

PUBLIC DISCLOSURE

April 14, 2003

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fifth Third Bank, Indiana
RSSD #636043

251 N. Illinois Street
Indianapolis, IN 46205

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604

NOTE:

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: SATISFACTORY

The following table indicates the performance level of Fifth Third Bank, Indiana with respect to the lending, investment, and service tests.

| FIFTH THIRD BANK, INDIANA | | | |
|---|--------------------------|------------------------|---------------------|
| PERFORMANCE LEVELS | PERFORMANCE TESTS | | |
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | X | X | |
| Low Satisfactory | | | X |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |
| <i>* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.</i> | | | |

Major factors supporting the institution's rating include:

- Good responsiveness to community credit needs throughout the combined assessment area, as evidenced by a large overall volume of reported loan activity and a significant concentration of loans in the combined assessment area during the examination period
- An overall good performance on the lending test
- Adequate geographic distribution of HMDA-reportable loans, especially in the three most significant assessment areas
- Good geographic distribution of small business loans
- Excellent distribution of HMDA-reportable and small business loans to borrowers of different income levels and businesses of different sizes
- Excellent overall volume of community development loans with activity occurring in most of the assessment areas
- Good level of overall qualified investments, but mostly concentrated in the Evansville and Indianapolis assessment areas
- Adequate branch distribution among all geographies, including low- and moderate-income ones
- Adequate level of community development services, with a stronger performance in the Evansville assessment area

DESCRIPTION OF INSTITUTION

Fifth Third Bank, Indiana ("FTB") is a subsidiary of Fifth Third Bancorp. Fifth Third Bancorp is headquartered in Cincinnati, Ohio, and is an \$81 billion financial holding company, which places it 13th among bank holding companies in the country based on asset size and 8th largest based on market capitalization. It is a diversified corporation that includes many holdings focused on providing financial services to their service areas. Among these holdings are six banks chartered in Ohio, Michigan, Indiana, Kentucky, Northern Kentucky, and Florida, a mortgage company, a community development corporation, and an insurance company.

Subsequent to the previous performance evaluation, Fifth Third Bancorp acquired Old Kent Financial, headquartered in Grand Rapids, Michigan (\$21 billion in assets). This acquisition substantially increased Fifth Third Bancorp's presence in Michigan and Illinois. Following the acquisition, the composition of FTB was changed through a reallocation of Northern Indiana and Southern Michigan branches, along with corresponding assets and liabilities, to the newly formed Michigan affiliate to better serve the market areas. Additional branches were sold to other financial institutions or closed to eliminate duplications in certain markets. These branch reallocations, sales, and other branch consolidations resulted in a net loss of 71 branches to the institution. FTB presently operates 130 branches in its combined assessment area, and now reports assets of \$8.3 billion as of December 31, 2002, representing a \$2.1 billion decrease in assets since the previous evaluation.

FTB offers a broad range of commercial and retail banking products and services, including business and agricultural loans and lines of credit, direct and indirect consumer, residential mortgage, and home equity loans, as well as home equity and credit card lines of credit. These products and services are offered in seven designated markets in Indiana, two in Kentucky, one in Illinois, and one in the Evansville-Henderson, IN-KY, Metropolitan Statistical Area (MSA). As a result of the branch restructurings following the Old Kent acquisition, FTB has added the Fort Wayne (Indiana) and the Owensboro (Kentucky) assessment areas while eliminating several assessment areas in the northern part of Indiana.

According to the FDIC/OTS Summary of Deposits Report as of June 30, 2002, FTB's deposit market share among FDIC-insured institutions in the states and areas it operates, its market share rank in the area (where appropriate), and the number of corresponding branches in the area as of December 31, 2002, are described in the following charts:

| State | % of state deposit market share | Rank (if in top 20) | Branches |
|----------|---------------------------------|---------------------|----------|
| Indiana | 5.4% | 4th | 116 |
| Illinois | 0.2% | NA | 4 |
| Kentucky | 0.9% | 17th | 10 |

| State | MSA | Name | % deposit market share | Rank (if in top 20) | Branches 12/31/02 |
|-------|------|-------------------------|------------------------|---------------------|-------------------|
| IL | NA | IL non-metro | 9.8 | 1 st | 4 |
| KY | 5990 | Owensboro | 8.1 | 6 th | 2 |
| KY | NA | KY non-metro | 21.9 | 2 nd | 8 |
| IN | 1020 | Bloomington | 3.3 | 8 th | 3 |
| IN | 1640 | Cincinnati (IN portion) | 2.9 | 8 th | 1 |
| IN | 2760 | Fort Wayne | 6.1 | 6 th | 10 |
| IN | 3480 | Indianapolis | 7.7 | 3 rd | 41 |
| IN | 3920 | Lafayette | 2.9 | 8 th | 3 |
| IN | 8320 | Terra Haute | 6.3 | 3 rd | 6 |
| IN | NA | IN non-metro | 9.2 | 3 rd | 27 |
| | 2440 | Evansville | 26.5 | 2 nd | 25 |

The previous charts illustrate that FTB's operations are heavily concentrated in Indiana, especially Indianapolis and Evansville. It ranks no lower than third in deposit market share among FDIC-insured institutions in the non-metropolitan areas of Illinois, Kentucky, and Indiana.

FTB competes with many major financial institutions within the states of Michigan, Indiana, Illinois, and Kentucky. Some of these institutions are identified within the respective assessment area discussions later in the report.

The following charts present key financial information and ratios for the bank. The Key Financial Ratios table demonstrates that the largest loan concentration in FTB's loan portfolio is in commercial-related lending activities (50.9%). The Return on Average Assets percentage indicates that FTB is a profitable financial institution and, in fact, its Return on Average Assets exceeds peer (1.2%). Its Net Loans & Leases to Total Deposit Ratio ("LTD") as of December 31, 2002 is 83.6%, which compares favorably to peer (82.3%).

| Key Financial Information As of December 31, 2002 (000's) | |
|--|-------------|
| Total Assets | \$8,335,528 |
| Total Deposits | \$4,612,468 |
| Total Net Loans & Leases | \$3,856,165 |
| Loans Secured by Real Estate | \$1,152,011 |
| Loans Secured by 1-4 Family Residential Loans | \$382,518 |
| Loans Secured by Multi-Family Residential Properties | \$75,753 |
| Consumer Loans | \$1,141,395 |
| Commercial and Industrial Loans | \$1,263,037 |

| Key Financial Ratios As of December 31, 2002 | |
|---|-------|
| Return on Average Assets | 1.4% |
| Net Loans & Leases to Average Assets | 42.7% |
| Investments to Average Assets | 45.7% |
| Total Deposits to Average Assets | 56.2% |
| Net Loans & Leases to Total Deposits | 83.6% |
| 1-4 Family Residential Loans to Average Loans | 10.1% |
| Consumer Loans to Average Loans | 28.1% |
| Commercial-Related Loans to Average Loans | 50.9% |
| Agricultural-related Loans to Average Loans | 3.2% |

Based on FTB's asset size and financial condition, it has the ability to meet the credit needs of its assessment areas. There are no legal impediments that would hamper its ability to meet the community's credit needs. FTB received a "Satisfactory" rating for its most recent CRA Public Evaluation.

SCOPE OF EXAMINATION

This evaluation covers the period from January 1, 2001 through December 31, 2002. FTB is being evaluated under the Large Bank Performance Standards, which include the lending, investment, and service tests.

Performance on the lending test included a review and analysis of mortgage loans made by FTB and its affiliates, Fifth Third Mortgage Company and Home Equity of America, and small business loans made by FTB as reported on their 2001 and 2002 Home Mortgage Disclosure Act (HMDA) loan application registers (LARs) and CRA-LARs. The analysis of lending inside and outside the combined assessment area, however, focused on loans originated only by FTB during this period. Qualified community development loans made in 2001 and 2002 were also reviewed and evaluated. Farm loans reported on the CRA-LARs were not considered in this performance analysis because of their relative immateriality.

Performance on the investment test included a review and evaluation of qualified community development investments, donations and grants made by FTB as well as investment activity within its market area by its affiliates, the Fifth Third Community Development Corp. and the Fifth Third Foundation Office.

Performance on the service test included a review of retail banking services and community development services provided by bank representatives. Retail services include the distribution of branches and ATMs throughout the assessment areas, the effect of any branch openings and closings, products and services offered, reasonableness of hours of operation among geographies, and alternate delivery systems.

Five of the 11 assessment areas received full reviews, which are discussed in detail in this document. These five assessment areas include:

- Multistate MSA 2440 Evansville-Henderson, IN-KY, which includes all four counties that comprise this MSA
- MSA 3480 Indianapolis (IN), which includes all nine counties that comprise this MSA
- Indiana Non-Metropolitan Statewide Area, which includes all or portions of 24 non-metropolitan counties throughout Indiana
- MSA 5990 Owensboro (KY), which includes all of Daviess County, KY
- Illinois Non-Metropolitan Statewide Area, which includes all of three non-contiguous counties in southern Illinois

The first three areas were accorded the most weight in the overall performance ratings because of their materiality as a source of deposits and loans. In fact, from 74% to 78% (number and dollar amount, respectively) of all HMDA loans and from 80% to 83% of all small businesses loans reported in 2001 and 2002 were made in these three areas. They also have the most branches and ATMs. The last two areas above received full reviews because one assessment area from each state must be given a full review. Owensboro is one of only two assessment areas in Kentucky and was selected for full review because it includes low- and moderate-income census tracts; the other Kentucky assessment area does not. Illinois has only one assessment area. Although receiving a full review, these two areas received less weight in the overall performance evaluation because they are much less significant to the bank as a source of deposits and loans.

The six assessment areas receiving a limited review include all of MSA 1020 Bloomington (IN), that portion of MSA 1640 Cincinnati (OH) that lies in Indiana, two counties in MSA 2760 Fort Wayne (IN), one county in MSA 3920 Lafayette (IN), all of MSA 8320 Terre Haute (IN), and all or portions of four counties that comprise the Kentucky Non-Metropolitan Statewide Area. These six areas also received less weight in the overall performance evaluation because of their limited materiality to the bank's overall operations.

The scope of the examination is consistent throughout the evaluation unless otherwise noted.

Refer to Appendix A for further information on the affiliates and products that were reviewed, as well as which assessment areas were reviewed using full or limited procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

FTB's performance on the lending test is considered "High Satisfactory" based on strong performances in lending to borrowers based on their annual income or revenues and a high level of community development loans combined with an adequate performance in providing loans in low- and moderate-income geographies.

Lending Activity

FTB's overall lending activity reflects good responsiveness to community credit needs. The strongest element of this performance was in the providing of small business loans to borrowers with annual revenues of \$1 million or less and in providing mortgage loans to low- and moderate-income borrowers. The granting of mortgage loans in low- and moderate-income geographies was generally adequate overall, although a few of the smaller assessment areas exhibited good performance on this criterion.

Table 1 below shows HMDA and small business loan activity for FTB and its affiliates in 2001 and 2002. Together, they represent a significant source of such loans in Indiana and nearby areas in Kentucky and Illinois. HMDA loans, which are especially significant during this period, are divided into four categories based on loan purpose, including separate categories for home purchase, refinance, and home improvement related to 1-4 family residential properties and one category for such purposes involving multifamily residential properties (i.e., those with five or more units). Loans made in 2001 and 2002 to refinance existing mortgages on 1-4 family properties represent almost 68% of all reported HMDA loans, while loans to purchase 1-4 family properties represent another 28%. These proportions are generally consistent among each of the assessment areas. The primary reason for the higher concentration in refinance activity is that mortgage interest rates have been at historically low levels throughout this period prompting existing homeowners to refinance their mortgages at lower rates. Another contributing factor is that homes have generally been increasing in value providing homeowners with the opportunity to access the equity in their homes through refinancings. In the loan discussions and analyses in this document, all HMDA loans are grouped together regardless of purpose.

| Loan Type | | % | \$ (000s) | % |
|-----------------------------|---------------|------------|------------------|------------|
| HMDA home purchase | 6,094 | - | 641,047 | - |
| HMDA refinancings | 14,707 | - | 1,571,765 | - |
| HMDA home improvement | 940 | - | 15,053 | - |
| HMDA multifamily | 41 | - | 16,577 | - |
| Total HMDA-related | 21,782 | 76 | 2,244,422 | 68 |
| Total small business | 6,960 | 24 | 1,068,643 | 32 |
| TOTAL LOANS | 28,742 | 100 | 3,313,065 | 100 |

Note: Includes affiliate loans that were originated or purchased within the bank's assessment

Assessment Area Concentration

Table 2 provides a summary of HMDA and small business loans distributed between those made inside and outside the combined assessment area. It includes loans made by FTB only; loans made by affiliates, but allocated to FTB because of their locations are excluded from this table. Two important facts can be learned from this data. First, a high percentage (91%) of these loans was made in the defined assessment areas, with a similarly high level of performance occurring for all loan types and purposes. Second, when Table 2 is compared with Table 1, it is clear that the affiliates are the source of the vast majority of HMDA loan originations on behalf of the bank.

| TABLE 2 | | | | | | | | |
|--|---------------|-----------|------------------|-----------|----------------|----------|-----------------|-----------|
| Lending Inside and Outside the Combined Assessment Area | | | | | | | | |
| | Inside | | | | Outside | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| HMDA home purchase | 583 | 95 | 28,607 | 87 | 28 | 5 | 4,267 | 13 |
| HMDA refinancings | 671 | 90 | 36,920 | 91 | 74 | 10 | 3,613 | 9 |
| HMDA home improvement | 914 | 89 | 14,387 | 90 | 118 | 11 | 1,529 | 10 |
| HMDA multifamily | 41 | 95 | 16,557 | 92 | 2 | 5 | 1,402 | 8 |
| Total HMDA-related | 2,209 | 91 | 96,471 | 90 | 222 | 9 | 10,811 | 10 |
| Total small business | 6,960 | 91 | 1,068,643 | 90 | 728 | 9 | 120,315 | 10 |
| TOTAL LOANS | 9,169 | 91 | 1,165,114 | 90 | 950 | 9 | 131,126 | 10 |

Note: Affiliate loans are not included.

Geographic and Borrower Distribution

The geographic distribution of both HMDA and small business loans was considered adequate overall. While performance regarding small business loans was considered good for this examination period, the overall rating is based on the fact that the geographic distribution of HMDA loans, which has approximately three times the volume as small business loans, was adequate.

The distribution of loans based on borrower income or revenue characteristics was determined to be outstanding overall. Small business lending to borrowers with annual revenues of \$1 million or less was consistently strong in the three most significant assessment areas. HMDA lending to low- and moderate-income borrowers was also excellent in the Indianapolis MSA and the non-metropolitan statewide assessment areas, which together account for 52% of all HMDA loans made during 2001 and 2002. Information concerning loan activity in the combined assessment area can be found in Exhibits 1 through 5 in Appendix D.

Community Development Lending

Community development lending increased from \$10.4 million during the two-year period evaluated at the previous examination to \$38.1 million, represented by 58 loans, during the two-year period covered by the current examination. In addition to the 57 loans totaling \$36.1 million that were allocated to specific assessment areas, there was one loan for \$2.0 million for economic development purposes that benefited several Indiana assessment areas. Those areas with qualified community development loans, listed in order of volume, were the Indianapolis MSA, the Evansville multistate MSA, the statewide non-metropolitan areas of Indiana and Illinois, the Fort Wayne MSA, the Bloomington MSA, the Terre Haute MSA, and the Kentucky statewide non-metropolitan area. The remaining three assessment areas had no such loan activity. This overall level of activity is considered outstanding, especially in light of the growth in volume and the existence of such loan activity in a greater number of assessment areas compared to the previous examination.

INVESTMENT TEST

FTB's community development investments are considered good. Investments funded in 2001 and 2002 totaled \$16.8 million. Fifty-nine (59%) percent of the community development investments were concentrated in the Indianapolis MSA, which comprises 40% of the geographies in the combined assessment area. FTB makes community development investments in its assessment areas in three ways. Fifth Third Community Development Corporation ("CDC"), a subsidiary of Fifth Third Bancorp, makes investments through low-income housing tax credits and small business venture capital funds. Fifth Third Foundation Office, a department of Fifth Third Trust Division, makes charitable contributions to community, neighborhood, health and human services, educational, and cultural organizations on behalf of all banking affiliates throughout the corporation. Portions of these charitable contributions qualify as community development investments. Finally, FTB makes donations and grants to local charities, community organizations, and community development organizations.

The number, types, and amount of qualified community development investments in the Illinois and Kentucky assessment areas was low.

SERVICE TEST

FTB's service performance is considered adequate. As previously mentioned, it has undergone changes since the previous examination as a result of a restructuring affecting it and certain bank affiliates. Northern areas of Indiana and southern areas of Michigan are no longer in its combined assessment area, but it now has operations in the Fort Wayne (IN) and Owensboro (KY) MSAs. Of the 130 branches currently maintained by FTB, 19 (14.6%) are in low- or moderate-income geographies. This percentage is less than 25.1%, which represents the geographies that are low- or moderate-income in its assessment areas and 20.8%, which represents the percentage of the population residing in the low- and moderate-income geographies.

FTB operates 186 ATMs that provide 24-hour access in English and Spanish to customers throughout the assessment area. Seventeen (17%) percent of the ATMs and 20.8% of the population are located in low- and moderate-income geographies.

The opening and closing of branch offices has not adversely affected the availability of services to the assessment areas. The number of branches decreased from 201 at the previous examination to 130 as of December 31, 2002. The branch number reduction was primarily due to the reallocation of branches during the restructuring of the organization. FTB did consolidate 15 branches, which included a branch in a low-income census tract in the Lafayette MSA and a branch in a moderate-income census tract in the Indianapolis MSA. In addition, FTB sold six branches in Illinois to other financial institutions.

Banking services and business hours do not vary in a way that inconveniences FTB's assessment areas, particularly the low- and moderate-income geographies and low- and moderate-income individuals.

In addition to banking locations, FTB provides alternative delivery services that are available to all customers and are consistent throughout the organization. These alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services, but enhance access to certain types of credit services. These bank services can be accessed via FTB's Internet website at www.53.com/. This system allows customers to access deposit accounts, transfer funds, and apply for certain types of credit, including, but not limited to, mortgage loans, on a 24 hours per day, seven days per week basis. The online system allows potential clients to open accounts, review different types of accounts, and access financial planning, small business information and other products and services.

The "Jeanie" Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours per day, seven days per week. "Bill Payer 2000," which is a free service to checking account customers, allows them to make installment loan payments electronically rather than by mail. A one-half (1/2) point discount is given if the customer uses Bill Payer 2000 and has his/her mortgage payment automatically debited from an FTB checking account.

FTB provides an adequate level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations that qualify as community development.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

FTB is in compliance with the substantive portions of antidiscrimination laws and regulations, including the Equal Credit Opportunity and Fair Housing Acts. A review of loan policies and procedures, articulated lending standards, forms, denied loan applications, and a sample of loans originated since the previous examination revealed no patterns or practices of discriminatory treatment or other illegal credit practices on a prohibited basis. Interviews with community representatives revealed no evidence of discriminatory credit practices.

**MULTISTATE METROPOLITAN AREA
(FULL REVIEW)**

**CRA RATING FOR MULTISTATE MSA 2440 EVANSVILLE-HENDERSON, IN-KY:¹
Satisfactory**

The lending test is rated: High Satisfactory
The investment test is rated: Low Satisfactory
The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Good responsiveness to community credit needs
- Adequate geographic distribution of HMDA loans
- Good geographic distribution of small business loans
- Good distribution of HMDA loans to borrowers of different incomes
- Excellent distribution of small business loans to businesses of different sizes
- Excellent level of community development loans
- Adequate level of qualified investments
- Adequate branch distribution
- High level of community development services

SCOPE OF EXAMINATION

This assessment area received a full review because it is a multistate MSA and is one of the three most important markets to the bank as evidenced by deposit and loan volume and number of branches maintained. The examination period, as well as loan, investment, and service data reviewed, were previously discussed. Performance on the lending test relied more heavily on HMDA loan activity, which included 4,779 loans compared to 1,858 small business loans during the examination period.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MULTISTATE MSA 2440 EVANSVILLE-HENDERSON, IN-KY

The Evansville-Henderson (Evansville) assessment area is a multistate MSA that consists of all of Posey, Vanderburgh, and Warrick counties in Indiana and Henderson County in Kentucky. It includes four low-income, 23 moderate-income, 35 middle-income, and 18 upper-income census tracts, as well as one census tract that is not classified. The largest community in this area is the City of Evansville (pop. in 2000: 121,582).

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained in the multistate metropolitan area.

INSTITUTION'S OPERATIONS

FTB operates 25 banking offices in this assessment area, which represents 19.2% of FTB's total banking offices. Its deposit market share here among all FDIC-insured institutions with an office in this MSA was 26.5% at June 30, 2002 and the percentage of all FTB deposits was 24.1%. It ranked second in deposit market share to Old National Bank (\$9.4 billion in assets), which commanded a 45.5% market share. No other competitors held more than an 8.8% market share. Furthermore, originations of HMDA and small business loans in this assessment area represented 23.1% of all such originations reported by FTB and its affiliates in 2001 and 2002.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data. In addition, information was obtained from interviews with bank personnel and community organizations.

Demographic Characteristics

The population of the Evansville assessment area, as of the 1990 census, was 235,946 in the Indiana portion of the assessment area, representing 4.3% of Indiana's population. Preliminary 2000 census data indicates that the population in this part of the MSA grew 6.5% since 1990. The population in the Kentucky portion of the assessment area was 43,044 as of the 1990 census, which was 1.2% of the population of Kentucky. Preliminary 2000 census data indicates that the population in this part of the MSA grew 4.1% since 1990.

Income Characteristics

Median family income for the assessment area was \$33,523 for 1990, slightly below the \$34,082 for Indiana and 24% higher than median family income of \$27,028 for Kentucky. Adjusted median family income for this MSA for 2002, as estimated by the Department of Housing and Urban Development (HUD), was \$54,700, an increase of 63.2% since 1990. Based on the 1990 census, of the 81 tracts considered for the analysis, 4.9% are low-income and 28.4% are moderate-income.

Families comprise 71.1% of the total households in the assessment area, per 1990 census data, with 8.6% of all families having annual incomes below the poverty level. Low-income families constitute 19.4% and moderate-income families constitute 18.3% of all families residing here.

Housing Characteristics

There were 117,896 housing units in 1990, of which 79.9% were one-to-four family units, 13.5% were five units or more, 6.0% were mobile homes, and less than one percent were other units, including boarded-up units. Owner-occupied units constitute 63.5% of all reported housing, which is comparable to other areas in both Indiana and Kentucky. The median age of the housing stock was 47 years, which is significantly higher than the median age of Indiana's housing stock (21 years) and Kentucky's housing stock (27 years). Preliminary 2000 census data estimates that the number of housing units grew 8.0% since 1990. The city of Evansville has identified housing problems in its community, including overcrowding, physical deterioration of housing units, and families spending 30%-50% of their income on housing.

Labor, Employment and Economic Characteristics

Evansville has a large presence of retail trade and service industries, including insurance, finance, and health services. Major employers include Bristol-Meyers Squibb Pharmaceutical, the Evansville-Vanderburgh School Corporation and two hospitals. Dunn and Bradstreet data indicates there are 13,833 businesses and 853 farms in this assessment area. Service-related industries comprise 32% and retail trade industries and 16% of the total businesses. Seventy-four (74%) percent of businesses and 96% of the farms are considered small businesses/farms.

The average unemployment rates for 2002 for Indiana and Kentucky were 5.1% and 5.8%, respectively, higher than the 4.2% for the Evansville MSA. Average unemployment rates have steadily increased over the past two years for Kentucky, Indiana, and the Evansville MSA.

The following table summarizes the demographic and economic information for the Evansville assessment area:

| 2440 EVANSVILLE ASSESSMENT AREA | | | | | | | | |
|--|--------------------|----------------|--------------------------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$54,700 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 4 | 5.0% | 1,382 | 1.8% | 466 | 33.7% | 14,963 | 19.4% |
| Moderate | 23 | 28.4% | 16,394 | 21.2% | 2,863 | 17.5% | 14,111 | 18.3% |
| Middle | 35 | 43.2% | 35,682 | 46.2% | 2,667 | 7.5% | 18,390 | 23.8% |
| Upper | 18 | 22.2% | 23,776 | 30.8% | 665 | 2.8% | 29,770 | 38.5% |
| NA | 1 | 1.2% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 81 | 100.0% | 77,234 | 100.0% | 6,661 | 8.6% | 77,234 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | # | # | % | # | % | # | % | |
| Low | 2,883 | 986 | 1.3% | 34.2% | 1,454 | 50.4% | 443 | 15.4% |
| Moderate | 28,755 | 14,222 | 19.0% | 49.5% | 11,246 | 39.1% | 3,287 | 11.4% |
| Middle | 53,877 | 35,245 | 47.0% | 65.4% | 14,689 | 27.3% | 3,943 | 7.3% |
| Upper | 32,381 | 24,458 | 32.7% | 75.5% | 6,363 | 19.7% | 1,560 | 4.8% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 117,896 | 74,911 | 100.0% | 63.6% | 33,752 | 28.6% | 9,233 | 7.8% |
| Total Businesses by Tract | | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 275 | 2.0% | 201 | 2.0% | 26 | 2.3% | 48 | 2.0% |
| Moderate | 2,885 | 20.8% | 2,220 | 21.5% | 261 | 23.0% | 404 | 16.9% |
| Middle | 6,957 | 50.3% | 5,196 | 50.4% | 593 | 52.4% | 1,168 | 48.8% |
| Upper | 3,716 | 26.9% | 2,688 | 26.1% | 253 | 22.3% | 775 | 32.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13,833 | 100.0% | 10,305 | 100.0% | 1,133 | 100.0% | 2,395 | 100.0% |
| Percentage of Total Businesses: | | | 74.5% | | 8.2% | | 17.3% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.

NA Tracts are tracts without household or family income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MULTISTATE MSA 2440 EVANSVILLE-HENDERSON, IN-KY

LENDING TEST

Performance under the lending test in this assessment area is considered "high satisfactory." This rating is based primarily on an overall good performance in lending based on the borrowers' income and revenue characteristics and on an outstanding level of community development loans. Tempering these performances was an adequate performance in providing loans, especially HMDA ones, in low- and moderate-income areas of the assessment area.

Lending Activity

The Evansville area is a significant market for FTB as evidenced by the high volume of loan activity here compared to most other assessment areas. Loan volumes for 2001 and 2002 combined were lower here than in Indianapolis but approximately equal with the Indiana non-metropolitan statewide area. All other assessment areas have much lower volume. Mortgage loans reported in the Evansville area represent 22%, in both number and dollar amount, of all HMDA loans reported in both years combined. Small business loans represent 26.7% of the number and 28.2% of the dollar amount of all such loans reported in this period. The 4,779 mortgage loans provided by the bank and its affiliates totaled \$488.6 million and the 1,858 small business loans totaled \$301.2 million. Overall, this lending activity reflects good responsiveness to assessment area credit needs. See Exhibits 6 through 10 in Appendix D for more detailed information about this loan activity.

Geographic Distribution

The overall geographic distribution of loans was adequate. HMDA loan distribution was considered adequate while small business lending was considered good.

HMDA Loans

Mortgage lending opportunities in low- and moderate-income census tracts are expected to be relatively limited due to certain demographic information about these areas. For example, there are only 986 owner-occupied housing units in low-income areas, representing just 1.3% of all owner-occupied housing units in the entire assessment area. Owner-occupied housing units in moderate-income areas represent 19.0% of all such housing units in this area. In addition, 60.7% of families residing in low- and moderate-income census tracts are designated as low- or moderate-income, with approximately 31% of them having annual incomes that are below the poverty level.

Loan data confirms that activity has, in fact, been relatively low in low- and moderate-income census tracts. Specifically, just 10.0% HMDA loan activity reported by FTB and its affiliates in 2001 and 2002 for this assessment area was made in these census tracts. There was no significant difference in this percentage if the two years are examined separately. This 10.0% figure is significantly less than the comparable figure of 16.5% reported by all other lenders in the aggregate in 2001. (Note: aggregate HMDA loan data for 2002 was not available at this time). It is also less than the 20.3% that represents owner-occupied housing in low- and moderate-income census tracts; comparing performance against this figure, however, is less important because the aggregate's percentage also did not attain this level either.

Market share data provides additional insights into lending performance in these low- and moderate-income census tracts. The number of loans made in low-income census tracts in 2001 represents 12.6% of such loans made by all 125 HMDA data reporters in these tracts. The comparable market share percentage for moderate-income census tracts was 8.2% and for all census tracts in this assessment area was 12.8%. Additional information reviewed indicates that the bank and its affiliates collectively were, in fact, the second largest provider of mortgage loans in both low- and moderate-income areas in 2001. In addition, loan volume reported by the bank and its affiliates in moderate-income census tracts increased by 13.3% in 2002.

