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# FIRST MERCHANTS CRA PUBLIC FILE

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# 2021 CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

September 29, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Merchants Bank  
Certificate Number: 4365

200 East Jackson Street  
Muncie, Indiana 47305

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Chicago Regional Office

300 South Riverside Plaza, Suite 1700  
Chicago, Illinois 60606

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:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to assessment area credit needs.
- A substantial majority of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects good penetration among retail customers of different income levels and businesses and farms of different sizes.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The institution uses innovative and flexible lending practices in order to serve assessment area credit needs.
- The institution made a relatively high level of community development loans.

**The Investment Test is rated Outstanding.**

- The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits good responsiveness to credit and community economic development needs.
- The institution occasionally uses innovative or complex investments to support community development initiatives.

The Service Test is rated **Low Satisfactory**.

- Delivery systems are reasonably accessible to essentially all portions of the assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and individuals.
- The institution provides an adequate level of community development services.

## DESCRIPTION OF INSTITUTION

### ***Background and Operations***

First Merchants Bank (First Merchants) is headquartered in Muncie, Indiana, roughly 60 miles northeast of Indianapolis in the east central portion of the state. The bank is wholly owned by First Merchants Corporation, a one-bank holding company also based in Muncie. The holding company is traded on the NASDAQ under the symbol FRME. First Merchants received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation dated June 5, 2018, based on Interagency Large Institution Examination Procedures.

In total, First Merchants operates 106 offices across four Midwestern states. The bank offers traditional loan products, deposit products, and other banking services for retail and commercial customers. Loan product offerings include home mortgage, commercial, agricultural, and consumer loans and lines of credit. Deposit products include checking, savings, certificates of deposit, health savings accounts, and individual retirement accounts. The bank also offers various wealth management services.

First Merchants acquired Monroe Bank & Trust, a Michigan-based state nonmember bank, during the evaluation period. This acquisition expanded First Merchants' operations into Michigan. Monroe Bank & Trust was a full-service commercial bank with operations in southeastern Michigan. The following table provides key details of this acquisition.

Acquired Bank Name (Headquarters Location)	FDIC Certificate Number	Acquisition Date	Total Assets as of Acquisition Date	Number of Offices as of Acquisition Date	Most Recent CRA Evaluation Date (Rating)
<b>Monroe Bank &amp; Trust</b> (Monroe MI)	12181	9/1/2019	\$1.3 billion (6/30/2019)	20	4/3/2017 (Satisfactory)

Even with this acquisition, First Merchants' total number offices has declined slightly since the previous evaluation, at which time the bank operated 118 offices. During this evaluation period, the bank opened one office and closed approximately 30 offices. Refer to the Service Test portions of this evaluation for more information on these branch changes.

The bank has several subsidiaries and affiliates; however, none of these offer credit products or services and none were included in the scope of this evaluation.

### ***Ability and Capacity***

First Merchants' assets totaled \$14.9 billion as of June 30, 2021. This figure includes total loans of \$9.1 billion and total securities of \$4.1 billion. The bank's total asset size has increased by approximately \$5.4 billion, or 57 percent, since the previous evaluation. The loan portfolio has increased by approximately \$2.2 billion, or 32 percent, over the same timeframe. First Merchants' current deposit base is \$12.3 billion.

Commercial lending, including both commercial real estate and commercial/industrial loans, makes up the largest percentage of the bank's loan portfolio at \$5.1 billion or roughly 56 percent. Home mortgage lending, excluding multifamily residential lending, makes up the second largest lending category at \$1.6 billion or roughly 18 percent. The following table provides a breakdown of the bank's loan portfolio by category.

<b>Loan Portfolio Distribution as of 6/30/2021</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	491,200	5.4
Secured by Farmland	171,492	1.9
Secured by 1-4 Family Residential Properties	1,635,922	17.9
Secured by Multifamily (5 or more) Residential Properties	797,242	8.7
Secured by Nonfarm Nonresidential Properties	2,419,756	26.5
<b>Total Real Estate Loans</b>	<b>5,515,612</b>	<b>60.4</b>
Commercial and Industrial Loans	2,671,076	29.2
Agricultural Production and Other Loans to Farmers	63,528	0.7
Consumer Loans	130,918	1.4
Obligations of State and Political Subdivisions in the U.S.	729,020	8.0
Other Loans	29,678	0.3
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(0)	(0.0)
<b>Total Loans</b>	<b>9,139,832</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

First Merchants' loan portfolio composition has shifted slightly since the previous evaluation. In particular, although total real estate loans have increased by about \$750 million since the previous evaluation, real estate loans as a percentage of the total portfolio have declined from 69 percent to 60 percent. In contrast, over the same timeframe, commercial and industrial loans have increased by \$1.1 billion, or from 23 percent to 29 percent of the total portfolio.



Additionally, First Merchants originates and sells a significant number of home mortgage loans on the secondary market, and the bank's loan portfolio does not fully reflect this activity. According to data reported under the Home Mortgage Disclosure Act (HMDA), the bank sold 2,120 loans totaling \$410.6 million on the secondary market in 2020. This level represents approximately 50 percent of the bank's total closed-end home mortgage originations by number in 2020, and approximately 43 percent by dollar volume.

Examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet assessment area credit needs.

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance is evaluated. First Merchants delineated ten assessment areas across five separate rated areas. These assessment areas do not arbitrarily exclude low- or moderate-income census tracts, do not reflect illegal discrimination, and otherwise meet the requirements of the CRA regulations.

The following table outlines the assessment areas and rated areas. The table lists rated areas and the assessment areas within each in the order of weight that each area carried in arriving at overall performance conclusions. The two Michigan assessment areas are new since the previous evaluation. Refer to the Scope of Evaluation section for more information on the weighting of assessment areas in arriving at overall conclusions.

Rated Areas and Assessment Areas		
Rated Area	Assessment Area Full Name	Assessment Area Abbreviated Name
<b>Indiana</b>	Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area (MSA)	Indianapolis MSA
	Non-Metropolitan Indiana	Indiana Non-MSA
	Muncie, IN MSA	Muncie MSA
	Lafayette-West Lafayette, IN MSA	Lafayette MSA
	Fort Wayne, IN MSA	Fort Wayne MSA
<b>Chicago-Naperville-Elgin, IL-IN-WI Multistate MSA</b>	Chicago-Naperville-Elgin, IL-IN-WI MSA	Chicago MSA
<b>Michigan</b>	Monroe, MI MSA	Monroe MSA
	Detroit-Warren-Dearborn, MI MSA	Detroit MSA
<b>Ohio</b>	Columbus, OH MSA	Columbus MSA
<b>Cincinnati, OH-KY-IN Multistate MSA</b>	Cincinnati, OH-KY-IN MSA	Cincinnati MSA

The five rated areas include two multistate MSAs: the Chicago MSA and the Cincinnati MSA. Because First Merchants operates branch offices in multiple states within each of these MSAs, examiners evaluated the bank's performance in these MSAs as separate rated areas. For example, within the Chicago MSA, First Merchants operates offices in both Illinois and Indiana.

The following table provides additional information on each assessment area, including counties, number of census tracts, and number of First Merchants branches. Refer to the separate assessment area sections of this evaluation for more information on each assessment area.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of Census Tracts</b>	<b># of Branches</b>
Indianapolis MSA	Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Shelby	380	26
Indiana Non-MSA	Adams, Clinton, Fayette, Henry, Huntington, Jay, Marshall, Miami, Montgomery, Randolph, Wabash, Wayne, Wells, White	130	16
Muncie MSA	Delaware	30	6
Lafayette MSA	Carroll, Tippecanoe	44	8
Fort Wayne MSA	Allen	96	6
Chicago MSA	Cook (IL) – <i>partial</i> , DuPage (IL) – <i>partial</i> , Jasper (IN), Lake (IN), Porter (IN)	450	18
Monroe MSA	Monroe	39	11
Detroit MSA	Wayne	611	6
Columbus MSA	Franklin	284	7
Cincinnati MSA	Butler (OH), Union (IN)	82	2
<i>Source: Bank Records</i>			

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated June 5, 2018, to the current evaluation dated September 29, 2021. Examiners used the Interagency Large Institution Examination Procedures to evaluate First Merchants' CRA performance. These procedures include three tests: the Lending Test, Investment Test, and Service Test. The Appendix includes a summary of the criteria used to assess each of these tests.

