. However, as the bank has a particular emphasis on home mortgage lending, performance based on the Home Mortgage Disclosure Act (HMDA) loan category carried the most significance toward the bank's overall performance conclusions. The following table details the performance criterion and the corresponding time periods used in each analysis.

Performance Criterion	Time Period
LTD Ratio	December 31, 2019 – December 31, 2021
Assessment Area Concentration	January 1, 2020 – December 31, 2020
Geographic Distribution of Loans	
Loan Distribution by Borrower's Profile	
Response to Written CRA Complaints	January 6, 2020 – April 17, 2022
Community Development Activities	

Lending Test analyses often entail comparisons of bank performance to assessment area demographics and the performance of other lenders, based on HMDA and CRA aggregate lending data. Unless otherwise noted, assessment area demographics are based on 2015 American Community Survey (ACS) data; certain business demographics are based on 2020 Dun & Bradstreet data. When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an assessment area. Aggregate lending datasets are also updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating within the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from $1.2 billion to $1.4 billion as of December 31, 2021.

As part of the Community Development Test, the bank's performance was evaluated using the following criteria, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

- The number and dollar amount of community development loans.
- The number and dollar amount of qualified investments and grants.
- The extent to which the bank provides community development services.

The review included community development activities initiated from the date of the bank's previous CRA evaluation to this review date. Investments made prior to the date of the previous CRA evaluation but still outstanding as of this review date were also considered.

To augment this evaluation, two community contact interviews conducted with members of the local community were referenced in order to ascertain specific credit needs, opportunities, and local market conditions within the bank's full-scope assessment area. Information from these interviews also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from these community contact interviews are included in the Description of Institution's Operations in the Louisville Assessment Area section.

DESCRIPTION OF INSTITUTION

First Savings Bank is a full-service retail bank offering consumer and commercial loan and deposit products. The bank is wholly owned by First Savings Financial Group, Inc., a publicly traded, one-bank financial holding company. Both entities are headquartered in Jeffersonville, Indiana.

The bank operates 16 offices, including its headquarters, across three assessment areas within the state of Indiana. With the exception of its headquarters, each office has a deposit-accepting ATM on site. There are three additional stand-alone ATMs. One is in Floyd County, the second is in Daviess County, and the final stand-alone ATM is in Crawford County, Indiana. During the review

period, the bank did not open any new branches, and it consolidated two existing branches in Jeffersonville. In addition to the bank's retail branch structure, First Savings Bank operates a nationwide loan production office (LPO) structure and maintains relationships with third-party originators (TPOs). These LPOs and TPOs originate 1–4 family residential real estate loans. Lastly, the bank has a wholly owned subsidiary, Q2 Business Capital, that originates Small Business Administration loans. Based on this branch network and full-service online banking capabilities, the bank is positioned to deliver financial services to the vast majority of its assessment areas.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its customers, and the bank appeared capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of March 31, 2022, the bank reported total assets of $1.8 billion. As of the same date, net loans and leases outstanding were $1.3 billion (71.2 percent of total assets), and deposits totaled $1.3 billion as well. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of March 31, 2022		
Credit Category	**Amount ($ 000s)**	**Percentage of Total Loans**
Construction and Development	$40,252	3.1%
Commercial Real Estate	$668,398	51.7%
Multifamily Residential	$35,298	2.7%
1–4 Family Residential	$409,721	31.7%
Farmland	$21,473	1.7%
Farm Loans	$9,289	0.7%
Commercial and Industrial	$84,742	6.5%
Loans to Individuals	$9,515	0.7%
Total Other Loans	$15,257	1.2%
TOTAL	**$1,293,945**	**100%**

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate loans (51.7 percent) and 1–4 family residential properties (31.7 percent). The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity would not be captured in the table.

The bank received a Needs to Improve rating at its previous CRA evaluation conducted by this Reserve Bank on January 6, 2020.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

First Savings Bank meets the standards for a satisfactory Lending Test rating under the intermediate small bank procedures, which evaluate bank performance under the following five criteria as applicable.

Loan-to-Deposit (LTD) Ratio

One indication of the bank's overall level of lending activity is its LTD ratio. The table below displays the bank's average LTD ratio in comparison to those of regional peers. The average LTD ratio represents a nine-quarter average, dating back to the bank's last CRA evaluation.

LTD Ratio Analysis			
Name	**Headquarters**	**Asset Size ($000s) as of December 31, 2021**	**Average LTD Ratio**
First Savings Bank	Jeffersonville, Indiana	$1,758,936	117.1%
Regional Banks	Corydon, Indiana	$1,151,118	56.2%
	Louisville, Kentucky	$1,299,520	82.3%
	Louisville, Kentucky	$1,407,879	85.0%

Based on data from the previous table, the bank's level of lending is well above those of other banks in the region. During the review period, the bank's quarterly LTD ratio experienced a significant surge in the final three quarters of 2020. According to discussions with bank management, the reason for this significant increase was high levels of Paycheck Protection Program (PPP) lending during the COVID-19 pandemic. Since that three-quarter peak, the bank has experienced a sustained decline in its quarterly LTD ratio, moving closer to 100 percent. The peer banks reviewed all saw generally decreasing LTD ratios throughout the review period. Therefore, compared to data from regional banks, the bank's average LTD ratio is more than reasonable given the bank's size, financial condition, and credit needs of its assessment areas.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2020 through December 31, 2020						
Loan Type	**Inside Assessment Areas**		**Outside Assessment Areas**		**TOTAL**	
HMDA	1,252	7.6%	15,174	92.4%	**16,426**	**100%**
	$248,961	5.5%	$4,270,702	94.5%	**$4,519,663**	**100%**
Small Business	37	33.0%	75	67.0%	**112**	**100%**
	$6.612	18.3%	$29,583	81.7%	**$36,195**	**100%**
TOTAL LOANS	**1,289**	**7.8%**	**15,249**	**92.2%**	**16,538**	**100%**
	$255,573	**5.6%**	**$4,300,285**	**94.4%**	**$4,555,858**	**100%**

A majority of loans originated in 2020 were made outside of the bank's assessment areas. Despite the significant number of loans originated outside of the assessment areas, the bank is still meeting the needs of its assessment areas as demonstrated by the level of HMDA loans, in relation to competitors, that the bank originates within its assessment areas. In 2020, the bank ranked 13th of 520 financial institutions in HMDA loans made in the Louisville metropolitan statistical area (MSA). Additionally, the bank ranked 10th of 109 financial institutions in HMDA loans made in the Daviess-Martin County assessment area and ranked 1st of 83 financial institutions in HMDA loans made in the Crawford County assessment area. Therefore, while the bank originates the majority of its HMDA and small business loans outside of its assessment areas, it is still meeting the credit needs of the assessment areas.

Geographic and Borrower Distribution

As displayed in the following table, the bank's overall distribution of lending by income level of census tract reflects reasonable penetration throughout the bank's assessment areas.

Assessment Area	Geographic Distribution of Loans
Louisville	Reasonable
Daviess-Martin County	N/A
Crawford County	Consistent
OVERALL	**REASONABLE**

Overall, performance by borrower's income/revenue profile is reasonable, based on the analyses of lending in the assessment areas as is displayed in the following table.

Assessment Area	Loan Distribution by Borrower's Profile
Louisville	Reasonable
Daviess-Martin County	Consistent
Crawford County	Consistent
OVERALL	**REASONABLE**

Responses to Complaints

No CRA-related complaints were filed against the bank during this review period (January 6, 2019 through April 17, 2022).

COMMUNITY DEVELOPMENT TEST

First Savings Bank's performance under the Community Development Test is rated satisfactory. The bank demonstrates adequate responsiveness to the community development needs of its assessment areas, considering the bank's capacity and the need and availability of such opportunities for community development.