This analysis indicates an adequate performance in providing HMDA loans to low- and moderate-income areas.

Small Business Loans

Approximately 23% of businesses operating in this assessment area are located in low- and moderate-income census tracts. By comparison, almost 21% of FTB's reported small business loans in 2001 and 2002 was made in these tracts, which is comparable to the 21.8% reported by all other lenders in the aggregate in 2001. (Note: aggregate small business loan data for 2002 was not available at this time). Furthermore, the 184 loans made in low- and moderate-income areas in 2001 represents a 12.8% market share, which is approximately equal to the bank's 13.3% market share for the entire assessment area.

There were only 79 small business loans reported by all lenders in low-income census tracts in 2001. FTB provided just four of these loans representing a market share of 5.1%. There are several factors to indicate that its performance is more significant than indicated by this low market share. First, FTB was the fifth largest provider of small business loans here in 2001. The two largest lenders together accounted for 50 of the 79 loans, indicating a strong dominance by these two lenders, leaving the other 43 CRA data reporters to share the remainder of the market demand. Second, seven of the largest volume lenders in this assessment area, including the largest volume lender in low-income census tracts, are primarily business credit card issuers. The 79 reported small business loans include a significant number, estimated to be as high as 40%-50% of the total, of these credit card accounts. Since FTB does not issue small business credit cards, comparing performance against lenders that have a high concentration in these transactions could be misleading. Its lending performance in low-income and other census tracts would be much stronger on a percentage basis if these credit card transactions were excluded from aggregate data. Third, FTB increased the number of small business loans made in low-income census tracts to 10 in 2002.

A similar situation exists in moderate-income census tracts. Detailed information reveals that FTB had a 13.3% market share in 2001 as the third largest provider of small business loans in these census tracts. Both lenders with a larger loan volume, however, are credit card issuers. Furthermore it is estimated that as much as 50% of all reported small business loans in these moderate-income areas in 2001 might be credit cards. Thus, FTB's lending performance in 2001 is probably stronger than the 13.3% market share indicates. In addition, it reported a 7.3% increase in reported loan volume in these census tracts in 2002.

This analysis indicates a good lending performance in providing small business loans in low- and moderate-income census tracts.

Distribution by Borrower Income and Revenue Size of the Business

The overall distribution of loans based on borrower income and revenue size of the business was good based on good performance regarding HMDA loans and an outstanding performance regarding small business loans.

HMDA Loans

Demographic information about families residing in this assessment area shows that 19.4% are designated as low-income, 18.3% are moderate-income, and 8.6% have income below the poverty level. The low-income group can be subdivided into two groups: low-income families below the poverty level (8.6%) and low-income families above the poverty level (10.8%). Low-income families generally have a very low rate of homeownership because of limited financial resources; this is especially true for those with income below the poverty level. Therefore, in the following discussions, evaluations of lending performance to low-income borrowers will ignore families below poverty and will focus on the percentage of low-income families above the poverty level.

FTB's performance in lending to low- and moderate-income borrowers is considered to be good. HMDA loan information for 2001 and 2002 reveals that 9.3% of its loans went to low-income borrowers and that 17.9% went to moderate-income borrowers. All other lenders in the aggregate made 10.6% of their loans to low-income borrowers and 19.6% to moderate-income borrowers. Thus, the bank's performance is slightly below both the demographic composition of the area and the performance level of the aggregate. Its lending activity resulted in a market share of 12.7% for low-income borrowers, 13.0% for moderate-income borrowers, and 12.8% for all borrowers in this assessment area. The uniformity of these figures indicates that low- and moderate-income borrowers are receiving a comparable share of loans with borrowers of other income levels.

Small Business Loans

Approximately 66% of small business loans extended during this two-year period went to businesses with gross annual revenues of \$1 million or less. This percentage was consistent for each year. Aggregate data for 2001 indicates that they collectively made just 39.7% of small business loans to businesses with annual revenues of \$1 million or less, indicating that the bank significantly outperformed the aggregate on this criterion. The aggregate percentage, however, appears to be understated as a direct result of the large volume of credit card transactions noted in the aggregate totals as discussed above. Specifically, some credit card issuers report that they did not rely on the borrower's revenues when making the credit decision, which categorizes these transactions in the "NA" income group. The net result of this is that the number, and therefore the percent, of loans made where the borrower's revenue is known is understated for the aggregate. The amount of potential understatement in the aggregate's percentage is not known, but it is estimated that removing all credit card loans from the aggregate total would not be sufficiently material to change the fact that the bank outperformed the aggregate.

FTB's 66% figure is below the percentage of businesses with annual revenues of \$1 million or less in the assessment area (74.5%), but it is still a significant penetration that is much better than aggregate. In addition, its market share for loans made to borrowers of this revenue size was 20.5%, which is significant considering that there were at least 43 competitors for small business loans in this market. In addition, the 20.5% market share is favorable compared to the fact that FTB's market share for all reported small business loans in this assessment area was 13.3%.

Another significant performance factor is that almost 82% of FTB's reported small business loans were in amounts of \$250,000 or less. Although loans in this size category can be made to any borrower regardless of annual revenues, the fact that FTB made so many of its loans in these smaller amounts is another indication of its efforts to provide small business loans in amounts that the smallest businesses typically seek.

This analysis indicates an outstanding lending performance regarding small business loan activity.

Community Development Loans

During the two-review review period, FTB originated eight loans totaling \$5.9 million. This is considered to be a high level of community development lending in this market. The breakdown of these loans by community development purpose is as follows:

- Affordable housing for low- and moderate-income persons – 1 loan for \$3,065,000
- Community services targeted to low- and moderate-income persons – 6 loans totaling \$620,000
- Revitalization/stabilization of low- or moderate-income geographies – 1 loan for \$2,250,000

This represents an increase in dollar amount but a decrease in the number of loans over the activity level reported at the previous examination when there were 13 loans totaling \$3.7 million.

INVESTMENT TEST

The investment performance of FTB is considered adequate. Although it had a high number of community development investments during the period reviewed, the total of \$601,000 is low for an institution of this size in this assessment area.

As previously mentioned, FTB can obtain credit for qualified investments through the Fifth Third CDC, the Fifth Third Foundation Office, or its own local contributions and grants. There were no investments for FTB by the Fifth Third CDC, but there were grants totaling \$330,000 by the Fifth Third Foundation Office. The remaining investments consist of one low-income housing tax credit totaling \$212,000, one neighborhood assistance tax credit of \$7,000, and a large number of local donations and grants to various community, neighborhood, health and human service, educational, and cultural organizations totaling \$52,000.

SERVICE TEST

The service performance of FTB in the Evansville MSA is considered adequate. Its offices are reasonably accessible, it makes use of alternative delivery systems, and it provides an adequate level of community development services.

Retail Services

FTB operates 25 branches in this assessment area. Although 20.8% of the population reside in low- and moderate-income geographies and 33.3% of the assessment area is low- or moderate-income geographies, there are no branches in low-income areas and three in moderate-income geographies. Branches located in other geographies can service individuals and businesses in some low- and moderate-income geographies, but the number of branches in low- and moderate-income geographies is still low.

FTB has not opened or closed any banking offices in low- or moderate-income geographies. Thus, there has been no adverse effect on the accessibility of its delivery systems. Banking services and business hours are consistent throughout the assessment area and do not vary in a way that inconveniences either low- or moderate-income individuals or residents of low- and moderate-income geographies.

FTB operates 36 ATMs that provide 24-hour access at branch offices and stand-alone locations throughout the assessment area. Bank offices have at least one on-site ATM, and 14% of ATMs are located in low- and moderate-income geographies. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine used at special events throughout the Bancorp network. This unit provides bank and non-bank customers with access to funds during these events.

In addition to banking locations, FTB provides alternative delivery systems that are primarily intended to provide access to deposit accounts and bill payment services. They do not enhance access to credit. These alternate delivery systems, which are not necessarily targeted to low- or moderate-income individuals or geographies but are available to customers, include:

- The Jeanie Telephone Banking Center;
- Bill Payer 2000; and,
 - Quick Source, a 24-hour unstaffed banking center that provides many of the services of a branch. Customers can view product information through a video resource center and contact customer service through a telephone banking line.

FTB offers "Basic Checking," a low-cost checking account that may be attractive to low- and moderate-income individuals. It is designed for customers who only write a few checks per month, and there are similar checking accounts available for senior citizens and students. Benefits include:

- No charge for the first five checks per month;
- No charge for Fifth Third Jeanie ATM or POS (point of sale) transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period;
- No charge for Jeanie Telephone Banking; and,
- No charge for Jeanie Telephone Bill Payment.

Community Development Services

FTB provides a relatively high level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations.

The bank regularly conducts Home Buyer Training Courses to educate borrowers on the home buying process and the importance of maintaining good credit. Bank personnel also provide expertise by assisting with similar courses offered by local non-profit organizations. Technical expertise is provided to small businesses regarding the development of business and financing plans and to non-profit organizations by participating on loan committees that evaluate applications for funding from for-profit and non-profit developers. FTB personnel provide additional assistance to non-profit organizations in obtaining and expanding their capacity and financial resources. Workshops on the process for obtaining grants from the Fifth Third Foundation are offered. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and devising strategies for mezzanine financing.

FTB's employees and officers contribute their banking and financial expertise to numerous organizations and Boards throughout the assessment area.

INDIANA

CRA RATING FOR THE STATE OF INDIANA ² is: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Good responsiveness to community credit needs
- Adequate geographic distribution of HMDA loans
- Good geographic distribution of small business loans
- Excellent distribution of loans to borrowers of different incomes and businesses of different sizes
- High level of community development loans
- High level of qualified investments
- Adequate branch distribution
- Adequate level of community development services

SCOPE OF EXAMINATION

The evaluation of CRA performance in Indiana included full reviews of the Indianapolis MSA and non-metropolitan statewide areas, which are the two largest assessment areas. Limited reviews were conducted of the other five assessment areas in Indiana. The lending, investment, and service tests included activity of the bank and several affiliates in 2001 and 2002, as previously discussed.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

FTB's operations in Indiana are consistent with the overall description of the institution. As previously mentioned, it operates 116 branches in this state. FTB's deposit activity here represents 64.7% of its total deposits, and HMDA and small business loans made in the state during the examination period represent 67.0% of all such loans reported everywhere by the bank. As of June 30, 2002, FTB's major competitors in the state were Bank One, National Association (\$217 billion in assets) with 199 branches and National City Bank of Indiana (\$47.3 billion in assets) with 173 branches.

Assessment areas in Indiana include all or portions of MSA 1020-Bloomington, MSA 1640-Cincinnati/ Hamilton (the Indiana portion only), MSA 2760-Fort Wayne, MSA 3480-Indianapolis, MSA 3920-Lafayette, MSA 8320-Terre Haute, and the non-metropolitan statewide area (all or portions of 24 counties).

² The bank maintains branches in two or more states in the Evansville multistate metropolitan area. Consequently, this statewide evaluation does not reflect performance in those parts of Indiana contained within this multistate metropolitan area. Refer to the Evansville multistate metropolitan area rating and discussion for the rating and evaluation of performance in that area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

Performance in Indiana has a significant impact on FTB's overall performance rating because 68% of its reported HMDA loan activity and almost 63% of its reported small business loan activity in 2001 are derived from this area (with these figures excluding loan activity in the Evansville assessment area). Deposits generated in this market represent 64.7% of all of FTB's deposits at June 30, 2002. It reported 41 community development loans totaling \$37.6 million. Geographic distribution of loans was adequate while distribution of loans to borrowers of different income levels was excellent. Qualified community development investments totaled \$16.2 million. Hours and services are consistent throughout the assessment area, while delivery systems are accessible to essentially all portions of the assessment area. Information used to evaluate performance on the lending test for all assessment areas in Indiana together are provided as Exhibits 10 through 15 in Appendix D. Similar information for each of the seven individual assessment areas in Indiana can be found as Exhibits 16 through 50 in Appendix D. Discussions of performance in the individual assessment areas within Indiana follow.

METROPOLITAN AREAS (FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 3480 INDIANAPOLIS, INDIANA

This assessment area consists of nine counties that comprise the Indianapolis MSA, including Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby Counties. The 331 geographies here include 26 low-income, 76 moderate-income, 152 middle-income, and 75 upper-income census tracts as well as two that are unclassified. The city of Indianapolis (Pop. in 2000: 1.6 million) is the largest community in this assessment area.

INSTITUTION'S OPERATIONS

FTB operates 41 banking offices in the Indianapolis assessment area, which represents 31.5% of its total banking offices. FDIC data indicates that FTB's deposits in this assessment area represent 35.2% of its total deposits and a 7.7% market share of all deposits for all FDIC-insured institutions in this MSA at June 30, 2002. Bank One and National City Bank, Indiana together command a 50% deposit market share. Furthermore, HMDA and small business originations in this assessment area in 2001 and 2002 represented 43.6% of such loans reported by FTB and its affiliates in Indiana and 29.2% of such loans reported in all markets.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the Indianapolis assessment area, as of the 1990 census, was 1.4 million, which was 24.9% of the state's population. Preliminary data from the 2000 census indicates that the assessment area population increased 16.4% between 1990 and 2000, which exceeded the state's population growth rate by 6.7%. The Hispanic population grew 259% to 42,994 during the decade.

Income Characteristics

Median family income for the assessment area was \$37,198 in 1990, higher than \$34,082 for the State of Indiana. Adjusted HUD median family income for 2002 for this MSA was \$64,100, an increase of 72.3% since 1990. Of the 331 tracts considered for the analysis, 7.9% are low-income and 23.0% are moderate-income, according to 1990 census data.

Families comprise 70.1% of the total households here. Of these families, 18.6% are designated low-income, and 18.6% are designated moderate-income, including 7.5% with annual incomes below the poverty level.

Housing Characteristics

There were 571,246 housing units in 1990, of which 76.6% were one-to-four family units, 18.9% were five units or more, 3.7% were mobile homes, and 0.8% were other units, including boarded-up units. These housing units included 60.0% that were owner-occupied. Preliminary 2000 census data indicates that the number of housing units grew over 19% to 681,144 during the decade and that the owner occupancy rate increased to 62.7%. The Indianapolis assessment area reflects a slightly lower owner occupancy rate than the state of Indiana overall (65.9%). The median age of the housing stock was 31 years in 1990, which is older than the median age of the housing stock (21 years) for the state. The median price of homes in this MSA in 1990 was \$68,700. According to the National Association of Home Builders, the median sales price for homes sold in the first quarter of 2002 was \$125,000, indicating an almost doubling of value. The Indianapolis assessment area is considered one of the most affordable places to purchase a home in the Midwest based on a comparison of median family income with median sales price.

Labor, Employment and Economic Characteristics

This assessment area has a diversified economy as a result of its size and geographic location. Indianapolis boasts a number of Forbes 500 and Fortune 500 companies, such as Eli Lilly and Company (pharmaceuticals), Anthem Insurance (insurance), and Conseco (life and health insurance). *Dun and Bradstreet* data indicates there are 79,230 businesses and 3,290 farms operating in this assessment area. Service-related industries comprise 35% and retail trade industries 14% of total businesses. Seventy-two (72%) percent of businesses and 95% of the farms are considered small businesses/farms.

Unemployment rates for the Indianapolis MSA averaged 4.6% for the year 2002 and 3.4% for 2001. These rates were lower than those for the U.S. and the state of Indiana for the same years. The lower unemployment rates here are a reflection of the strength and diversity in this local economy compared with the national economy.

The following table summarizes demographic and economic information for the Indianapolis MSA assessment area:

| 3480 INDIANAPOLIS ASSESSMENT AREA | | | | | | | | | |
|--|--------------------|----------------|---|-----------------|--|---------------|---------------------------|---------------|--|
| DEMOGRAPHICS | | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$64,100 | Tract Distribution | | Families | | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | | |
| Income Categories | | | # | % | # | % | # | % | |
| Low | 26 | 7.9% | 17,093 | 4.6% | 5,863 | 34.3% | 69,305 | 18.6% | |
| Moderate | 76 | 23.0% | 72,844 | 19.6% | 10,899 | 15.0% | 69,028 | 18.6% | |
| Middle | 152 | 45.9% | 173,942 | 46.8% | 8,955 | 5.1% | 89,573 | 24.1% | |
| Upper | 75 | 22.7% | 107,835 | 29.0% | 2,046 | 1.9% | 143,808 | 38.7% | |
| NA | 2 | 0.5% | 0 | 0.0% | 0 | 0.0% | 0 | 0 | |
| Total | 331 | 100.0% | 371,714 | 100.0% | 27,763 | 7.5% | 371,714 | 100.0% | |
| Housing Units by Tract | | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | | |
| | | # | % | # | % | # | % | | |
| Low | 34,953 | 11,387 | 3.3% | 32.6% | 17,121 | 49.0% | 6,445 | 18.4% | |
| Moderate | 123,675 | 58,623 | 17.1% | 47.4% | 52,697 | 42.6% | 12,355 | 10.0% | |
| Middle | 263,081 | 163,066 | 47.6% | 62.0% | 84,591 | 32.1% | 15,424 | 5.9% | |
| Upper | 149,531 | 109,611 | 32.0% | 73.3% | 32,712 | 21.9% | 7,208 | 4.8% | |
| NA | 6 | 0 | 0.0% | 0.0% | 6 | 100.0% | 0 | 0.0% | |
| Total | 571,246 | 342,687 | 100.0% | 60.0% | 187,127 | 32.7% | 41,432 | 7.3% | |
| Total Businesses by Tract | | | Businesses by Tract and Revenue Size | | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | | |
| | | | # | % | # | % | # | % | |
| Low | 5,294 | 6.7% | 3,499 | 6.2% | 516 | 8.3% | 1,279 | 7.9% | |
| Moderate | 12,535 | 15.8% | 9,174 | 16.2% | 1,128 | 18.1% | 2,233 | 13.7% | |
| Middle | 32,203 | 40.6% | 23,651 | 41.7% | 2,268 | 36.3% | 6,284 | 38.6% | |
| Upper | 29,107 | 36.7% | 20,331 | 35.8% | 2,320 | 37.1% | 6,456 | 39.7% | |
| NA | 91 | 0.2% | 57 | 0.1% | 14 | 0.2% | 20 | 0.1% | |
| Total | 79,230 | 100.0% | 56,712 | 100.0% | 6,246 | 100.0% | 16,272 | 100.0% | |
| Percentage of Total Businesses: | | | | 71.6% | | 7.9% | | 20.5% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 3480 INDIANAPOLIS, INDIANA

LENDING TEST

Performance under the lending test in this assessment area is considered "outstanding." This rating is based on an outstanding performance in providing HMDA and small business loans to borrowers based on their annual income or revenues and on an outstanding performance in providing community development loans. The geographic distribution of loans in low- and moderate-income areas was good for small business loans and adequate for HMDA loans.

Lending Activity

The Indianapolis assessment area is the most significant one as evidenced by the number of branches and ATMs, deposits generated here, and loan volume. Regarding this last point, FTB and its affiliates provided over \$1.2 billion in mortgage and small business loans in the two-year examination period. Specifically, reported loan volume in this MSA included 6,486 HMDA loans totaling \$816.1 million and 1,903 small business loans totaling \$385.2 million. HMDA loan volume grew by 25% in 2002 over 2001's levels, while small business loan volume declined by 9.9%. Management attributed this decline to two factors: a weakening economic climate and an effort to consolidate multiple loans to the same borrower into one loan. HMDA loan activity grew by almost 7% and small business loan activity grew by 1% in low- and moderate-income census tracts in 2002. Overall, this lending activity reflects excellent responsiveness to assessment area credit needs. See Exhibits 16 through 20 in Appendix D for additional information regarding these loans.

Geographic Distribution

The overall geographic distribution of loans was good. This rating primarily reflects a strong performance regarding small business loans, especially in low-income census tracts, and a generally strong performance regarding HMDA loans. A slight decline of nine HMDA loans in low-income census areas in 2002 compared to 2001 was more than offset by an increase of 30 loans in moderate-income areas. There was also a decline of 15 small business loans in low-income areas in 2002 that was almost equally offset by a growth of 17 loans in moderate-income areas. This pattern of slight decline or nominal growth in small business loan volume was present in most assessment areas in 2002.

HMDA Loans

Refinance loan activity in this assessment area represents almost 70% of all HMDA loans reported by the bank in 2001 and 2002, while home purchase mortgages represent another 25%. The following discussions, however, consider all reported HMDA activity together regardless of loan purpose.

Indianapolis is a large metropolitan area with over 342,000 owner-occupied housing units, of which 3.3% and 17.1% are located in low- and moderate-income census tracts, respectively. These percentages provide an indication of potential demand for mortgage loans here. Another important factor contributing to loan demand is the income composition of the families that reside in low- and moderate-income areas. Specifically, 63% of all families living here are designated as low- or moderate-income and almost 30% of these families have incomes below the poverty level. Low-income census tracts are especially weak economically as evidenced by the fact that 45% of low- and moderate-income families living there are below the poverty level. This data indicates that mortgage loan demand in both low- and moderate-income areas may be especially low compared to middle- and upper-income census tracts.

HMDA loan data shows that 10.1% of all such loans reported by the bank for both 2001 and 2002 combined were made in these low- and moderate-income census tracts. FTB and its affiliates were outperformed by all other lenders in the aggregate, with 13.1% of their total HMDA loan volume occurring in these areas. Neither group approached the 20.4% that represents owner-occupied housing in low- and moderate-income census tracts. As noted above, the bank's 2002 loan volume reflected a slight decline in activity in low-income areas and a small increase in moderate-income areas. Total HMDA loan activity in this assessment area, however, increased by over 25% in 2002, indicating that loan growth in low- and moderate-income areas did not keep pace with growth in middle- and upper-income areas.

An analysis of market share information for 2001 indicates that there were 283 lenders that reported HMDA loan activity in this assessment area. FTB's reported loan volume for that year indicates that it had a 1.6% market share in low-income areas, a 1.9% market share in middle-income areas, a 1.8% market in low- and moderate-income areas combined, and a 2.2% market share for the entire assessment area. Thus, its market share was reasonably consistent throughout all areas of the Indianapolis market. Further analysis reveals that FTB and its affiliates collectively were the eighth largest lender in low-income areas, moderate-income areas, and both areas combined. Being the eighth largest lender in a market served by 283 competitors is a generally strong performance. The small loan growth in low- and moderate-income areas in 2002 that occurred even as loan volume grew much more rapidly in middle- and upper-income areas provides some level of concern. The absence, however, of aggregate lending data for 2002, which was not available at this writing, prevents a more thorough interpretation of the significance of this trend.

This analysis indicates an adequate performance in providing HMDA loans to low- and moderate-income areas.

Small Business Loans

Demographic data indicates that 6.7% of all businesses operating in this assessment area are located in low- income census tracts and that another 15.8% are located in moderate-income tracts. Small business loan data for 2001 and 2002 reveals that 8.2% and 13.3% of FTB's loans were made in these low- and moderate-income areas, respectively. By comparison, 2001 aggregate data reveals that 4.1% and 14.8%, respectively, of its loans were in these areas. Thus, FTB's performance compares favorably with aggregate data and with demographic information, especially in low-income census tracts.

A further review of available data indicates that FTB had a 6.5% market share in low-income areas, a 2.6% market share in moderate-income areas, and a 3.2% market share for the entire assessment area. These market shares are considered good, especially in light of the fact that there were 155 small business data reporters in 2001, including six large credit card issuers, five of which reported higher loan volumes in low- and moderate-income tracts than the bank. Credit card transactions are estimated to be 30%-35% of all small business transactions reported in these tracts.

This analysis indicates a good lending performance in providing small business loans in low- and moderate-income census tracts.

Distribution by Borrower Income and Revenue Size of the Business

The overall distribution of loans based on borrower income and revenue size of the business was outstanding as evidenced by similar outstanding performances in the granting of both HMDA and small business loans.

HMDA Loans

Demographic data about families in this assessment area shows that 7.5% are very low-income (i.e., below poverty), 11.1% are low-income above poverty, and 18.6% are moderate-income. As previously noted, low-income families, and especially those with incomes below the poverty level, have a low homeownership rate due to limited financial resources. Analyzed within the context of this demographic information, performance in lending to low- and moderate-income families is outstanding. FTB's lending percentages of 9.8% to low-income borrowers and 20.3% to moderate-income borrowers were consistent with the aggregate's percentages of 9.9% and 20.4%, respectively. In addition, its percentages compared favorably with the demographic data shown above if families below poverty are ignored for this analysis. FTB's market share percentages for low- and moderate-income borrowers were 1.9% and 2.1%, respectively, and are consistent with the 2.2% market share for all borrowers.

Small Business Loans

Lending to small businesses (i.e., those with annual revenues of \$1 million or less) increased from 53.9% of CRA-reportable small business loans in 2001 to 61% in 2002, averaging 57.3% for both years together. This compares favorably with 2001 aggregate lending data, which indicates that 42.8% of such loans were made to small businesses, although this figure appears to be understated as a result of the large number of credit card transactions included here. FTB accounted for 4% of all loans made in 2001 to businesses with annual revenues of \$1 million or less, which is slightly higher than its 3.2% market share of all CRA small business loans reported in 2001.

Approximately 74% of the bank's small business loans in 2001 and 2002 were in amounts of \$250,000 or less. FTB held a market share in 2001 of 1.8% for loans in the "\$100,000 or less" tier, but held much more significant market shares of 13.8% and 15.8% for loans in the "greater than \$100,000 up to \$250,000" and "over \$250,000" tiers, respectively. The 1.8% market share is low because the large number of business credit cards reported by certain other lenders are grouped into this loan size tier, which causes the bank's market share to be unusually low.

This analysis of lending data indicates an outstanding lending performance in a highly competitive market where there were 155 CRA data reporters in 2001.

Community Development Lending

Community development lending activity in 2001 and 2002 was determined to be outstanding based on the issuance of 25 such loans totaling \$20.8 million. This activity is significantly more than the five loans totaling \$4.3 million made during the two-year period evaluated at the previous examination. The current loan activity by loan purpose includes:

- Affordable housing for low- and moderate-income persons – 21 loans totaling \$11,717,000
- Revitalization/stabilization of low- or moderate-income geographies – 3 loans totaling \$7,060,000
- Economic development through low- and moderate-income job creation or retention – 1 loan for \$2,063,000

Most of the affordable housing loans involved financing for multifamily rental properties where a portion of the apartments, up to 100%, had monthly rents that were affordable to low- and moderate-income tenants.

INVESTMENT TEST

The investment performance of FTB is considered good. The bank has a good level of investments that qualify as community development in the Indianapolis MSA assessment area. Total qualified investments totaled \$9.9 million during the two-year period reviewed.

As previously mentioned, FTB makes community development investments through three methods: through the Fifth Third CDC, the Fifth Third Foundation Office, or its own local contributions and grants. Fifth Third CDC investments made on behalf of the bank totaling \$8.9 million. Other qualified investments consist of a participation in a qualified loan pool of \$655,000, a qualified certificate of deposit of \$100,000, and donations and grants to various community, neighborhood, health and human service, education, and cultural organizations that serve low- and moderate-income individuals and geographies totaling \$230,700.

SERVICE TEST

The service performance of FTB is considered adequate. Its offices are reasonably accessible, it makes use of alternative delivery services, its hours and services are consistent throughout the assessment area, and it provides an adequate level of community development services.

Retail Services

FTB operates 41 branches and 71 ATMs in this assessment area. These banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. The distribution of branches and ATMs in moderate-income geographies (9.8% and 15.5%, respectively) is substantially below both the percentage of population living within the moderate-income geographies (20.8%) and the percentage of moderate-income geographies in the assessment area (23.0%). The percentage of branches and ATMs in low-income geographies (4.9% and 5.6%, respectively) approximates the percentage of low-income population in the assessment area (5.4%). Even though some of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies, the percentage of branches in the low- and moderate-income geographies is still low.

FTB opened one new branch in a moderate-income geography and closed five branches: one in a moderate-income tract (consolidation with another location), three in middle-income geographies, and one in an upper-income geography. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Alternative bank delivery systems, which have been discussed above in more detail, include:

- The Jeanie Telephone Banking Center;
- Bill Payer 2000; and,
- Quick Source.

The "Basic Checking" product, also previously described in more detail, is offered in this assessment area.

Community Development Services

FTB provides an adequate level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations.

It regularly conducts Home Buyer Training Courses (17 during this review period) and assists local non-profit organizations with similar courses that they offer. Technical expertise is provided to small businesses in the development of business and financing plans, and lending expertise is provided to non-profit organizations through participation on loan committees that evaluate applications for funding from non-profit and for-profit developers.

FTB provides assistance to non-profit organizations in obtaining and expanding their capacity and financial resources. It offers workshops on the process for obtaining grants from the Fifth Third Foundation Office. FTB personnel also assist these organizations in developing financing plans, establishing working capital lines, and strategies for mezzanine financing. One example of this type of assistance was its sponsorship of Affordable Housing Program (AHP) grant applications for two affordable housing developers and subsequent aid to non-profits in the development of the application.