In arriving at overall performance conclusions, examiners weighed each rated area separately based on the proportion of bank operations and lending activity in each area. The rated areas in order from greatest to least weight are as follows: Indiana, Chicago MSA, Michigan, Ohio, and Cincinnati MSA.

The following table details the distribution of bank offices, loans, and deposits among the ten assessment areas in 2020. The table also shows which areas received full-scope reviews and which received limited-scope reviews.

Assessment Areas by Number of Offices, Loans, Deposits, and Type of Review						
Assessment Area	# of Offices	Loans*		Deposits		Type of Review
		\$(000s)	%	\$(000s)	%	
Indianapolis MSA	26	545,295	29.2	2,593,176	23.6	Full-Scope
Indiana Non-MSA	16	214,372	11.5	1,343,989	12.2	Full-Scope
Muncie MSA	6	95,533	5.1	1,672,144	15.2	Limited-Scope
Lafayette MSA	8	159,858	8.5	801,692	7.3	Limited-Scope
Fort Wayne MSA	6	214,460	11.5	781,024	7.1	Limited-Scope
Chicago MSA	18	198,016	10.6	1,694,161	15.4	Full-Scope
Monroe MSA	11	103,780	5.5	1,047,013	9.5	Full-Scope
Detroit MSA	6	92,880	5.0	201,788	1.8	Limited-Scope
Columbus MSA	7	233,084	12.5	787,938	7.2	Full-Scope
Cincinnati MSA	2	10,796	0.6	75,293	0.7	Full-Scope
<b>Total</b>	<b>106</b>	<b>1,868,074</b>	<b>100.0</b>	<b>10,998,218</b>	<b>100.0</b>	
<i>Source: Bank Records, FDIC Summary of Deposits (6/30/2020). *Loans include 2020 closed-end home mortgage, open-end home mortgage, small business, and small farm loan originations.</i>						

### **Activities Reviewed**

For the Lending Test, examiners reviewed First Merchants' home mortgage, small business, and small farm lending for 2018, 2019, and 2020. Given that performance was consistent throughout the evaluation period, this evaluation presents loan data only for 2019 and 2020, the most recent years for which CRA and HMDA aggregate data were available, respectively. Additionally, given the timing of the bank's acquisition of Monroe Bank & Trust, this evaluation presents only 2020 loan data for the two Michigan assessment areas. Finally, examiners did not review consumer loans, as they are not a major product line of the bank.

Home mortgage loans include all closed-end and open-end loans reported under HMDA data collection requirements. Due to the significant volume of both closed-end and open-end HMDA loans, examiners analyzed these products separately. Small business and small farm loans include all loans reported under CRA data collection requirements.

Closed-end home mortgage lending and small business lending carried the greatest weight when arriving at overall conclusions. These two products carried equal weight. This conclusion considered the bank's business focus and the number and dollar volume of annual originations. Open-end home mortgage lending carried the next greatest weight, and small farm lending carried the least weight. Furthermore, the bank's small farm lending is concentrated in five assessment areas: Indianapolis MSA, Indiana Non-MSA, Lafayette MSA, Chicago MSA, and Monroe MSA. Given that small farm lending volume in the remaining assessment areas was too low to support meaningful conclusions, this evaluation presents small farm lending only for the five previously mentioned assessment areas.

The following table depicts the total origination volume for 2019 and 2020 for each of the four loan products reviewed in this evaluation.

Home Mortgage, Small Business, and Small Farm Lending								
Year	Closed-End Home Mortgage #	Closed-End Home Mortgage \$(000)	Open-End Home Mortgage #	Open-End Home Mortgage \$(000)	Small Business #	Small Business \$(000)	Small Farm #	Small Farm \$(000)
2019	3,047	621,538	2,580	246,092	2,639	535,919	522	81,639
2020	4,614	1,017,227	2,487	229,839	6,886	1,028,316	596	84,176
<i>Sources: 2019 and 2020 HMDA, Small Business, and Small Farm Loan Data</i>								

Examiners evaluated First Merchants' lending performance through comparisons to 2015 American Community Survey (ACS) demographic data, 2018-2020 D&B business demographic data, 2018-2020 HMDA aggregate data, and 2018-2019 CRA aggregate data. Examiners focused primarily on comparisons to HMDA and CRA aggregate data. Additionally, while this evaluation presents both the number and dollar volume of loan originations, examiners generally focused on performance by number of loans, as this is a better indicator of the number of individuals, businesses, and farms served.

Examiners reviewed the bank's delivery systems for providing retail banking services, including physical branch locations and alternative delivery systems. Examiners evaluated the impact of branch openings and closings on the accessibility of bank delivery systems within each assessment area. Refer to the Service Test portions of this evaluation for more information on these areas. Additionally, examiners evaluated the bank's retail banking products and services tailored to the needs of low- and moderate-income individuals. Refer to the Service Test portions of this evaluation, as well as the Innovative or Flexible Lending sections of the Lending Test, for more information on these products and services.

Finally, examiners considered all community development loans, qualified investments, and community development services since First Merchants' prior CRA evaluation dated June 5, 2018. Examiners considered community development loans of the acquired bank if these loans were originated within the review period for this evaluation and had not been previously considered in the acquired bank's most recent CRA evaluation. With respect to qualified investments, examiners generally considered any acquired investments that remained outstanding as of the applicable merger date. Depending on whether these investments were purchased within the review period for this evaluation, such investments are categorized as either current period or prior period investments. All prior period investments, both acquired and non-acquired, received credit for the outstanding balance as of this evaluation date. For community development services performed by acquired bank employees, examiners only considered services that continued after the merger date.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

The Lending Test rating is High Satisfactory. Performance under the lending activity, assessment area concentration, borrower profile, innovative and flexible lending, and community development lending criteria primarily support this rating.

### **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs. Performance was generally strong across most assessment areas, with the exception of the Cincinnati MSA assessment area. However, given the relatively small proportion of bank operations in the Cincinnati MSA assessment area, the weaker performance in that area did not have a significant impact on the bank's overall performance under this criterion. Refer to the separate assessment area sections of this evaluation for additional information, including market share analysis.

### **Assessment Area Concentration**

A substantial majority of loans were made in the institution's assessment areas. As reflected in the following table, First Merchants originated substantial majorities of closed-end home mortgage, open-end home mortgage, small business, and small farm loans in its assessment areas in 2018, 2019, and 2020.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total  #	Dollar Amount of Loans \$(000s)				Total  \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Closed-End Home Mortgage										
2018	2,349	86.8	356	13.2	2,705	365,510	73.6	131,409	26.4	496,919
2019	2,604	85.5	443	14.5	3,047	474,822	76.4	146,715	23.6	621,538
2020	3,951	85.6	663	14.4	4,614	741,090	72.9	276,137	27.1	1,017,227
Subtotal	8,904	85.9	1,462	14.1	10,366	1,581,422	74.1	554,261	25.9	2,135,684
Open-End Home Mortgage										
2018	1,934	92.8	149	7.2	2,083	163,810	86.9	24,682	13.1	188,492
2019	2,387	92.5	193	7.5	2,580	204,314	83.0	41,779	17.0	246,092
2020	2,288	92.0	199	8.0	2,487	204,825	89.1	25,014	10.9	229,839
Subtotal	6,609	92.4	541	7.6	7,150	572,949	86.2	91,475	13.8	664,423
Small Business										
2018	1,861	85.5	316	14.5	2,177	360,538	79.4	93,670	20.6	454,208
2019	2,286	86.6	353	13.4	2,639	435,371	81.2	100,548	18.8	535,919
2020	6,077	88.3	809	11.7	6,886	850,698	82.7	177,618	17.3	1,028,316
Subtotal	10,224	87.4	1,478	12.6	11,702	1,646,607	81.6	371,836	18.4	2,018,443
Small Farm										
2018	446	83.4	89	16.6	535	73,268	85.8	12,130	14.2	85,398
2019	439	84.1	83	15.9	522	70,440	86.3	11,199	13.7	81,639
2020	515	86.4	81	13.6	596	71,458	84.9	12,718	15.1	84,176
Subtotal	1,400	84.7	253	15.3	1,653	215,166	85.7	36,047	14.3	251,213
Total	27,137	87.9	3,734	12.1	30,871	4,016,144	79.2	1,053,619	20.8	5,069,763
Source: Bank Data Due to rounding, totals may not equal 100.0%										

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. While results were stronger in Michigan and weaker in the Cincinnati MSA, this conclusion is supported by performance in the other three rated areas, including the two most heavily weighted areas. Refer to the separate assessment area sections of this evaluation for more detailed information.