Full-Scope Assessment Area	Community Development Test Performance Conclusions
Louisville	Adequate

Limited-Scope Assessment Areas	Community Development Test Performance Conclusions
Daviess-Martin County	Below
Crawford County	Below

The bank's community development responsiveness is adequate given its level of community development activities. While performance varied among the three assessment areas, the overall Community Development Test rating was based most heavily on performance in the bank's primary assessment area, the Louisville assessment area. Performance in the two other assessment areas, both of which were examined using limited-scope examination procedures, did not diminish performance in the bank's Louisville assessment area. During the review period, the bank made qualifying loans, donations, and services to individuals and organizations in its assessment areas, as shown in the following table.

Total Community Development Activities Inside Assessment Areas January 6, 2020 – April 17, 2022			
Community Development Component	**#**		**$**
Loans	41		$24.8 million
Investments, current and prior	42		$23.0 million
Current	22		$15.0 million
Prior	20		$8.0 million
Donations	86		$528,139
Services	20 Employees	25 Organizations	

The qualified community development activities spanned all of the community development purposes, including affordable housing, economic development for small businesses or small farms, community services for LMI individuals, and revitalization and stabilization of LMI geographies or distressed/underserved areas. The bank's community development lending activity included 18 PPP loans totaling $9.9 million. These loans were primarily concentrated in the bank's Louisville assessment area. Additional details for the community development activities are described under each applicable assessment area.

In addition to adequately meeting the community development needs of its own assessment areas, the bank made two community development loans outside its assessment areas totaling $509,000, retained four prior-period investments totaling $1.6 million, and made three donations totaling $2,875, all of which were in the state of Indiana.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

LOUISVILLE, KENTUCKY-INDIANA METROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISVILLE ASSESSMENT AREA

Bank Structure

The bank operates 12 branches, including its head office, within the assessment area. This represents 75 percent of First Savings Bank's total branches. All of the branches, except for the head office, have a full-service ATM on site, and all but two of these branches have drive-through access. There is one additional stand-alone, cash-only ATM within this assessment area. Lastly, all branches in the assessment area are located within the state of Indiana, with no branches located in the state of Kentucky. During this review period, the bank did not open any new branches within the assessment area; however, First Savings Bank did consolidate one existing branch with another existing branch in this assessment area (both branches were located in a middle-income census tract). Based on this branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the majority of the assessment area. However, Jefferson County, Kentucky, where the bank does not have any branches, and which is separated from Indiana by the Ohio river, is more difficult for the bank to serve.

General Demographics

The assessment area comprises all of the counties on the Indiana side of the Louisville MSA in addition to Jefferson County in Kentucky. The following table describes the counties in the bank's assessment area along with their respective populations, based on 2015 ACS data.

State	County	Population
Indiana	Clark County	113,181
	Floyd County	75,900
	Harrison County	39,230
	Washington County	27,930
Kentucky	Jefferson County	755,809
TOTAL ASSESSMENT AREA POPULATION		**1,012,050**

The majority of the assessment area's population resides within Jefferson County, Kentucky (74.7 percent), which includes the state's largest city, Louisville.

The assessment area is a competitive banking market, with 32 total financial institutions operating within the assessment area. As of June 30, 2021, First Savings Bank ranked 8th among the 32 financial institutions operating within the assessment area, encompassing 2.4 percent of the assessment area's deposit market share.

The assessment area covers a wide metropolitan area, and the population and demographics are diverse. As a result, credit needs in the area vary and include a blend of consumer and business credit products. Other particular needs in the assessment area, as noted primarily by community contacts, include financial education and greater access to start-up capital for small businesses.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	35	56	90	66	2	**249**
	14.1%	22.5%	36.1%	26.5%	0.8%	**100%**
Family Population	21,820	46,519	105,079	77,586	258	**251,262**
	8.7%	18.5%	41.8%	30.9%	0.1%	**100%**

As shown above, 36.6 percent of the census tracts in the assessment area are LMI geographies, but only 27.2 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in and around the western portion of the city of Louisville, Kentucky, and in Jefferson County, Kentucky, more broadly. Jefferson County is home to 31 of the 35 low-income census tracts and 44 of the 56 moderate-income census tracts in the assessment area.

Based on 2015 ACS data, the median family income for the assessment area was $63,204. At the same time, median family incomes for Indiana and Kentucky were $61,119 and $55,367, respectively. More recently, the FFIEC estimates the 2020 median family income for the Louisville MSA to be $74,100. The following table displays population percentages of assessment area families by income level compared to the overall Louisville MSA family population, as well as the Indiana and Kentucky family populations.

Family Population by Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Assessment Area	55,996	45,022	50,478	99,766	**251,262**
	22.3%	17.9%	20.1%	39.7%	**100%**
Louisville MSA	65,330	54,335	63,344	126,572	**309,601**
	21.1%	17.6%	20.5%	40.9%	**100%**
State of Indiana	342,775	293,416	351,076	667,776	**1,655,043**
	20.7%	17.7%	21.2%	40.4%	**100%**
State of Kentucky	259,442	191,208	220,940	465,148	**1,136,718**
	22.8%	16.8%	19.4%	40.9%	**100%**

As shown in the preceding table, 40.2 percent of families within the assessment area were considered LMI, which is slightly above the LMI family percentages of 38.7 percent in the full Louisville MSA, as well as both the states of Indiana (38.4 percent) and Kentucky (39.6 percent). The percentage of families living below the poverty level in the assessment area, 11.2 percent, is higher than both the full Louisville MSA (10.5 percent) and the state of Indiana (11.1 percent) but below that of the state of Kentucky (14.4 percent). Considering these factors, the assessment area appears slightly less affluent than the three comparators.

Housing Demographics

As displayed in the following table, home ownership affordability in the assessment area is similar to the Louisville MSA as a whole, although it appears slightly less affordable than in the entirety of the states of Indiana and Kentucky.

Housing Demographics			
Dataset	**Median Housing Value**	**Affordability Ratio**	**Median Gross Rent (Monthly)**
Assessment Area	$145,498	34.0	$743
Louisville MSA	$150,251	34.2	$745
State of Indiana	$124,200	39.7	$745
State of Kentucky	$123,200	35.5	$675

The three housing demographic statistics are similar when comparing the assessment area to the entirety of the Louisville MSA. In addition, the assessment area appears less affordable than the states of Indiana and Kentucky overall. However, there is significant divergence within the counties that make up the assessment area. For example, Washington County, Indiana, has a median housing value of $102,900 compared to Floyd County, Indiana, with a median housing value of $156,300. This dynamic is also evident in the differing median gross rents and affordability ratio data within these two counties. Taking this into consideration, although the assessment area appears to be less affordable than the states as a whole, there are still certain areas within the assessment area with housing demographic data much more in line with the states' data. Despite this, community contacts note that there is still a significant need in the area for affordable housing for LMI individuals.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector, as demonstrated by Dun & Bradstreet data that estimates 90.2 percent of assessment area businesses earn revenues of less than $1 million annually. County business patterns indicate that there are 496,606 employees in the assessment area as of December 31, 2020. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (15.8 percent), followed by manufacturing (13.8 percent) and retail trade (11.2 percent).

The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for each county of the assessment area, the assessment area as a whole, the entirety of the Louisville MSA, and the states of Indiana and Kentucky.

Unemployment Levels for the Assessment Area			
Dataset	**Time Period (Annual Average)**		
	2019	**2020**	**2021**
Clark County	3.2%	7.2%	3.2%
Floyd County	3.1%	6.5%	2.8%
Harrison County	3.1%	6.3%	2.7%
Washington County	3.2%	6.9%	3.1%
Jefferson County	3.9%	6.8%	4.8%
Assessment Area Average	**3.7%**	**6.8%**	**4.8%**
Louisville MSA	3.7%	6.6%	4.3%
State of Indiana	3.2%	7.1%	3.6%
State of Kentucky	4.1%	6.7%	4.7%

As shown in the table above, unemployment levels varied somewhat between individual counties within the assessment area. Despite the individual counties' unemployment rate variations, they, along with the states, all experienced similar patterns throughout the COVID-19 pandemic. This included significant spikes in unemployment during 2020 followed by a considerable fall in unemployment rates in 2021. The unemployment figures across the areas have all decreased significantly from 2020 to 2021.