During the review period, 52 Individual Development Accounts were opened by low-income individuals who have a goal of saving money to purchase a home, start or expand a small business, pay for education, or learn a trade by attending accredited or licensed training programs. The program helps low-income individuals build assets and establish a pattern of saving while establishing a formal relationship with the bank.

FTB's employees and officers contributed their expertise to 23 organizations and Boards throughout the assessment area during the review period.

NON-METROPOLITAN STATEWIDE AREA (FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANA NON-METROPOLITAN STATEWIDE AREA

This assessment area includes all of Bartholomew, Benton, Brown, Decatur, Dubois, Fayette, Franklin, Gibson, Jennings, Lawrence, Knox, Orange, Owen, Parke, Perry, Pike, Ripley, Rush, Sullivan, and Spencer Counties and those portions of the four counties shown below:

- Greene County – Block Numbering Areas (BNAs) 9547.00, 9548.00, 9554.00
- Jackson County – BNAs 9675.00, 9676.00, 9677.00, 9679.00, 9680.00, 9681.00
- Owen County – BNAs 9555.00, 9556.00, 9557.00, 9558.00, 9559.00
- Putnam County – BNAs 9561.00, 9562.00, 9563.00, 9564.00, 9565.00, 9566.00

There are no low-income geographies in this assessment area, but there are eight moderate-income, 118 middle-income, and 20 upper-income geographies. The largest city in the assessment area is Columbus, Indiana with a 2000 population of 39,059.

INSTITUTION'S OPERATIONS

FTB operates 27 banking offices here, which represents 20.8% of its total banking offices. FDIC data indicates that the bank's deposits in this assessment area represent 19.5% of its total deposits and 9.2% of area deposits. Competition for deposits is provided by 68 other FDIC-insured institutions in this assessment area, nine of which operate at least 10 branches here. Furthermore, HMDA and small business originations in this assessment area in 2001 and 2002 represented 34.8% of such loans reported by FTB and its affiliates in the State of Indiana and 23.3% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

The assessment area population, as of the 1990 census, was 590,178, which represents 10.7% of the population of the state of Indiana. Preliminary 2000 census data indicates that the population grew 14.2% to 673,733 since 1990.

Income Characteristics

Median family income for the assessment area was \$31,414 in 1990, slightly higher than \$30,800 for the non-metropolitan portion of Indiana. Adjusted HUD non-metropolitan Indiana median family income for 2002 was \$50,300, reflecting an increase of 61.3% since 1990. As previously noted, there are no low-income geographies, but the eight moderate-income ones represent 5.5% of the 146 geographies in this assessment area.

Families comprise 75.3% of the total households in the assessment area, with 7.7% families below the poverty level. Of the families residing in the assessment area, 17.0% are low-income families and 19.2% are moderate-income families.

Housing Characteristics

There were 244,314 housing units in 1990, of which 80.7% were one-to-four family units, 5.1% were five-or-more family units, 13.1% were mobile homes, and 1.1% were other units, including boarded-up units. The owner occupancy rate for these units was 68.9%, which is slightly higher than for the state of Indiana (64.6%). The median age of the housing stock was 30 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

Dun & Bradstreet data shows that there are 30,861 businesses and 4,811 farms in the assessment area, including 78.4% of the former and 97.4% of the latter that are considered small businesses/farms based on annual revenues. Service-related industries comprise 30.3% and retail trade industries 16.9% of the businesses.

The annual unemployment rates for non-metropolitan Indiana were 4.8% in 2001 and 5.2% in 2002, which were comparable to the rates for the state of Indiana, but lower than the rates for the nation, indicating a better regional and local economy, but a weaker one nationally.

The following table summarizes the demographic and economic information for non-metropolitan Indiana assessment area:

| NONMETRO INDIANA ASSESSMENT AREA | | | | | | | | |
|--|---------------------------|----------------|-------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (State non-metro): | \$50,300 | | | | | | | |
| Income Categories | Tract Distribution | | Families | | | | Families by Family Income | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 27,888 | 17.0% |
| Moderate | 8 | 5.5% | 7,215 | 4.4% | 1,050 | 14.6% | 31,408 | 19.2% |
| Middle | 118 | 80.8% | 133,438 | 81.4% | 10,712 | 8.0% | 40,988 | 25.0% |
| Upper | 20 | 13.7% | 23,266 | 14.2% | 871 | 3.7% | 63,635 | 38.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 146 | 100.0% | 163,919 | 100.0% | 12,633 | 7.7% | 163,919 | 100.0% |
| Income Categories | Housing Units by Tract | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| Low | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 11,973 | 7,501 | 4.5% | 62.6% | 2,775 | 23.2% | 1,697 | 14.2% |
| Middle | 199,444 | 136,881 | 81.3% | 68.6% | 41,756 | 21.0% | 20,807 | 10.4% |
| Upper | 32,897 | 23,903 | 14.2% | 72.7% | 5,175 | 15.7% | 3,819 | 11.6% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 244,314 | 168,285 | 100.0% | 68.9% | 49,706 | 20.3% | 26,323 | 10.8% |
| Income Categories | Total Businesses by Tract | | | | Businesses by Tract and Revenue Size | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1,303 | 4.2% | 1,074 | 4.4% | 53 | 3.1% | 176 | 3.5% |
| Middle | 24,919 | 80.8% | 19,637 | 81.2% | 1,358 | 79.1% | 3,924 | 79.2% |
| Upper | 4,639 | 15.0% | 3,478 | 14.4% | 305 | 17.8% | 856 | 17.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 30,861 | 100.0% | 24,189 | 100.0% | 1,716 | 100.0% | 4,956 | 100.0% |
| Percentage of Total Businesses: | | | | 78.4% | 5.6% | | 16.0% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data
NA Tracts are tracts without household or family income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE INDIANA NON-METROPOLITAN STATEWIDE AREA

LENDING TEST

Performance under the lending test in this assessment area is considered "high satisfactory." This rating is a reflection of an outstanding level of lending to low- and moderate-income borrowers and small businesses based on their annual incomes/revenues, a good level of community development loans, and an adequate performance in providing loans in low- and moderate-income geographies.

Lending Activity

The Indiana non-metropolitan statewide assessment area is the second largest based on population and number of geographies. FTB also has more branches and ATMs here than in any other area except Indianapolis. Furthermore, a large percentage of its FDIC-insured deposits is derived from this market, which is third behind Indianapolis and Evansville. HMDA loan activity represents 22.5% of the number and 19.4% of the dollar amount while small business loans represent 25.7% of the number and 18.6% of the dollar amount of the all such loans reported by the bank in 2001 and 2002. The geographic distribution analysis below will focus on activity in moderate-income areas because there are no low-income geographies here.

FTB provided 4,909 HMDA loans totaling \$435.4 million and 1,788 small business loans totaling \$198.3 million in this assessment area during the examination period. HMDA loan volume increased by just three loans (7.5%) in 2002 in moderate-income geographies, although the bank reported an overall increase of 34.0% for the entire assessment area. Small business loan activity declined in 2002 compared to 2001 – by five loans (19.2%) in moderate-income geographies and by 102 loans (10.8%) in the entire assessment area. The reasons for declining small business loan volume in 2002 were previously discussed. Overall, this lending activity reflects good responsiveness to assessment area credit needs. See Exhibits 21 through 25 in Appendix D for additional information regarding these HMDA and small business loans.

Geographic Distribution

The geographic distribution of loans was considered adequate based on similar performances for both HMDA and small business loans. The nominal HMDA loan growth in moderate-income areas in 2002 at a time when loan growth in other geographies was substantial is a concern.

HMDA Loans

Loan refinancings and home purchase loans represent 66.8% and 27.7%, respectively, of all HMDA loans reported by FTB and its affiliates in 2001 and 2002. The following discussions and analyses, however, will consider all HMDA loans together regardless of loan purpose.

The eight moderate-income geographies are the location of just 4.5% of all owner-occupied housing in this assessment area, indicating a limited number of opportunities for mortgage loan originations. In addition, of the 7,200 families residing here, a large percentage (55%) is considered low- or moderate-income, including 26% of them with annual incomes below the poverty level.

All other lenders in the aggregate outperformed FTB as evidenced by the fact that 4.3% of their HMDA loan originations in 2001 were made in moderate-income areas compared to the bank's 1.7% for 2001 and 2002 combined. FTB's performance is also low compared to the percentage of owner-occupied housing located here. The 40 loans made by the bank in these geographies in 2001 represents a market share of 3.3%, compared to its market share of 7.1% for the entire assessment area. This information alone indicates a generally weak performance in moderate-income areas. A further review of more detailed loan data revealed, however, that FTB's lending performance was somewhat better than this. This data shows that there were at least 128 HMDA reporters in this area and that the majority of them made 10 or fewer loans each. Thus, FTB's 40 loans, which ranks it seventh among HMDA data reporters in these geographies, is an indication that it is, in fact, a more significant provider of mortgage loans in moderate-income tracts. This analysis indicates an adequate performance by FTB in providing HMDA loans to moderate-income areas.

Small Business Loans

Of the almost 31,000 businesses operating in this assessment area, 4.2% are located in moderate-income geographies. Small business loan data shows that 2.6% of FTB's loans made in 2001 and 2002 were in these areas, compared to the aggregate's 3.7% in 2001. Thus, this data indicates that FTB is underperforming compared to both aggregate and demographic data.

Additional information about 2001's small business loan data, however, provides a different perspective of FTB's performance. It has the seventh largest loan volume in an area where there are at least 39 small business data reporters. Six lenders, however, including three that reported a greater loan volume than the bank, are primarily credit card issuers. As previously discussed, credit card transactions can create a misleading picture of small business lending opportunities in the market, especially if the volume is significant. Such credit cards are estimated to be around 35% of all reported small business loans in these moderate-income geographies. If business credit cards are excluded from these totals, FTB would be the fourth largest provider of small business loans in this area, and its market share would be more significant.

This indicates an adequate lending performance by the bank in providing small business loans in moderate-income geographies in this assessment area.

Distribution by Borrower Income and Revenue Size of the Business

FTB exhibited an outstanding performance in providing both HMDA loans to borrowers of all income levels, especially those designated as low- and moderate-income, and small business loans to businesses of different sizes based on annual revenues.

HMDA Loans

Demographic data concerning families residing in this assessment area indicate that 7.7% are very low-income (below poverty), 9.3% are low-income (above poverty), and 19.2% are moderate-income. Families in the very low-income category rarely own their residences due to significant financial constraints, and will be excluded from the following discussion of lending performance for this reason.

An analysis of HMDA loan data reveals that 8.6% of loans made by FTB and its affiliates in 2001 and 2002 were to low-income borrowers, which compares well with the aggregate (7.0%) and with the percentage of low-income families who are above the poverty level (9.3%). The same data reveals a similarly favorable performance regarding moderate-income borrowers. Specifically, 20.6% of the bank's loans were to these borrowers, which is comparable with the 20.8% reported by the aggregate and which exceeds moderate-income families' representation (19.2%) in the assessment area.

Market share data for 2001 also indicates a very strong performance by FTB, especially for low-income borrowers. Of the almost 2,100 loans made to low-income borrowers by all lenders, 9.0% were provided by FTB and its affiliates. For moderate-income borrowers, the market share was 7.6% out of almost 6,200 loans. These percentages exceed the bank's 7.1% market share for all borrowers.

This analysis indicates an outstanding performance during this review period.

Small Business Loans

Small business loan data also indicates an outstanding performance in providing loans to small businesses during the review period. Over 81% of such loans made by FTB were to businesses with annual revenues of \$1 million or less, which compares favorably with the fact that 78.4% of businesses in this assessment area have revenues in this range. This 81% is also well above the aggregate's performance of 50.9%, and which would still compare favorably with aggregate if credit card transactions were removed from the aggregate data. In addition, 13.4% of all reported loans to borrowers with revenues of \$1 million or less were provided by FTB, which significantly exceeds its 8.8% market share of all small business loans.

Almost 74% of all small business loans reported by the bank during the review period were in amounts of \$100,000 or less and almost 89% were in amounts of \$250,000 or less. In fact, it provided over 26% of all reported loans in the latter loan size category. This indicates a strong performance in providing loans in smaller amounts where the smallest businesses frequently have credit needs.

Community Development Loans

FTB originated 10 community development loans totaling \$2.7 million in 2001 and 2002. This is a good performance level in a non-metropolitan assessment area of this size. Typically, opportunities for community development loans are fewer in non-metropolitan areas compared to metropolitan areas because of differences in population density and composition. These 10 loans include four totaling \$2.0 million for affordable housing purposes and six totaling \$700,000 for community services purposes.

INVESTMENT TEST

FTB's investment performance is considered good. It provided a good level of investments that qualify as community development in the non-metropolitan Indiana assessment area. Qualified investments totaled \$2,275,000, including \$100,000 in development projects, \$66,000 in low income housing tax credits, one neighborhood assistance program bond for \$2 million, and \$109,000 in grants to local community organizations.

SERVICE TEST

FTB's service performance is considered adequate. Its offices are reasonably accessible, it makes use of alternative delivery services, its hours and services are consistent throughout the assessment area, and its officers and employees provide an adequate level of community development services.

Retail Services

The 27 branches and 39 ATMs operated by FTB in this assessment area are reasonably accessible to geographies and individuals of different income levels. There are no branches in the moderate-income geographies, where 4.9% of the population reside. Even though some of the branches located in middle- and upper-income areas of the assessment area are in reasonable proximity to the moderate-income geographies, the lack of branches in these moderate-income geographies reduces the accessibility of the population to FTB's banking services.

FTB opened two and closed five branches, all in middle-income geographies, since the previous examination. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Alternative bank delivery systems, which have been discussed above in more detail, include:

- The Jeanie Telephone Banking Center;
- Bill Payer 2000; and,
- Quick Source.

The "Basic Checking" product, also previously described in more detail, is offered in this assessment area.

Community Development Services

FTB provides an adequate level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations.

Bank personnel provided home buying and credit counseling seminars and provided assistance to organizations seeking affordable housing grants. Other types of assistance were provided to numerous organizations through participation on loan committees, boards, and other volunteer efforts by bank employees.

**METROPOLITAN AREAS
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 1020 BLOOMINGTON, INDIANA

This assessment area consists of Monroe County, which is also known as Bloomington (IN) MSA 1020. It includes two low-income, six moderate-income, six middle-income, and six upper-income census tracts that comprise the city of Bloomington (2000 pop. 69,291) and surrounding communities. Indiana University (39,000 students) is located in the city of Bloomington.

INSTITUTION'S OPERATIONS

FTB operates three banking offices here, which represents 2.3% of its total banking offices. FDIC data indicates that FTB's deposits in this assessment area represent 0.8% of its total deposits and 3.3% of FDIC-insured deposits in the MSA at June 30, 2002. Bank One and Monroe County Bank together command a 48% deposit market share. HMDA and small business originations in this assessment area in 2001 and 2002 represented 3.2% of such loans reported by FTB and its affiliates in the State of Indiana and 2.1% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

The population of the Bloomington MSA assessment area, as of the 1990 census, was 108,978, which is 2.0% of the population of the state. Preliminary 2000 census data indicates that the population increased by 10.6% since 1990. The 1990 census data shows that 13.0% of the assessment area population were students living in college dormitories.

Income Characteristics

The 1990 median family income for the assessment area was \$32,859. Adjusted HUD median family income for the year 2002 for this MSA was \$54,000, an increase of 64% since 1990. Of the 20 census tracts here, 10.0% are low-income, and 30.0% are moderate-income.

Families comprise 58.7% of the total households in the assessment area, of which 9.5% were families below the poverty level. Preliminary 2000 census data indicates that families now represent 65.2% of all households. Low- and moderate-income families constitute 19.8% and 16.8%, respectively, of all families in this assessment area in 1990.

Housing Characteristics

There were 41,948 housing units in 1990, of which 62.9% were one-to-four family units, 26.8% were five or more family units, 9.4% were mobile homes, and 0.9% were other units, including boarded-up units. Owner occupancy was 54.7%. Housing units increased to 50,846 with 49.8% being owner-occupied according to preliminary 2000 census data. The level of owner-occupied units in the Bloomington assessment area is significantly lower, as compared to other areas within Indiana, as a result of the emphasis on units for the students at the university. The estimated median home value in this assessment area according to the 2000 census is \$113,100, which ranked 10th highest among all Indiana counties.

Labor, Employment and Economic Characteristics

Dun & Bradstreet information shows that there are 6,228 businesses and 186 farms in this assessment area. Service-related industries comprise 40% and retail trade industries 16% of the businesses. Seventy-six (76%) percent of the businesses and 96% of the farms are considered small businesses/farms.

The unemployment rate for the Bloomington MSA averaged 3.1% in 2001 and 3.4% in 2002. These rates are substantially below the 4.4% and 5.1% reported for the state of Indiana and the 4.7% and 5.8% reported for the country for 2001 and 2002, respectively. This information indicates a better than average employment picture in the MSA compared to the state and the nation.

HMDA and small business loan data can be found in Exhibits 26 through 30 in Appendix D. Selected demographic data for this assessment area can be found in the table below:

| 1020 BLOOMINGTON ASSESSMENT AREA DEMOGRAPHICS | | | | | | | | |
|---|--------------------|----------------|--------------------------------------|------------------|--|---------------|---------------------------|---------------|
| 2002 HUD Median Family Income (MSA): \$54,000 Income Categories | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| | | | # | % | # | % | # | % |
| Low | 2 | 10.0% | 790 | 3.4% | 333 | 42.2% | 4,573 | 19.8% |
| Moderate | 6 | 30.0% | 5,405 | 23.4% | 1,014 | 18.8% | 3,895 | 16.8% |
| Middle | 6 | 30.0% | 10,661 | 46.1% | 600 | 5.6% | 5,630 | 24.4% |
| Upper | 6 | 30.0% | 6,265 | 27.1% | 256 | 4.1% | 9,023 | 39.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 20 | 100.0% | 23,121 | 100.0% | 2,203 | 9.5% | 23,121 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | # | # | % | # | % | # | % | |
| Low | 1,264 | 6 | 0.0% | 0.5% | 1,175 | 92.9% | 83 | 6.6% |
| Moderate | 14,452 | 4,400 | 20.4% | 30.5% | 9,209 | 63.7% | 843 | 5.8% |
| Middle | 15,018 | 10,958 | 50.9% | 73.0% | 2,818 | 18.7% | 1,242 | 8.3% |
| Upper | 11,214 | 6,191 | 28.7% | 55.2% | 4,594 | 41.0% | 429 | 3.8% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 41,948 | 21,555 | 100.0% | 51.4% | 17,796 | 42.4% | 2,597 | 6.2% |
| Total Businesses by Tract | | | | | | | | |
| | # | % | Businesses by Tract and Revenue Size | | Revenue not Reported | | | |
| | | | Under \$1 Million | Over \$1 Million | Revenue not Reported | # | % | |
| | | | # | % | # | % | | |
| Low | 182 | 2.9% | 157 | 3.3% | 10 | 2.6% | 15 | 1.4% |
| Moderate | 2,655 | 42.6% | 2,018 | 42.7% | 200 | 51.4% | 437 | 39.4% |
| Middle | 1,855 | 29.8% | 1,385 | 29.3% | 96 | 24.7% | 374 | 33.7% |
| Upper | 1,536 | 24.7% | 1,170 | 24.7% | 83 | 21.3% | 283 | 25.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6,228 | 100.0% | 4,730 | 100.0% | 389 | 100.0% | 1,109 | 100.0% |
| Percentage of Total Businesses: | | | 76.0% | | 6.2% | | 17.8% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 1640 CINCINNATI, OHIO

This assessment area consists of two Indiana counties (Dearborn and Ohio) in the Cincinnati PMSA 1640, a multistate PMSA that includes various counties in Ohio, Kentucky, and Indiana. This assessment area consists of two moderate-income and seven middle-income census tracts, and includes the city of Lawrenceburg and surrounding communities. Cincinnati, Ohio and its surrounding metropolitan areas are within commuting distance of this assessment area.

INSTITUTION'S OPERATIONS

FTB operates one branch in this assessment area, which represents 0.5% of the its total banking offices. FDIC data shows that the bank's deposits here represent less than 1.0% of its total deposits, and 2.9% of the deposits for all FDIC-insured institutions operating in these two counties at June 30, 2002. Competitors include the six branches operated by U.S. Bank N.A. and various local institutions. HMDA and small business originations in this assessment area in 2001 and 2002 represented 2.0% of such loans reported by FTB and its affiliates in Indiana and 1.4% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

The population of the Indiana portion of the Cincinnati assessment area, as of the 1990 census, was 44,150, which represents 0.8% of the state's population. This population reportedly grew by 17.2% according to preliminary 2000 census data.

Income Characteristics

Median family income for the assessment area was \$34,862 in 1990, slightly higher than \$34,082 for the state of Indiana. Adjusted HUD median family income for 2002 for the Cincinnati MSA area was \$64,300, an increase of 72% since 1990. Moderate-income census tracts represent 22.2% of the geographies in this assessment area.

Families comprised 78.3% of the total households in the assessment area in 1990, where 7.0% of these families were below the poverty level. Low- and moderate-income families constitute 18.1% and 21.7%, respectively, of all families residing here. The number of families increased by 18.9% since 1990 as indicated by preliminary 2000 census data.

Housing Characteristics

There were 16,693 housing units in 1990, of which 83.7% were one-to-four family units, 5.6% were five or more family units, 9.7% were mobile homes, and 1.0% were other units, including boarded-up units. Owner-occupied units represent 78.7% of the total. Preliminary 2000 census data indicates the number of housing units increased to 20,215 but the owner-occupied percentage declined to 74.4%. The level of owner-occupied units in the Indiana portion of the Cincinnati assessment area is higher than for the state of Indiana overall (65.9%). The median values of owner-occupied housing units in 2000 in Dearborn and Ohio Counties were \$120,600 and \$97,100, respectively. Dearborn County ranked seventh highest in Indiana based on median home value.

Labor, Employment and Economic Characteristics

Dun & Bradstreet data indicates that there are 2,614 businesses and 169 farms in the Cincinnati assessment area, of which 79.1% of the former and 98.2% of the latter are considered small entities based on their gross annual revenues. Service-related industries comprise 34.9% and retail trade industries 15.8% of these businesses.

Average unemployment rates for the entire Cincinnati MSA were 3.5% in 2001 and 4.1% in 2002, substantially lower than the corresponding unemployment rates for the U.S. and the state of Indiana. The low unemployment is the result of a diverse local economy.

HMDA and small business loan data can be found in Exhibits 31 through 35 in Appendix D.

The following table summarizes the demographic and economic information for the Cincinnati MSA assessment area:

| 1640 CINCINNATI ASSESSMENT AREA | | | | | | | | |
|--|--------------------|--------------------------------------|-------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$64,300 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 2,201 | 18.1% |
| Moderate | 2 | 22.2% | 1,842 | 15.1% | 223 | 12.1% | 2,641 | 21.7% |
| Middle | 7 | 77.8% | 10,337 | 84.9% | 630 | 6.1% | 3,118 | 25.6% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 4,219 | 34.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 9 | 100.0% | 12,179 | 100.0% | 853 | 7.0% | 12,179 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate | 3,051 | 1,683 | 13.8% | 1,090 | 35.7% | 278 | 9.1% | |
| Middle | 13,642 | 10,557 | 86.2% | 2,292 | 16.8% | 793 | 5.8% | |
| Upper | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| NA | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 16,693 | 12,240 | 100.0% | 3,382 | 20.3% | 1,071 | 6.4% | |
| Total Businesses by Tract | | Businesses by Tract and Revenue Size | | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 698 | 26.7% | 557 | 26.9% | 42 | 36.5% | 99 | 23.0% |
| Middle | 1,916 | 73.3% | 1,511 | 73.1% | 73 | 63.5% | 332 | 77.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 2,614 | 100.0% | 2,068 | 100.0% | 115 | 100.0% | 431 | 100.0% |
| Percentage of Total Businesses: | | | | 79.1% | 4.4% | 16.5% | | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 2760 FORT WAYNE, INDIANA

This assessment area consists of Adams and Allen Counties, two of the six counties that comprise the Fort Wayne MSA 2760. These two counties consist of seven low-income, 20 moderate-income, 49 middle-income, and 16 upper-income census tracts, plus one unclassified census tract, and include the city of Fort Wayne (2000 pop. 205,727) and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 10 banking offices here, which represents 7.7% of the its total banking offices. According to the FDIC, FTB's deposits in this assessment area represent 5.2% of its total deposits and 6.1% of the deposits for all FDIC-insured institutions operating in these two counties at June 30, 2002. Competitors in this market include Bank One with 16 branches, Wells Fargo Bank Indiana, N.A. with 14 branches, and National City Bank of Indiana with 17 branches. HMDA and small business originations in this assessment area in 2001 and 2002 represented 7.8% of such loans reported by FTB and its affiliates in Indiana and 5.2% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data. In addition, information was obtained from interviews with bank personnel and community organizations.

Demographic Characteristics

The 1990 population of the Fort Wayne assessment area was 331,931, which was 72.7% of the population of the entire MSA and 6.0% of the state's population. The assessment area population grew by 10.1% according to preliminary 2000 census data.

Income Characteristics

Median family income for the Fort Wayne assessment area was \$38,228 in 1990, which is higher than the \$36,533 for the entire MSA and the \$34,082 for the state. Adjusted HUD median family income for 2002 for the entire MSA was \$59,800, an increase of 63.7% since 1990. An estimate of median family income for 2000 for the two counties than comprise this assessment area was not available. Low- and moderate-income census tracts represent 7.5% and 21.5%, respectively, of the 93 census tracts in this assessment area.

Families comprised 72.2% of the total number of households here in 1990. Low- and moderate-income families constitute 16.1% and 18.5%, respectively, of all such families, and 5.8% of all families have annual incomes below the poverty level.

Housing Characteristics

There were 133,854 housing units in 1990, of which 80.3% were one-to-four family units, 14.3% were five or more family units, 4.7% were mobile homes, and 0.7% were other units, including boarded-up units. Owner-occupied units are 65.6% of the total. The level of owner-occupied units in the Fort Wayne assessment area is comparable to other areas within the state. The median age of the housing stock was 46 years, which is significantly older than the median age of the housing stock (21 years) for the state. Preliminary 2000 census data indicates that housing units increased in number by 13.0% since 1990 to 151,309 and that the median value of an owner-occupied unit grew to \$86,000 from \$61,900 in 1990.

Labor, Employment and Economic Characteristics

Fort Wayne has a diversified economy, which includes 18,599 businesses and 1,054 farms. Seventy-three (73%) percent of the businesses and 96% of the farms are considered small businesses/farms. Service industries comprise 33% and retail trade 15% of the businesses. Twenty-two (22) businesses employ at least 1000 individuals. Most notable are Parkview Health System (3,648 employees), Fort Wayne Community Schools (3,626 employees), and General Motors Truck and Bus Group (3,050 employees).

The annual unemployment rates for the Fort Wayne MSA were 4.8% in 2001 and 5.2% in 2002, which were comparable to the rates in the state but lower than the rates for the country.

HMDA and small business loan data can be found in Exhibits 36 through 40 in Appendix D. The following table summarizes the demographic and economic information for the Fort Wayne MSA assessment area:

| 2760 FORT WAYNE ASSESSMENT AREA | | | | | | | | |
|--|--|----------------|--------------------------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$59,800 | Tract Distribution | | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Income Categories | | | | | | | | |
| Low | 7 | 7.5% | 2,142 | 2.4% | 667 | 31.1% | 14,160 | 16.1% |
| Moderate | 20 | 21.5% | 14,698 | 16.7% | 1,874 | 12.8% | 16,292 | 18.5% |
| Middle | 49 | 52.7% | 49,117 | 55.8% | 2,262 | 4.6% | 23,315 | 26.5% |
| Upper | 16 | 17.2% | 22,040 | 25.1% | 316 | 1.4% | 34,230 | 38.9% |
| NA | 1 | 1.1% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 93 | 100.0% | 87,997 | 100.0% | 5,119 | 5.8% | 87,997 | 100.0% |
| | Housing Units by Tract | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | | # | % | # | % | # | % | |
| Low | 5,235 | 1,391 | 1.6% | 2,643 | 50.5% | 1,201 | 22.9% | |
| Moderate | 26,016 | 12,907 | 14.7% | 10,230 | 39.3% | 2,879 | 11.1% | |
| Middle | 74,751 | 50,954 | 58.0% | 19,028 | 25.4% | 4,769 | 6.4% | |
| Upper | 27,852 | 22,521 | 25.7% | 4,129 | 14.8% | 1,202 | 4.3% | |
| NA | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 133,854 | 87,773 | 100.0% | 36,030 | 26.9% | 10,051 | 7.5% | |
| | Total Businesses by Tract | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | | | # | % | # | % | # | % |
| Low | 1,543 | 8.3% | 1,013 | 7.4% | 161 | 10.8% | 369 | 10.6% |
| Moderate | 3,217 | 17.3% | 2,527 | 18.5% | 264 | 17.8% | 426 | 12.3% |
| Middle | 9,813 | 52.8% | 7,247 | 53.2% | 792 | 53.2% | 1,774 | 51.0% |
| Upper | 4,019 | 21.6% | 2,842 | 20.8% | 271 | 18.2% | 906 | 26.1% |
| NA | 7 | 0.0% | 6 | 0.1% | 0 | 0.0% | 1 | 0.0% |
| Total | 18,599 | 100.0% | 13,635 | 100.0% | 1,488 | 100.0% | 3,476 | 100.0% |
| | Percentage of Total Businesses: | | 73.3% | | 8.0% | | 18.7% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 3920 LAFAYETTE, INDIANA

This assessment area consists of Tippecanoe County, which is one of two counties that constitute the Lafayette MSA 3920. Tippecanoe County consists of two low-income, eight moderate-income, 16 middle-income, and seven upper-income census tracts, plus one unclassified census tract, and includes the cities of Lafayette (2000 pop. 56,397) and West Lafayette (2000 pop. 28,778) and surrounding communities. West Lafayette is the home of Purdue University (38,600 students).