## **Borrower Profile**

The distribution of borrowers reflects good penetration among retail customers of different income levels and businesses and farms of different sizes. Borrower profile performance was good in the most heavily weighted rated areas (i.e., Indiana and the Chicago multistate MSA), and performance was at least at an adequate level across the remaining rated areas. Refer to the separate assessment area sections of this evaluation for more detailed information.

## **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices to serve assessment area credit needs. The bank originated innovative and flexible loans totaling more than \$286 million since the previous evaluation. Moreover, this figure excludes the more than \$1 billion in Paycheck Protection Program (PPP) loan originations that were originated by the bank, which are noted below.

The bank's innovative and flexible loan product offerings include both bank-developed and government-sponsored loan programs that help to meet the credit needs of low- and moderate-income borrowers. Below are brief descriptions of each of these loan programs that the bank offers.

- Next Horizon mortgages – Next Horizon is First Merchants' signature home mortgage product for low- and moderate-income borrowers. This product was previously known as "First Home." Under this program, the bank offers up to 100 percent financing with no requirement to obtain private mortgage insurance. The program also offers more flexible underwriting standards than conventional mortgage loans. For example, in underwriting these loans, the bank considers rent or utility payments as alternative credit sources for borrowers that do not have lengthy credit histories. These types of flexibilities are particularly beneficial to low- and moderate-income borrowers. Furthermore, since the previous evaluation, the bank has expanded and refined this program to meet the needs of low- and moderate-income borrowers throughout all assessment areas. The bank originated nearly 700 Next Horizon mortgages during the current evaluation period, compared to 134 originations during the prior evaluation period.
- Fannie Mae/Freddie Mac loan programs – The bank offers flexible loan programs in conjunction with the Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac). Specifically, the bank originates loans through Fannie Mae's Home Ready program and Freddie Mac's Home One and Home Possible programs. These programs help low- and moderate-income borrowers achieve homeownership by allowing high loan-to-value ratios and flexible underwriting standards. These programs are denoted as "Fannie & Freddie programs" throughout this evaluation.
- Government-guaranteed mortgage loans – The bank continues to offer home mortgage loans guaranteed by the Federal Housing Administration (FHA), United States Department of Veterans Affairs (VA), and United States Department of Agriculture (USDA) Rural Housing Service. These programs are particularly helpful in supporting low- and moderate-income families achieve homeownership by offering flexible underwriting standards, competitive rates, and low down payments.

- State housing finance agency (HFA) loans – The bank originates home mortgage loans in conjunction with various state housing finance agencies throughout the assessment areas. For example, the Indiana Housing and Community Development Authority offers several home mortgage products tailored to the needs of low- and moderate-income borrowers and first-time homebuyers, some of which are FHA-insured. Although the bank participates in these programs in all four states where it operates, most originations of this type are in Indiana. These programs are denoted as “State HFA” programs throughout this evaluation.
- Small Business Administration (SBA) loans – The bank continues to originate SBA loans for commercial borrowers. SBA lending programs, namely the 504 and 7A programs, provide access to financing for small businesses meeting certain size and eligibility requirements. The bank receives a guaranty from the SBA for portions of such loans. The bank also originated PPP loans through the SBA. The federal government established PPP to provide emergency assistance to businesses during the COVID-19 pandemic. These PPP loans are described in greater detail below and are not included in the SBA portion of the following table.
- Unsecured home improvement loans – The bank continues to offer unsecured home improvement loans. With this product, borrowers can obtain home improvement loans for up to \$5,000 at discounted rates. This program is helpful for low- and moderate-income borrowers needing critical home repairs and who may not have sufficient home equity against which to borrow.
- Credit Creator loans – The bank continues to offer the Credit Creator loan program, which helps individuals establish positive credit histories. Under this program, the bank deposits loan proceeds, typically \$1,000 to \$2,500, into a savings account. Borrowers then make monthly payments, and the bank reports these payments to the major credit bureaus. When the loan is paid in full, the bank releases the funds in the savings account to the borrower.

The following table details these innovative and flexible loan originations by type and year. Refer to the separate assessment area sections of this evaluation for more information on the bank’s innovative and flexible lending volume through these programs.



Innovative and Flexible Lending Programs											
Loan Type	Loan Program	2018		2019		2020		YTD 2021		Totals	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	Next Horizon	23	1,359	230	28,089	169	22,467	270	43,171	692	95,086
	Fannie & Freddie programs	18	1,837	60	7,288	112	14,844	48	6,661	238	30,630
	FHA	71	9,730	112	16,211	56	7,963	0	0	239	33,904
	VA	15	2,508	34	5,893	20	4,557	15	3,540	84	16,498
	USDA	22	2,114	43	4,207	51	5,811	16	2,042	132	14,174
	State HFA	20	2,173	13	1,332	30	4,485	35	6,280	98	14,270
Small Business	SBA (non-PPP)	30	16,970	72	34,424	28	19,578	11	7,646	141	78,618
Consumer	Unsecured Home Improvement	97	408	157	657	152	701	114	513	520	2,279
	Credit Creator	54	67	155	315	166	220	110	146	485	748
<b>Totals</b>		<b>350</b>	<b>37,166</b>	<b>876</b>	<b>98,416</b>	<b>784</b>	<b>80,626</b>	<b>619</b>	<b>69,999</b>	<b>2,629</b>	<b>286,207</b>
<i>Source: Bank Data</i>											

In addition to the programs included in the previous table, the bank offers several other flexible lending programs. Given the nature of these programs, lending totals are noted here, but not mentioned further in this evaluation.

First, as noted previously, the bank originated over \$1 billion in PPP loans to assist businesses facing financial strain during the COVID-19 pandemic in 2020 and 2021. PPP loans allowed businesses to retain or rehire employees during the COVID-19 pandemic. The SBA provides loan forgiveness to PPP borrowers that use loan funds for eligible expenses and meet employee retention criteria. The following table presents a breakdown of First Merchants' PPP loan originations by assessment area. Although not noted in the table below, First Merchants also originated 860 PPP loans totaling \$198.4 million outside of its assessment areas.

PPP Loan Originations in 2020 and 2021		
Assessment Area	#	\$(000s)
Indianapolis MSA	1,878	343,741
Indiana Non-MSA	1,131	103,319
Muncie MSA	473	57,344
Lafayette MSA	588	54,504
Fort Wayne MSA	589	106,357
Chicago MSA	876	146,469
Monroe MSA	627	62,050
Detroit MSA	408	64,676
Columbus MSA	576	131,355
Cincinnati MSA	72	6,451
<b>Total</b>	<b>7,218</b>	<b>1,076,266</b>
<i>Source: Bank Records</i>		

Additionally, the bank originates home mortgage loans that involve third-party grants to assist borrowers with down payments and other costs. Specifically, the bank helps eligible borrowers acquire down payment assistance grants through the Federal Home Loan Bank of Indianapolis. Grant programs include the Homeownership Opportunities Program, Accessibility Modification Program, and Neighborhood Impact Program. These grants, typically ranging from \$5,000 to \$10,000, provide funds to low- and moderate-income borrowers to use for down payments, closing costs, accessibility modifications, and general home repairs. Since the previous evaluation, the bank originated 205 loans that included these grant components. Many of these are FHA loans or other types of flexible loans reflected in the Innovative and Flexible Lending Programs table. Moreover, First Merchants offers its own down payment assistance grants, using bank funds to assist borrowers. Refer to the Investment Test sections of this evaluation for more information on that program.