Community Contact Information

For the Louisville assessment area, two community contact interviews were referenced as part of this evaluation. One interview was conducted with a local economic development specialist, and the other was with a representative from a nonprofit organization operating within the assessment area.

The community contact interviewees categorized the local economy as doing well overall, albeit with areas for improvement. Specifically, the western portion of Louisville has been underfunded for years, according to one contact. The western portion of the city has seen a decrease in housing prices and significant poverty. Per the contact, the community's struggles were exacerbated by the COVID-19 pandemic. Conversely, central and eastern Louisville have seen significant new development at higher price points than existing housing stock in western Louisville. There is a significant need for affordable housing throughout the city, according to one contact. This contact stated that financial institutions in the area target LMI individuals through down payment assistance programs or loan programs with small down payment requirements but is unsure of how widely known these products are within the community.

The assessment area was described by both contacts as having a significant number of financial institutions operating within the area. Despite this, there are still unmet needs. Both contacts specifically cited a need for greater access to capital for small businesses. This is especially an issue for local entrepreneurs who do not have a lengthy credit history to bolster any business applications. Additionally, one issue holding back business growth in the area is a lack of human capital. This was an issue both contacts identified as being a drag on the economic growth of the greater Louisville area.

Lastly, the area has a significant number of opportunities for community development participation for local financial institutions, according to the contacts. Activities mentioned include volunteering to provide tax assistance to LMI individuals, teaching financial literacy courses, and working with local organizations that specialize in breaking down home ownership barriers for LMI community members.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE ASSESSMENT AREA

LENDING TEST

The bank's Lending Test rating in the Louisville assessment area is satisfactory. The geographic distribution of loans reflects reasonable penetration throughout the assessment area. Similarly, the distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes.

Geographic Distribution of Loans

As noted previously, the Louisville assessment area includes 35 low-income and 56 moderate-income census tracts, representing 36.6 percent of all assessment area census tracts. Overall, the bank's geographic distribution of loans in this assessment area reflects adequate penetration throughout these LMI census tracts, based on the HMDA and small business loan categories with primary emphasis on the bank's HMDA lending. The following table displays the geographic distribution of 2020 HMDA loans compared to owner-occupied housing demographics for the assessment area and aggregate data.

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Louisville								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Home Purchase	Low	19	3.9%	3.9%	2,397	2.5%	2.1%	4.9%
	Moderate	78	15.9%	14.8%	10,701	11.2%	9.5%	16.6%
	Middle	241	49.1%	44.2%	43,651	45.6%	38.0%	44.0%
	Upper	152	31.0%	37.0%	38,402	40.1%	50.3%	34.4%
	Unknown	1	0.2%	0.1%	502	0.5%	0.2%	0.1%
	TOTAL	**491**	**100.0%**	**100.0%**	**95,653**	**100.0%**	**100.0%**	**100.0%**
Refinance	Low	7	1.1%	1.5%	577	0.5%	0.8%	4.9%
	Moderate	68	10.2%	9.1%	8,685	7.0%	5.8%	16.6%
	Middle	323	48.5%	38.5%	51,484	41.5%	30.8%	44.0%
	Upper	268	40.2%	50.9%	63,248	51.0%	62.5%	34.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	TOTAL	**666**	**100.0%**	**100.0%**	**123,994**	**100.0%**	**100.0%**	**100.0%**

Home Improvement	Low	1	50.0%	3.2%	59	54.1%	1.9%	4.9%
	Moderate	0	0.0%	10.3%	0	0.0%	7.1%	16.6%
	Middle	1	50.0%	35.6%	50	45.9%	27.9%	44.0%
	Upper	0	0.0%	50.9%	0	0.0%	63.1%	34.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	TOTAL	**2**	**100.0%**	**100.0%**	**109**	**100.0%**	**100.0%**	**100.0%**
Multifamily	Low	0	0.0%	16.3%	0	0.0%	7.6%	15.0%
	Moderate	2	20.0%	31.9%	1,508	8.1%	11.6%	24.6%
	Middle	5	50.0%	33.5%	14,621	78.4%	50.8%	37.0%
	Upper	3	30.0%	18.3%	2,516	13.5%	30.1%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	2.5%
	TOTAL	**10**	**100.0%**	**100.0%**	**18,645**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC	Low	0	0.0%	2.4%	0	0.0%	1.6%	4.9%
	Moderate	0	0.0%	7.0%	0	0.0%	4.1%	16.6%
	Middle	0	0.0%	32.2%	0	0.0%	24.9%	44.0%
	Upper	0	0.0%	58.1%	0	0.0%	68.9%	34.4%
	Unknown	0	0.0%	0.4%	0	0.0%	0.6%	0.1%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt	Low	0	0.0%	3.7%	0	0.0%	1.8%	4.9%
	Moderate	0	0.0%	13.0%	0	0.0%	6.5%	16.6%
	Middle	1	100.0%	39.0%	55	100.0%	27.7%	44.0%
	Upper	0	0.0%	44.4%	0	0.0%	64.0%	34.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	TOTAL	**1**	**100.0%**	**100.0%**	**55**	**100.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	6.8%	0	0.0%	3.9%	4.9%
	Moderate	0	0.0%	21.4%	0	0.0%	15.5%	16.6%
	Middle	0	0.0%	50.8%	0	0.0%	48.6%	44.0%
	Upper	0	0.0%	20.9%	0	0.0%	31.7%	34.4%
	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%**
HMDA TOTALS	Low	27	2.3%	2.6%	3,033	1.3%	1.7%	4.9%
	Moderate	148	12.6%	11.5%	20,894	8.8%	7.5%	16.6%
	Middle	571	48.8%	40.5%	109,861	46.1%	34.6%	44.0%
	Upper	423	36.2%	45.3%	104,166	43.7%	56.0%	34.4%
	Unknown	1	0.1%	0.1%	502	0.2%	0.1%	0.1%
	TOTAL	**1,170**	**100.0%**	**100.0%**	**238,456**	**100.0%**	**100.0%**	**100.0%**

The analysis of HMDA loans revealed reasonable lending performance to borrowers residing in LMI geographies. The bank's total penetration of low-income census tracts by number of loans (2.3 percent) is similar to the aggregate performance in low-income census tracts (2.6 percent) but

below the percentage of owner-occupied units in low-income census tracts (4.9 percent). When factoring in the significant portion of low-income census tracts located in Kentucky (88.6 percent), where the bank does not have any branches, the bank's performance in low-income census tracts is considered reasonable. Bank performance in moderate-income census tracts fell in line with comparison data and is also deemed reasonable. The bank's total penetration of moderate-income census tracts by number of loans (12.6 percent) is above the performance of other lenders based on aggregate lending data (11.5 percent) but below the percentage of owner-occupied housing units in moderate-income census tracts (16.6 percent). Therefore, overall performance across both lending categories is reasonable.

Second, the bank's geographic distribution of small business loans was reviewed. The following table displays 2020 small business loan activity by geography income level compared to the location of businesses throughout this assessment area and 2020 small business aggregate data.