INSTITUTION'S OPERATIONS

FTB operates three banking offices here, which represents 2.3% of the its total banking offices. FDIC data reveals that the bank's deposits in this assessment area represent 1.0% of its total deposits and 2.9% of the deposits for all FDIC-insured institutions operating in this assessment area at June 30, 2002. Major competitors include Bank One, Indiana, N.A., Lafayette Bank & Trust Company, and Union Planters Bank, N.A. HMDA and small business originations in this assessment area in 2001 and 2002 represented 2.1% of such loans reported by FTB and its affiliates in Indiana and 1.4% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

The population of the assessment area, as of the 1990 census, was 130,598, which represented 2.4% of the population of Indiana. Preliminary 2000 census data indicates that the assessment area population increased by 13.2%, but still represented only 2.4% of the state population. The Hispanic population in the assessment area increased by 300% since 1990 to 10,312 in 2000.

Income Characteristics

Median family income for the assessment area was \$37,339 in 1990, which is higher than the \$34,977 for the entire MSA and the \$34,082 for the state. Adjusted HUD median family income for 2002 for the entire MSA was \$58,800, an increase of 68% since 1990. Estimated median family income for 2000 for just Tippecanoe County was not readily available. Low- and moderate-income census tracts represent 5.9% and 23.5%, respectively, of the 34 census tracts in this assessment area.

Families comprise 63.7% of the total households in the assessment area in 1990, where 6.8% were families below the poverty level. Low- and moderate-income families represent 17.2% and 18.4%, respectively, of all families residing here. The number of families increased by 12.7% as of the 2000 census.

Housing Characteristics

There were 48,134 housing units in 1990, of which 69.8% were one-to-four family units, 24.4% were five or more family units, 5.4% were mobile homes, and 0.4% were other units, including boarded-up units; 57.3% of the total were owner-occupied. The owner occupancy level is lower in the assessment area than for the state (64.6%). The median home value for this assessment area is \$112,200 according to the 2000 census, which ranked it 11th among the 92 counties in Indiana.

Labor, Employment and Economic Characteristics

Dun & Bradstreet data reveals that there are 6,393 businesses and 445 farms in the Lafayette assessment area. Small businesses and small farm represent 75.2% and 95.5%, respectively, of these totals. Service-related industries comprise 34.4% and retail trade industries 17.1% of the businesses in the assessment area. Purdue University is the largest employer in the area with over 8,000 employees.

Average unemployment rates for the Lafayette MSA were 3.3% in 2001 and 3.8% in 2002, substantially lower than the corresponding unemployment rates for the nation and the state. The low unemployment is the result of a diverse and strong local economy.

HMDA and small business loan data can be found in Exhibits 41 through 45 in Appendix D. Selected demographic data for this assessment area is provided below.

| 3 9 2 0 L A F A Y E T T E A S S E S S M E N T A R E A | | | | | | | | |
|---|--------------------|----------------|--------------------------------------|-----------------|---|---------------|---------------------------|---------------|
| D E M O G R A P H I C S | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$56,600 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families <Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 2 | 5.9% | 1,104 | 3.8% | 356 | 32.2% | 4,974 | 17.2% |
| Moderate | 8 | 23.5% | 4,318 | 14.9% | 667 | 15.4% | 5,340 | 18.4% |
| Middle | 16 | 47.1% | 16,890 | 58.3% | 739 | 4.4% | 7,155 | 24.7% |
| Upper | 7 | 20.6% | 6,663 | 23.0% | 221 | 3.3% | 11,506 | 39.7% |
| NA | 1 | 2.9% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 34 | 100.0% | 28,975 | 100.0% | 1,983 | 6.8% | 28,975 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | # | # | % | # | % | # | % | |
| Low | 1,501 | 29 | 0.1% | 1.9% | 1,349 | 89.9% | 123 | 8.2% |
| Moderate | 11,397 | 3,015 | 11.6% | 26.5% | 7,613 | 66.8% | 769 | 6.7% |
| Middle | 24,238 | 16,828 | 64.6% | 69.4% | 6,307 | 26.0% | 1,103 | 4.6% |
| Upper | 10,928 | 6,185 | 23.7% | 56.6% | 4,223 | 38.6% | 520 | 4.8% |
| NA | 70 | 0 | 0.0% | 0.0% | 69 | 98.6% | 1 | 1.4% |
| Total | 48,134 | 26,057 | 100.0% | 54.1% | 19,561 | 40.7% | 2,516 | 5.2% |
| Total Businesses by Tract | | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 457 | 7.1% | 359 | 7.5% | 37 | 9.3% | 61 | 5.1% |
| Moderate | 1,948 | 30.5% | 1,475 | 30.7% | 166 | 41.5% | 307 | 25.9% |
| Middle | 2,705 | 42.3% | 2,046 | 42.5% | 135 | 33.7% | 524 | 44.2% |
| Upper | 1,270 | 19.9% | 914 | 19.0% | 62 | 15.5% | 294 | 24.8% |
| NA | 13 | 0.2% | 13 | 0.3% | 0 | 0.0% | 0 | 0.0% |
| Total | 6,393 | 100.0% | 4,807 | 100.0% | 400 | 100.0% | 1,186 | 100.0% |
| Percentage of Total Businesses: | | | 75.2% | | 6.3% | | 18.5% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 8320 TERRE HAUTE, INDIANA

This assessment area consists of Clay, Vermillion, and Vigo Counties, which together constitute all of Terre Haute MSA 8320. This area includes one low-income, 12 moderate-income, 19 middle-income, and eight upper-income census tracts center around the principal city of Terre Haute (2000 pop. 59,614).

INSTITUTION'S OPERATIONS

FTB operates six branches in this assessment area, which represents 4.6% of its total banking offices. FDIC data at June 30, 2002 reveals that FTB's deposits in this assessment area represent 2.5% of its total deposits and 6.3% of the deposits for all FDIC-insured institutions operating in this market. Principal competitors in this assessment area include Terre Haute First National Bank with 12 branches and Old National Bank with nine branches. HMDA and small business originations in this assessment area in 2001 and 2002 represented 6.6% of such loans reported by FTB and its affiliates in Indiana and 4.4% of such loans reported in all markets.

PERFORMANCE CONTEXT

The performance context was developed using published statistical and economic data.

Demographic Characteristics

The population of the assessment area was 147,585 in 1990, which represents 2.7% of the population of the state. Population growth in this MSA was a mere 1.1% according to preliminary 2000 census data, which is the smallest growth of the bank's 11 assessment areas.

Income Characteristics

Median family income for the assessment area was \$29,561 in 1990, which was lower than the \$34,082 for the state. Adjusted HUD median family income for 2002 for this assessment area was \$47,400, reflecting an increase of 60.4% since 1990. Low- and moderate-income census tracts represent 2.5% and 30.0%, respectively, of the 40 census tracts that comprise this assessment area.

As of 1990, families comprise 69.3% of the total households in the assessment area, where 10.2% were families below the poverty level. Low- and moderate-income families represent 19.4% and 19.2%, respectively, of all families residing here. There was a nominal decrease in the number of families in this assessment area in 2000.

Housing Characteristics

The 62,097 housing units in 1990 included 83.3% that were one-to-four family units, 7.3% that were five or more family units, 8.3% that were mobile homes, and 1.1% that were other units, including boarded-up units. Owner-occupied units represent 64.9% of the total, which is comparable to the state's percentage in 1990. There was little change in this percentage for the assessment area in 2000 even though the number of housing units increased by 2.6% to 63,705. The average median home value in this assessment area in 2000 was \$68,200, which is among the lowest values in the state.

Labor, Employment and Economic Characteristics

Dun & Bradstreet data indicates there are 7,230 businesses and 589 farms in the assessment area. Of these, 77.4% of the businesses and 97.8% of the farms are considered small businesses/farms. Service-related industries represent 34.7% and retail trade industries 17.8% of the businesses.

The annual unemployment rates for the Terre Haute MSA were 5.6% in 2001 and 6.0% in 2002, which exceeded those of the U.S. and the State of Indiana.

HMDA and small business loan data can be found in Exhibits 46 through 50 in Appendix D.

Selected demographic data for this assessment are provided in the following table.

| 8 3 2 0 T E R R E H A U T E A S S E S S M E N T A R E A D E M O G R A P H I C S | | | | | | | | |
|--|--------------------|----------------|--------------------------------------|-----------------|--|---------------|---------------------------|---------------|
| 2002 HUD Median Family Income (MSA): \$47,400 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 1 | 2.5% | 13 | 0.0% | 7 | 53.8% | 7,471 | 19.4% |
| Moderate | 12 | 30.0% | 9,252 | 24.0% | 1,933 | 20.9% | 7,410 | 19.2% |
| Middle | 19 | 47.5% | 20,738 | 53.8% | 1,608 | 7.8% | 8,943 | 23.2% |
| Upper | 8 | 20.0% | 8,578 | 22.2% | 381 | 4.4% | 14,757 | 38.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 40 | 100.0% | 38,581 | 100.0% | 3,929 | 10.2% | 38,581 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | # | # | % | # | % | # | % | |
| Low | 243 | 6 | 0.0% | 2.5% | 205 | 84.3% | 32 | 13.2% |
| Moderate | 17,478 | 8,684 | 21.5% | 49.7% | 6,664 | 38.1% | 2,130 | 12.2% |
| Middle | 32,114 | 22,478 | 55.8% | 70.0% | 6,569 | 20.5% | 3,067 | 9.5% |
| Upper | 12,262 | 9,160 | 22.7% | 74.7% | 2,058 | 16.8% | 1,044 | 8.5% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 62,097 | 40,328 | 100.0% | 64.9% | 15,496 | 25.0% | 6,273 | 10.1% |
| Total Businesses by Tract | | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 589 | 8.2% | 353 | 6.3% | 42 | 9.5% | 194 | 16.3% |
| Moderate | 1,856 | 25.7% | 1,487 | 26.6% | 154 | 34.8% | 215 | 18.1% |
| Middle | 3,329 | 46.0% | 2,667 | 47.6% | 177 | 39.9% | 485 | 40.8% |
| Upper | 1,456 | 20.1% | 1,091 | 19.5% | 70 | 15.8% | 295 | 24.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 7,230 | 100.0% | 5,598 | 100.0% | 443 | 100.0% | 1,189 | 100.0% |
| Percentage of Total Businesses: | | | 77.4% | | 6.1% | | 16.5% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN AREAS RECEIVING
LIMITED REVIEW**

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| MSA 1020 Bloomington | Consistent | Below | Consistent |
| MSA 1640 Cincinnati | Below | Below | Consistent |
| MSA 2760 Fort Wayne | Consistent | Consistent | Consistent |
| MSA 3920 Lafayette | Consistent | Below | Consistent |
| MSA 8320 Terre Haute | Consistent | Below | Consistent |

KENTUCKY

CRA RATING FOR THE STATE OF KENTUCKY³ is: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Needs to Improve

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Good responsiveness to community credit needs
- Good geographic distribution of HMDA and small business loans
- Good distribution of loans to borrowers of different incomes and businesses of different sizes
- High level of community development loans
- Poor level of qualified investments
- Adequate branch distribution
- Low level of community development services

SCOPE OF EXAMINATION

The evaluation of CRA performance in the State of Kentucky was based on a full review of loan, investment, and service activities in the Owensboro MSA and a limited review of such activity in the non-metropolitan statewide area. Owensboro was selected for a full review because there are low- and moderate-income geographies here, whereas there are no such geographies in the non-metropolitan statewide area. These reviews included loans and other activities of the bank and certain affiliates in 2001 and 2002.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

FTB's operations in the State of Kentucky are consistent with the overall description of the institution.

The Owensboro MSA includes all of Daviess County. The non-metropolitan area consists of all of Hopkins and Union Counties and portions of Crittenden and Lyon County. These four counties are not contiguous but are in proximity to one another. They are primarily rural with similar economic and demographic characteristics and are being evaluated as one assessment area.

³ The bank maintains branches in two or more states in the Evansville multistate metropolitan area. Consequently, this statewide evaluation does not reflect performance in those parts of Kentucky contained within this multistate metropolitan area. Refer to the Evansville multistate metropolitan area rating and discussion for the rating and evaluation of performance in that area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

Performance in Kentucky is consistent with the overall performance of the bank on the lending and service tests but it is below the overall performance on the investment test. Operations in Kentucky account for 6.8% of total bank deposits, and lending activity as a percentage of total institution lending represents a small portion of overall bank loan volume. Specifically, HMDA and small business originations in Kentucky in 2001 and 2002 represented 5.3% of such loans reported by FTB and its affiliates in all markets. It reported \$23,000 in community development investments, and one community development loan for \$82,000. Geographic distribution and distribution of loans to borrowers of different income levels were good. Hours and services are consistent throughout the assessment area, while delivery systems are accessible to essentially all portions of the assessment area. Loan data can be found in Exhibits 51 through 55 in Appendix D for the State of Kentucky and in Exhibits 56 through 65 for the two individual assessment areas.

**METROPOLITAN AREA
(FULL REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 5990 OWENSBORO, KY

This assessment area consists of Daviess County, which includes two low-income, two moderate-income, 12 middle-income, and four upper-income census tracts, as well as one unclassified census tract.

INSTITUTION'S OPERATIONS

FTB operates two banking offices here, which represents 1.5% of its total banking offices. FDIC data indicates that FTB's deposits in this assessment area represent 2.4% of its total deposits and 8.1% of the deposits in this market. The bank is ranked sixth in deposit market share among FDIC-insured institutions in this assessment area, with six multi-billion dollar institutions providing the major competition. HMDA and small business originations in this assessment area in 2001 and 2002 represented 25.5% of such loans reported by FTB and its affiliates in Kentucky and 1.4% of such loans reported in all markets.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 87,189, which is 2.4% of the state's population. Preliminary 2000 census data indicates that the population grew 5.0% to 91,545.

Income Characteristics

Median family income for the assessment area was \$29,696 in 1990. Adjusted HUD median family income for 2002 for this assessment area was \$47,400, an increase of 59.6% since 1990. Low and moderate-income census tracts each represent 9.5% of the 21 census tracts in this assessment area.

Families comprise 72.8% of the total households in the assessment area, with 13.7% of these families having incomes below the poverty level. Low- and moderate-income families represent 20.8% and 17.7%, respectively, of all families residing here.

Housing Characteristics

There were 35,041 housing units in 1990, of which 82.9% were one-to-four family units, 10.3% were five or more family units, 6.1% were mobile homes, and 0.7% were other units, including boarded-up units. The owner-occupancy rate at that time was 64.9%. Preliminary 2000 census data shows that housing units increased 9.7% since 1990 and that the median value of a home in this assessment area was \$81,800.

Labor, Employment and Economic Characteristics

Dun & Bradstreet data indicates that there are 4,873 businesses and 318 farms in the assessment area, of which 71.5% of the former and 94.7% of the latter were considered small entities based on their annual revenues. Service-related industries comprise 31.6% and retail trade industries 17.9% of the businesses. Major employers include Owensboro Mercy Health Systems (2500 employees) and Daviess County Public Schools (1700 employees).

The annual unemployment rates for this assessment area were 5.4% in 2001 and 5.5% in 2002, which are similar to the rates for the State of Kentucky, and higher than the national rate for 2001 but lower in 2002. The minimal change in rates between years may be an indication that the economic decline that has been experienced in most parts of the state and country may be leveling off in Owensboro.

The following table summarizes the demographic and economic information for the Owensboro MSA:

| 5990 OWENSBORO ASSESSMENT AREA | | | | | | | | |
|---|--------------------|----------------|-------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (MSA): \$47,400 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | | | # | % | # | % | # | % |
| Low | 2 | 9.5% | 1,178 | 4.9% | 455 | 38.6% | 5,020 | 20.8% |
| Moderate | 2 | 9.5% | 2,139 | 8.9% | 728 | 34.0% | 4,267 | 17.7% |
| Middle | 12 | 57.2% | 15,735 | 65.2% | 1,606 | 10.2% | 5,594 | 23.2% |
| Upper | 4 | 19.0% | 5,068 | 21.0% | 204 | 4.0% | 9,239 | 38.3% |
| NA | 1 | 4.8% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 21 | 100.0% | 24,120 | 100.0% | 2,993 | 12.4% | 24,120 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low | 2,567 | 816 | 3.6% | 31.8% | 1,440 | 56.1% | 311 | 12.1% |
| Moderate | 3,606 | 1,724 | 7.6% | 47.8% | 1,526 | 42.3% | 356 | 9.9% |
| Middle | 21,817 | 14,874 | 65.4% | 68.2% | 5,857 | 26.8% | 1,086 | 5.0% |
| Upper | 7,051 | 5,330 | 23.4% | 75.6% | 1,469 | 20.8% | 252 | 3.6% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 35,041 | 22,744 | 100.0% | 64.9% | 10,292 | 29.4% | 2,005 | 5.7% |
| Total Businesses by Tract and Revenue Size | | | | | | | | |
| | Tract | | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 754 | 15.5% | 484 | 13.9% | 45 | 13.9% | 225 | 21.1% |
| Moderate | 690 | 14.1% | 541 | 15.5% | 72 | 22.3% | 77 | 7.2% |
| Middle | 2,396 | 49.2% | 1,734 | 49.8% | 145 | 44.9% | 517 | 48.4% |
| Upper | 1,033 | 21.2% | 723 | 20.8% | 61 | 18.9% | 249 | 23.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 4,873 | 100.0% | 3,482 | 100.0% | 323 | 100.0% | 1,068 | 100.0% |
| Percentage of Total Businesses: | | | | 71.5% | | 6.6% | | 21.9% |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 5990 OWENSBORO, KY

LENDING TEST

Performance under the lending test in the Owensboro assessment area is considered "high satisfactory." This rating is based on an evaluation of HMDA data only, which revealed good performances on both the geographic distribution and borrower income distribution analyses. Small business loan volume was too small to allow for a meaningful analysis of performance.

Lending Activity

Owensboro accounts for 1.3% to 1.6% of all HMDA loans and 0.4% to 0.6% of all small business loans reported by FTB in 2001 and 2002. In fact, small business loan volume for both years combined was just 38 loans, which is too few to allow for any meaningful analysis and evaluation of lending performance. Thus, the loan performance evaluation, which reflects good responsiveness to the credit needs of the community based on its population and other demographic data, is predicated on a review of HMDA data only. See Exhibits 56 through 60 in Appendix D for additional information about the loans made in this assessment area.

Geographic Distribution

The geographic distribution of the 354 HMDA loans reported in 2001 and 2002 reflects a good performance based on a detailed analysis of available loan data, as discussed below.

HMDA Loans

HMDA loan activity in Owensboro is similar to the other assessment areas in the sense that loan refinancings represent a significant portion (72%) of all reported activity, with home purchase loans representing another 25%. All HMDA loan activity, regardless of specific purpose, was considered in the following performance analysis.

Just 3.6% of all owner-occupied housing units in this assessment area are located in low-income areas, with another 7.6% being located in moderate-income areas. This indicates that loan demand here may be relatively low. Another indication of potentially low demand is the fact that over 73% of families residing in these geographies are designated as low- or moderate-income, with over 48% of this group having annual incomes below the poverty level.

An analysis of lending data provides a varied picture of FTB's performance. Strong performance measures include the following: total HMDA loan volume increased by 58% in 2002; the percentage of loans made in low- and moderate-income areas was greater in 2002 than in 2001; the percentage of loans made in low-income areas in 2001 was comparable with aggregate data; and FTB's market share was generally uniform across all income categories. Concerning this last point, the bank's loan activity in 2001 represents a 2.3% market share in low-income areas, a 2.1% market share in moderate-income areas, and a 2.5% market share for all areas. These market shares appear to be reasonable considering that there were 80 HMDA data reporters in 2001. Mitigating factors in this performance analysis include: FTB's lending percentage in moderate-income areas in 2001 was not as strong as aggregate; its lending percentages in both low- and moderate-income areas are not comparable with demographic data for owner-occupied housing units; and it was the 11th or 12th largest volume lender in low- and moderate-income areas, while its deposit market share was the 6th largest.

This analysis indicates a good performance in providing HMDA loans in low- and moderate-income areas.

Small Business Loans

As previously noted, no meaningful conclusions about lending performance can be made because of low loan volume.

Distribution by Borrower Income and Revenue Size of the Business

Lending performance based on the distribution of HMDA loans to borrowers of different income levels was deemed good, although low- and moderate-income borrowers received a declining share of total loan volume in 2002.

HMDA Loans

Census data from 1990 indicates that 12.4% of families in this assessment area are designated very low-income (i.e., annual income is below the poverty level), 8.4% are low-income but above the poverty level, and 17.7% are moderate-income. The following analysis will not consider those in the very low-income category as they typically do not own residential real estate due to their limited financial resources.

HMDA loan data for 2001 reveals that the percentage of loans made to low-income borrowers (6.6%) was marginally good compared to aggregate (8.4%) and to the percentage of low-income families above the poverty level (also 8.4%). Loans to low-income borrowers represent a market share of 2.0% in 2001. The percentage of loans to low-income borrowers declined in 2002 as a result of an increase of just one loan to borrowers in this category, while total loan volume increased by 80 loans (or 58%). Performance in lending to moderate-income borrowers was good compared to aggregate – 17.5% for FTB compared to 19.1% for the aggregate – and almost identical with the percentage of moderate-income families in the assessment area. Market share for moderate-income borrowers was 2.3% in 2001. Loans to moderate-income borrowers increased in number by 10 loans in 2002, but there was a percentage decline because total loan volume grew at a faster rate. On a combined basis, lending to low- and moderate-income borrowers is considered good.

Small Business Loans

As previously noted, no meaningful conclusions about lending performance can be made because of low loan volume.

Community Development Lending

FTB reported no qualified community development loans in this assessment area in either 2001 or 2002. Opportunities for such loans are typically few in smaller metropolitan areas such as Owensboro. In addition, there were no indications that any such available opportunities were unmet, and there was a reasonable level of competition for community development loans that might present themselves as evidenced by the presence of 12 other FDIC-insured institutions. Furthermore, this assessment area represents a very small portion of FTB's deposit and loan volume. Thus, the absence of any community development loans is not cause for significant concern at this time.

INVESTMENT TEST

The investment performance of FTB is considered "Needs to Improve." Qualified investments totaled \$4,900 during the review period.

SERVICE TEST

The service performance of FTB is considered adequate. Its offices are reasonably accessible, it makes use of alternative delivery services, and its hours and services are consistent throughout the assessment area.

Retail Services

FTB operates two branches and two ATMs in this assessment area, which came to FTB as a result of the restructuring discussed previously. There is one branch and ATM in a low-income geography and one branch and ATM in a middle-income geography. These banking offices are reasonably accessible to essentially all the geographies and individuals of different income levels in the assessment area. Only 15.4% of the population of this assessment area reside in low- and moderate-income geographies. The bank did not open or close any branches in this assessment area.

Alternative bank delivery systems, which have been discussed above in more detail, include:

- The Jeanie Telephone Banking Center;
- Bill Payer 2000; and,
- Quick Source.

The "Basic Checking" product, also previously described in more detail, is offered in this assessment area.

Community Development Services

FTB provides a low level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations. Management could identify two community development services that it provides to this assessment area. Other types of assistance were provided to numerous organizations through participation on loan committees, boards, and other volunteer efforts by bank employees.

**NON-METROPOLITAN STATEWIDE AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KENTUCKY NON-METROPOLITAN
STATEWIDE AREA**

This assessment area consists of all of Hopkins and Union Counties, BNA 9902.00 in Crittenden County, and BNA 9601.00 in Lyon County. The income designation of these 18 geographies includes nine that are middle-income and nine that are upper-income. There are no low- or moderate-income geographies.

INSTITUTION'S OPERATIONS

FTB operates eight branches here, which represent 6.2% of its total banking offices. FDIC deposit data indicates that FTB's deposits in this assessment area represent 4.4% of its total deposits and 21.9% of all insured deposits in this market. FTB is ranked second in deposit market share among FDIC-insured institutions in this assessment area, with Old National Bank as its primary competitor.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 72,463, which represents 2.0% of the population of the state. The assessment area population reportedly increased by 9.9% to 79,620, according to preliminary 2000 census data.

Income Characteristics

Median family income for the assessment area was \$27,776 for 1990, well above the \$22,542 for all non-metropolitan portions of the state collectively. Adjusted HUD median family income for all non-metropolitan areas of Kentucky for 2000 was \$36,300, an increase of 61.0%. An estimate of 2002 median family income for this particular assessment area was not available at this time.

Families comprise 74.7% of the total households in the assessment area, with 13.7% of these families having annual incomes below the poverty level. Low- and moderate-income families represent 17.4% and 14.3%, respectively, of all families in this assessment area.

Housing Characteristics

There were 30,050 housing units in the assessment area in 1990, of which 77.1% were one-to-four family units, 4.9% were five or more family units, 17.0% were mobile homes, and 1.0% were other units, including boarded-up units. Owner-occupancy was 68.1%. The level of owner-occupied units in this assessment area is slightly higher than the overall level in non-metropolitan areas within the state. The average median value of owner-occupied housing in the assessment area is \$61,400 per preliminary 2000 census data.

Labor, Employment and Economic Characteristics

Dun & Bradstreet information states that there are 3,735 businesses and 280 farms in the assessment area, of which 75.5% of the former and 96.8% of the latter were considered small entities based on their gross annual revenues. Service-related industries comprise 31.9% and retail trade industries 18.4% of the businesses.

The average annual unemployment rates for this assessment area were 7.6% in 2001 and 6.0% in 2002, which were higher than the rates for the state and the country, reflecting a weak local economy when compared to these other areas.

| NON METRO KENTUCKY ASSESSMENT AREA | | | | | | | | |
|--|--------------------|----------------|---|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (State non-metro): \$36,300 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 3,508 | 17.4% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 2,883 | 14.3% |
| Middle | 9 | 50.0% | 8,858 | 43.9% | 1,558 | 17.6% | 3,578 | 17.7% |
| Upper | 9 | 50.0% | 11,302 | 56.1% | 1,204 | 10.7% | 10,191 | 50.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | - | - |
| Total | 18 | 100.0% | 20,160 | 100.0% | 2,762 | 13.7% | 20,160 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | | # | % | % | # | % | # | % |
| 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 | 14,285 | 9,242 | 45.2% | 64.7% | 3,199 | 22.4% | 1,844 | 12.9% |
| Upper | 15,765 | 11,220 | 54.8% | 71.2% | 3,377 | 21.4% | 1,168 | 7.4% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 30,050 | 20,462 | 100.0% | 68.1% | 6,576 | 21.9% | 3,012 | 10.0% |
| Total Businesses by Tract | | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$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 | 1,879 | 50.3% | 1,425 | 50.5% | 80 | 43.0% | 374 | 51.2% |
| Upper | 1,856 | 49.7% | 1,394 | 49.5% | 106 | 57.0% | 356 | 48.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3,735 | 100.0% | 2,819 | 100.0% | 186 | 100.0% | 730 | 100.0% |
| Percentage of Total Businesses: | | | 75.5% | | 5.0% | | 19.5% | |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.
NA Tracts are tracts without household or family income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KENTUCKY NON-METROPOLITAN STATEWIDE AREA

Lending data can be found in Exhibits 61 through 65 in Appendix D.

| Assessment Area | Lending Test | Investment Test | Service Test |
|--|---------------------|------------------------|---------------------|
| Kentucky Non-Metropolitan Statewide Area | Consistent | Consistent | Consistent |

ILLINOIS

CRA RATING FOR THE STATE OF ILLINOIS is: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Needs to Improve

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Good responsiveness to community credit needs
- Adequate geographic distribution of HMDA and small business loans
- Good distribution of loans to borrowers of different incomes and businesses of different sizes
- High level of community development loans
- Poor level of qualified investments
- Adequate branch distribution
- Low level of community development services

SCOPE OF EXAMINATION

FTB has just one assessment area in Illinois, which is a non-metropolitan area in the southern portion of the state. Evaluation of CRA performance here was based on a full review of the loan, investment, and services data available.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

All of FTB's operations in Illinois occur in the three non-contiguous counties of Effingham, Williamson, and Jefferson in southern Illinois. These areas are described in more detail in the "Illinois Non-Metropolitan Statewide Area" section of this document below.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

Performance in Illinois is consistent with the overall performance of the bank on the lending and service tests, but it is below the overall performance on the investment test. Operations in Illinois account for 4.4% of FTB's total deposits, but 9.8% of all FDIC-insured deposits in this market. Lending activity compared to operations in other states is low. HMDA and small business loan originations in Illinois in 2001 and 2002 represent 4.6% of such loans reported by FTB and its affiliates in all markets, which is the lowest percentage of the three states served by FTB. It reported two community development investments totaling \$10,100 and seven community development loans totaling \$2.4 million during this examination period. Geographic distribution of loans was adequate and distribution of loans to borrowers of different income levels was good. Hours and services are consistent throughout the assessment area, while delivery systems are reasonably accessible to all portions of the assessment area.