Finally, the bank continues to offer secured credit cards. While offered broadly to its entire customer base, this product is most often utilized by low- and moderate-income borrowers who might not otherwise qualify for a traditional unsecured credit card. Obtaining a secured credit card allows individuals to establish or repair credit histories. Since the previous evaluation, the bank opened 1,125 secured credit card accounts across all assessment areas. The average credit limit for these accounts is approximately \$500.

### **Community Development Loans**

First Merchants made a relatively high level of community development loans. During the evaluation period, the bank originated 133 community development loans totaling \$477.0 million. Slightly less than a quarter of the bank's total community development lending by dollar volume was originated through the SBA's PPP program in response to the COVID-19 pandemic in 2020 and 2021. Fifty-three PPP loans totaling \$105.7 million qualified for community development credit.

In order to make meaningful comparisons to similarly situated banks and prior evaluations, examiners evaluated First Merchants' community development lending performance both with and without PPP loans. Excluding PPP loans, the bank originated 80 community development loans totaling \$371.3 million. This level of community development lending represents a dollar volume increase of roughly 225 percent from the prior evaluation period, during which the bank originated 29 community development loans totaling \$113.9 million. This increase in community development lending significantly outpaced the 57 percent increase in total bank assets over the same timeframe. Furthermore, again excluding PPP loans, the bank's community development lending represents 4.5 percent of average total loans and 3.0 percent of average total assets throughout the evaluation period.

Examiners compared First Merchants' community development lending performance to the performance of nine similarly situated banks. This group of banks includes institutions throughout First Merchants' market area that have a similar asset size and business focus as First Merchants. Among these nine banks, First Merchants ranked near the middle in terms of community development lending as a percentage of both average net loans and average total assets. First Merchants maintained ratios that were consistent with other banks assessed as High Satisfactory under this criterion.

First Merchants originated community development loans throughout 8 of the 10 assessment areas. The bank did not originate any community development loans in the Monroe MSA or Cincinnati MSA assessment area. Community development loans supported all four community development categories: affordable housing, community services for low- and moderate-income individuals, economic development, and revitalization and stabilization of low- and moderate-income areas.

The following table details First Merchants' community development lending by assessment area and purpose. Refer to the separate assessment areas sections of this evaluation for more specific information on the bank's community development lending.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	3	17,503	2	11,668	10	39,875	15	39,320	30	108,366
Indiana Non-MSA	2	9,899	0	0	0	0	2	5,859	4	15,758
Muncie MSA	0	0	7	34,417	0	0	1	2,000	8	36,417
Lafayette MSA	2	4,025	0	0	5	16,436	3	6,398	10	26,859
Fort Wayne MSA	2	11,373	2	2,803	5	36,430	3	4,975	12	55,581
Chicago MSA	10	26,143	1	5,000	1	1,800	12	20,204	24	53,147
Monroe MSA	0	0	0	0	0	0	0	0	0	0
Detroit MSA	3	5,247	0	0	0	0	3	4,270	6	9,517
Columbus MSA	5	20,712	0	0	0	0	18	83,763	23	104,475
Cincinnati MSA	0	0	0	0	0	0	0	0	0	0
Statewide/Regional	5	26,913	0	0	4	13,918	7	26,083	16	66,914
<b>Total</b>	<b>32</b>	<b>121,815</b>	<b>12</b>	<b>53,888</b>	<b>25</b>	<b>108,459</b>	<b>64</b>	<b>192,872</b>	<b>133</b>	<b>477,034</b>
<i>Source: Bank Records</i>										

## INVESTMENT TEST

The Investment Test rating is Outstanding. An excellent overall level of investment and grant activity across the rated areas supports this rating.

### Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants. The bank's investments and donations during the evaluation period totaled \$200.1 million, which represents a more than 150 percent increase in total investments compared to the adequate level of investments noted at the previous evaluation. Investments included 108 new investments totaling \$181.1 million and 6 prior period investments totaling \$12.4 million that remain outstanding. The bank also made over 800 qualified donations and grants totaling \$6.5 million.

Total investments represent 7.8 percent of average total securities and 1.6 percent of average total assets throughout the evaluation period. First Merchants' Investment Test performance compared favorably against the performance of similarly situated banks. In terms of total investments as percentages of average total securities and average total assets, First Merchants' performance was consistent with other large regional banks who received Investment Test ratings of Outstanding at their most recent CRA Performance Evaluations.

The bank's investments and donations supported all four community development categories, with the largest dollar volume of investments in affordable housing initiatives. Examiners noted qualified investment activity in all ten assessment areas, with the highest volume of investments (\$52.0 million) in the Indianapolis MSA assessment area. Other assessment areas with particularly high investment volumes were the Chicago MSA (\$26.6 million), Muncie MSA (\$21.0 million), and Lafayette MSA (\$20.7 million). Also included in the table below are investments and

donations totaling approximately \$34.7 million that benefitted broader statewide and regional areas. Examiners considered these investments given that First Merchants satisfactorily addressed needs within its assessment areas.

The following table details the bank's investments by year and purpose. Refer to the separate assessment area sections of this evaluation for more information.

Qualified Investments and Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	6	12,445	0	0	0	0	0	0	6	12,445
2018	9	4,533	9	9,166	1	250	5	5,873	24	19,822
2019	10	12,806	11	11,413	2	10,250	1	16,980	24	51,449
2020	11	26,994	12	3,920	6	8,447	7	29,378	36	68,739
YTD 2021	10	22,736	12	14,395	2	4,000	0	0	24	41,131
<b>Subtotal</b>	<b>46</b>	<b>79,514</b>	<b>44</b>	<b>38,894</b>	<b>11</b>	<b>22,947</b>	<b>13</b>	<b>52,231</b>	<b>114</b>	<b>193,586</b>
Qualified Donations	14	926	323	2,793	14	335	0	0	351	4,054
Down Payment Assistance Grants	487	2,492	-	-	-	-	-	-	487	2,492
<b>Total</b>	<b>547</b>	<b>82,932</b>	<b>367</b>	<b>41,687</b>	<b>25</b>	<b>23,282</b>	<b>13</b>	<b>52,231</b>	<b>952</b>	<b>200,132</b>
<i>Source: Bank Data</i>										

As noted in the previous table, during the evaluation period, the bank provided nearly 500 down payment assistance grants to low- and moderate-income home mortgage borrowers. These grants averaged roughly \$5,000 per loan, with the bank providing grants up to \$7,500 in some cases. Given that access to affordable housing is a critical need in all of the bank's assessment areas, examiners considered these down payment assistance grants particularly responsive to the needs of low- and moderate-income families.

Due to the identical nature of these grants across all assessment areas, the totals are included here but are not included in the separate assessment area sections of this evaluation. The following table provides a breakdown of the down payment assistance grants by assessment area.