Geographic Distribution of Small Business Loans Assessment Area: Louisville							
Tract Income Levels	**2020**						
	Count			**Dollar**			**Businesses**
	Bank		**Aggregate**	**Bank**		**Aggregate**	
	#	**%**	**%**	**$ 000s**	**$ %**	**$ %**	**%**
Low	0	0.0%	8.1%	$0	0.0%	10.2%	8.0%
Moderate	4	16.0%	15.3%	$296	5.4%	18.0%	16.2%
Middle	14	56.0%	31.6%	$2,465	44.6%	32.1%	34.4%
Upper	6	24.0%	40.4%	$2,112	38.2%	32.9%	37.5%
Unknown	1	4.0%	4.6%	$650	11.8%	6.7%	3.8%
TOTAL	**25**	**100.0%**	**100.0%**	**$5,523**	**100.0%**	**100.0%**	**100.0%**

The bank's level of lending in low-income census tracts (0.0 percent) is below the estimated percentage of businesses operating inside these census tracts (8.0 percent) and 2020 aggregate lending levels in low-income census tracts (8.1 percent). Consequently, the bank's performance in low-income areas is poor. The bank's percentage of loans in moderate-income census tracts (16.0 percent) is slightly higher than the 2020 aggregate lending percentage in moderate-income census tracts (15.3 percent) and in line with the percentage of small businesses in moderate-income census tracts (16.2 percent), representing reasonable performance. Further, the bank's lending dollar volumes in low- and moderate-income areas, at 0 percent and 5.4 percent, respectively, are significantly below aggregate performance, 10.2 percent and 18.0 percent, respectively. Therefore, when factoring dollar amounts into the geographic distribution analysis, the bank's overall geographic distribution of small business loans is poor.

Lastly, First Savings Bank had loan activity in all assessment area census tracts. Therefore, no conspicuous lending gaps were noted in LMI areas.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is reasonable, based on performance from both loan categories reviewed.

Borrowers are classified into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure as estimated by the FFIEC ($74,100 for the Louisville MSA as of 2020). The following table shows the distribution of HMDA-reported loans by borrower income level in comparison to family population income demographics for the assessment area. Additionally, 2020 aggregate data for the assessment area is displayed.

Borrower Distribution of Residential Real Estate Loans
Assessment Area: Louisville

Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Home Purchase	Low	68	13.8%	14.0%	8,612	9.0%	8.1%	22.3%
	Moderate	141	28.7%	25.6%	22,203	23.2%	19.6%	17.9%
	Middle	116	23.6%	20.9%	23,275	24.3%	20.6%	20.1%
	Upper	149	30.3%	29.7%	39,513	41.3%	42.5%	39.7%
	Unknown	17	3.5%	9.8%	2,050	2.1%	9.2%	0.0%
	TOTAL	**491**	**100.0%**	**100.0%**	**95,653**	**100.0%**	**100.0%**	**100.0%**
Refinance	Low	56	8.4%	6.1%	5,815	4.7%	3.2%	22.3%
	Moderate	114	17.1%	15.6%	15,829	12.8%	10.6%	17.9%
	Middle	178	26.7%	20.4%	28,034	22.6%	17.4%	20.1%
	Upper	281	42.2%	40.5%	66,149	53.3%	51.1%	39.7%
	Unknown	37	5.6%	17.4%	8,167	6.6%	17.7%	0.0%
	TOTAL	**666**	**100.0%**	**100.0%**	**123,994**	**100.0%**	**100.0%**	**100.0%**
Home Improvement	Low	0	0.0%	7.9%	0	0.0%	4.6%	22.3%
	Moderate	0	0.0%	17.7%	0	0.0%	12.7%	17.9%
	Middle	0	0.0%	20.0%	0	0.0%	17.7%	20.1%
	Upper	1	50.0%	48.7%	50	45.9%	57.2%	39.7%
	Unknown	1	50.0%	5.7%	59	54.1%	7.9%	0.0%
	TOTAL	**2**	**100.0%**	**100.0%**	**109**	**100.0%**	**100.0%**	**100.0%**

Multifamily	Low	0	0.0%	0.8%	0	0.0%	0.1%	22.3%
	Moderate	0	0.0%	0.8%	0	0.0%	0.1%	17.9%
	Middle	0	0.0%	1.2%	0	0.0%	0.6%	20.1%
	Upper	2	20.0%	4.3%	1,897	10.2%	0.9%	39.7%
	Unknown	8	80.0%	93.0%	16,748	89.8%	98.3%	0.0%
	TOTAL	**10**	**100.0%**	**100.0%**	**18,645**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC	Low	0	0.0%	7.7%	0	0.0%	4.1%	22.3%
	Moderate	0	0.0%	12.8%	0	0.0%	7.1%	17.9%
	Middle	0	0.0%	19.5%	0	0.0%	15.8%	20.1%
	Upper	0	0.0%	56.6%	0	0.0%	70.6%	39.7%
	Unknown	0	0.0%	3.3%	0	0.0%	2.4%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt	Low	1	100.0%	12.4%	55	100.0%	7.6%	22.3%
	Moderate	0	0.0%	21.8%	0	0.0%	14.7%	17.9%
	Middle	0	0.0%	23.2%	0	0.0%	19.9%	20.1%
	Upper	0	0.0%	34.5%	0	0.0%	47.2%	39.7%
	Unknown	0	0.0%	8.2%	0	0.0%	10.6%	0.0%
	TOTAL	**1**	**100.0%**	**100.0%**	**55**	**100.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	0.4%	0	0.0%	0.1%	22.3%
	Moderate	0	0.0%	0.4%	0	0.0%	0.2%	17.9%
	Middle	0	0.0%	0.1%	0	0.0%	0.0%	20.1%
	Upper	0	0.0%	0.2%	0	0.0%	0.0%	39.7%
	Unknown	0	0.0%	99.0%	0	0.0%	99.7%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	125	10.7%	9.0%	14,482	6.1%	4.8%	22.3%
	Moderate	255	21.8%	18.9%	38,032	15.9%	13.2%	17.9%
	Middle	294	25.1%	20.1%	51,309	21.5%	17.4%	20.1%
	Upper	433	37.0%	36.2%	107,609	45.1%	44.9%	39.7%
	Unknown	63	5.4%	15.8%	27,024	11.3%	19.7%	0.0%
	TOTAL	**1,170**	**100.0%**	**100.0%**	**238,456**	**100.0%**	**100.0%**	**100.0%**

As displayed in the preceding table, the bank's percentage of lending to low-income borrowers (10.7 percent) is substantially below the low-income family population figure (22.3 percent) but above the 2020 aggregate lending level to low-income borrowers (9.0 percent). The lack of affordable housing stock in the area, cited by community contacts, may contribute to the significant gap between the demographic figure and aggregate performance. When taking this into consideration, performance to low-income borrowers is reasonable. Conversely, the bank's level of lending to moderate-income borrowers (21.8 percent) is above both the moderate-income family population percentage (17.9 percent) and aggregate lending levels (18.9 percent), reflecting excellent performance. When considering performance to both income categories, the bank's overall distribution of HMDA loans by borrower's profile is reasonable.

Next, small business loans were reviewed to determine the bank's lending levels to businesses of different sizes. The following table shows the distribution of 2020 small business loans by loan amount and business revenue size compared to Dun & Bradstreet and aggregate data.

Small Business Loans by Revenue and Loan Size
Assessment Area: Louisville

Business Revenue and Loan Size			2020						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Business Revenue		$1 Million or Less	19	76.0%	38.2%	$2,752	49.8%	22.3%	90.2%
		Over $1 Million/ Unknown	6	24.0%	61.8%	$2,772	50.2%	77.7%	9.8%
		TOTAL	**25**	**100.0%**	**100.0%**	**$5,524**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	14	56.0%	82.1%	$412	7.5%	23.1%	
		$100,001–$250,000	4	16.0%	9.4%	$842	15.2%	20.1%	
		$250,001–$1 Million	7	28.0%	8.5%	$4,270	77.3%	56.8%	
		Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**25**	**100.0%**	**100.0%**	**$5,524**	**100.0%**	**100.0%**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	14	73.7%		$412	15.0%		
		$100,001–$250,000	2	10.5%		$342	12.4%		
		$250,001–$1 Million	3	15.8%		$1,998	72.6%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**19**	**100.0%**		**$2,752**	**100.0%**		

The bank's level of lending to small businesses is reasonable. The bank originated the majority of its small business loans (76.0 percent) to businesses with revenues of $1 million or less. In comparison, assessment area demographics estimate that 90.2 percent of businesses in the assessment area had annual revenues of $1 million or less, and the 2020 aggregate lending level to small businesses was 38.2 percent.