NON-METROPOLITAN STATEWIDE AREA (FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-METROPOLITAN STATEWIDE AREA

This assessment area consists of all of Effingham, Williamson, and Jefferson Counties. These counties, which are not contiguous but are in close proximity to one another, include one low-income, five moderate-income, 25 middle-income, and two upper-income geographies. Primarily rural in nature, these counties have similar economic and demographic characteristics and are being evaluated as one assessment area.

INSTITUTION'S OPERATIONS

FTB operates four branches in this area, which represents 3.1% of its total banking offices. FDIC data indicates that FTB's deposits in this assessment area represent 4.4% of its total deposits and 9.8% of all insured deposits in the assessment area. FTB ranked first in market share among 31 FDIC-insured institutions operating here.

PERFORMANCE CONTEXT

Demographic Characteristics

The 1990 population of this assessment area was 126,457, which represents 1.1% the population of the state. The assessment area population grew by 7.2% to 135,605 according to preliminary 2000 census data.

Income Characteristics

Median family income for 1990 in this assessment area was \$29,530, almost identical with the \$29,693 for all non-metropolitan portions of the state collectively. Adjusted HUD median family income for 2002 for all non-metropolitan areas of the state was \$46,700, an increase of 57.3% since 1990. Low- and moderate-income geographies represent 3.0% and 15.2%, respectively, of the 33 geographies in this assessment area.

Families comprise 77.1% of the total households in the assessment area in 1990 with 12.2% of these families having annual incomes below the poverty level. Low-income families represent 21.3% of all families here, while moderate-income families represent 17.9%. The number of families in this assessment area increased by 7.2% per the preliminary 2000 census.

Housing Characteristics

There were 53,447 housing units in 1990, of which 82.0% were one-to-four family units, 5.4% were five or more family units, 11.7% were mobile homes, and 0.9% were other units, including those boarded-up. The owner-occupancy level was 68.2%, which is slightly higher than the corresponding information for all metropolitan areas collectively in the state. The average median value for owner-occupied units in the assessment area is \$70,833, per preliminary 2000 census data.

Labor, Employment and Economic Characteristics

Dun & Bradstreet information states there are 7,299 businesses and 805 farms in the assessment area, of which 80.3% of the former and 98.0% of the latter were considered small entities based on their gross annual revenues. Service-related industries comprise 35.3% and retail trade industries 17.3% of the businesses.

The average annual unemployment rates for the Illinois non-metropolitan assessment area were 5.8% in 2001 and 5.9% in 2002. Although the unemployment rate increased from 2001 to 2002, it did not increase as much as for the state and the country (1.1%) for the same time period.

The following table summarizes the demographic and economic information for the non-metropolitan assessment area in the state:

| NONMETRO ILLINOIS ASSESSMENT AREA | | | | | | | | |
|--|---------------------------|----------------|--------------------------------------|-----------------|--|---------------|---------------------------|---------------|
| DEMOGRAPHICS | | | | | | | | |
| 2002 HUD Median Family Income (State non-metro): \$44,900 | Tract Distribution | | Families | | | | | |
| | # | % | Families by Tract | | Families < Poverty as a % of Families by Tract | | Families by Family Income | |
| Income Categories | # | % | # | % | # | % | # | % |
| Low | 1 | 3.0% | 479 | 1.3% | 240 | 50.1% | 7,559 | 21.3% |
| Moderate | 5 | 15.1% | 4,913 | 13.9% | 981 | 20.0% | 6,359 | 17.9% |
| Middle | 25 | 75.8% | 27,948 | 78.8% | 2,772 | 9.9% | 8,150 | 23.0% |
| Upper | 2 | 6.1% | 2,116 | 6.0% | 44 | 2.1% | 13,388 | 37.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0 |
| Total | 33 | 100.0% | 35,456 | 100.0% | 4,037 | 11.4% | 35,456 | 100.0% |
| Housing Units by Tract | | | | | | | | |
| | Total Units | Owner Occupied | | Rental Occupied | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low | 1,198 | 351 | 1.0% | 29.3% | 616 | 51.4% | 231 | 19.3% |
| Moderate | 8,221 | 5,046 | 13.8% | 61.4% | 2,353 | 28.6% | 822 | 10.0% |
| Middle | 41,233 | 28,829 | 79.0% | 69.9% | 9,302 | 22.6% | 3,102 | 7.5% |
| Upper | 2,795 | 2,251 | 6.2% | 80.5% | 443 | 15.9% | 101 | 3.6% |
| NA | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 53,447 | 36,477 | 100.0% | 68.2% | 12,714 | 23.8% | 4,256 | 8.0% |
| Total Businesses by Tract | | | | | | | | |
| | Total Businesses by Tract | | Businesses by Tract and Revenue Size | | | | | |
| | # | % | Under \$1 Million | | Over \$1 Million | | Revenue not Reported | |
| | | | # | % | # | % | # | % |
| Low | 551 | 7.5% | 439 | 7.5% | 38 | 8.1% | 74 | 7.6% |
| Moderate | 803 | 11.0% | 664 | 11.3% | 54 | 11.5% | 85 | 8.8% |
| Middle | 5,493 | 75.3% | 4,386 | 74.9% | 342 | 73.1% | 765 | 78.6% |
| Upper | 452 | 6.2% | 369 | 6.3% | 34 | 7.3% | 49 | 5.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 7,299 | 100.0% | 5,858 | 100.0% | 468 | 100.0% | 973 | 100.0% |
| Percentage of Total Businesses: | | | | 80.3% | | 6.4% | | 13.3% |

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.

NA Tracts are tracts without household or family income.

Market share data shows that FTB provided 6.7% of all loans made in low-income areas and 7.3% of all loans made in moderate-income areas in 2001. By comparison, it provided 11.2% of all loans made in this assessment area. Thus, its performance in low- and moderate-income areas is not as strong as in middle- and upper-income areas. FTB was the sixth largest volume lender in the low-income geography and the third largest in moderate-income geographies.

This information indicates an adequate lending performance in providing HMDA loans in this assessment area.

Small Business Loans

Small business loan data shows that the number of loans made in low- and moderate-income geographies was relatively unchanged between years: 14 loans in 2001 compared to 13 in 2002 in the low-income geography and 14 loans in 2001 compared to 16 in 2002 in the moderate-income geographies. On a percentage basis, 6.4% and 5.9% of its loans went to the low-income geography in 2001 and 2002, respectively, while 6.4% and 7.3%, respectively, went to moderate-income geographies. These figures indicate an excellent performance in the low-income area compared to aggregate, but a very weak performance in moderate-income areas compared to aggregate, which reported 6.1% and 15.0%, respectively, of its loans being made in these areas. Market share statistics for 2001 also confirm this analysis. Specifically, 8.5% of all loans in the low-income area and 3.7% in the moderate-income areas came from FTB. Its performance in all geographies in this assessment area was 8.1%. This indicates an adequate lending performance for low- and moderate-income areas together.

Distribution by Borrower Income and Revenue Size of the Business

Lending performance based on borrower income characteristics is good based on similar performances in providing both HMDA and small business loans during the two-year examination period.

HMDA Loans

The demographic composition of families in this assessment area includes 11.4% who are very low-income (i.e., below poverty level), 9.9% who are low-income but above poverty, and 17.9% who are moderate-income. As was done in the other assessment areas, families in the very low-income category will not be considered in the following performance analysis because they rarely own homes or seek HMDA loans because of their limited financial resources.

FTB generally outperformed the aggregate in providing reportable HMDA loans to low- and moderate-income borrowers. Specifically, 24.2% of its loans in 2001 were made to these groups compared to 21.2% for the aggregate. Further analysis shows that FTB's performance regarding low-income borrowers (5.6%) was slightly lower than the aggregate (6.4%), but its performance was much stronger than the aggregate for moderate-income borrowers (18.6% for the bank compared to 15.0% for the aggregate). Although the percentage of loans to low-income borrowers is below the 9.9% demographic representation of low-income families above the poverty level, the fact that other lenders in the aggregate did not approach this level of performance would appear to indicate a lower level of demand from this income group in 2001. FTB's 18.6% figure for loans to moderate-income borrowers exceeds the demographic composition of the area. Market share data for 2001 confirms the stronger performance noted in moderate-income areas. Of all HMDA loans reported by all data reporters in this assessment area, FTB provided 9.9% of them to low-income borrowers, 13.5% to moderate-income borrowers, and 11.2% to all borrowers overall.

One negative aspect of lending performance that can be derived from this loan data is that the actual number of made to low- and moderate-income borrowers declined in 2002, even as total HMDA loan volume increased by 23%. This downward trend in providing loans to low- and moderate-income borrowers at a time when overall demand appears to be rising is a concern in the bank's overall performance level.

Overall, lending performance was good with some concerns about the downward trend in 2002.

Small Business Loans

An analysis of small business loan data based on borrower revenues and loan size indicates a good overall performance. Of the 437 loans made in the examination period, 65.1% were to businesses with gross annual revenues of \$1 million or less. For 2001 only, the comparable percentage was 67.4%, which represents a market share of 10.6% for all reported small businesses loans to businesses of this revenue size. Since FTB has an 8.1% market share for all reported small business loans regardless of annual revenues, it is performing even better regarding smaller businesses. In addition, almost 89% of the its reported small business loans were in amounts of \$250,000 or less, which is significant. Furthermore, FTB's market share of loans in the size range of "greater than \$100,000 up to \$250,000" is 23.9%, indicating a very strong presence in this segment of the market. Comparisons of FTB's performance data against aggregate are not meaningful because aggregate data is distorted by the presence of a large number of credit card transactions. This issue has been previously discussed.

Community Development Loans

FTB originated seven community development loans totaling \$2.4 million. Six loans totaling \$2.1 million were for the purpose of providing community development services to low- and moderate-income individuals and the remaining loan for \$311,000 was for affordable housing purposes. FTB reported one loan for \$675,000 at the previous examination. This is a high level of performance considering that non-metropolitan areas frequently have limited opportunities for such qualified loans due to demographic and other characteristics typical for such areas.

INVESTMENT TEST

The investment performance of FTB is considered needs to improve. It has a poor level of qualified community development investments in this assessment area, totaling just \$10,100 during the period reviewed.

SERVICE TEST

The service performance of FTB is considered adequate. Its offices are reasonably accessible, it makes use of alternative delivery services, and its hours and services are consistent throughout the assessment area.

Retail Services

FTB operates four branches and four ATMs in this assessment area. These banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. There is one branch in a low-income geography and three branches in middle-income geographies. Low-income geographies comprise 3.0% and moderate-income geographies 15.2% of the geographies in the assessment area. The percentage of branches in the low-income geographies exceeds the percentage of the population living within the low-income geographies (1.7%). The lack of branches in the moderate-income geographies makes the accessibility of bank services difficult for 14.1% of the population, who resides in those geographies.

FTB sold six branches to other financial institutions during the review period in this assessment area.

Alternative bank delivery systems, which have been discussed above in more detail, include:

- The Jeanie Telephone Banking Center;
- Bill Payer 2000; and,
- Quick Source.

The "Basic Checking" product, also previously described in more detail, is offered in this

Community Development Services

FTB provides a low level of community development services by providing financial expertise to individuals, businesses, and non-profit organizations. Management could identify one community development service that it provides to this assessment area. Other types of assistance were provided to numerous organizations through participation on loan committees, boards, and other volunteer efforts by bank employees.

CRA APPENDIX A

| SCOPE OF EXAMINATION | | |
|---|---|---|
| TIME PERIOD REVIEWED | January 1, 2001 through December 31, 2002 | |
| FINANCIAL INSTITUTION Fifth Third Bank, Indiana Indianapolis, IN | | PRODUCTS REVIEWED <ul style="list-style-type: none"> • Mortgage loans reported on the HMDA-LAR • Small business loans reported on the CRA-LAR • Community Development loans • Qualified community development investment, donations and grants • Retail services, including branch and ATM locations, openings and closings since the previous examination, hours of operation, and alternate delivery systems • Community development services provided to the community by bank |
| AFFILIATE(S) | AFFILIATE RELATIONS | PRODUCTS REVIEWED |
| Fifth Third Mortgage Company | Affiliate bank subsidiary | Mortgage loans |
| Home Equity of America, Inc. | Affiliate bank subsidiary | Mortgage loans |
| Fifth Third Foundation Office | Department of Fifth Third Trust Division | Investments |
| Fifth Third Community Development Corporation | Parent company subsidiary | Investments |

(Appendix A continued on next page)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

| ASSESSMENT AREA | TYPE OF EXAMINATION | BRANCHES VISITED ⁴ | OTHER INFORMATION |
|--|----------------------------|---|--------------------------|
| MULTISTATE MSA MSA 2440 Evansville-Henderson, IN-KY | Full procedures | None | None |
| INDIANA MSA 3480 Indianapolis | Full procedures | 251 N. Illinois Street Indianapolis, IN 1851 W. 86 th Street Indianapolis, IN 99 E. Carmel Drive Carmel, IN | None |
| Statewide Non-MSA | Full procedures | None | |
| MSA 1020 Bloomington | Ltd. procedures | None | |
| MSA 1640 Cincinnati Multistate MSA (Indiana portion only) | Ltd. procedures | None | |
| MSA 2760 Fort Wayne | Ltd. procedures | None | |
| MSA 3920 Lafayette | Ltd. procedures | None | |
| MSA 8320 Terre Haute | Ltd. procedures | None | |
| KENTUCKY MSA 5990 Owensboro | Full procedures | None | None |
| Statewide Non-MSA | Ltd. procedures | None | |
| Illinois Statewide Non-MSA | Full procedures | None | None |

⁴ There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

CRA APPENDIX B

SUMMARY OF STATE AND MULTISTATE MSA RATINGS

| State or Multistate Metropolitan Area Name | Lending Test Rating | Investment Test Rating | Service Test Rating | Overall State Rating |
|---|----------------------------|-------------------------------|----------------------------|-----------------------------|
| Evansville-Henderson, IN-KY Multistate MSA | High Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |
| State of Indiana | High Satisfactory | High Satisfactory | Low Satisfactory | Satisfactory |
| State of Kentucky | High Satisfactory | Needs to Improve | Low Satisfactory | Satisfactory |
| State of Illinois | High Satisfactory | Needs to Improve | Low Satisfactory | Satisfactory |

CRA 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.

Block numbering area ("BNA"): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

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 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 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 or a block numbering area delineated by the U.S. 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 data such as race, gender and income of applications, amount of loan requested, and 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 refinancings 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% tabulations, the count of households always equals the count of occupied housing units.

Limited 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% of the area median income, or a median family income that is less than 50%, 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"): Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan statistical area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-income: Individual income that is at least 80% and less than 120% of the area median income, or a median family income that is at least 80% and less than 120%, in the case of a geography

Moderate-income: Individual income that is at least 50% and less than 80% of the area median income, or a median family income that is at least 50% and less than 80%, 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 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 non-mortgage, 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 Call Report. These loans have original amounts of \$500 thousand 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% of the area median income, or a median family income that is more than 120%, in the case of a geography.

CRA APPENDIX D

CRA CORE TABLES

Exhibit 1

| ALL ASSESSMENT AREAS COMBINED | | | | | | | | |
|--------------------------------------|---------------------------------|---------------|------------------|---------------|---------------------------|---------------|------------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 40 | 0.7% | 3,088 | 0.5% | 695 | 11.4% | 42,773 | 6.7% |
| Moderate | 571 | 9.4% | 34,608 | 5.4% | 1,462 | 24.0% | 111,467 | 17.4% |
| Middle | 3,030 | 49.7% | 278,135 | 43.4% | 1,469 | 24.1% | 134,385 | 21.0% |
| Upper | 2,453 | 40.2% | 325,216 | 50.7% | 2,110 | 34.6% | 311,183 | 48.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 358 | 5.9% | 41,239 | 6.4% |
| Total | 6,094 | 100.0% | 641,047 | 100.0% | 6,094 | 100.0% | 641,047 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 79 | 0.5% | 5,911 | 0.4% | 1,077 | 7.3% | 63,829 | 4.1% |
| Moderate | 903 | 6.2% | 59,691 | 3.8% | 2,523 | 17.2% | 193,757 | 12.3% |
| Middle | 7,866 | 53.5% | 716,814 | 45.6% | 3,605 | 24.5% | 324,149 | 20.6% |
| Upper | 5,858 | 39.8% | 789,214 | 50.2% | 5,052 | 34.3% | 742,081 | 47.2% |
| NA | 1 | 0.0% | 135 | 0.0% | 2,450 | 16.7% | 247,949 | 15.8% |
| Total | 14,707 | 100.0% | 1,571,765 | 100.0% | 14,707 | 100.0% | 1,571,765 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 11 | 1.2% | 254 | 1.7% | 103 | 11.0% | 1,533 | 10.2% |
| Moderate | 105 | 11.2% | 1,640 | 10.9% | 218 | 23.2% | 2,863 | 19.0% |
| Middle | 564 | 60.0% | 8,682 | 57.7% | 304 | 32.3% | 4,396 | 29.2% |
| Upper | 259 | 27.5% | 4,437 | 29.5% | 296 | 31.5% | 5,956 | 39.6% |
| NA | 1 | 0.1% | 40 | 0.2% | 19 | 2.0% | 305 | 2.0% |
| Total | 940 | 100.0% | 15,053 | 100.0% | 940 | 100.0% | 15,053 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 1 | 2.4% | 113 | 0.7% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 19 | 46.3% | 6,623 | 40.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 12 | 29.3% | 5,051 | 30.5% | 0 | 0.0% | 0 | 0.0% |
| Upper | 9 | 22.0% | 4,770 | 28.8% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 41 | 100.0% | 16,557 | 100.0% |
| Total | 41 | 100.0% | 16,557 | 100.0% | 41 | 100.0% | 16,557 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 240 | 3.5% | 48,097 | 4.5% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 933 | 13.4% | 156,810 | 14.7% | 18 | 1.4% | 1,124 | 1.2% |
| Middle | 3,696 | 53.1% | 516,927 | 48.4% | 959 | 76.2% | 74,149 | 76.4% |
| Upper | 2,091 | 30.0% | 346,809 | 32.4% | 282 | 22.4% | 21,776 | 22.4% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6,960 | 100.0% | 1,068,643 | 100.0% | 1,259 | 100.0% | 97,049 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 4,316 | 62.0% | 189,749 | 17.8% | 965 | 76.7% | 33,866 | 34.9% |
| \$100,001 - \$250,000 | 1,429 | 20.5% | 253,257 | 23.7% | 223 | 17.7% | 37,252 | 38.4% |
| \$250,001 - \$1 Million* | 1,215 | 17.5% | 625,637 | 58.5% | 71 | 5.6% | 25,931 | 26.7% |
| Total | 6,960 | 100.0% | 1,068,643 | 100.0% | 1,259 | 100.0% | 97,049 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 4,756 | 68.3% | 530,091 | 49.6% | 1,221 | 97.0% | 90,566 | 93.3% |
| Over \$1 Million | 2,190 | 31.5% | 533,784 | 49.9% | 38 | 3.0% | 6,483 | 6.7% |
| Not Known | 14 | 0.2% | 4,768 | 0.4% | 0 | 0.0% | 0 | 0.0% |
| Total | 6,960 | 100.0% | 1,068,643 | 100.0% | 1,259 | 100.0% | 97,049 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 2

| ALL ASSESSMENT AREAS COMBINED | | | | | | | | | | |
|-------------------------------|-----------------|---------------|----------------------|---------------|----------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 131 | 0.6% | 14,972 | 1.7% | 24,181 | 2.7% | 1,875 | 8.6% | 161,622 | 18.3% |
| Moderate-Income | 1,598 | 7.3% | 117,805 | 13.8% | 139,020 | 15.7% | 4,203 | 19.3% | 163,634 | 18.5% |
| Middle-Income | 11,472 | 52.7% | 499,912 | 58.6% | 503,346 | 57.0% | 5,378 | 24.7% | 214,434 | 24.3% |
| Upper-Income | 8,579 | 39.4% | 220,830 | 25.9% | 216,909 | 24.6% | 7,458 | 34.2% | 343,766 | 38.9% |
| NA | 2 | 0.0% | 0 | 0.0% | 0 | 0.0% | 2,868 | 13.2% | - | - |
| Total | 21,782 | 100.0% | 853,519 | 100.0% | 883,456 | 100.0% | 21,782 | 100.0% | 883,456 | 100.0% |

Exhibit 3

| ALL ASSESSMENT AREAS COMBINED | | | | |
|-------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 240 | 3.5% | 9,645 | 5.3% |
| Moderate-Income | 933 | 13.4% | 28,590 | 15.8% |
| Middle-Income | 3,696 | 53.1% | 93,465 | 51.7% |
| Upper-Income | 2,091 | 30.0% | 49,084 | 27.1% |
| NA | 0 | 0.0% | 111 | 0.1% |
| Total | 6,960 | 100.0% | 180,895 | 100.0% |

Exhibit 4

| ALL ASSESSMENT AREAS COMBINED | | | | | | | | |
|-----------------------------------|-----------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 72 | 0.8% | 3,356 | 1.4% | 830 | 8.8% | 22,273 | 9.5% |
| Moderate | 730 | 7.7% | 24,515 | 10.5% | 1,944 | 20.6% | 47,222 | 20.2% |
| Middle | 5,022 | 53.3% | 117,529 | 50.4% | 2,618 | 27.8% | 56,408 | 24.2% |
| Upper | 3,605 | 38.2% | 87,986 | 37.7% | 3,417 | 36.2% | 72,011 | 30.9% |
| NA | 1 | 0.0% | 34 | 0.0% | 621 | 6.6% | 35,506 | 15.2% |
| Total | 9,430 | 100.0% | 233,420 | 100.0% | 9,430 | 100.0% | 233,420 | 100.0% |

Exhibit 5

| ALL ASSESSMENT AREAS COMBINED | | | | | | | | | | | | |
|-----------------------------------|--------------|---------------|---------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 121 | 3.4% | 2,850 | 4.3% | 2.5% | 4.2% | 4.6% | 4.3% | 5.7% | 5.3% | 2.7% | 4.2% |
| Moderate | 473 | 13.5% | 10,248 | 15.4% | 13.3% | 15.4% | 14.6% | 16.1% | 12.9% | 14.9% | 12.4% | 14.8% |
| Middle | 1,847 | 52.7% | 33,433 | 50.2% | 55.0% | 50.6% | 49.7% | 48.8% | 47.4% | 44.9% | 54.9% | 50.9% |
| Upper | 1,067 | 30.4% | 20,004 | 30.1% | 29.2% | 29.8% | 31.1% | 30.8% | 34.0% | 34.8% | 30.0% | 30.1% |
| NA | 0 | 0.0% | 33 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% |
| Total | 3,508 | 100.0% | 66,568 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 2,211 | 60,094 | 700 | 3,456 | 597 | 3,018 | 2,385 | 30,298 |
| % of Total | | | | | 63.0% | 90.3% | 20.0% | 5.2% | 17.0% | 4.5% | 68.0% | 45.5% |

Exhibit 6

| 2440 EVANSVILLE ASSESSMENT AREA | | | | | | | | |
|---------------------------------|--------------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | Home Purchase | | | | Refinance | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 10 | 0.7% | 450 | 0.3% | 191 | 12.3% | 10,843 | 6.5% |
| Moderate | 160 | 10.3% | 10,081 | 6.0% | 340 | 22.0% | 26,355 | 15.8% |
| Middle | 596 | 38.5% | 53,724 | 32.2% | 365 | 23.6% | 35,689 | 21.4% |
| Upper | 782 | 50.5% | 102,798 | 61.5% | 563 | 36.4% | 83,604 | 50.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 89 | 5.7% | 10,562 | 6.3% |
| Total | 1,548 | 100.0% | 167,053 | 100.0% | 1,548 | 100.0% | 167,053 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 3 | 1.7% | 47 | 1.6% | 27 | 15.9% | 334 | 11.5% |
| Moderate | 26 | 15.3% | 399 | 13.8% | 34 | 20.0% | 405 | 14.0% |
| Middle | 94 | 55.3% | 1,476 | 51.0% | 55 | 32.4% | 884 | 30.5% |
| Upper | 46 | 27.1% | 933 | 32.2% | 49 | 28.8% | 1,143 | 39.5% |
| NA | 1 | 0.6% | 40 | 1.4% | 5 | 2.9% | 129 | 4.5% |
| Total | 170 | 100.0% | 2,895 | 100.0% | 170 | 100.0% | 2,895 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 5 | 45.4% | 1,512 | 27.8% | 0 | 0.0% | 0 | 0.0% |
| Middle | 4 | 36.4% | 3,236 | 59.4% | 0 | 0.0% | 0 | 0.0% |
| Upper | 2 | 18.2% | 697 | 12.8% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 11 | 100.0% | 5,445 | 100.0% |
| Total | 11 | 100.0% | 5,445 | 100.0% | 11 | 100.0% | 5,445 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 14 | 0.7% | 1,438 | 0.5% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 373 | 20.1% | 56,646 | 18.8% | 7 | 3.0% | 748 | 3.5% |
| Middle | 862 | 46.4% | 141,599 | 47.0% | 162 | 68.6% | 14,570 | 67.8% |
| Upper | 609 | 32.8% | 101,564 | 33.7% | 67 | 28.4% | 6,166 | 28.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,858 | 100.0% | 301,247 | 100.0% | 236 | 100.0% | 21,484 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Loan Size: | | | | | | | | |
| \$100,000 or less | 1,103 | 59.4% | 50,075 | 16.6% | 173 | 73.3% | 7,644 | 35.6% |
| \$100,001 - \$250,000 | 421 | 22.6% | 74,905 | 24.9% | 45 | 19.1% | 7,757 | 36.1% |
| \$250,001 - \$1 Million* | 334 | 18.0% | 176,267 | 58.5% | 18 | 7.6% | 6,083 | 28.3% |
| Total | 1,858 | 100.0% | 301,247 | 100.0% | 236 | 100.0% | 21,484 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 1,226 | 66.0% | 143,016 | 47.5% | 228 | 96.6% | 19,793 | 92.1% |
| Over \$1 Million | 620 | 33.4% | 153,558 | 51.0% | 8 | 3.4% | 1,691 | 7.9% |
| Not Known | 12 | 0.6% | 4,673 | 1.5% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,858 | 100.0% | 301,247 | 100.0% | 236 | 100.0% | 21,484 | 100.0% |

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 7

| 2440 EVANSVILLE ASSESSMENT AREA | | | | | | | | | | |
|---------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 26 | 0.5% | 966 | 1.3% | 1,382 | 1.8% | 448 | 9.4% | 14,963 | 19.4% |
| Moderate-Income | 450 | 9.4% | 14,222 | 19.0% | 16,394 | 21.2% | 854 | 17.9% | 14,111 | 18.3% |
| Middle-Income | 2,063 | 43.2% | 35,245 | 47.0% | 35,682 | 46.2% | 1,156 | 24.2% | 18,390 | 23.8% |
| Upper-Income | 2,239 | 46.9% | 24,458 | 32.7% | 23,776 | 30.8% | 1,671 | 34.9% | 29,770 | 38.5% |
| NA | 1 | 0.0% | 0 | 0.0% | 0 | 0.0% | 650 | 13.6% | - | - |
| Total | 4,779 | 100.0% | 74,911 | 100.0% | 77,234 | 100.0% | 4,779 | 100.0% | 77,234 | 100.0% |

Exhibit 8

| 2440 EVANSVILLE ASSESSMENT AREA | | | | |
|---------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 14 | 0.7% | 275 | 2.0% |
| Moderate-Income | 373 | 20.1% | 2,885 | 20.8% |
| Middle-Income | 862 | 46.4% | 6,957 | 50.3% |
| Upper-Income | 609 | 32.8% | 3,716 | 26.9% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 1,858 | 100.0% | 13,833 | 100.0% |