Home Mortgage Down Payment Assistance Grants								
Assessment Area	2019		2020		2021		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	78	333	139	613	197	1,163	414	2,109
Indiana Non-MSA	0	0	0	0	4	18	4	18
Muncie MSA	0	0	0	0	4	23	4	23
Lafayette MSA	0	0	0	0	1	5	1	5
Fort Wayne MSA	0	0	2	4	30	154	32	158
Chicago MSA	0	0	0	0	9	65	9	65
Monroe MSA	0	0	0	0	0	0	0	0
Detroit MSA	0	0	0	0	1	4	1	4
Columbus MSA	1	2	6	26	15	82	22	110
Cincinnati MSA	0	0	0	0	0	0	0	0
<b>Total</b>	<b>79</b>	<b>335</b>	<b>147</b>	<b>643</b>	<b>261</b>	<b>1,514</b>	<b>487</b>	<b>2,492</b>
<i>Source: Bank Data</i>								

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs. First Merchants' qualified investments addressed community development needs throughout the assessment areas. While results were not as strong in the Michigan and Cincinnati MSA markets, this conclusion is supported by performance in the three remaining rated areas, including the two most heavily weighted areas. Refer to the separate assessment area sections of this evaluation for more information.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investment funds structured to achieve specific community development purposes. Refer to the separate assessment area sections of this evaluation for more information.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory. The bank's performance under each Service Test criterion supports the rating.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. Performance under this criterion is generally consistent across all assessment areas. The bank's office locations are generally well positioned to serve the needs of low- and moderate-income areas throughout the assessment areas.

The bank's alternative delivery systems also promote the availability of banking services to its entire customer base, including low- and moderate-income customers. The bank's main alternative delivery systems including online banking, mobile banking, and 161 bank-owned ATMs. These services allow customers, including low- and moderate-income customers, to access banking services even if they do not reside near a First Merchants branch. The availability of these alternative delivery systems is consistent across all assessment areas.

Refer to the separate assessment area sections of this evaluation for more information on accessibility of bank delivery systems.

### **Changes in Branch Locations**

To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the previous evaluation, First Merchants closed a considerable number of branches, consistent with nationwide trends in branch closure rates. As shown in the following table, the vast majority of these 32 branch closures were in middle- and upper-income census tracts. The bank closed three branches in moderate-income tracts and no branches in low-income tracts. As such, these closures did not have a significant adverse impact on the bank's performance under this criterion given that the closures did not disproportionately affect the accessibility of delivery systems in low- and moderate-income areas.

Net Distribution of Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Income Level of Census Tract (+/-)				
			Low	Moderate	Middle	Upper	N/A
Indianapolis MSA	1	8	+1	-2	-6	0	0
Indiana Non-MSA	0	9	0	-1	-5	-3	0
Muncie MSA	0	4	0	0	-2	-2	0
Lafayette MSA	0	0	0	0	0	0	0
Fort Wayne MSA	0	2	0	0	0	-1	-1
Chicago MSA	0	3	0	0	-1	-2	0
Monroe MSA	0	3	0	0	-3	0	0
Detroit MSA	0	1	0	0	0	-1	0
Columbus MSA	0	2	0	0	-1	-1	0
Cincinnati MSA	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>32</b>	<b>+1</b>	<b>-3</b>	<b>-18</b>	<b>-10</b>	<b>-1</b>

Additionally, the bank opened one office during the evaluation period. This new office is located in a low-income tract within a larger cluster of low- and moderate-income tracts several miles north of downtown Indianapolis. Given that this branch opening increased the availability of banking services in a particularly distressed area of Indianapolis, this branch opening positively affected bank performance under this criterion.

Refer to the separate assessment area sections of this evaluation for more information on the opening and closing of branches.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and individuals. To the extent that services and hours vary among branches, these variances are minimal and do not disproportionately affect low- and moderate-income geographies or individuals. Refer to the separate assessment area sections of this evaluation for more information.

The bank also offers Individual Development Accounts (IDAs), which are particularly responsive to the needs of low- and moderate-income individuals. With these accounts, the bank matches customer deposits, helping low- and moderate-income customers build savings. Through this program, account holders are required to complete financial education training, which includes investing and saving for specific asset purchases. The bank offers IDAs throughout all of its assessment areas and opened 106 of these accounts during the evaluation period.

### **Community Development Services**

The institution provided an adequate level of community development services. Throughout the evaluation period, bank employees provided 415 instances of financial expertise or technical assistance to community development-related organizations in the assessment areas. This level represents a modest increase from the previous evaluation period, during which the bank provided 374 qualified community development services. The bank's community development service performance is consistent with similarly situated banks whose performance was assessed as adequate.

The following table details First Merchants' community development services throughout all assessment areas since the previous evaluation. Many of the bank's community development services involve extensive employee involvement, such as serving as an officer or director of a community development organization. These types of services are counted as one service per calendar year but receive greater qualitative weight when arriving at overall performance conclusions.

Refer to the separate assessment area sections of this evaluation for more information.



Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Indianapolis MSA	13	50	7	0	<b>70</b>
Indiana Non-MSA	6	18	7	0	<b>31</b>
Muncie MSA	6	19	0	0	<b>25</b>
Lafayette MSA	7	19	0	0	<b>26</b>
Fort Wayne MSA	7	51	6	0	<b>64</b>
Chicago MSA	33	50	13	0	<b>96</b>
Monroe MSA	5	37	11	0	<b>53</b>
Detroit MSA	4	2	2	0	<b>8</b>
Columbus MSA	1	27	1	0	<b>29</b>
Cincinnati MSA	0	1	0	0	<b>1</b>
Statewide/Regional	0	3	9	0	<b>12</b>
<b>Total</b>	<b>82</b>	<b>277</b>	<b>56</b>	<b>0</b>	<b>415</b>
<i>Source: Bank Records</i>					

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## INDIANA

### CRA RATING FOR INDIANA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

The Indiana rated area contains the largest portion of bank operations among the five rated areas. Of the bank's 106 office locations, 62 are located in Indiana. This number excludes additional offices located in the Indiana portions of the Chicago multistate MSA and Cincinnati MSA. As detailed previously in the Scope of Evaluation section, this rated area also contains approximately two-thirds of the bank's total deposits and lending activity. Within Indiana, the bank has delineated five separate assessment areas: Indianapolis MSA, Indiana Non-MSA, Muncie MSA, Lafayette MSA, and Fort Wayne MSA.

### SCOPE OF EVALUATION – INDIANA

The scope of evaluation in the Indiana rated area is identical to the overall scope of evaluation for the institution. Examiners conducted full-scope reviews of the Indianapolis MSA and the Indiana Non-MSA assessment areas. Examiners conducted limited-scope reviews of the Muncie MSA, Lafayette MSA, and Fort Wayne MSA assessment areas. Of all of the bank's assessment areas, the Indianapolis MSA contains the largest proportion of bank offices and lending activity. As such, performance in this assessment area carried the most weight in arriving at overall conclusions for the Indiana rated area.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANA

#### LENDING TEST

The Lending Test rating is High Satisfactory for the Indiana rated area. Lending activity, community development lending, and innovative and flexible lending performance primarily support the High Satisfactory rating.

#### Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. The bank demonstrated excellent performance in both full-scope assessment areas. Lending levels have remained consistently high throughout the evaluation period. Refer to the separate assessment area sections of this evaluation for additional information, including market share analysis.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Indiana rated area. With respect to the full-scope assessment areas, the bank demonstrated good performance in the Indianapolis MSA assessment area and poor performance in the Indiana Non-MSA assessment area. Collectively, the limited scope areas were consistent with this conclusion. Refer to the separate assessment area sections of this evaluation for more detailed information.

## **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and business and farms of different sizes. The bank demonstrated good performance under this criterion in throughout its assessment areas. Refer to the separate assessment area sections of this evaluation for more detailed information.

## **Innovative or Flexible Lending Practices**

First Merchants uses innovative and flexible lending practices in order to serve assessment area credit needs. All innovative and flexible loan programs described previously are offered throughout the Indiana rated area. As shown in the following table, the bank originated 2,241 loans totaling \$246.5 million through innovative and flexible programs during the evaluation period. Refer to the separate assessment area sections of this evaluation for more detailed information.