COMMUNITY DEVELOPMENT TEST

The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of the assessment area, considering the bank's capacity and the need/availability of such opportunities for community development in the assessment area. The bank has addressed the community development needs of the assessment area through community development loans, qualified investments, and community development services.

The number and dollar amount of community development activities are shown in the following table, with noteworthy activities described further below.

Total Community Development Activities Inside Partial Louisville MSA January 6, 2020 – April 17, 2022			
Community Development Component	**#**		**$**
Loans	31		$19.9 million
Investments, current and prior	39		$22.4 million
Donations	79		$520,889
Services	18 Employees	22 Organizations	

Of the bank's 31 community development loans originated during the review period, the following were noteworthy:

- The bank originated a $5.5 million dollar loan to a local government agency to build a new call center for the area's 911 services, helping to revitalize and stabilize moderate-income census tracts within the county.

- The bank extended a $1.5 million dollar loan to a for-profit entity that will help create new jobs in a moderate-income census tract.

- Lastly, the bank originated two separate $1.6 million dollar PPP loans to an organization located within a moderate-income census tract, helping to preserve jobs during the pandemic.

First Savings Bank's investments in the assessment area included numerous bond issuances by schools with a majority of students eligible for free or reduced-price lunches. Additionally, the bank had investments in mortgage-backed securities within the assessment area that targeted affordable housing to LMI individuals—a need in the area, according to community contacts. Lastly, investments were made in two local sewer districts that allowed for infrastructure improvements within cities in the assessment areas. These improvements will provide needed enhancements to the benefit of all those in the communities, including LMI individuals and geographies. Coupled with these investments were significant donations made to various organizations throughout the area. This included two donations of $100,000 or more that were directed to organizations providing financial literacy to students, a majority of whom are eligible for free or reduced-price lunches.

Lastly, 18 employees of the bank volunteered their financial expertise with 22 organizations that operate within the Louisville assessment area. Services that were especially responsive to assessment area needs were related to financial literacy courses taught through organizations providing affordable housing to LMI individuals, which was identified by community contact interviewees as a need. Additionally, multiple employees provided their expertise on the boards of organizations that help to revitalize, stabilize, and encourage economic development in LMI geographies.

DAVIESS-MARTIN COUNTY, INDIANA NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DAVIESS-MARTIN COUNTY ASSESSMENT AREA

The bank operates two offices in this assessment area, which includes Daviess County, Indiana, and Martin County, Indiana, in their entireties. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	1,834	1,962	2,588	4,505	**10,889**
	16.8%	18.0%	23.8%	41.4%	**100%**
Household Population	3,487	2,509	3,090	6,567	**15,653**
	22.3%	16.0%	19.7%	42.0%	**100%**

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	0	0	7	3	0	**10**
	0.0%	0.0%	70.0%	30.0%	0.0%	**100%**
Family Population	0	0	7,930	2,959	0	**10,889**
	0.0%	0.0%	72.8%	27.2%	0.0%	**100%**
Household Population	0	0	11,249	4,404	0	**15,653**
	0.0%	0.0%	71.9%	28.1%	0.0%	**100%**
Business Institutions	0	0	1,271	468	0	**1,739**
	0.0%	0.0%	73.1%	26.9%	0.0%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAVIESS-MARTIN COUNTY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the bank's Lending Test performance in the Louisville assessment area, as detailed in the following table. The bank's Lending Test conclusions are based on its borrower profile distribution performance, as the assessment area contains no LMI geographies. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix B.

Lending Test Criteria	Performance
Geographic Distribution of Loans	N/A
Distribution of Loans by Borrower's Profile	Consistent
OVERALL	**Consistent**

COMMUNITY DEVELOPMENT TEST

The bank's Community Development Test performance in this assessment area is below the bank's Community Development Test performance in the Louisville assessment area, which was reviewed using full-scope procedures. The number and dollar amount of these activities are shown in the following table.

Total Community Development Activities Inside Daviess-Martin Counties, Indiana January 6, 2020 – April 17, 2022			
Community Development Component	**#**		**$**
Loans	1		$3.3 million
Investments, current and prior	0		$0
Donations	2		$1,000
Services	0 Employees	0 Organizations	

The bank's sole community development loan was to an organization procuring personal protective equipment during the COVID-19 pandemic. Both of the bank's donations were to organizations providing community services within the assessment area to LMI individuals.

CRAWFORD COUNTY, INDIANA NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CRAWFORD COUNTY ASSESSMENT AREA

The bank operates two offices in this assessment area. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	886	523	632	748	**2,789**
	31.8%	18.8%	22.7%	26.8%	**100%**
Household Population	1,315	659	848	1,279	**4,101**
	32.1%	16.1%	20.7%	31.2%	**100%**

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	0	2	1	0	0	**3**
	0.0%	66.7%	33.3%	0.0%	0.0%	**100%**
Family Population	0	1,645	1,144	0	0	**2,789**
	0.0%	59.0%	41.0%	0.0%	0.0%	**100%**
Household Population	0	2,356	1,745	0	0	**4,101**
	0.0%	57.5%	42.6%	0.0%	0.0%	**100%**
Business Institutions	0	207	109	0	0	**316**
	0.0%	65.5%	34.5%	0.0%	0.0%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CRAWFORD COUNTY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the bank's Lending Test performance in the Louisville assessment area, as shown in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Geographic Distribution of Loans	Consistent
Distribution of Loans by Borrower's Profile	Consistent
OVERALL	**Consistent**

COMMUNITY DEVELOPMENT TEST

The bank's Community Development Test performance in this assessment area is below the bank's Community Development Test performance in the Louisville assessment area, which was reviewed using full-scope procedures. The number and dollar amount of these activities are shown in the following table.