Exhibit 9

| 2440 EVANSVILLE ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
|---|-----------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 18 | 0.8% | 125 | 0.8% | 230 | 10.5% | 1,588 | 10.6% |
| Moderate | 211 | 9.6% | 2,355 | 15.7% | 441 | 20.0% | 2,944 | 19.6% |
| Middle | 967 | 43.9% | 6,190 | 41.2% | 616 | 28.0% | 3,902 | 26.0% |
| Upper | 1,005 | 45.7% | 6,348 | 42.3% | 821 | 37.3% | 4,900 | 32.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 93 | 4.2% | 1,684 | 11.2% |
| Total | 2,201 | 100.0% | 15,018 | 100.0% | 2,201 | 100.0% | 15,018 | 100.0% |

Exhibit 10

| 2440 EVANSVILLE ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON SMALL BUSINESS | | | | | | | | | | | | |
|--|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 4 | 0.4% | 75 | 1.3% | 0.6% | 1.4% | 0.5% | 0.0% | 0.0% | 0.0% | 0.3% | 1.4% |
| Moderate | 180 | 20.5% | 1,173 | 20.5% | 22.1% | 20.9% | 19.3% | 13.8% | 16.0% | 15.5% | 20.5% | 18.7% |
| Middle | 403 | 45.8% | 2,587 | 45.2% | 43.5% | 45.3% | 47.4% | 42.4% | 52.0% | 44.8% | 43.3% | 47.0% |
| Upper | 293 | 33.3% | 1,892 | 33.0% | 33.8% | 32.4% | 32.8% | 43.8% | 32.0% | 39.7% | 35.9% | 32.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 880 | 100.0% | 5,727 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 538 | 5,323 | 192 | 210 | 150 | 194 | 587 | 2,273 |
| % of Total | | | | | 61.1% | 92.9% | 21.8% | 3.7% | 17.1% | 3.4% | 66.7% | 39.7% |

Exhibit 11

| ALL INDIANA ASSESSMENT AREAS | | | | | | | | |
|------------------------------|--------------------------|---------------|------------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 23 | 0.6% | 2,107 | 0.5% | 468 | 11.9% | 30,316 | 7.1% |
| Moderate | 391 | 10.0% | 23,534 | 5.6% | 988 | 25.2% | 78,088 | 18.4% |
| Middle | 2,059 | 52.5% | 192,154 | 45.3% | 935 | 23.9% | 87,181 | 20.6% |
| Upper | 1,449 | 36.9% | 206,309 | 48.8% | 1,287 | 32.8% | 199,459 | 47.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 244 | 6.2% | 29,060 | 6.9% |
| Total | 3,922 | 100.0% | 424,104 | 100.0% | 3,922 | 100.0% | 424,104 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 56 | 0.6% | 4,741 | 0.4% | 794 | 7.7% | 49,791 | 4.3% |
| Moderate | 602 | 5.9% | 41,264 | 3.6% | 1,884 | 18.4% | 151,993 | 13.2% |
| Middle | 5,655 | 55.1% | 530,735 | 46.2% | 2,544 | 24.8% | 239,993 | 20.9% |
| Upper | 3,944 | 38.4% | 572,542 | 49.8% | 3,395 | 33.1% | 538,867 | 46.9% |
| NA | 1 | 0.0% | 135 | 0.0% | 1,641 | 16.0% | 168,773 | 14.7% |
| Total | 10,258 | 100.0% | 1,149,417 | 100.0% | 10,258 | 100.0% | 1,149,417 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 7 | 1.0% | 202 | 1.9% | 71 | 10.5% | 1,163 | 10.7% |
| Moderate | 72 | 10.7% | 1,166 | 10.7% | 162 | 24.1% | 2,157 | 19.8% |
| Middle | 405 | 60.1% | 6,374 | 58.6% | 224 | 33.2% | 3,230 | 29.7% |
| Upper | 190 | 28.2% | 3,131 | 28.8% | 204 | 30.3% | 4,172 | 38.4% |
| NA | 0 | 0.0% | 0 | 0.0% | 13 | 1.9% | 151 | 1.4% |
| Total | 674 | 100.0% | 10,873 | 100.0% | 674 | 100.0% | 10,873 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 1 | 3.6% | 113 | 1.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 13 | 46.4% | 5,056 | 46.5% | 0 | 0.0% | 0 | 0.0% |
| Middle | 7 | 25.0% | 1,630 | 15.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 7 | 25.0% | 4,073 | 37.5% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 28 | 100.0% | 10,872 | 100.0% |
| Total | 28 | 100.0% | 10,872 | 100.0% | 28 | 100.0% | 10,872 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | By Tract Income | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 193 | 4.4% | 43,733 | 6.4% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 528 | 12.1% | 95,343 | 14.0% | 11 | 1.4% | 376 | 0.6% |
| Middle | 2,408 | 55.0% | 326,286 | 47.9% | 695 | 87.6% | 55,344 | 89.1% |
| Upper | 1,245 | 28.5% | 216,138 | 31.7% | 87 | 11.0% | 6,427 | 10.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 4,374 | 100.0% | 681,500 | 100.0% | 793 | 100.0% | 62,147 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 2,694 | 61.6% | 117,932 | 17.3% | 600 | 75.7% | 19,667 | 31.6% |
| \$100,001 - \$250,000 | 879 | 20.1% | 155,718 | 22.9% | 144 | 18.1% | 24,104 | 38.8% |
| \$250,001 - \$1 Million* | 801 | 18.3% | 407,850 | 59.8% | 49 | 6.2% | 18,376 | 29.6% |
| Total | 4,374 | 100.0% | 681,500 | 100.0% | 793 | 100.0% | 62,147 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 3,041 | 69.5% | 350,406 | 51.4% | 772 | 97.4% | 58,414 | 94.0% |
| Over \$1 Million | 1,332 | 30.5% | 331,029 | 48.6% | 21 | 2.6% | 3,733 | 6.0% |
| Not Known | 1 | 0.0% | 65 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 4,374 | 100.0% | 681,500 | 100.0% | 793 | 100.0% | 62,147 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 12

| ALL INDIANA ASSESSMENT AREAS LENDING PERFORMANCE | | | | | | | | | | |
|---|-----------------|---------------|----------------------|---------------|----------------|---------------|--------------------|---------------|------------------|---------------|
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 87 | 0.6% | 12,819 | 1.8% | 21,142 | 2.9% | 1,333 | 9.0% | 130,572 | 18.0% |
| Moderate-Income | 1,078 | 7.2% | 96,813 | 13.9% | 115,574 | 15.9% | 3,034 | 20.4% | 136,014 | 18.7% |
| Middle-Income | 8,126 | 54.6% | 411,722 | 58.9% | 415,123 | 57.2% | 3,703 | 24.9% | 178,722 | 24.6% |
| Upper-Income | 5,590 | 37.6% | 177,571 | 25.4% | 174,647 | 24.0% | 4,886 | 32.8% | 281,178 | 38.7% |
| NA | 1 | 0.0% | 0 | 0.0% | 0 | 0.0% | 1,926 | 12.9% | - | - |
| Total | 14,882 | 100.0% | 688,925 | 100.0% | 726,486 | 100.0% | 14,882 | 100.0% | 726,486 | 100.0% |

Exhibit 13

| ALL INDIANA ASSESSMENT AREAS LENDING PERFORMANCE | | | | |
|---|----------------------|---------------|------------------|---------------|
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 193 | 4.4% | 8,065 | 5.3% |
| Moderate-Income | 528 | 12.1% | 24,212 | 16.0% |
| Middle-Income | 2,408 | 55.0% | 76,740 | 50.8% |
| Upper-Income | 1,245 | 28.5% | 42,027 | 27.8% |
| NA | 0 | 0.0% | 111 | 0.1% |
| Total | 4,374 | 100.0% | 151,155 | 100.0% |

Exhibit 14

| ALL INDIANA ASSESSMENT AREAS | | | | | | | | |
|-----------------------------------|-----------------|--------|-----------|--------|--------------------|--------|-----------|--------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 48 | 0.8% | 3,061 | 1.5% | 553 | 8.7% | 19,973 | 9.6% |
| Moderate | 489 | 7.7% | 21,542 | 10.3% | 1,352 | 21.4% | 42,602 | 20.4% |
| Middle | 3,493 | 55.3% | 104,765 | 50.2% | 1,748 | 27.7% | 50,037 | 24.0% |
| Upper | 2,284 | 36.2% | 79,121 | 38.0% | 2,165 | 34.3% | 63,035 | 30.2% |
| NA | 1 | 0.0% | 33 | 0.0% | 497 | 7.9% | 32,875 | 15.8% |
| Total | 6,315 | 100.0% | 208,522 | 100.0% | 6,315 | 100.0% | 208,522 | 100.0% |

Exhibit 15

| ALL INDIANA ASSESSMENT AREAS | | | | | | | | | | | | |
|-----------------------------------|-------------|--------|-----------|--------|-------------------|-----------|-----------------------|-----------|-------------------------|-----------|---------------|-----------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 99 | 4.3% | 2,334 | 4.2% | 2.7% | 4.1% | 6.3% | 4.1% | 7.9% | 5.3% | 3.0% | 4.2% |
| Moderate | 277 | 12.2% | 8,461 | 15.2% | 11.7% | 15.2% | 13.5% | 16.5% | 12.5% | 14.6% | 10.4% | 14.6% |
| Middle | 1,235 | 54.2% | 27,924 | 50.1% | 58.7% | 50.5% | 48.7% | 48.7% | 44.8% | 44.8% | 59.0% | 50.9% |
| Upper | 666 | 29.3% | 16,924 | 30.4% | 26.9% | 30.1% | 31.5% | 30.7% | 34.8% | 35.2% | 27.6% | 30.3% |
| NA | 0 | 0.0% | 33 | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% |
| Total | 2,277 | 100.0% | 55,676 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 1,416 | 50,079 | 444 | 2,972 | 417 | 2,625 | 1,556 | 25,343 |
| % of Total | | | | | 62.2% | 90.0% | 19.5% | 5.3% | 18.3% | 4.7% | 68.3% | 45.5% |

Exhibit 16

| 3400 INDIANAPOLIS ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|--------------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 22 | 1.3% | 2,076 | 1.0% | 226 | 13.7% | 16,088 | 7.5% |
| Moderate | 207 | 12.6% | 12,604 | 5.8% | 380 | 23.0% | 33,765 | 15.7% |
| Middle | 575 | 34.9% | 62,325 | 28.9% | 334 | 20.3% | 33,851 | 15.7% |
| Upper | 844 | 51.2% | 138,477 | 64.3% | 590 | 35.8% | 111,840 | 51.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 118 | 7.2% | 19,938 | 9.2% |
| Total | 1,648 | 100.0% | 215,482 | 100.0% | 1,648 | 100.0% | 215,482 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 53 | 1.2% | 4,595 | 0.8% | 375 | 8.3% | 25,378 | 4.3% |
| Moderate | 313 | 6.9% | 22,074 | 3.8% | 870 | 19.3% | 79,259 | 13.4% |
| Middle | 1,801 | 40.0% | 179,724 | 30.4% | 1,093 | 24.3% | 115,736 | 19.6% |
| Upper | 2,341 | 51.9% | 383,981 | 65.0% | 1,584 | 35.1% | 307,169 | 52.0% |
| NA | 1 | 0.0% | 135 | 0.0% | 587 | 13.0% | 62,967 | 10.7% |
| Total | 4,509 | 100.0% | 590,509 | 100.0% | 4,509 | 100.0% | 590,509 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 7 | 2.2% | 202 | 3.5% | 34 | 10.7% | 724 | 12.5% |
| Moderate | 43 | 13.6% | 737 | 12.7% | 67 | 21.1% | 974 | 16.8% |
| Middle | 135 | 42.6% | 2,424 | 41.9% | 112 | 35.4% | 1,821 | 31.5% |
| Upper | 132 | 41.6% | 2,420 | 41.9% | 98 | 30.9% | 2,203 | 38.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 6 | 1.9% | 61 | 1.1% |
| Total | 317 | 100.0% | 5,783 | 100.0% | 317 | 100.0% | 5,783 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 1 | 8.2% | 113 | 2.6% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 7 | 58.3% | 2,816 | 65.3% | 0 | 0.0% | 0 | 0.0% |
| Middle | 2 | 16.7% | 637 | 14.8% | 0 | 0.0% | 0 | 0.0% |
| Upper | 2 | 16.7% | 747 | 17.3% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 12 | 100.0% | 4,313 | 100.0% |
| Total | 12 | 100.0% | 4,313 | 100.0% | 12 | 100.0% | 4,313 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 157 | 8.2% | 36,911 | 9.6% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 253 | 13.3% | 56,983 | 14.8% | 1 | 1.9% | 55 | 1.5% |
| Middle | 624 | 32.8% | 122,869 | 31.9% | 40 | 76.9% | 2,167 | 58.4% |
| Upper | 869 | 45.7% | 168,431 | 43.7% | 11 | 21.2% | 1,485 | 40.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,903 | 100.0% | 385,194 | 100.0% | 52 | 100.0% | 3,707 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Loan Size: | | | | | | | | |
| \$100,000 or less | 948 | 49.8% | 47,463 | 12.3% | 40 | 76.9% | 1,555 | 41.9% |
| \$100,001 - \$250,000 | 462 | 24.3% | 83,722 | 21.7% | 11 | 21.2% | 1,820 | 49.1% |
| \$250,001 - \$1 Million* | 493 | 25.9% | 254,009 | 66.0% | 1 | 1.9% | 332 | 9.0% |
| Total | 1,903 | 100.0% | 385,194 | 100.0% | 52 | 100.0% | 3,707 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 1,091 | 57.3% | 174,566 | 45.3% | 46 | 88.5% | 3,344 | 90.2% |
| Over \$1 Million | 812 | 42.7% | 210,628 | 54.7% | 6 | 11.5% | 363 | 9.8% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,903 | 100.0% | 385,194 | 100.0% | 52 | 100.0% | 3,707 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 17

| 3480 INDIANAPOLIS ASSESSMENT AREA | | | | | | | | | | |
|-----------------------------------|-----------------|---------------|----------------------|---------------|----------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 83 | 1.3% | 11,387 | 3.3% | 17,093 | 4.6% | 635 | 9.8% | 69,305 | 18.6% |
| Moderate-Income | 570 | 8.8% | 58,623 | 17.1% | 72,844 | 19.6% | 1,317 | 20.3% | 69,028 | 18.6% |
| Middle-Income | 2,513 | 38.7% | 163,066 | 47.6% | 173,942 | 46.8% | 1,539 | 23.7% | 89,573 | 24.1% |
| Upper-Income | 3,319 | 51.2% | 109,611 | 32.0% | 107,835 | 29.0% | 2,272 | 35.0% | 143,808 | 38.7% |
| NA | 1 | 0.0% | 0 | 0.0% | 0 | 0.0% | 723 | 11.2% | - | - |
| Total | 6,486 | 100.0% | 342,687 | 100.0% | 371,714 | 100.0% | 6,486 | 100.0% | 371,714 | 100.0% |

Exhibit 18

| 3480 INDIANAPOLIS ASSESSMENT AREA | | | | |
|-----------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 157 | 8.2% | 5,294 | 6.7% |
| Moderate-Income | 253 | 13.3% | 12,535 | 15.8% |
| Middle-Income | 624 | 32.8% | 32,203 | 40.6% |
| Upper-Income | 869 | 45.7% | 29,107 | 36.7% |
| NA | 0 | 0.0% | 91 | 0.2% |
| Total | 1,903 | 100.0% | 79,230 | 100.0% |

Exhibit 19

| 3480 INDIANAPOLIS ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 46 | 1.6% | 2,787 | 2.2% | 251 | 8.7% | 12,865 | 9.9% |
| Moderate | 270 | 9.4% | 14,189 | 10.9% | 578 | 20.1% | 26,467 | 20.3% |
| Middle | 1,098 | 38.1% | 54,806 | 42.2% | 761 | 26.4% | 29,986 | 23.1% |
| Upper | 1,465 | 50.9% | 58,135 | 44.7% | 984 | 34.2% | 37,538 | 28.9% |
| NA | 1 | 0.0% | 28 | 0.0% | 306 | 10.6% | 23,089 | 17.8% |
| Total | 2,880 | 100.0% | 129,945 | 100.0% | 2,880 | 100.0% | 129,945 | 100.0% |

Exhibit 20

| 3480 INDIANAPOLIS ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|--------------|---------------|---------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 86 | 8.6% | 1,246 | 4.1% | 6.2% | 4.1% | 10.8% | 4.4% | 11.3% | 5.1% | 6.9% | 4.6% |
| Moderate | 118 | 11.8% | 4,440 | 14.8% | 11.9% | 14.7% | 12.1% | 17.0% | 11.3% | 14.4% | 9.3% | 14.2% |
| Middle | 336 | 33.6% | 12,482 | 41.5% | 34.1% | 41.7% | 32.0% | 40.1% | 33.8% | 37.2% | 36.8% | 41.1% |
| Upper | 461 | 46.0% | 11,895 | 39.5% | 47.8% | 39.4% | 45.0% | 38.4% | 43.6% | 43.2% | 47.0% | 40.1% |
| NA | 0 | 0.0% | 25 | 0.1% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% |
| Total | 1,001 | 100.0% | 30,088 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 504 | 27,228 | 231 | 1,441 | 266 | 1,419 | 540 | 12,866 |
| % of Total | | | | | 50.3% | 90.5% | 23.1% | 4.8% | 26.6% | 4.7% | 53.9% | 42.8% |

Exhibit 21

| NONMETRO INDIANA ASSESSMENT AREA LENDING | | | | | | | | |
|--|--------------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 153 | 11.3% | 8,897 | 7.3% |
| Moderate | 12 | 0.9% | 884 | 0.7% | 368 | 27.1% | 26,114 | 21.3% |
| Middle | 1,015 | 74.7% | 86,148 | 70.2% | 378 | 27.8% | 30,738 | 25.0% |
| Upper | 332 | 24.4% | 35,706 | 29.1% | 419 | 30.8% | 53,428 | 43.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 41 | 3.0% | 3,561 | 2.9% |
| Total | 1,359 | 100.0% | 122,738 | 100.0% | 1,359 | 100.0% | 122,738 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 240 | 7.3% | 13,293 | 4.3% |
| Moderate | 57 | 1.7% | 3,678 | 1.2% | 572 | 17.5% | 39,370 | 12.8% |
| Middle | 2,496 | 76.2% | 217,597 | 70.6% | 853 | 26.0% | 70,903 | 23.0% |
| Upper | 725 | 22.1% | 87,007 | 28.2% | 1,049 | 32.0% | 130,002 | 42.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 564 | 17.2% | 54,714 | 17.7% |
| Total | 3,278 | 100.0% | 308,282 | 100.0% | 3,278 | 100.0% | 308,282 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 27 | 10.0% | 313 | 8.9% |
| Moderate | 14 | 5.2% | 223 | 6.3% | 71 | 26.4% | 837 | 23.7% |
| Middle | 217 | 80.7% | 2,948 | 83.5% | 88 | 32.7% | 1,085 | 30.7% |
| Upper | 38 | 14.1% | 360 | 10.2% | 80 | 29.8% | 1,254 | 35.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 3 | 1.1% | 42 | 1.2% |
| Total | 269 | 100.0% | 3,531 | 100.0% | 269 | 100.0% | 3,531 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 3 | 100.0% | 865 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 3 | 100.0% | 865 | 100.0% |
| Total | 3 | 100.0% | 865 | 100.0% | 3 | 100.0% | 865 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 47 | 2.6% | 4,676 | 2.3% | 9 | 1.3% | 311 | 0.6% |
| Middle | 1,502 | 84.0% | 164,718 | 83.1% | 634 | 89.3% | 50,639 | 91.5% |
| Upper | 239 | 13.4% | 28,912 | 14.6% | 67 | 9.4% | 4,392 | 7.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,788 | 100.0% | 198,306 | 100.0% | 710 | 100.0% | 55,342 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 1,321 | 73.9% | 51,247 | 25.8% | 538 | 75.8% | 17,362 | 31.4% |
| \$100,001 - \$250,000 | 265 | 14.8% | 45,163 | 22.8% | 127 | 17.9% | 21,027 | 38.0% |
| \$250,001 - \$1 Million* | 202 | 11.3% | 101,896 | 51.4% | 45 | 6.3% | 16,953 | 30.6% |
| Total | 1,788 | 100.0% | 198,306 | 100.0% | 710 | 100.0% | 55,342 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 1,450 | 81.1% | 114,897 | 58.0% | 695 | 97.9% | 51,972 | 93.9% |
| Over \$1 Million | 337 | 18.8% | 83,344 | 42.0% | 15 | 2.1% | 3,370 | 6.1% |
| Not Known | 1 | 0.1% | 65 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1,788 | 100.0% | 198,306 | 100.0% | 710 | 100.0% | 55,342 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 22

| NON METRO INDIANA ASSESSMENT AREA LENDING PERFORMANCE | | | | | | | | | | |
|--|-----------------|---------------|----------------------|---------------|----------------|---------------|--------------------|---------------|------------------|---------------|
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 420 | 8.6% | 27,888 | 17.0% |
| Moderate-Income | 83 | 1.7% | 7,501 | 4.5% | 7,215 | 4.4% | 1,011 | 20.6% | 31,408 | 19.2% |
| Middle-Income | 3,731 | 76.0% | 136,881 | 81.3% | 133,438 | 81.4% | 1,319 | 26.9% | 40,988 | 25.0% |
| Upper-Income | 1,095 | 22.3% | 23,903 | 14.2% | 23,266 | 14.2% | 1,548 | 31.5% | 63,635 | 38.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 611 | 12.4% | - | - |
| Total | 4,909 | 100.0% | 168,285 | 100.0% | 163,919 | 100.0% | 4,909 | 100.0% | 163,919 | 100.0% |

Exhibit 23

| NONMETRO INDIANA ASSESSMENT AREA LENDING PERFORMANCE | | | | |
|---|----------------------|---------------|------------------|---------------|
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% |
| Moderate-Income | 47 | 2.6% | 1,303 | 4.2% |
| Middle-Income | 1,502 | 84.0% | 24,919 | 80.8% |
| Upper-Income | 239 | 13.4% | 4,639 | 15.0% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 1,788 | 100.0% | 30,861 | 100.0% |

Exhibit 24

| NONMETRO INDIANA ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
|--|-----------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 188 | 9.0% | 1,910 | 7.0% |
| Moderate | 40 | 1.9% | 1,183 | 4.3% | 470 | 22.4% | 5,706 | 20.9% |
| Middle | 1,623 | 77.4% | 20,924 | 76.5% | 643 | 30.6% | 7,255 | 26.5% |
| Upper | 435 | 20.7% | 5,251 | 19.2% | 715 | 34.1% | 9,576 | 35.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 82 | 3.9% | 2,911 | 10.6% |
| Total | 2,098 | 100.0% | 27,358 | 100.0% | 2,098 | 100.0% | 27,358 | 100.0% |

Exhibit 25

| NONMETRO INDIANA ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON SMALL BUSINESS | | | | | | | | | | | | |
|---|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Moderate | 26 | 2.7% | 368 | 3.8% | 2.7% | 3.9% | 2.9% | 3.1% | 3.0% | 1.5% | 3.2% | 3.9% |
| Middle | 784 | 83.0% | 7,894 | 80.4% | 83.2% | 81.0% | 83.1% | 74.2% | 80.8% | 76.1% | 82.0% | 80.3% |
| Upper | 135 | 14.3% | 1,552 | 15.8% | 14.1% | 15.1% | 14.0% | 22.7% | 16.2% | 22.4% | 14.8% | 15.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 945 | 100.0% | 9,814 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 710 | 8,829 | 136 | 587 | 99 | 398 | 771 | 4,998 |
| % of Total | | | | | 75.1% | 90.0% | 14.4% | 6.0% | 10.5% | 4.0% | 81.6% | 50.9% |

Exhibit 26

| 1020 BLOOMINGTON ASSESSMENT AREA | | | | | | | | |
|----------------------------------|--------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 15 | 9.6% | 1,054 | 7.0% |
| Moderate | 36 | 23.1% | 3,455 | 23.0% | 46 | 29.5% | 3,689 | 24.5% |
| Middle | 68 | 43.6% | 5,597 | 37.2% | 32 | 20.5% | 3,365 | 22.4% |
| Upper | 52 | 33.3% | 5,989 | 39.8% | 54 | 34.6% | 5,698 | 37.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 9 | 5.8% | 1,235 | 8.2% |
| Total | 156 | 100.0% | 15,041 | 100.0% | 156 | 100.0% | 15,041 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 20 | 6.5% | 1,097 | 3.3% |
| Moderate | 63 | 20.3% | 5,127 | 15.4% | 59 | 19.0% | 4,800 | 13.8% |
| Middle | 137 | 44.2% | 14,042 | 42.3% | 58 | 18.7% | 4,981 | 15.0% |
| Upper | 110 | 35.5% | 14,074 | 42.3% | 115 | 37.1% | 16,117 | 48.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 58 | 18.7% | 6,448 | 19.4% |
| Total | 310 | 100.0% | 33,243 | 100.0% | 310 | 100.0% | 33,243 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 3 | 23.1% | 71 | 25.6% | 5 | 38.4% | 74 | 26.7% |
| Middle | 8 | 61.5% | 154 | 55.6% | 4 | 30.8% | 50 | 18.1% |
| Upper | 2 | 15.4% | 52 | 18.8% | 4 | 30.8% | 153 | 55.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 277 | 100.0% | 13 | 100.0% | 277 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 1 | 0.8% | 45 | 0.3% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 63 | 48.1% | 8,908 | 51.7% | 1 | 50.0% | 10 | 21.7% |
| Middle | 30 | 22.9% | 3,217 | 18.7% | 0 | 0.0% | 0 | 0.0% |
| Upper | 37 | 28.2% | 5,041 | 29.3% | 1 | 50.0% | 36 | 78.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 131 | 100.0% | 17,211 | 100.0% | 2 | 100.0% | 46 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Loan Size: | | | | | | | | |
| \$100,000 or less | 83 | 63.4% | 3,580 | 20.8% | 2 | 100.0% | 46 | 100.0% |
| \$100,001 - \$250,000 | 29 | 22.1% | 5,445 | 31.6% | 0 | 0.0% | 0 | 0.0% |
| \$250,001 - \$1 Million* | 19 | 14.5% | 8,186 | 47.6% | 0 | 0.0% | 0 | 0.0% |
| Total | 131 | 100.0% | 17,211 | 100.0% | 2 | 100.0% | 46 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 101 | 77.1% | 11,872 | 69.0% | 2 | 100.0% | 46 | 100.0% |
| Over \$1 Million | 30 | 22.9% | 5,339 | 31.0% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 131 | 100.0% | 17,211 | 100.0% | 2 | 100.0% | 46 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less. *small farm loans are loans that are \$500,000 or less.