<b>Innovative and Flexible Lending Programs – Indiana Rated Area</b>			
<b>Loan Type</b>	<b>Loan Program</b>	<b>Totals</b>	
		<b>#</b>	<b>\$(000s)</b>
Home Mortgage	Next Horizon	647	89,058
	Fannie & Freddie Programs	192	24,718
	FHA	187	25,638
	VA	77	14,601
	USDA	117	12,474
	State HFA	96	13,904
Small Business	SBA (non-PPP)	104	63,624
Consumer	Unsecured Home Improvement	440	1,939
	Credit Creator	381	534
<b>Totals</b>		<b>2,241</b>	<b>246,490</b>
<i>Source: Bank Records</i>			

## **Community Development Loans**

The institution made a relatively high level of community development loans. The bank originated 64 community development loans totaling \$243.0 million throughout the Indiana rated area, which represents slightly more than half of the bank's total community development lending. The following table details the bank's community development loans by assessment area and purpose. Refer to the separate assessment area sections of this evaluation for more information.

Community Development Lending by Assessment Area – Indiana Rated Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	3	17,503	2	11,668	10	39,875	15	39,320	30	108,366
Indiana Non-MSA	2	9,899	0	0	0	0	2	5,859	4	15,758
Muncie MSA	0	0	7	34,417	0	0	1	2,000	8	36,417
Lafayette MSA	2	4,025	0	0	5	16,436	3	6,398	10	26,859
Fort Wayne MSA	2	11,373	2	2,803	5	36,430	3	4,975	12	55,581
<b>Total</b>	<b>9</b>	<b>42,800</b>	<b>11</b>	<b>48,888</b>	<b>20</b>	<b>92,741</b>	<b>24</b>	<b>58,552</b>	<b>64</b>	<b>242,981</b>
<i>Source: Bank Records</i>										

## INVESTMENT TEST

The Investment Test rating is Outstanding for the Indiana rated area. The bank's excellent level of qualified investments and good responsiveness to community development needs supports this rating. Performance was generally consistent across all assessment areas, with the strongest performance in the Indianapolis MSA assessment area, the most heavily weighted assessment area.

### Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants. The bank made a total of \$121.8 million in qualified investments in the Indiana rated area, including prior period investments and qualified donations. In addition to investments within the assessment areas, the bank made investments totaling \$9.5 million that benefitted a broader statewide area. The following table details the bank's qualified investments and donations by assessment area and purpose. Refer to the separate assessment area sections of this evaluation for more information.

Qualified Investments and Donations by Assessment Area – Indiana Rated Area										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	8	12,322	16	23,615	1	2,000	2	12,400	27	50,337
Indiana Non-MSA	1	3,000	9	3,996	0	0	2	4,675	12	11,671
Muncie MSA	1	199	5	3,005	0	0	1	16,980	7	20,184
Lafayette MSA	4	8,873	3	4,100	0	0	6	7,546	13	20,519
Fort Wayne MSA	2	2,373	11	4,178	0	0	0	0	13	6,551
Indiana Statewide	10	8,570	0	0	2	950	0	0	12	9,520
<b>Subtotal</b>	<b>26</b>	<b>35,337</b>	<b>44</b>	<b>38,894</b>	<b>3</b>	<b>2,950</b>	<b>11</b>	<b>41,601</b>	<b>84</b>	<b>118,782</b>
Qualified Donations	9	901	222	2015	7	145	0	0	238	3,061
<b>Total</b>	<b>35</b>	<b>36,238</b>	<b>266</b>	<b>40,909</b>	<b>10</b>	<b>3,095</b>	<b>11</b>	<b>41,601</b>	<b>322</b>	<b>121,843</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community economic development needs. First Merchants' qualified investments addressed identified needs throughout the assessment areas, supporting all four categories of community development. Refer to the separate assessment area sections of this evaluation for more information.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics. Refer to the separate assessment area sections of this evaluation for more information.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory for the Indiana rated area. Performance was generally consistent across all assessment areas, and the bank's performance under each Service Test criterion supports the overall rating.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the assessment areas. The bank's alternative delivery systems also promote the accessibility of bank services to low- and moderate-income individuals. Refer to the separate assessment area sections of this evaluation for more information.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. The bank closed a considerable number of branches in the Indiana rated area during the evaluation period; however, the vast majority of these closures were in middle- and upper-income census tracts and did not disproportionately affect low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in the assessment areas, and nearly all offices offer Saturday hours and drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

## **Community Development Services**

The institution provided an adequate level of community development services. Most of the bank's community development services within this rated area were in the Indianapolis MSA assessment area. Of these services, most supported the provision of community services for low- and moderate-income individuals, as reflected in the following table.

<b>Community Development Services by Assessment Area – Indiana Rated Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Indianapolis MSA	13	50	7	0	<b>70</b>
Indiana Non-MSA	6	18	7	0	<b>31</b>
Muncie MSA	6	19	0	0	<b>25</b>
Lafayette MSA	7	19	0	0	<b>26</b>
Fort Wayne MSA	7	51	6	0	<b>64</b>
<b>Total</b>	<b>39</b>	<b>157</b>	<b>20</b>	<b>0</b>	<b>216</b>
<i>Source: Bank Records</i>					

## **INDIANAPOLIS, IN MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANAPOLIS, IN MSA**

The Indianapolis MSA assessment area includes nine whole counties: Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby. This area encompasses all of Indianapolis and most of the surrounding suburban areas. First Merchants operates 26 offices in this assessment area. Among all ten assessment areas, the bank's performance in the Indianapolis MSA assessment area carried the most weight in arriving at overall conclusions. This determination is based on the fact that more of the bank's operations and lending activity are in this assessment area than any other assessment area.

### **Economic and Demographic Data**

The assessment area contains 380 census tracts across the nine counties. According to 2015 ACS data, these tracts reflect the following income designations:

- 67 low-income tracts
- 103 moderate-income tracts
- 120 middle-income tracts
- 88 upper-income tracts
- 2 tracts with no income designation

A substantial majority of the assessment area's low- and moderate-income tracts are in Marion County, which includes Indianapolis. The second largest cluster of low- and moderate-income tracts is in Anderson, which is in Madison County.

The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Indianapolis MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	380	17.6	27.1	31.6	23.2	0.5
Population by Geography	1,852,513	11.4	22.7	32.4	33.2	0.3
Housing Units by Geography	791,675	13.1	24.8	31.6	30.4	0.2
Owner-Occupied Units by Geography	456,527	6.6	17.3	36.4	39.7	0.1
Occupied Rental Units by Geography	249,717	20.2	35.7	25.4	18.3	0.2
Vacant Units by Geography	85,431	27.0	32.3	23.8	16.4	0.4
Businesses by Geography	173,932	10.5	20.1	31.1	38.2	0.1
Farms by Geography	4,881	5.6	13.6	44.4	36.3	0.1
Family Distribution by Income Level	456,792	22.3	17.2	19.6	40.9	0.0
Household Distribution by Income Level	706,244	24.0	16.4	17.7	41.9	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$66,803	Median Housing Value			\$141,769
Families Below Poverty Level		11.0%	Median Gross Rent			\$827
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Unemployment rates in the assessment area spiked at the beginning of the COVID-19 pandemic. Since then, according to United States Bureau of Labor Statistics data, unemployment rates have nearly returned to pre-pandemic levels. As of June 2021, the average unemployment rate across all nine counties was 4.0 percent. Unemployment levels remain elevated in Marion and Madison counties, at 5.4 percent and 5.6 percent, respectively.

According to Moody's Analytics, the Indianapolis MSA economy is recovering from the pandemic at a steady pace. Strengths in the manufacturing, healthcare, pharmaceutical, and construction industries have supported recent job growth. The Indianapolis area continues to maintain a well-diversified local economy. Major employers include Indiana University Health, St. Vincent Hospitals and Health Services, Eli Lilly and Company, and FedEx.

The median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The table below presents the Indianapolis MSA median family income levels for 2019 and 2020, as updated by the Federal Financial Institutions Examination Council (FFIEC).

Median Family Income Ranges – Indianapolis MSA (26900)				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
2020 (\$79,600)	<\$39,800	\$39,800 to <\$63,680	\$63,680 to <\$95,520	≥\$95,520
Source: FFIEC				

## **Competition**

The assessment area is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 41 banks operated 470 offices in the assessment area. Of these banks, First Merchants ranked ninth, with a deposit market share of 4.2 percent.