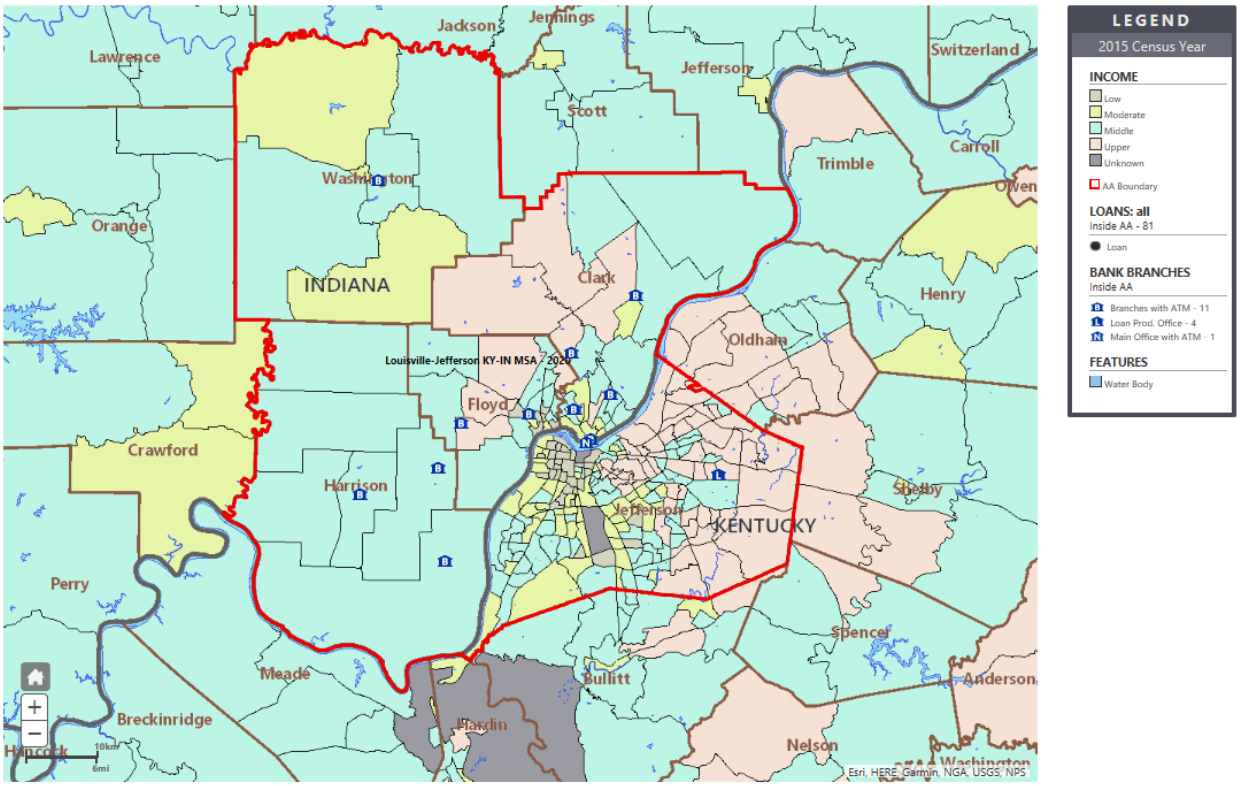
Total Community Development Activities Inside Crawford County, Indiana January 6, 2020 – April 17, 2022			
Community Development Component	**#**		**$**
Loans	9		$1.6 million
Investments, current and prior	3		$577,038
Donations	5		$6,250
Services	2 Employees	3 Organizations	

Of the bank's nine community development loans made within the assessment area, two were PPP loans originated to the same nonprofit organization operating within a moderate-income census tract. The remaining seven community development loans were spread among a variety of organizations, including loans to for-profit small business entities operating within a moderate-income census tract, local governments providing infrastructure for LMI geographies, and a volunteer fire department providing community services to LMI individuals and geographies. The bank made one new investment during this review period, which went toward improving facilities at schools where the majority of students were eligible for free or reduced-price lunches. Similarly, the two investments made during a prior period were made to the same organization. Donations, like investments, were mainly targeted toward schools in the area with a majority of students eligible for free and reduced-price lunches. The services were spread out among three organizations, each with a different focus. One organization targeted affordable housing in the area, another economic development, and the last community services for LMI individuals.