Exhibit 27

| 1020 BLOOMINGTON ASSESSMENT AREA | | | | | | | | | | |
|----------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 6 | 0.0% | 790 | 3.4% | 35 | 7.3% | 4,573 | 19.8% |
| Moderate-Income | 102 | 21.3% | 4,400 | 20.4% | 5,405 | 23.4% | 110 | 23.0% | 3,895 | 16.8% |
| Middle-Income | 213 | 44.5% | 10,958 | 50.9% | 10,661 | 46.1% | 94 | 19.6% | 5,630 | 24.4% |
| Upper-Income | 164 | 34.2% | 6,191 | 28.7% | 6,265 | 27.1% | 173 | 36.1% | 9,023 | 39.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 67 | 14.0% | - | - |
| Total | 479 | 100.0% | 21,555 | 100.0% | 23,121 | 100.0% | 479 | 100.0% | 23,121 | 100.0% |

Exhibit 28

| 1020 BLOOMINGTON ASSESSMENT AREA | | | | |
|----------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 1 | 0.8% | 182 | 2.9% |
| Moderate-Income | 63 | 48.1% | 2,655 | 42.6% |
| Middle-Income | 30 | 22.9% | 1,855 | 29.8% |
| Upper-Income | 37 | 28.2% | 1,536 | 24.7% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 131 | 100.0% | 6,228 | 100.0% |

Exhibit 29

| 1020 BLOOMINGTON ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 5 | 0.1% | 13 | 6.7% | 489 | 8.2% |
| Moderate | 36 | 18.7% | 1,133 | 19.0% | 51 | 26.4% | 1,111 | 18.7% |
| Middle | 95 | 49.2% | 3,055 | 51.4% | 36 | 18.7% | 1,550 | 26.1% |
| Upper | 62 | 32.1% | 1,753 | 29.5% | 77 | 39.9% | 2,221 | 37.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 16 | 8.3% | 575 | 9.7% |
| Total | 193 | 100.0% | 5,946 | 100.0% | 193 | 100.0% | 5,946 | 100.0% |

Exhibit 30

| 1020 BLOOMINGTON ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | |
| Low | 0 | 0.0% | 65 | 2.4% | 0.0% | 2.7% | 0.0% | 0.6% | 0.0% | 1.3% | 0.0% | 3.8% |
| Moderate | 31 | 47.7% | 1,204 | 45.2% | 50.0% | 45.3% | 48.1% | 45.5% | 37.5% | 41.5% | 45.1% | 38.6% |
| Middle | 13 | 20.0% | 798 | 30.0% | 22.7% | 30.7% | 23.1% | 26.1% | 0.0% | 23.9% | 19.6% | 32.5% |
| Upper | 21 | 32.3% | 597 | 22.4% | 27.3% | 21.3% | 30.8% | 27.8% | 62.5% | 33.3% | 35.3% | 25.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 65 | 100.0% | 2,664 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 44 | 2,329 | 13 | 176 | 8 | 159 | 51 | 1,381 |
| % of Total | | | | | 67.7% | 87.4% | 20.0% | 6.6% | 12.3% | 6.0% | 78.5% | 51.8% |

Exhibit 31

| 1640 CINCINNATI ASSESSMENT AREA | | | | | | | | |
|---------------------------------|--------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | Home Purchase | | | | Refinance | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 5 | 7.3% | 412 | 4.8% |
| Moderate | 3 | 4.3% | 184 | 2.1% | 23 | 33.3% | 2,562 | 29.7% |
| Middle | 66 | 95.7% | 8,453 | 97.9% | 23 | 33.3% | 3,077 | 35.6% |
| Upper | 0 | 0.0% | 0 | 0.0% | 15 | 21.7% | 2,398 | 27.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 3 | 4.4% | 188 | 2.2% |
| Total | 69 | 100.0% | 8,637 | 100.0% | 69 | 100.0% | 8,637 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 7.1% | 20 | 13.6% |
| Moderate | 2 | 14.3% | 25 | 17.0% | 5 | 35.7% | 46 | 31.3% |
| Middle | 12 | 85.7% | 122 | 83.0% | 5 | 35.7% | 46 | 31.3% |
| Upper | 0 | 0.0% | 0 | 0.0% | 2 | 14.4% | 15 | 10.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 1 | 7.1% | 20 | 13.6% |
| Total | 14 | 100.0% | 147 | 100.0% | 14 | 100.0% | 147 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 7 | 28.0% | 373 | 19.7% | 0 | 0.0% | 0 | 0.0% |
| Middle | 18 | 72.0% | 1,523 | 80.3% | 3 | 100.0% | 133 | 100.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 25 | 100.0% | 1,896 | 100.0% | 3 | 100.0% | 133 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Loan Size: | | | | | | | | |
| \$100,000 or less | 18 | 72.0% | 875 | 46.1% | 3 | 100.0% | 133 | 100.0% |
| \$100,001 - \$250,000 | 7 | 28.0% | 1,021 | 53.9% | 0 | 0.0% | 0 | 0.0% |
| \$250,001 - \$1 Million* | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 25 | 100.0% | 1,896 | 100.0% | 3 | 100.0% | 133 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 17 | 68.0% | 1,316 | 69.4% | 3 | 100.0% | 133 | 100.0% |
| Over \$1 Million | 8 | 32.0% | 580 | 30.6% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 25 | 100.0% | 1,896 | 100.0% | 3 | 100.0% | 133 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 32

| 1640 CINCINNATI ASSESSMENT AREA | | | | | | | | | | |
|---------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 27 | 7.4% | 2,201 | 18.1% |
| Moderate-Income | 13 | 3.6% | 1,683 | 13.8% | 1,842 | 15.1% | 82 | 22.4% | 2,641 | 21.7% |
| Middle-Income | 353 | 96.4% | 10,557 | 86.2% | 10,337 | 84.9% | 120 | 32.8% | 3,118 | 25.6% |
| Upper-Income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 88 | 24.0% | 4,219 | 34.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 49 | 13.4% | - | - |
| Total | 366 | 100.0% | 12,240 | 100.0% | 12,179 | 100.0% | 366 | 100.0% | 12,179 | 100.0% |

Exhibit 33

| 1640 CINCINNATI ASSESSMENT AREA | | | | |
|---------------------------------|----------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% |
| Moderate-Income | 7 | 28.0% | 698 | 26.7% |
| Middle-Income | 18 | 72.0% | 1,916 | 73.3% |
| Upper-Income | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 25 | 100.0% | 2,614 | 100.0% |

Exhibit 34

| 1640 CINCINNATI ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 12 | 7.3% | 400 | 9.3% |
| Moderate | 4 | 2.4% | 425 | 9.9% | 43 | 26.0% | 983 | 22.9% |
| Middle | 161 | 97.6% | 3,866 | 90.1% | 61 | 37.0% | 1,308 | 30.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 44 | 26.7% | 1,194 | 27.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 5 | 3.0% | 406 | 9.5% |
| Total | 165 | 100.0% | 4,291 | 100.0% | 165 | 100.0% | 4,291 | 100.0% |

Exhibit 35

| 1640 CINCINNATI ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Moderate | 3 | 21.4% | 144 | 19.0% | 27.3% | 18.8% | 0.0% | 16.1% | 0.0% | 30.4% | 12.5% | 18.7% |
| Middle | 11 | 78.6% | 612 | 81.0% | 72.7% | 81.2% | 100.0% | 83.9% | 0.0% | 69.6% | 87.5% | 81.3% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 14 | 100.0% | 756 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 0.0% | 100.0% | 100.0% | 100.0% |
| Number of | | | | | 11 | 702 | 3 | 31 | 0 | 23 | 8 | 294 |
| % of Total | | | | | 78.6% | 92.9% | 21.4% | 4.1% | 0.0% | 3.0% | 57.1% | 38.9% |

Exhibit 36

| 2700 FORT WAYNE ASSESSMENT AREA | | | | | | | | |
|---------------------------------|--------------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 1 | 0.3% | 31 | 0.1% | 41 | 12.2% | 2,629 | 7.3% |
| Moderate | 30 | 8.9% | 1,782 | 4.9% | 96 | 28.6% | 7,427 | 20.7% |
| Middle | 178 | 53.0% | 17,342 | 48.3% | 94 | 28.0% | 10,049 | 28.0% |
| Upper | 127 | 37.8% | 16,767 | 46.7% | 88 | 26.2% | 14,284 | 39.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 17 | 5.0% | 1,533 | 4.3% |
| Total | 336 | 100.0% | 35,922 | 100.0% | 336 | 100.0% | 35,922 | 100.0% |
| | Refinance | | | | | | | |
| Low | 3 | 0.3% | 146 | 0.1% | 79 | 7.5% | 4,863 | 4.6% |
| Moderate | 55 | 5.3% | 3,547 | 3.3% | 183 | 17.5% | 14,115 | 13.2% |
| Middle | 474 | 45.2% | 44,984 | 42.2% | 255 | 24.3% | 22,645 | 21.2% |
| Upper | 516 | 49.2% | 57,990 | 54.4% | 271 | 25.9% | 38,341 | 36.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 260 | 24.8% | 26,703 | 25.0% |
| Total | 1,048 | 100.0% | 106,667 | 100.0% | 1,048 | 100.0% | 106,667 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 3 | 21.4% | 22 | 10.7% |
| Moderate | 1 | 7.1% | 8 | 3.9% | 3 | 21.4% | 28 | 13.6% |
| Middle | 8 | 57.2% | 133 | 64.8% | 5 | 35.8% | 63 | 30.6% |
| Upper | 5 | 35.7% | 65 | 31.5% | 3 | 21.4% | 93 | 45.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 14 | 100.0% | 206 | 100.0% | 14 | 100.0% | 206 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 50.0% | 121 | 22.8% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 1 | 50.0% | 410 | 77.2% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 2 | 100.0% | 531 | 100.0% |
| Total | 2 | 100.0% | 531 | 100.0% | 2 | 100.0% | 531 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 9 | 9.5% | 1,738 | 11.5% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 14 | 14.7% | 1,107 | 7.3% | 0 | 0.0% | 0 | 0.0% |
| Middle | 53 | 55.8% | 7,801 | 51.6% | 0 | 0.0% | 0 | 0.0% |
| Upper | 19 | 20.0% | 4,470 | 29.6% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 95 | 100.0% | 15,116 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 59 | 62.2% | 2,993 | 19.8% | 0 | 0.0% | 0 | 0.0% |
| \$100,001 - \$250,000 | 18 | 18.9% | 3,257 | 21.5% | 0 | 0.0% | 0 | 0.0% |
| \$250,001 - \$1 Million* | 18 | 18.9% | 8,866 | 58.7% | 0 | 0.0% | 0 | 0.0% |
| Total | 95 | 100.0% | 15,116 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 54 | 56.8% | 8,116 | 53.7% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million | 41 | 43.2% | 7,000 | 46.3% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 95 | 100.0% | 15,116 | 100.0% | 0 | 0.0% | 0 | 0.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 37

| 2760 FORT WAYNE ASSESSMENT AREA | | | | | | | | | | |
|---------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 4 | 0.3% | 1,391 | 1.6% | 2,142 | 2.4% | 123 | 8.8% | 14,160 | 16.1% |
| Moderate-Income | 87 | 6.2% | 12,907 | 14.7% | 14,698 | 16.7% | 282 | 20.1% | 16,292 | 18.5% |
| Middle-Income | 660 | 47.1% | 50,954 | 58.0% | 49,117 | 55.8% | 354 | 25.3% | 23,315 | 26.5% |
| Upper-Income | 649 | 46.4% | 22,521 | 25.7% | 22,040 | 25.1% | 362 | 25.9% | 34,230 | 38.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 279 | 19.9% | - | - |
| Total | 1,400 | 100.0% | 87,773 | 100.0% | 87,997 | 100.0% | 1,400 | 100.0% | 87,997 | 100.0% |

Exhibit 38

| 2760 FORT WAYNE ASSESSMENT AREA | | | | |
|---------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 9 | 9.5% | 1,543 | 8.3% |
| Moderate-Income | 14 | 14.7% | 3,217 | 17.3% |
| Middle-Income | 53 | 55.8% | 9,813 | 52.8% |
| Upper-Income | 19 | 20.0% | 4,019 | 21.6% |
| NA | 0 | 0.0% | 7 | 0.0% |
| Total | 95 | 100.0% | 18,599 | 100.0% |

Exhibit 39

| 2760 FORT WAYNE ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
|---|-----------------|--------|-----------|--------|--------------------|--------|-----------|--------|
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 2 | 0.4% | 236 | 1.0% | 45 | 10.0% | 2,930 | 11.8% |
| Moderate | 28 | 6.2% | 2,491 | 10.1% | 104 | 23.1% | 5,409 | 21.9% |
| Middle | 237 | 52.7% | 12,725 | 51.4% | 132 | 29.3% | 5,899 | 23.8% |
| Upper | 183 | 40.7% | 9,290 | 37.5% | 134 | 29.8% | 6,816 | 27.6% |
| NA | 0 | 0.0% | 1 | 0.0% | 35 | 7.8% | 3,689 | 14.9% |
| Total | 450 | 100.0% | 24,743 | 100.0% | 450 | 100.0% | 24,743 | 100.0% |

Exhibit 40

| 2760 FORT WAYNE ASSESSMENT AREA 2001 AGGREGATE LENDING COMPARISON SMALL BUSINESS | | | | | | | | | | | | |
|--|-------------|--------|-----------|--------|-------------------|-----------|-----------------------|-----------|-------------------------|-----------|---------------|-----------|
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 0 | 0.0% | 761 | 9.7% | 0.0% | 9.9% | 0.0% | 7.3% | 0.0% | 9.6% | 0.0% | 7.1% |
| Moderate | 6 | 28.6% | 1,039 | 13.3% | 50.0% | 13.5% | 0.0% | 13.9% | 0.0% | 9.1% | 46.1% | 12.6% |
| Middle | 9 | 42.8% | 4,206 | 53.7% | 33.3% | 53.7% | 75.0% | 52.6% | 40.0% | 53.6% | 23.1% | 56.4% |
| Upper | 6 | 28.6% | 1,816 | 23.2% | 16.7% | 22.8% | 25.0% | 26.2% | 60.0% | 27.7% | 30.8% | 23.8% |
| NA | 0 | 0.0% | 5 | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% |
| Total | 21 | 100.0% | 7,827 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 12 | 7,028 | 4 | 424 | 5 | 375 | 13 | 3,326 |
| % of Total | | | | | 57.1% | 89.8% | 19.1% | 5.4% | 23.8% | 4.8% | 61.9% | 42.5% |

Exhibit 41

| 3920 LAFAYETTE ASSESSMENT AREA | | | | | | | | |
|--------------------------------|--------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 4 | 10.0% | 148 | 3.8% |
| Moderate | 3 | 7.5% | 239 | 6.2% | 12 | 30.0% | 809 | 20.9% |
| Middle | 23 | 57.5% | 2,008 | 52.0% | 15 | 37.5% | 1,602 | 41.5% |
| Upper | 14 | 35.0% | 1,617 | 41.8% | 9 | 22.5% | 1,305 | 33.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 40 | 100.0% | 3,864 | 100.0% | 40 | 100.0% | 3,864 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 16 | 7.1% | 1,319 | 4.9% |
| Moderate | 14 | 6.2% | 944 | 3.5% | 49 | 21.6% | 3,949 | 14.8% |
| Middle | 146 | 64.3% | 16,175 | 60.4% | 48 | 21.1% | 5,082 | 19.0% |
| Upper | 67 | 29.5% | 9,670 | 36.1% | 87 | 38.3% | 13,187 | 49.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 27 | 11.9% | 3,252 | 12.1% |
| Total | 227 | 100.0% | 26,789 | 100.0% | 227 | 100.0% | 26,789 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 33.3% | 20 | 36.4% | 2 | 66.7% | 53 | 96.4% |
| Middle | 2 | 66.7% | 35 | 63.6% | 1 | 33.3% | 2 | 3.6% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3 | 100.0% | 55 | 100.0% | 3 | 100.0% | 55 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 3 | 50.0% | 1,253 | 31.5% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 3 | 50.0% | 2,728 | 68.5% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 6 | 100.0% | 3,981 | 100.0% |
| Total | 6 | 100.0% | 3,981 | 100.0% | 6 | 100.0% | 3,981 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| Low | 11 | 8.1% | 545 | 2.8% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 48 | 35.6% | 6,546 | 33.1% | 0 | 0.0% | 0 | 0.0% |
| Middle | 57 | 42.2% | 9,914 | 50.1% | 3 | 100.0% | 862 | 100.0% |
| Upper | 19 | 14.1% | 2,765 | 14.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 135 | 100.0% | 19,770 | 100.0% | 3 | 100.0% | 862 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 84 | 62.2% | 3,670 | 18.6% | 0 | 0.0% | 0 | 0.0% |
| \$100,001 - \$250,000 | 30 | 22.2% | 5,587 | 28.2% | 2 | 66.7% | 397 | 46.1% |
| \$250,001 - \$1 Million* | 21 | 15.6% | 10,513 | 53.2% | 1 | 33.3% | 465 | 53.9% |
| Total | 135 | 100.0% | 19,770 | 100.0% | 3 | 100.0% | 862 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 104 | 77.0% | 14,068 | 71.2% | 3 | 100.0% | 862 | 100.0% |
| Over \$1 Million | 31 | 23.0% | 5,702 | 28.8% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 135 | 100.0% | 19,770 | 100.0% | 3 | 100.0% | 862 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 42

| 3920 LAFAYETTE ASSESSMENT AREA | | | | | | | | | | |
|--------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 29 | 0.1% | 1,104 | 3.8% | 20 | 7.2% | 4,974 | 17.2% |
| Moderate-Income | 21 | 7.6% | 3,015 | 11.6% | 4,318 | 14.9% | 63 | 22.8% | 5,340 | 18.4% |
| Middle-Income | 171 | 62.0% | 16,828 | 64.6% | 16,890 | 58.3% | 64 | 23.2% | 7,155 | 24.7% |
| Upper-Income | 84 | 30.4% | 6,185 | 23.7% | 6,663 | 23.0% | 96 | 34.8% | 11,506 | 39.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 33 | 12.0% | - | - |
| Total | 276 | 100.0% | 26,057 | 100.0% | 28,975 | 100.0% | 276 | 100.0% | 28,975 | 100.0% |

Exhibit 43

| 3920 LAFAYETTE ASSESSMENT AREA | | | | |
|--------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 11 | 8.1% | 457 | 7.1% |
| Moderate-Income | 48 | 35.6% | 1,948 | 30.5% |
| Middle-Income | 57 | 42.2% | 2,705 | 42.3% |
| Upper-Income | 19 | 14.1% | 1,270 | 19.9% |
| NA | 0 | 0.0% | 13 | 0.2% |
| Total | 135 | 100.0% | 6,393 | 100.0% |

Exhibit 44

| 3920 LAFAYETTE ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 27 | 0.3% | 3 | 3.9% | 659 | 7.5% |
| Moderate | 10 | 13.0% | 732 | 8.4% | 23 | 29.9% | 1,551 | 17.7% |
| Middle | 49 | 63.6% | 5,412 | 61.6% | 15 | 19.5% | 2,132 | 24.3% |
| Upper | 18 | 23.4% | 2,607 | 29.7% | 26 | 33.7% | 2,934 | 33.4% |
| NA | 0 | 0.0% | 4 | 0.0% | 10 | 13.0% | 1,506 | 17.1% |
| Total | 77 | 100.0% | 8,782 | 100.0% | 77 | 100.0% | 8,782 | 100.0% |

Exhibit 45

| 3920 LAFAYETTE ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 6 | 9.9% | 156 | 6.6% | 13.9% | 5.5% | 5.9% | 11.7% | 0.0% | 14.5% | 10.9% | 9.1% |
| Moderate | 31 | 50.8% | 685 | 29.1% | 61.1% | 29.4% | 41.2% | 26.3% | 25.0% | 28.3% | 50.0% | 26.5% |
| Middle | 16 | 26.2% | 971 | 41.2% | 16.7% | 41.9% | 35.3% | 41.9% | 50.0% | 32.7% | 26.1% | 39.0% |
| Upper | 8 | 13.1% | 542 | 23.0% | 8.3% | 23.1% | 17.6% | 20.1% | 25.0% | 24.5% | 13.0% | 25.2% |
| NA | 0 | 0.0% | 3 | 0.1% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% |
| Total | 61 | 100.0% | 2,357 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 36 | 2,019 | 17 | 179 | 8 | 159 | 46 | 1,304 |
| % of Total | | | | | 59.0% | 85.7% | 27.9% | 7.6% | 13.1% | 6.7% | 75.4% | 55.3% |

Exhibit 46

| 8320 TERRE HAUTE ASSESSMENT AREA | | | | | | | | |
|----------------------------------|--------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| L E N D I N G | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | Home Purchase | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 24 | 7.6% | 1,088 | 4.8% |
| Moderate | 100 | 31.8% | 4,386 | 19.6% | 63 | 20.1% | 3,722 | 16.6% |
| Middle | 134 | 42.7% | 10,281 | 45.8% | 59 | 18.8% | 4,499 | 20.1% |
| Upper | 80 | 25.5% | 7,753 | 34.6% | 112 | 35.7% | 10,506 | 46.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 56 | 17.8% | 2,605 | 11.6% |
| Total | 314 | 100.0% | 22,420 | 100.0% | 314 | 100.0% | 22,420 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 43 | 7.1% | 2,014 | 4.0% |
| Moderate | 92 | 15.2% | 5,061 | 10.0% | 97 | 16.1% | 5,823 | 11.5% |
| Middle | 326 | 54.1% | 25,736 | 50.8% | 145 | 24.0% | 9,659 | 19.1% |
| Upper | 185 | 30.7% | 19,820 | 39.2% | 218 | 36.2% | 24,168 | 47.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 100 | 16.6% | 8,953 | 17.7% |
| Total | 603 | 100.0% | 50,617 | 100.0% | 603 | 100.0% | 50,617 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 6 | 13.6% | 84 | 9.6% |
| Moderate | 8 | 18.2% | 82 | 9.4% | 9 | 20.5% | 145 | 16.6% |
| Middle | 23 | 52.3% | 558 | 63.8% | 9 | 20.5% | 163 | 18.7% |
| Upper | 13 | 29.5% | 234 | 26.8% | 17 | 38.6% | 454 | 51.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 3 | 6.8% | 28 | 3.2% |
| Total | 44 | 100.0% | 874 | 100.0% | 44 | 100.0% | 874 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 2 | 40.0% | 866 | 73.3% | 0 | 0.0% | 0 | 0.0% |
| Middle | 2 | 40.0% | 128 | 10.8% | 0 | 0.0% | 0 | 0.0% |
| Upper | 1 | 20.0% | 188 | 15.9% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 5 | 100.0% | 1,182 | 100.0% |
| Total | 5 | 100.0% | 1,182 | 100.0% | 5 | 100.0% | 1,182 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | By Tract Income | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 15 | 5.0% | 4,494 | 10.2% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 96 | 32.3% | 16,750 | 38.1% | 0 | 0.0% | 0 | 0.0% |
| Middle | 124 | 41.8% | 16,244 | 36.9% | 15 | 65.2% | 1,543 | 75.0% |
| Upper | 62 | 20.9% | 6,519 | 14.8% | 8 | 34.8% | 514 | 25.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 297 | 100.0% | 44,007 | 100.0% | 23 | 100.0% | 2,057 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 181 | 60.9% | 8,104 | 18.4% | 17 | 73.9% | 571 | 27.8% |
| \$100,001 - \$250,000 | 68 | 22.9% | 11,523 | 26.2% | 4 | 17.4% | 860 | 41.8% |
| \$250,001 - \$1 Million* | 48 | 16.2% | 24,380 | 55.4% | 2 | 8.7% | 626 | 30.4% |
| Total | 297 | 100.0% | 44,007 | 100.0% | 23 | 100.0% | 2,057 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 224 | 75.4% | 25,571 | 58.1% | 23 | 100.0% | 2,057 | 100.0% |
| Over \$1 Million | 73 | 24.6% | 18,436 | 41.9% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 297 | 100.0% | 44,007 | 100.0% | 23 | 100.0% | 2,057 | 100.0% |

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 47

| 8320 TERRE HAUTE ASSESSMENT AREA | | | | | | | | | | |
|----------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 6 | 0.0% | 13 | 0.0% | 73 | 7.6% | 7,471 | 19.4% |
| Moderate-Income | 202 | 20.9% | 8,684 | 21.5% | 9,252 | 24.0% | 169 | 17.5% | 7,410 | 19.2% |
| Middle-Income | 485 | 50.2% | 22,478 | 55.8% | 20,738 | 53.8% | 213 | 22.0% | 8,943 | 23.2% |
| Upper-Income | 279 | 28.9% | 9,160 | 22.7% | 8,578 | 22.2% | 347 | 35.9% | 14,757 | 38.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 164 | 17.0% | - | - |
| Total | 966 | 100.0% | 40,328 | 100.0% | 38,581 | 100.0% | 966 | 100.0% | 38,581 | 100.0% |

Exhibit 48

| 8320 TERRE HAUTE ASSESSMENT AREA | | | | |
|----------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 15 | 5.0% | 589 | 8.2% |
| Moderate-Income | 96 | 32.3% | 1,856 | 25.7% |
| Middle-Income | 124 | 41.8% | 3,329 | 46.0% |
| Upper-Income | 62 | 20.9% | 1,456 | 20.1% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 297 | 100.0% | 7,230 | 100.0% |

Exhibit 49

| 8320 TERRE HAUTE ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 6 | 0.1% | 41 | 9.1% | 720 | 9.6% |
| Moderate | 101 | 22.3% | 1,389 | 18.6% | 83 | 18.4% | 1,375 | 18.4% |
| Middle | 230 | 50.9% | 3,977 | 53.3% | 100 | 22.1% | 1,907 | 25.6% |
| Upper | 121 | 26.8% | 2,085 | 28.0% | 185 | 40.9% | 2,756 | 37.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 43 | 9.5% | 699 | 9.4% |
| Total | 452 | 100.0% | 7,457 | 100.0% | 452 | 100.0% | 7,457 | 100.0% |

Exhibit 50

| 8320 TERRE HAUTE ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 7 | 4.1% | 106 | 4.9% | 2.0% | 4.8% | 5.0% | 3.7% | 9.7% | 7.6% | 3.9% | 4.9% |
| Moderate | 62 | 36.5% | 581 | 26.8% | 33.3% | 27.1% | 37.5% | 26.1% | 45.1% | 21.7% | 26.8% | 26.7% |
| Middle | 66 | 38.8% | 961 | 44.3% | 41.4% | 44.0% | 35.0% | 49.3% | 35.5% | 43.5% | 42.5% | 45.7% |
| Upper | 35 | 20.6% | 522 | 24.0% | 23.2% | 24.1% | 22.5% | 20.9% | 9.7% | 27.2% | 26.8% | 22.7% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 170 | 100.0% | 2,170 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 99 | 1,944 | 40 | 134 | 31 | 92 | 127 | 1,174 |
| % of Total | | | | | 58.2% | 89.6% | 23.5% | 6.2% | 18.3% | 4.2% | 74.7% | 54.1% |

Exhibit 51

| ALL KENTUCKY ASSESSMENT AREAS | | | | | | | | |
|-------------------------------|---------------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| | Home Purchase | | | | | | | |
| Low | 2 | 0.5% | 109 | 0.3% | 14 | 3.7% | 685 | 2.3% |
| Moderate | 6 | 1.6% | 346 | 1.2% | 77 | 20.2% | 3,849 | 13.0% |
| Middle | 179 | 46.9% | 14,933 | 50.5% | 106 | 27.7% | 6,818 | 23.1% |
| Upper | 195 | 51.0% | 14,193 | 48.0% | 170 | 44.5% | 17,036 | 57.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 15 | 3.9% | 1,193 | 4.0% |
| Total | 382 | 100.0% | 29,581 | 100.0% | 382 | 100.0% | 29,581 | 100.0% |
| | Refinance | | | | | | | |
| Low | 10 | 1.2% | 509 | 0.8% | 30 | 3.7% | 1,189 | 2.0% |
| Moderate | 14 | 1.7% | 879 | 1.5% | 92 | 11.3% | 4,851 | 8.0% |
| Middle | 372 | 45.8% | 27,442 | 45.3% | 188 | 23.1% | 12,280 | 20.3% |
| Upper | 417 | 51.3% | 31,719 | 52.4% | 359 | 44.2% | 31,187 | 51.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 144 | 17.7% | 11,042 | 18.2% |
| Total | 813 | 100.0% | 60,549 | 100.0% | 813 | 100.0% | 60,549 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 4 | 8.5% | 16 | 2.3% |
| Moderate | 1 | 2.1% | 2 | 0.3% | 6 | 12.8% | 121 | 17.7% |
| Middle | 26 | 55.3% | 340 | 49.6% | 11 | 23.4% | 139 | 20.3% |
| Upper | 20 | 42.6% | 343 | 50.1% | 25 | 53.2% | 384 | 56.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 1 | 2.1% | 25 | 3.6% |
| Total | 47 | 100.0% | 685 | 100.0% | 47 | 100.0% | 685 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 50.0% | 55 | 22.9% | 0 | 0.0% | 0 | 0.0% |
| Middle | 1 | 50.0% | 185 | 77.1% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 2 | 100.0% | 240 | 100.0% |
| Total | 2 | 100.0% | 240 | 100.0% | 2 | 100.0% | 240 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | By Tract Income | | | | | | | |
| Low | 6 | 2.1% | 485 | 1.4% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 2 | 0.7% | 185 | 0.6% | 0 | 0.0% | 0 | 0.0% |
| Middle | 77 | 26.4% | 7,256 | 21.8% | 11 | 8.0% | 532 | 5.6% |
| Upper | 206 | 70.8% | 25,355 | 76.2% | 127 | 92.0% | 9,032 | 94.4% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 291 | 100.0% | 33,281 | 100.0% | 138 | 100.0% | 9,564 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 216 | 74.2% | 9,894 | 29.7% | 110 | 79.7% | 4,088 | 42.7% |
| \$100,001 - \$250,000 | 44 | 15.1% | 7,623 | 22.9% | 24 | 17.4% | 4,004 | 41.9% |
| \$250,001 - \$1 Million* | 31 | 10.7% | 15,764 | 47.4% | 4 | 2.9% | 1,472 | 15.4% |
| Total | 291 | 100.0% | 33,281 | 100.0% | 138 | 100.0% | 9,564 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 204 | 70.1% | 16,830 | 50.6% | 129 | 93.5% | 8,505 | 88.9% |
| Over \$1 Million | 87 | 29.9% | 16,451 | 49.4% | 9 | 6.5% | 1,059 | 11.1% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 291 | 100.0% | 33,281 | 100.0% | 138 | 100.0% | 9,564 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 52

| ALL KENTUCKY ASSESSMENT AREAS | | | | | | | | | | |
|-------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 12 | 1.0% | 816 | 1.9% | 1,178 | 2.7% | 48 | 3.9% | 8,528 | 19.3% |
| Moderate-Income | 22 | 1.8% | 1,724 | 4.0% | 2,139 | 4.8% | 175 | 14.1% | 7,150 | 16.1% |
| Middle-Income | 578 | 46.4% | 24,116 | 55.8% | 24,593 | 55.5% | 305 | 24.5% | 9,172 | 20.7% |
| Upper-Income | 632 | 50.8% | 16,550 | 38.3% | 16,370 | 37.0% | 554 | 44.5% | 19,430 | 43.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 162 | 13.0% | 0 | 0 |
| Total | 1,244 | 100.0% | 43,206 | 100.0% | 44,280 | 100.0% | 1,244 | 100.0% | 44,280 | 100.0% |