According to 2020 HMDA aggregate data, First Merchants ranked 19<sup>th</sup> with a market share of 1.3 percent by number of loans among institutions that reported home mortgage originations or purchases in the assessment area. Several large nonbank mortgage lenders dominate the market for home mortgage loans. According to 2019 CRA aggregate data, the bank ranked 13<sup>th</sup> with a market share of 1.6 percent for small business loans, and 4<sup>th</sup> with a market share of 6.7 percent for small farm loans. Small business and small farm market shares by dollar volume were notably higher, at 6.1 percent and 16.5 percent, respectively.

## **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative of a community development-related organization that operates in the assessment area. The contact cited affordable housing as a significant need in the assessment area. The contact said that in many cases, local banks offer products, particularly home mortgage products, that meet the needs of low- and moderate-income families. However, banks often struggle to reach these potential borrowers and successfully market their products to them. As such, opportunities exist for local banks to conduct more extensive outreach in low- and moderate-income communities. The contact also identified small business lending as an opportunity for increased bank involvement. The contact provided examples of local small businesses, particularly start-ups and minority- or women-owned businesses, that struggle to obtain financing from local banks.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing is a primary need in the assessment area, as well as loan programs tailored to the needs of low- and moderate-income borrowers. Support for small businesses remains critical, especially given the challenges associated with the COVID-19 pandemic. Opportunities for revitalization and stabilization continue to exist in the



assessment area's low- and moderate-income census tracts, particularly in Indianapolis and Anderson. Finally, with more than 40 percent of assessment area households considered low- or moderate-income, community services for low- and moderate-income individuals remains a significant need.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANAPOLIS, IN MSA**

### **LENDING TEST**

First Merchants demonstrated good performance under the Lending Test in the Indianapolis MSA assessment area. The bank's performance under each of the Lending Test criteria supports this conclusion. The bank's performance was strongest under the lending activity, borrower profile, innovative and flexible lending, and community development lending criteria.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs. Home mortgage lending volumes in this assessment area have increased since the previous evaluation, even as the total number of bank offices declined. Additionally, with respect to closed-end mortgage lending, First Merchants' lending volumes increased significantly from 2019 to 2020, meeting increased consumer demand for home mortgage products.

Additionally, First Merchants is a leading small business lender in this assessment area. According to 2019 aggregate CRA data, First Merchants was a top five small business lender in the assessment area in terms of total dollar volume. First Merchants' average small business loan amount, at \$191,000, was also significantly higher than many other leading small business lenders, including many large national banks. With respect to small farm lending, First Merchants was the second ranked lender in the assessment area by dollar volume among institutions that report CRA data.

The following table details First Merchants' 2019 and 2020 originations by loan type in the Indianapolis assessment area.

<b>Lending Activity – Indianapolis MSA</b>				
<b>Loan Product</b>	<b>2019 #</b>	<b>2019 \$(000)</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	872	157,574	1,289	238,447
Open-End Home Mortgage	746	71,237	673	62,930
<b><i>Subtotal: Home Mortgage</i></b>	<b>1,618</b>	<b>228,811</b>	<b>1,962</b>	<b>301,377</b>
Small Business	557	106,535	1,595	237,817
Small Farm	37	7,470	38	6,101
<b>TOTAL</b>	<b>2,212</b>	<b>342,816</b>	<b>3,595</b>	<b>545,295</b>
<i>Source: Bank Data</i>				

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. While small business and open-end home mortgage lending performance was adequate, excellent

closed-end home mortgage lending performance supports the overall conclusion. Additionally, although the bank's small farm lending performance in this assessment area was poor, given the low volume of small farm lending, this product carried little weight and did not have a significant impact on overall conclusions.

### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects excellent penetration throughout the assessment area. In both 2019 and 2020, First Merchants' lending in both low- and moderate-income tracts significantly exceeded aggregate lending levels. Notably, in 2020, the bank's lending in low-income tracts was double the aggregate level, and lending in moderate-income tracts was significantly higher than aggregate. The following table details the geographic distribution of closed-end home mortgage lending.

<b>Geographic Distribution of Closed-End Home Mortgage Loans</b>						
<b>Assessment Area: Indianapolis MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2019	6.6	4.3	48	5.5	8,630	5.5
2020	6.6	3.7	96	7.4	13,889	5.8
Moderate						
2019	17.3	13.9	173	19.8	19,927	12.6
2020	17.3	12.2	270	20.9	30,895	13.0
Middle						
2019	36.4	34.2	348	39.9	53,524	34.0
2020	36.4	32.4	475	36.9	79,189	33.2
Upper						
2019	39.7	47.5	302	34.6	75,374	47.8
2020	39.7	51.8	448	34.8	114,473	48.0
Not Available						
2019	0.1	0.0	1	0.1	119	0.1
2020	0.1	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>872</b>	<b>100.0</b>	<b>157,574</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>1,289</b>	<b>100.0</b>	<b>238,447</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data; 2019 &amp; 2020 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects adequate penetration throughout the assessment area. The bank's open-end lending in low-income tracts slightly trailed aggregate data. Lending in moderate-income tracts was stronger, with the bank's performance nearly

matching the aggregate levels in both 2019 and 2020. Overall, this distribution of lending reflects adequate performance. The following table details the geographic distribution of open-end home mortgage lending.

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Indianapolis MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	6.6	2.8	7	0.9	313	0.4
2020	6.6	2.8	7	1.0	302	0.5
Moderate						
2019	17.3	10.6	75	10.1	5,028	7.1
2020	17.3	9.6	62	9.2	4,434	7.0
Middle						
2019	36.4	33.7	401	53.8	31,603	44.4
2020	36.4	33.0	341	50.7	29,718	47.2
Upper						
2019	39.7	52.9	263	35.3	34,293	48.1
2020	39.7	54.6	263	39.1	28,476	45.3
Not Available						
2019	0.1	0.0	0	0.0	0	0.0
2020	0.1	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>746</b>	<b>100.0</b>	<b>71,237</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>673</b>	<b>100.0</b>	<b>62,930</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank's lending in low- and moderate-income tracts in 2019 was comparable to aggregate data. Lending performance improved incrementally in 2020 in both low- and moderate-income tracts. Given that the bank's lending distribution was similar to aggregate data and was relatively consistent to the corresponding business demographic comparisons, the geographic distribution of loans reflects adequate performance. The following table details the geographic distribution of small business lending.

Geographic Distribution of Small Business Loans						
Assessment Area: Indianapolis MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	9.9	8.7	42	7.5	8,232	7.7
2020	10.5	--	138	8.7	23,526	9.9
Moderate						
2019	19.9	17.3	99	17.8	18,163	17.0
2020	20.1	--	294	18.4	38,625	16.2
Middle						
2019	31.5	31.4	212	38.1	32,535	30.5
2020	31.1	--	665	41.7	84,471	35.5
Upper						
2019	38.6	42.5	202	36.3	46,005	43.2
2020	38.2	--	495	31.0	89,734	37.7
Not Available						
2019	0.1	0.2	2	0.4	1,600	1.5
2020	0.1	--	3	0.2	1,461	0.6
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>557</b>	<b>100.0</b>	<b>106,535</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>1,595</b>	<b>100.0</b>	<b>237,817</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects poor penetration throughout the assessment area. As shown in the following table, across both years, the bank originated only two small farm loans in moderate-income tracts and no loans in low-income tracts. However, given the small number of assessment area farms located in low- and moderate-income tracts, as well as the bank's relatively low volume of small farm lending in this assessment area, performance under this criterion did not have a material impact on overall assessments. The following table details the geographic distribution of small farm lending.