Appendix A

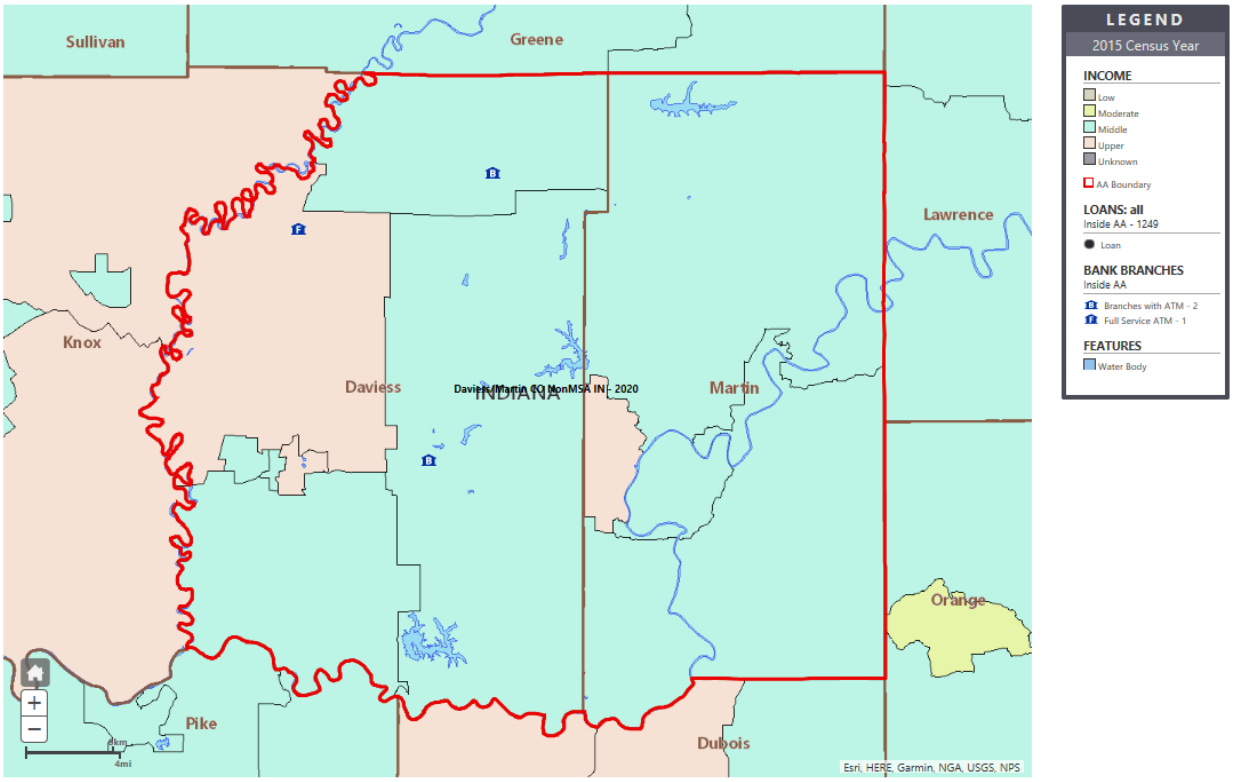
ASSESSMENT AREAS DETAIL

First Savings Bank - Jeffersonville, IN
Louisville-Jefferson KY-IN - 2020

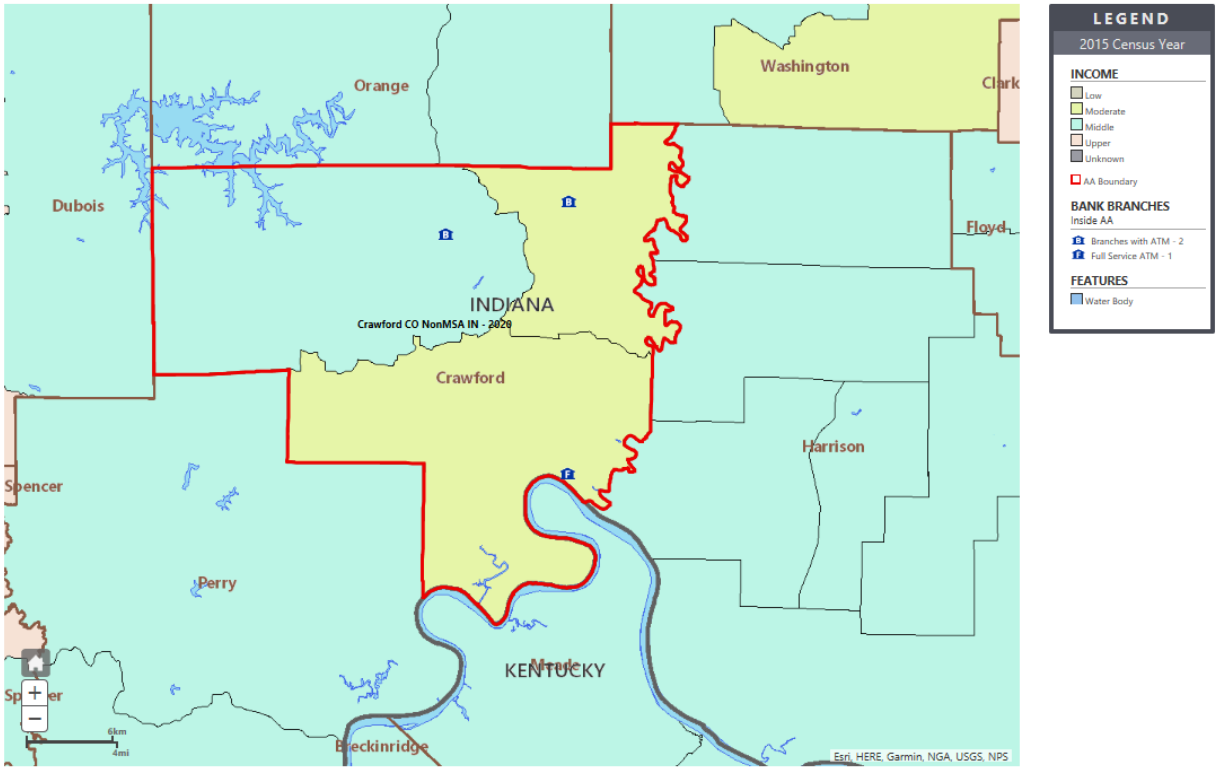


Appendix A (Continued)

First Savings Bank - Jeffersonville, IN
Daviess/Martin CO NonMSA, IN



First Savings Bank - Jeffersonville, IN
Crawford CO NonMSA IN - 2020



Appendix B

LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW ASSESSMENT AREAS

Daviess-Martin County, Indiana Assessment Area

Geographic Distribution of Residential Real Estate Loans Assessment Area: Daviess-Martin County, Indiana								
Product Type	**Tract Income Levels**	**2020**						
		Count			**Dollar**			**Owner-Occupied Units**
		Bank		**HMDA Aggregate**	**Bank**		**HMDA Aggregate**	
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**
Home Purchase	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	8	72.7%	69.2%	926	67.5%	71.6%	71.4%
	Upper	3	27.3%	30.8%	446	32.5%	28.4%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**11**	**100.0%**	**100.0%**	**1,372**	**100.0%**	**100.0%**	**100.0%**
Refinance	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	11	84.6%	70.3%	1,178	87.1%	70.0%	71.4%
	Upper	2	15.4%	29.7%	174	12.9%	30.0%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**13**	**100.0%**	**100.0%**	**1,352**	**100.0%**	**100.0%**	**100.0%**
Home Improvement	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	1	100.0%	61.5%	40	100.0%	70.2%	71.4%
	Upper	0	0.0%	38.5%	0	0.0%	29.8%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**1**	**100.0%**	**100.0%**	**40**	**100.0%**	**100.0%**	**100.0%**
Multifamily	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	0	0.0%	92.3%	0	0.0%	88.9%	77.2%
	Upper	0	0.0%	7.7%	0	0.0%	11.1%	22.8%
	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 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%	0.0%
	Middle	0	0.0%	63.5%	0	0.0%	67.5%	71.4%
	Upper	0	0.0%	36.5%	0	0.0%	32.5%	28.6%
	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%**

Appendix B (Continued)

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%	0.0%
	Middle	0	0.0%	80.0%	0	0.0%	89.3%	71.4%
	Upper	0	0.0%	20.0%	0	0.0%	10.7%	28.6%
	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%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	72.0%	0	0.0%	78.1%	71.4%
	Upper	0	0.0%	28.0%	0	0.0%	21.9%	28.6%
	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%**
HMDA TOTALS	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	20	80.0%	69.6%	2,144	77.6%	70.9%	71.4%
	Upper	5	20.0%	30.4%	620	22.4%	29.1%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**25**	**100.0%**	**100.0%**	**2,764**	**100.0%**	**100.0%**	**100.0%**

Geographic Distribution of Small Business Loans
Assessment Area: Daviess-Martin County, Indiana

Tract Income Levels	**2020**						
	Count			**Dollar**			**Businesses**
	Bank		**Aggregate**	**Bank**		**Aggregate**	
	#	**%**	**%**	**$ 000s**	**$ %**	**$ %**	**%**
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	8	72.7%	$715	74.4%	73.1%	71.2%	72.6%
Upper	3	27.3%	$246	25.6%	26.9%	28.2%	27.1%
Unknown	0	0.0%	$0	0.0%	0.0%	0.5%	0.3%
TOTAL	**11**	**100.0%**	**$961**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Borrower Distribution of Residential Real Estate Loans
Assessment Area: Daviess-Martin County, Indiana

Product Type	Borrower Income Levels	2020						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Home Purchase	Low	2	18.2%	8.0%	202	14.7%	5.2%	16.8%
	Moderate	3	27.3%	26.3%	440	32.1%	19.0%	18.0%
	Middle	3	27.3%	19.5%	381	27.8%	18.4%	23.8%
	Upper	3	27.3%	27.9%	349	25.4%	40.8%	41.4%
	Unknown	0	0.0%	18.3%	0	0.0%	16.6%	0.0%
	TOTAL	**11**	**100.0%**	**100.0%**	**1,372**	**100.0%**	**100.0%**	**100.0%**
Refinance	Low	0	0.0%	3.3%	0	0.0%	1.8%	16.8%
	Moderate	3	23.1%	15.6%	289	21.4%	10.8%	18.0%
	Middle	4	30.8%	23.1%	360	26.6%	18.9%	23.8%
	Upper	1	7.7%	41.3%	101	7.5%	49.3%	41.4%
	Unknown	5	38.5%	16.6%	602	44.5%	19.3%	0.0%
	TOTAL	**13**	**100.0%**	**100.0%**	**1,352**	**100.0%**	**100.0%**	**100.0%**
Home Improvement	Low	0	0.0%	7.7%	0	0.0%	6.4%	16.8%
	Moderate	0	0.0%	28.2%	0	0.0%	16.6%	18.0%
	Middle	1	100.0%	23.1%	40	100.0%	26.2%	23.8%
	Upper	0	0.0%	35.9%	0	0.0%	43.0%	41.4%
	Unknown	0	0.0%	5.1%	0	0.0%	7.7%	0.0%
	TOTAL	**1**	**100.0%**	**100.0%**	**40**	**100.0%**	**100.0%**	**100.0%**
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Moderate	0	0.0%	7.7%	0	0.0%	9.6%	18.0%
	Middle	0	0.0%	7.7%	0	0.0%	16.7%	23.8%
	Upper	0	0.0%	23.1%	0	0.0%	10.3%	41.4%
	Unknown	0	0.0%	61.5%	0	0.0%	63.4%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose LOC	Low	0	0.0%	8.1%	0	0.0%	5.7%	16.8%
	Moderate	0	0.0%	18.9%	0	0.0%	19.9%	18.0%
	Middle	0	0.0%	25.7%	0	0.0%	25.8%	23.8%
	Upper	0	0.0%	45.9%	0	0.0%	47.3%	41.4%
	Unknown	0	0.0%	1.4%	0	0.0%	1.3%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Middle	0	0.0%	40.0%	0	0.0%	18.4%	23.8%
	Upper	0	0.0%	40.0%	0	0.0%	70.9%	41.4%
	Unknown	0	0.0%	20.0%	0	0.0%	10.7%	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%	16.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%
	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%**
HMDA TOTALS	Low	2	8.0%	5.1%	202	7.3%	3.0%	16.8%
	Moderate	6	24.0%	19.2%	729	26.4%	13.7%	18.0%
	Middle	8	32.0%	21.6%	781	28.3%	18.6%	23.8%
	Upper	4	16.0%	36.2%	450	16.3%	45.0%	41.4%
	Unknown	5	20.0%	18.0%	602	21.8%	19.7%	0.0%
	TOTAL	**25**	**100.0%**	**100.0%**	**2,764**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Small Business Loans by Revenue and Loan Size Assessment Area: Daviess-Martin County, Indiana									
Business Revenue and Loan Size			**2020**						
			Count			**Dollars**			**Total Businesses**
			Bank		**Aggregate**	**Bank**		**Aggregate**	
			#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**
Business Revenue		$1 Million or Less	11	100.0%	29.3%	$961	100.0%	24.6%	91.3%
		Over $1 Million/ Unknown	0	0.0%	70.7%	$0	0.0%	75.4%	8.7%
		TOTAL	**11**	**100.0%**	**100.0%**	**$961**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	9	81.8%	83.3%	$401	41.7%	27.5%	
		$100,001–$250,000	1	9.1%	9.1%	$135	14.0%	20.3%	
		$250,001–$1 Million	1	9.1%	7.6%	$425	44.2%	52.2%	
		Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**11**	**100.0%**	**100.0%**	**$961**	**100.0%**	**100.0%**	
Loan Size	**Revenue $1 Million or Less**	$100,000 or Less	9	81.8%		$401	41.7%		
		$100,001–$250,000	1	9.1%		$135	14.0%		
		$250,001–$1 Million	1	9.1%		$425	44.2%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**11**	**100.0%**		**$961**	**100.0%**		