Exhibit 53

| ALL KENTUCKY ASSESSMENT AREAS | | | | |
|-------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 6 | 2.1% | 754 | 8.8% |
| Moderate-Income | 2 | 0.7% | 690 | 8.0% |
| Middle-Income | 77 | 26.4% | 4,275 | 49.7% |
| Upper-Income | 206 | 70.8% | 2,889 | 33.5% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 291 | 100.0% | 8,608 | 100.0% |

Exhibit 54

| ALL KENTUCKY ASSESSMENT AREAS 2001 AGGREGATE LENDING COMPARISON HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
|--|------------------------|---------------|--------------|---------------|---------------------------|---------------|--------------|---------------|
| Income Category | <i>By Tract Income</i> | | | | <i>By Borrower Income</i> | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 3 | 0.6% | 128 | 1.9% | 25 | 4.8% | 511 | 7.6% |
| Moderate | 7 | 1.3% | 326 | 4.8% | 78 | 15.0% | 1,210 | 17.9% |
| Middle | 252 | 48.4% | 4,041 | 59.7% | 146 | 28.0% | 1,687 | 24.9% |
| Upper | 259 | 49.7% | 2,269 | 33.6% | 253 | 48.6% | 2,752 | 40.7% |
| NA | 0 | 0.0% | 1 | 0.0% | 19 | 3.6% | 605 | 8.9% |
| <i>Total</i> | <i>521</i> | <i>100.0%</i> | <i>6,765</i> | <i>100.0%</i> | <i>521</i> | <i>100.0%</i> | <i>6,765</i> | <i>100.0%</i> |

Exhibit 55

| ALL KENTUCKY ASSESSMENT AREAS 2001 AGGREGATE LENDING COMPARISON SMALL BUSINESS | | | | | | | | | | | | | |
|--|-------------|--------|-----------|--------|-------------------|-----------|-----------------------|-----------|-------------------------|-----------|---------------|-----------|--|
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | ← \$1 Million | | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | |
| Low | 4 | 3.0% | 290 | 10.6% | 2.9% | 10.4% | 5.0% | 14.9% | 0.0% | 9.1% | 4.2% | 9.0% | |
| Moderate | 2 | 1.5% | 258 | 9.4% | 1.0% | 9.0% | 5.0% | 9.0% | 0.0% | 22.2% | 2.1% | 9.7% | |
| Middle | 36 | 27.1% | 1,155 | 42.3% | 28.2% | 42.8% | 30.0% | 42.5% | 10.0% | 28.3% | 31.6% | 38.8% | |
| Upper | 91 | 68.4% | 1,031 | 37.7% | 67.9% | 37.8% | 60.0% | 33.6% | 90.0% | 40.4% | 62.1% | 42.5% | |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| Total | 133 | 100.0% | 2,734 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| Number of Loans | | | | | 103 | 2,501 | 20 | 134 | 10 | 99 | 95 | 1,457 | |
| % of Total | | | | | 77.5% | 91.5% | 15.0% | 4.9% | 7.5% | 3.6% | 71.4% | 53.3% | |

Exhibit 56

| 1990 OWENSBORO ASSESSMENT AREA | | | | | | | | |
|--------------------------------|--------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| LENDING | | | | | | | | |
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 2 | 2.3% | 109 | 1.3% | 6 | 6.7% | 345 | 4.1% |
| Moderate | 6 | 6.7% | 346 | 4.1% | 19 | 21.4% | 1,327 | 15.6% |
| Middle | 57 | 64.0% | 5,731 | 67.5% | 26 | 29.2% | 2,438 | 28.7% |
| Upper | 24 | 27.0% | 2,304 | 27.1% | 33 | 37.1% | 4,061 | 47.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 5 | 5.6% | 319 | 3.8% |
| Total | 89 | 100.0% | 8,490 | 100.0% | 89 | 100.0% | 8,490 | 100.0% |
| | Refinance | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 10 | 3.9% | 509 | 2.4% | 12 | 4.7% | 555 | 2.7% |
| Moderate | 14 | 5.5% | 879 | 4.2% | 39 | 15.3% | 2,256 | 10.8% |
| Middle | 163 | 63.9% | 12,471 | 59.9% | 74 | 29.0% | 5,350 | 25.7% |
| Upper | 68 | 26.7% | 6,971 | 33.5% | 96 | 37.7% | 9,687 | 46.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 34 | 13.3% | 2,982 | 14.3% |
| Total | 255 | 100.0% | 20,830 | 100.0% | 255 | 100.0% | 20,830 | 100.0% |
| | Home Improvement | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 11.1% | 2 | 1.0% |
| Moderate | 1 | 11.1% | 2 | 1.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 5 | 55.6% | 83 | 42.6% | 1 | 11.1% | 20 | 10.3% |
| Upper | 3 | 33.3% | 110 | 56.4% | 6 | 66.7% | 148 | 75.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 1 | 11.1% | 25 | 12.8% |
| Total | 9 | 100.0% | 195 | 100.0% | 9 | 100.0% | 195 | 100.0% |
| | Multi-Family | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 100.0% | 55 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 1 | 100.0% | 55 | 100.0% |
| Total | 1 | 100.0% | 55 | 100.0% | 1 | 100.0% | 55 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 6 | 15.8% | 485 | 10.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 2 | 5.3% | 185 | 3.8% | 0 | 0.0% | 0 | 0.0% |
| Middle | 14 | 36.8% | 1,301 | 26.9% | 4 | 100.0% | 167 | 100.0% |
| Upper | 16 | 42.1% | 2,866 | 59.3% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 38 | 100.0% | 4,837 | 100.0% | 4 | 100.0% | 167 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Loan Size: | | | | | | | | |
| \$100,000 or less | 23 | 60.5% | 1,318 | 27.2% | 3 | 75.0% | 42 | 25.1% |
| \$100,001 - \$250,000 | 12 | 31.6% | 2,167 | 44.8% | 1 | 25.0% | 125 | 74.9% |
| \$250,001 - \$1 Million* | 3 | 7.9% | 1,352 | 28.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 38 | 100.0% | 4,837 | 100.0% | 4 | 100.0% | 167 | 100.0% |
| Revenue: | | | | | | | | |
| \$1 Million or Less | 32 | 84.2% | 3,523 | 72.8% | 4 | 100.0% | 167 | 100.0% |
| Over \$1 Million | 6 | 15.8% | 1,314 | 27.2% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 38 | 100.0% | 4,837 | 100.0% | 4 | 100.0% | 167 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 57

| 5990 OWENSBORO ASSESSMENT AREA | | | | | | | | | | |
|--------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 12 | 3.4% | 816 | 3.6% | 1,178 | 4.9% | 19 | 5.4% | 5,020 | 20.8% |
| Moderate-Income | 22 | 6.2% | 1,724 | 7.6% | 2,139 | 8.9% | 58 | 16.4% | 4,267 | 17.7% |
| Middle-Income | 225 | 63.6% | 14,874 | 65.4% | 15,735 | 65.2% | 101 | 28.5% | 5,594 | 23.2% |
| Upper-Income | 95 | 26.8% | 5,330 | 23.4% | 5,068 | 21.0% | 135 | 38.1% | 9,239 | 38.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 41 | 11.6% | - | - |
| Total | 354 | 100.0% | 22,744 | 100.0% | 24,120 | 100.0% | 354 | 100.0% | 24,120 | 100.0% |

Exhibit 58

| 5990 OWENSBORO ASSESSMENT AREA | | | | |
|--------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 6 | 15.8% | 754 | 15.5% |
| Moderate-Income | 2 | 5.3% | 690 | 14.1% |
| Middle-Income | 14 | 36.8% | 2,396 | 49.2% |
| Upper-Income | 16 | 42.1% | 1,033 | 21.2% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 38 | 100.0% | 4,873 | 100.0% |

Exhibit 59

| 5990 OWENSBORO ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 3 | 2.2% | 128 | 2.4% | 9 | 6.6% | 446 | 8.4% |
| Moderate | 7 | 5.1% | 326 | 6.1% | 24 | 17.5% | 1,014 | 19.1% |
| Middle | 96 | 70.1% | 3,491 | 65.7% | 38 | 27.7% | 1,362 | 25.6% |
| Upper | 31 | 22.6% | 1,372 | 25.8% | 55 | 40.2% | 2,067 | 38.9% |
| NA | 0 | 0.0% | 1 | 0.0% | 11 | 8.0% | 429 | 8.0% |
| Total | 137 | 100.0% | 5,318 | 100.0% | 137 | 100.0% | 5,318 | 100.0% |

Exhibit 60

| 5990 OWENSBORO ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 5 | 19.2% | 289 | 18.3% | 21.1% | 18.4% | 14.3% | 20.6% | 0.0% | 13.0% | 20.0% | 16.1% |
| Moderate | 2 | 7.7% | 246 | 15.6% | 5.3% | 15.0% | 14.3% | 12.4% | 0.0% | 31.9% | 8.0% | 17.2% |
| Middle | 11 | 42.3% | 706 | 44.6% | 47.3% | 45.4% | 28.6% | 41.2% | 0.0% | 33.4% | 44.0% | 43.4% |
| Upper | 8 | 30.8% | 340 | 21.5% | 26.3% | 21.2% | 42.8% | 25.8% | 0.0% | 21.7% | 28.0% | 23.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 26 | 100.0% | 1,581 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 0.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 19 | 1,415 | 7 | 97 | 0 | 69 | 25 | 806 |
| % of Total | | | | | 73.1% | 89.5% | 26.9% | 6.1% | 0.0% | 4.4% | 96.2% | 51.0% |

Exhibit 61

| NONMETRO KENTUCKY ASSESSMENT AREA LENDING | | | | | | | | |
|---|--------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 0 | 0.0% | 0 | 0.0% | 8 | 2.7% | 340 | 1.6% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 58 | 19.8% | 2,522 | 12.0% |
| Middle | 122 | 41.6% | 9,202 | 43.6% | 80 | 27.3% | 4,380 | 20.8% |
| Upper | 171 | 58.4% | 11,889 | 56.4% | 137 | 46.8% | 12,975 | 61.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 10 | 3.4% | 874 | 4.1% |
| Total | 293 | 100.0% | 21,091 | 100.0% | 293 | 100.0% | 21,091 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 18 | 3.2% | 634 | 1.6% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 53 | 9.5% | 2,595 | 6.5% |
| Middle | 209 | 37.5% | 14,971 | 37.7% | 114 | 20.4% | 6,930 | 17.5% |
| Upper | 349 | 62.5% | 24,748 | 62.3% | 263 | 47.2% | 21,500 | 54.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 110 | 19.7% | 8,060 | 20.3% |
| Total | 558 | 100.0% | 39,719 | 100.0% | 558 | 100.0% | 39,719 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 3 | 7.9% | 14 | 2.8% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 6 | 15.8% | 121 | 24.7% |
| Middle | 21 | 55.3% | 257 | 52.4% | 10 | 26.3% | 119 | 24.3% |
| Upper | 17 | 44.7% | 233 | 47.6% | 19 | 50.0% | 236 | 48.2% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 38 | 100.0% | 490 | 100.0% | 38 | 100.0% | 490 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 1 | 100.0% | 185 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 1 | 100.0% | 185 | 100.0% |
| Total | 1 | 100.0% | 185 | 100.0% | 1 | 100.0% | 185 | 100.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| 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 | 63 | 24.9% | 5,955 | 20.9% | 7 | 5.2% | 365 | 3.9% |
| Upper | 190 | 75.1% | 22,489 | 79.1% | 127 | 94.8% | 9,032 | 96.1% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 253 | 100.0% | 28,444 | 100.0% | 134 | 100.0% | 9,397 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 193 | 76.3% | 8,576 | 30.1% | 107 | 79.8% | 4,046 | 43.0% |
| \$100,001 - \$250,000 | 32 | 12.6% | 5,456 | 19.2% | 23 | 17.2% | 3,879 | 41.3% |
| \$250,001 - \$1 Million* | 28 | 11.1% | 14,412 | 50.7% | 4 | 3.0% | 1,472 | 15.7% |
| Total | 253 | 100.0% | 28,444 | 100.0% | 134 | 100.0% | 9,397 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 172 | 68.0% | 13,307 | 46.8% | 125 | 93.3% | 8,338 | 88.7% |
| Over \$1 Million | 81 | 32.0% | 15,137 | 53.2% | 9 | 6.7% | 1,059 | 11.3% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 253 | 100.0% | 28,444 | 100.0% | 134 | 100.0% | 9,397 | 100.0% |

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 62

| NONMETRO KENTUCKY ASSESSMENT AREA | | | | | | | | | | |
|-----------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMVA | | Families | |
| | HMVA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 29 | 3.3% | 3,508 | 17.4% |
| Moderate-Income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 117 | 13.1% | 2,883 | 14.3% |
| Middle-Income | 353 | 39.7% | 9,242 | 45.2% | 8,858 | 43.9% | 204 | 22.9% | 3,578 | 17.7% |
| Upper-Income | 537 | 60.3% | 11,220 | 54.8% | 11,302 | 56.1% | 419 | 47.1% | 10,191 | 50.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 121 | 13.6% | - | - |
| Total | 890 | 100.0% | 20,462 | 100.0% | 20,160 | 100.0% | 890 | 100.0% | 20,160 | 100.0% |

Exhibit 63

| NONMETRO KENTUCKY ASSESSMENT AREA | | | | |
|-----------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 0 | 0.0% | 0 | 0.0% |
| Moderate-Income | 0 | 0.0% | 0 | 0.0% |
| Middle-Income | 63 | 24.9% | 1,879 | 50.3% |
| Upper-Income | 190 | 75.1% | 1,856 | 49.7% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 253 | 100.0% | 3,735 | 100.0% |

Exhibit 64

| NONMETRO KENTUCKY ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0% | 0 | 0.0% | 16 | 4.2% | 65 | 4.5% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 54 | 14.0% | 196 | 13.5% |
| Middle | 156 | 40.6% | 550 | 38.0% | 108 | 28.1% | 325 | 22.5% |
| Upper | 228 | 59.4% | 897 | 62.0% | 198 | 51.6% | 685 | 47.3% |
| NA | 0 | 0.0% | 0 | 0.0% | 8 | 2.1% | 176 | 12.2% |
| Total | 384 | 100.0% | 1,447 | 100.0% | 384 | 100.0% | 1,447 | 100.0% |

Exhibit 65

| NONMETRO KENTUCKY ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| | # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Middle | 29 | 25.7% | 425 | 38.1% | 25.8% | 38.5% | 35.7% | 44.4% | 10.0% | 16.7% | 30.3% | 32.2% |
| Upper | 84 | 74.3% | 690 | 61.9% | 74.2% | 61.5% | 64.3% | 55.6% | 90.0% | 83.3% | 69.7% | 67.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 113 | 100.0% | 1,115 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 89 | 1,049 | 14 | 36 | 10 | 30 | 76 | 633 |
| % of Total | | | | | 78.8% | 94.1% | 12.4% | 3.2% | 8.8% | 2.7% | 67.3% | 56.8% |

Exhibit 66

| NONMETRO ILLINOIS ASSESSMENT AREA LENDING | | | | | | | | |
|--|---------------------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| Income Categories | HMDA | | | | | | | |
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$ | % | # | % | \$ | % |
| | Home Purchase | | | | | | | |
| Low | 5 | 2.1% | 422 | 2.1% | 22 | 9.1% | 929 | 4.6% |
| Moderate | 14 | 5.8% | 647 | 3.2% | 57 | 23.6% | 3,175 | 15.6% |
| Middle | 196 | 81.0% | 17,324 | 85.3% | 63 | 26.0% | 4,697 | 23.1% |
| Upper | 27 | 11.1% | 1,916 | 9.4% | 90 | 37.2% | 11,084 | 54.6% |
| NA | 0 | 0.0% | 0 | 0.0% | 10 | 4.1% | 424 | 2.1% |
| Total | 242 | 100.0% | 20,309 | 100.0% | 242 | 100.0% | 20,309 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 23 | 3.9% | 916 | 1.9% |
| Moderate | 28 | 4.8% | 1,437 | 3.0% | 67 | 11.4% | 4,051 | 8.3% |
| Middle | 470 | 80.2% | 39,001 | 80.2% | 137 | 23.4% | 9,653 | 19.9% |
| Upper | 88 | 15.0% | 8,196 | 16.8% | 239 | 40.8% | 23,107 | 47.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 120 | 20.5% | 10,907 | 22.4% |
| Total | 586 | 100.0% | 48,634 | 100.0% | 586 | 100.0% | 48,634 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 1 | 2.1% | 5 | 0.8% | 1 | 2.0% | 20 | 3.4% |
| Moderate | 6 | 12.2% | 73 | 12.2% | 16 | 32.7% | 180 | 30.0% |
| Middle | 39 | 79.6% | 492 | 82.0% | 14 | 28.6% | 143 | 23.8% |
| Upper | 3 | 6.1% | 30 | 5.0% | 18 | 36.7% | 257 | 42.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 49 | 100.0% | 600 | 100.0% | 49 | 100.0% | 600 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | SMALL BUSINESS | | | | SMALL FARM | | | |
| | # | % | \$ | % | # | % | \$ | % |
| Low | 27 | 6.2% | 2,441 | 4.7% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 30 | 6.8% | 4,636 | 8.8% | 0 | 0.0% | 0 | 0.0% |
| Middle | 349 | 79.9% | 41,786 | 79.4% | 91 | 98.9% | 3,703 | 96.1% |
| Upper | 31 | 7.1% | 3,752 | 7.1% | 1 | 1.1% | 151 | 3.9% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 437 | 100.0% | 52,615 | 100.0% | 92 | 100.0% | 3,854 | 100.0% |
| | By Loan Size and Revenue | | | | | | | |
| Loan Size: | # | % | \$ | % | # | % | \$ | % |
| \$100,000 or less | 303 | 69.3% | 11,848 | 22.5% | 82 | 89.1% | 2,467 | 64.0% |
| \$100,001 - \$250,000 | 85 | 19.5% | 15,011 | 28.5% | 10 | 10.9% | 1,387 | 36.0% |
| \$250,001 - \$1 Million* | 49 | 11.2% | 25,756 | 49.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 437 | 100.0% | 52,615 | 100.0% | 92 | 100.0% | 3,854 | 100.0% |
| Revenue: | # | % | \$ | % | # | % | \$ | % |
| \$1 Million or Less | 285 | 65.2% | 19,839 | 37.7% | 92 | 100.0% | 3,854 | 100.0% |
| Over \$1 Million | 151 | 34.6% | 32,746 | 62.2% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 1 | 0.2% | 30 | 0.1% | 0 | 0.0% | 0 | 0.0% |
| Total | 437 | 100.0% | 52,615 | 100.0% | 92 | 100.0% | 3,854 | 100.0% |

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less, *small farm loans are loans that are \$500,000 or less.

Exhibit 67

| NONMETRO ILLINOIS ASSESSMENT AREA | | | | | | | | | | |
|-----------------------------------|-----------------|---------------|----------------------|---------------|---------------|---------------|--------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | | | | | | | |
| Income Category | By Tract Income | | | | | | HMDA | | Families | |
| | HMDA | | Owner Occupied Units | | Families | | by Borrower Income | | by Family Income | |
| | # | % | # | % | # | % | # | % | # | % |
| Low-Income | 6 | 0.7% | 351 | 1.0% | 479 | 1.3% | 46 | 5.2% | 7,559 | 21.3% |
| Moderate-Income | 48 | 5.5% | 5,046 | 13.8% | 4,913 | 13.9% | 140 | 16.0% | 6,359 | 17.9% |
| Middle-Income | 705 | 80.4% | 28,829 | 79.0% | 27,948 | 78.8% | 214 | 24.4% | 8,150 | 23.0% |
| Upper-Income | 118 | 13.4% | 2,251 | 6.2% | 2,116 | 6.0% | 347 | 39.6% | 13,388 | 37.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 130 | 14.8% | - | - |
| Total | 877 | 100.0% | 36,477 | 100.0% | 35,456 | 100.0% | 877 | 100.0% | 35,456 | 100.0% |

Exhibit 68

| NONMETRO ILLINOIS ASSESSMENT AREA | | | | |
|-----------------------------------|----------------------|---------------|------------------|---------------|
| LENDING PERFORMANCE | | | | |
| Tract Income Category | Small Business Loans | | Total Businesses | |
| | # | % | # | % |
| Low-Income | 27 | 6.2% | 551 | 7.5% |
| Moderate-Income | 30 | 6.8% | 803 | 11.0% |
| Middle-Income | 349 | 79.9% | 5,493 | 75.3% |
| Upper-Income | 31 | 7.1% | 452 | 6.2% |
| NA | 0 | 0.0% | 0 | 0.0% |
| Total | 437 | 100.0% | 7,299 | 100.0% |

Exhibit 69

| NONMETRO ILLINOIS ASSESSMENT AREA | | | | | | | | |
|-----------------------------------|-----------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | |
| HMDA ORIGINATIONS & PURCHASES | | | | | | | | |
| Income Category | By Tract Income | | | | By Borrower Income | | | |
| | Bank | | Aggregate | | Bank | | Aggregate | |
| | # | % | # | % | # | % | # | % |
| Low | 3 | 0.8% | 42 | 1.3% | 22 | 5.6% | 201 | 6.4% |
| Moderate | 23 | 5.8% | 292 | 9.4% | 73 | 18.6% | 466 | 15.0% |
| Middle | 310 | 78.9% | 2,533 | 81.3% | 108 | 27.5% | 782 | 25.1% |
| Upper | 57 | 14.5% | 248 | 8.0% | 178 | 45.3% | 1,324 | 42.5% |
| NA | 0 | 0.0% | 0 | 0.0% | 12 | 3.0% | 342 | 11.0% |
| Total | 393 | 100.0% | 3,115 | 100.0% | 393 | 100.0% | 3,115 | 100.0% |

Exhibit 70

| NONMETRO ILLINOIS ASSESSMENT AREA | | | | | | | | | | | | |
|-----------------------------------|-------------|---------------|--------------|---------------|-------------------|---------------|-----------------------|---------------|-------------------------|---------------|---------------|---------------|
| 2001 AGGREGATE LENDING COMPARISON | | | | | | | | | | | | |
| SMALL BUSINESS | | | | | | | | | | | | |
| Tract Income Category | Total Loans | | | | Loan Amounts | | | | | | Gross Revenue | |
| | Bank | | Aggregate | | \$100,000 or Less | | \$100,001 - \$250,000 | | \$250,001 - \$1 Million | | <=\$1 Million | |
| # | % | # | % | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | Bank | Aggregate | |
| Low | 14 | 6.4% | 151 | 6.1% | 7.1% | 6.0% | 4.5% | 4.3% | 5.0% | 11.0% | 7.5% | 5.6% |
| Moderate | 14 | 6.4% | 368 | 14.9% | 5.8% | 14.5% | 9.1% | 20.0% | 5.0% | 17.0% | 7.5% | 17.7% |
| Middle | 173 | 79.4% | 1,787 | 72.6% | 78.7% | 73.6% | 79.6% | 65.0% | 85.0% | 61.0% | 74.8% | 69.9% |
| Upper | 17 | 7.8% | 157 | 6.4% | 8.4% | 5.9% | 6.8% | 10.7% | 5.0% | 11.0% | 10.2% | 6.8% |
| NA | 0 | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 218 | 100.0% | 2,463 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Number of Loans | | | | | 154 | 2,223 | 44 | 140 | 20 | 100 | 147 | 1,237 |
| % of Total | | | | | 70.6% | 90.2% | 20.2% | 5.7% | 9.2% | 4.1% | 67.4% | 50.2% |

CRA APPENDIX E
QUALIFIED INVESTMENTS

| Qualified Investments | | | | | | | | |
|---|--------------|--------------|--------------------|-------------|------------|-------------------|--------------|---------------|
| Evaluation Period: January 1, 2001 to December 31, 2002 | | | | | | | | |
| MA/Assessment Area | CDC Projects | CDC LIHTC* | Foundati on Grants | Bank Grants | Loan Pools | CDs/ NAP Credit** | Bonds | Total |
| | \$(000s) | \$(000s) | \$(000s) | \$(000s) | \$(000s) | \$(000s) | \$(000s) | \$(000s) |
| EVANSVILLE MULTI-STATE MSA 2440 | 0 | 212 | 330 | 52 | | 7 | | 601 |
| STATE OF INDIANA | | | | | | | | |
| Bloomington MSA 1020 | 0 | 338 | | 59 | | | | 397 |
| Cincinnati PMSA 1640 | 0 | 0 | | 23 | | | | 23 |
| Fort Wayne MSA 2760 | 409 | 976 | | 75 | | | 2,000 | 3,460 |
| Indianapolis MSA 3480 | 4,610 | 4,320 | | 230 | 655 | 100 | | 9,915 |
| Lafayette MSA 3920 | 54 | 0 | | 21 | | | | 75 |
| Terre Haute MSA 8320 | 0 | 0 | | 62 | | | | 62 |
| Non-metropolitan Indiana | 100 | 66 | 39 | 70 | | | 2,000 | 2,275 |
| Total State of Indiana | 5,173 | 5,700 | 39 | 540 | 655 | 100 | 4,000 | 16,207 |
| STATE OF KENTUCKY | | | | | | | | |
| Owensboro MSA 5990 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 5 |
| Non-metropolitan Kentucky | 0 | 0 | 13 | 5 | 0 | 0 | 0 | 18 |
| Total State of Kentucky | 0 | 0 | 18 | 5 | 0 | 0 | 0 | 23 |
| STATE OF ILLINOIS | | | | | | | | |
| Non-metropolitan Illinois | 0 | | 10 | 0 | 0 | 0 | 0 | 10 |
| Total State of Illinois | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 10 |
| Total Fifth Third Indiana | 5,173 | 5,912 | 397 | 597 | 655 | 100 | 4,000 | 16,841 |
| * Low-Income Housing Tax Credits | | | | | | | | |
| ** Neighbor Assistance Program Credits | | | | | | | | |

CRA APPENDIX F
SERVICE EXHIBITS

Exhibit 1

| Distribution of Fifth Third Bank, Indiana's Delivery Systems by Type of Geography | | | | |
|--|------------------------|---------------|-----------------------------------|---------------|
| Geography Type | Banking Centers | | On-Site/Off-Site ATMs/CDMs | |
| | # | % | # | % |
| Low | 7 | 5.4% | 9 | 4.8% |
| Moderate | 12 | 9.2% | 22 | 11.8% |
| Middle | 81 | 62.3% | 114 | 61.3% |
| Upper | 30 | 23.1% | 40 | 21.5% |
| NA | 0 | 0.0% | 1 | 0.6% |
| Total | 130 | 100.0% | 186 | 100.0% |

Exhibit 2

| Banking Center Changes by Assessment Area During the Examination Period | | | | |
|---|--------------------------------------|-------------------|-------------------------------------|--------------|
| Assessment Area | # at Previous Examination | Open/Added | Closed/Sold/ Reallocated | Total |
| MSA 2440 Evansville | 25 | 1 | 1 | 25 |
| MSA 1020 Bloomington | 3 | 0 | 0 | 3 |
| MSA 1640 Cincinnati | 1 | 0 | 0 | 1 |
| MSA 2760 Fort Wayne * | 0 | 10 | 0 | 10 |
| MSA 3480 Indianapolis | 45 | 1 | 5 | 41 |
| MSA 3920 Lafayette | 3 | 1 | 1 | 3 |
| MSA 8320 Terre Haute | 6 | 0 | 0 | 6 |
| Non-metropolitan Indiana | 30 | 2 | 5 | 27 |
| Total Indiana | 88 | 14 | 11 | 91 |
| MSA 5990 Owensboro * | 0 | 2 | 0 | 2 |
| Non-metropolitan Kentucky | 10 | 1 | 3 | 8 |
| Total Kentucky | 10 | 3 | 3 | 10 |
| Non-Metropolitan Illinois | 10 | 0 | 6 | 4 |
| Total All | 133 | 18 | 21 | 130 |
| <i>* New assessment area created by the restructuring of Fifth Third Bancorp affiliates</i> | | | | |