Appendix B (Continued)

LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW ASSESSMENT AREAS

Crawford County, Indiana Assessment Area

Geographic Distribution of Residential Real Estate Loans Assessment Area: Crawford County, Indiana								
Product Type	Tract Income Levels	2020						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	18	58.1%	60.3%	2,193	60.2%	64.2%	58.6%
	Middle	13	41.9%	39.7%	1,449	39.8%	35.8%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**31**	**100.0%**	**100.0%**	**3,642**	**100.0%**	**100.0%**	**100.0%**
Refinance	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	17	65.4%	62.8%	2,663	65.0%	64.0%	58.6%
	Middle	9	34.6%	37.2%	1,436	35.0%	36.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**26**	**100.0%**	**100.0%**	**4,099**	**100.0%**	**100.0%**	**100.0%**
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	85.7%	0	0.0%	88.9%	58.6%
	Middle	0	0.0%	14.3%	0	0.0%	11.1%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	37.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	62.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**0.0%**	**0**	**0.0%**	**0.0%**	**100.0%**
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	100.0%	0	0.0%	100.0%	58.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	100.0%	0	0.0%	100.0%	58.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	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%	25.0%	0	0.0%	39.0%	58.6%
	Middle	0	0.0%	75.0%	0	0.0%	61.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	35	61.4%	62.3%	4,856	62.7%	64.3%	58.6%
	Middle	22	38.6%	37.7%	2,885	37.3%	35.7%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**57**	**100.0%**	**100.0%**	**7,741**	**100.0%**	**100.0%**	**100.0%**

Geographic Distribution of Small Business Loans
Assessment Area: Crawford County, Indiana

Tract Income Levels	**2020**						
	Count			**Dollar**			**Businesses**
	Bank		**Aggregate**	**Bank**		**Aggregate**	
	#	**%**	**%**	**$ 000s**	**$ %**	**$ %**	**%**
Low	0	0.0%	$0	0.0%	0.0%	0.0%	0.0%
Moderate	1	100.0%	$128	100.0%	65.5%	56.5%	66.9%
Middle	0	0.0%	$0	0.0%	34.5%	43.5%	33.1%
Upper	0	0.0%	$0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	$0	0.0%	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**$128**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Borrower Distribution of Residential Real Estate Loans Assessment Area: Crawford County, Indiana								
Product Type	**Borrower Income Levels**	**2020**						
		Count			**Dollar**			**Families**
		Bank		**HMDA Aggregate**	**Bank**		**HMDA Aggregate**	
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**
Home Purchase	Low	3	9.7%	10.9%	214	5.9%	6.7%	31.8%
	Moderate	11	35.5%	23.1%	894	24.5%	18.1%	18.8%
	Middle	9	29.0%	23.1%	910	25.0%	21.8%	22.7%
	Upper	7	22.6%	26.3%	1,587	43.6%	37.2%	26.8%
	Unknown	1	3.2%	16.7%	37	1.0%	16.2%	0.0%
	TOTAL	**31**	**100.0%**	**100.0%**	**3,642**	**100.0%**	**100.0%**	**100.0%**
Refinance	Low	2	7.7%	2.2%	155	3.8%	1.1%	31.8%
	Moderate	3	11.5%	19.4%	289	7.1%	15.3%	18.8%
	Middle	10	38.5%	26.1%	1,506	36.7%	24.3%	22.7%
	Upper	10	38.5%	26.7%	1,953	47.6%	33.5%	26.8%
	Unknown	1	3.8%	25.6%	196	4.8%	25.8%	0.0%
	TOTAL	**26**	**100.0%**	**100.0%**	**4,099**	**100.0%**	**100.0%**	**100.0%**
Home Improvement	Low	0	0.0%	14.3%	0	0.0%	2.4%	31.8%
	Moderate	0	0.0%	42.9%	0	0.0%	26.4%	18.8%
	Middle	0	0.0%	14.3%	0	0.0%	11.1%	22.7%
	Upper	0	0.0%	14.3%	0	0.0%	15.7%	26.8%
	Unknown	0	0.0%	14.3%	0	0.0%	44.3%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	26.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**0.0%**	**0**	**0.0%**	**0.0%**	**100.0%**
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.8%
	Moderate	0	0.0%	20.0%	0	0.0%	16.7%	18.8%
	Middle	0	0.0%	60.0%	0	0.0%	72.2%	22.7%
	Upper	0	0.0%	20.0%	0	0.0%	11.0%	26.8%
	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%**

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	22.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	26.8%
	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%	31.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	26.8%
	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%**
HMDA TOTALS	Low	5	8.8%	6.2%	369	4.8%	3.6%	31.8%
	Moderate	14	24.6%	21.2%	1,183	15.3%	16.6%	18.8%
	Middle	19	33.3%	24.9%	2,416	31.2%	23.2%	22.7%
	Upper	17	29.8%	25.8%	3,540	45.7%	34.5%	26.8%
	Unknown	2	3.5%	21.8%	233	3.0%	22.2%	0.0%
	TOTAL	**57**	**100.0%**	**100.0%**	**7,741**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

Small Business Loans by Revenue and Loan Size Assessment Area: Crawford County, Indiana									
Business Revenue and Loan Size			**2020**						
			Count			**Dollars**			**Total Businesses**
			Bank		**Aggregate**	**Bank**		**Aggregate**	
			#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**
Business Revenue		$1 Million or Less	1	100.0%	41.9%	$128	100.0%	32.2%	93.4%
		Over $1 Million/ Unknown	0	0.0%	58.1%	$0	0.0%	67.8%	6.6%
		TOTAL	**1**	**100.0%**	**100.0%**	**$128**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	0	0.0%	91.9%	$0	0.0%	45.4%	
		$100,001–$250,000	1	100.0%	4.8%	$128	100.0%	25.4%	
		$250,001–$1 Million	0	0.0%	3.2%	$0	0.0%	29.1%	
		Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**1**	**100.0%**	**100.0%**	**$128**	**100.0%**	**100.0%**	
Loan Size	**Revenue $1 Million or Less**	$100,000 or Less	0	0.0%		$0	0.0%		
		$100,001–$250,000	1	100.0%		$128	100.0%		
		$250,001–$1 Million	0	0.0%		$0	0.0%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**1**	**100.0%**		**$128**	**100.0%**		

Appendix C

GLOSSARY

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

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan 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 on 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 contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Appendix C (continued)

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., 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: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

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

Appendix C (continued)

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

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

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an 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.

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending,

Appendix C (continued)

investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

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 businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were $1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are secured either 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): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports 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.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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