Geographic Distribution of Small Farm Loans						
Assessment Area: Indianapolis MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.9	1.8	0	0.0	0	0.0
2020	5.6	--	0	0.0	0	0.0
Moderate						
2019	12.4	3.1	2	5.4	500	6.7
2020	13.6	--	0	0.0	0	0.0
Middle						
2019	45.0	63.7	24	64.9	4,635	62.0
2020	44.4	--	31	81.6	5,025	82.4
Upper						
2019	37.5	31.4	11	29.7	2,335	31.3
2020	36.3	--	7	18.4	1,076	17.6
Not Available						
2019	0.1	0.0	0	0.0	0	0.0
2020	0.1	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>7,470</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>38</b>	<b>100.0</b>	<b>6,101</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration to individuals of different income levels and business and farms of different sizes. Excellent performance of closed-end home mortgage lending and small farm lending, combined with adequate results in the open-end home mortgage lending and good performance of small business lending, primarily support this conclusion.

#### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects excellent penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low-income borrowers was more than double the aggregate levels in both 2019 and 2020. Lending to moderate-income borrowers was similarly strong, with the bank's performance exceeding aggregate levels by more than 7.0 percentage points in 2019 and more than 15.0 percentage points in 2020. These levels of lending reflect excellent performance under this criterion.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Indianapolis MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	22.3	9.0	165	18.9	16,920	10.7
2020	22.3	7.6	230	17.8	21,763	9.1
Moderate						
2019	17.2	20.2	241	27.6	30,579	19.4
2020	17.2	18.1	434	33.7	52,464	22.0
Middle						
2019	19.6	20.5	160	18.3	23,519	14.9
2020	19.6	19.9	202	15.7	32,994	13.8
Upper						
2019	40.9	32.7	268	30.7	72,791	46.2
2020	40.9	34.7	382	29.6	117,393	49.2
Not Available						
2019	0.0	17.7	38	4.4	13,767	8.7
2020	0.0	19.7	41	3.2	13,834	5.8
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>872</b>	<b>100.0</b>	<b>157,574</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>1,289</b>	<b>100.0</b>	<b>238,447</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The distribution of open-end home mortgage loans reflects adequate penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low-income borrowers was slightly below aggregate levels in both years. Conversely, lending to moderate-income borrowers was slightly above aggregate in both years. Overall, these levels of lending reflect adequate performance.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Indianapolis MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	22.3	9.1	47	6.3	1,954	2.7
2020	22.3	7.0	40	5.9	1,641	2.6
Moderate						
2019	17.2	18.4	160	21.4	9,245	13.0
2020	17.2	16.2	154	22.9	9,693	15.4
Middle						
2019	19.6	21.7	168	22.5	13,455	18.9
2020	19.6	21.0	153	22.7	10,846	17.2
Upper						
2019	40.9	48.5	332	44.5	38,224	53.7
2020	40.9	53.0	301	44.7	38,322	60.9
Not Available						
2019	0.0	2.3	39	5.2	8,360	11.7
2020	0.0	2.8	25	3.7	2,427	3.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>746</b>	<b>100.0</b>	<b>71,237</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>673</b>	<b>100.0</b>	<b>62,930</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects good penetration to businesses of different sizes. Approximately half of the bank's small business loans in this assessment area were to businesses with revenues of \$1 million or less. As shown in the following table, the bank's level of lending to these businesses exceeded aggregate data by more than 10.0 percentage points in 2019, the most recent year for which aggregate data was available.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Indianapolis MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	85.0	45.1	309	55.5	34,888	32.7
2020	87.2	--	749	47.0	57,815	24.3
>\$1,000,000						
2019	5.2	--	248	44.5	71,647	67.3
2020	4.3	--	591	37.1	162,625	68.4
Revenue Not Available						
2019	9.8	--	0	0.0	0	0.0
2020	8.5	--	255	16.0	17,377	7.3
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>557</b>	<b>100.0</b>	<b>106,535</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>1,595</b>	<b>100.0</b>	<b>237,817</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The distribution of small farm loans reflects excellent penetration to farms of different sizes. In 2019, all but one of the bank's small farm loans in this assessment area were to farms with revenues of \$1 million or less, which significantly exceeds aggregate data. Although this percentage fell in 2020, lending to farms with revenues of \$1 million or less still represented more than three quarters of total small farm lending in this assessment area in 2020. These levels of lending reflect excellent performance under this criterion. The following table details the bank's small farm lending by revenue level.



Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Indianapolis MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	96.0	59.0	36	97.3	7,170	96.0
2020	96.3	--	31	81.6	5,265	86.3
>\$1,000,000						
2019	2.2	--	1	2.7	300	4.0
2020	2.0	--	4	10.5	767	12.6
Revenue Not Available						
2019	1.8	--	0	0.0	0	0.0
2020	1.7	--	3	7.9	69	1.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>7,470</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>38</b>	<b>100.0</b>	<b>6,101</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded 1,118 innovative and flexible loans totaling more than \$165 million during the evaluation period, representing 57.6 percent of the total flexible lending originated by the institution during the evaluation period. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

Innovative or Flexible Lending Programs – Indianapolis MSA										
Type of Program	2018		2019		2020		YTD 2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	40	5,072	247	33,350	237	34,783	264	44,568	<b>788</b>	<b>117,773</b>
Small Business	11	4,788	32	24,598	16	11,493	7	6,048	<b>66</b>	<b>46,927</b>
Consumer	37	112	89	244	81	231	57	171	<b>264</b>	<b>758</b>
<b>Totals</b>	<b>88</b>	<b>9,972</b>	<b>368</b>	<b>58,192</b>	<b>334</b>	<b>46,507</b>	<b>328</b>	<b>50,787</b>	<b>1,118</b>	<b>165,458</b>
Source: Bank Records										

### **Community Development Loans**

The institution made a relatively high level of community development loans. The bank originated more than \$108 million in community development loans in this assessment area, supporting all four community development categories. Among all ten assessment areas, community development

lending volume was highest in this assessment area, representing 22.7 percent of the bank’s total qualified lending. Fourteen of these community development loans totaling \$34.5 million were PPP loans.

The following table details the bank’s community development lending in this assessment area by year and purpose.

<b>Community Development Lending – Indianapolis MSA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	0	0	0	0	1	4,188	0	0	<b>1</b>	<b>4,188</b>
2019	1	3,500	0	0	3	10,085	0	0	<b>4</b>	<b>13,585</b>
2020	2	14,003	1	1,156	3	10,817	11	30,558	<b>17</b>	<b>56,534</b>
YTD 2021	0	0	1	10,512	3	14,785	4	8,762	<b>8</b>	<b>34,059</b>
<b>Total</b>	<b>3</b>	<b>17,503</b>	<b>2</b>	<b>11,668</b>	<b>10</b>	<b>39,875</b>	<b>15</b>	<b>39,320</b>	<b>30</b>	<b>108,366</b>
<i>Source: Bank Records</i>										

Examples of the bank’s community development loans in this assessment area are as follows:

- A \$4.8 million loan provided funding for a new business structure in a low-income census tract in a Qualified Opportunity Zone. The land used was a brownfield, so this construction project resulted in the cleanup of the site. It contributed to the revitalization and stabilization of the census tract.
- A \$13.0 million loan funded the construction of a 210-unit multi-family affordable housing community in Indianapolis. These affordable housing units are designated for low- and moderate-income persons.
- A \$3.5 million loan funded the purchase and rehabilitation of an affordable housing community. The 131 units are designated for low- and moderate-income persons.

## **INVESTMENT TEST**

First Merchants demonstrated outstanding performance under the Investment Test in the Indianapolis MSA assessment area. The bank’s excellent level of qualified investments and good responsiveness to community development needs support this conclusion.

### **Investment and Grant Activity**

The institution made an excellent level of community development investments. Investments in this assessment area represented 26.0 percent of the bank’s total investment activity by dollar volume, which is consistent with the proportion of overall bank operations in this assessment area. Most of these investments were new since the previous evaluation. Investments supported all four community development categories, with the largest share of investments supporting affordable housing. The following table details the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments – Indianapolis MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	8,052	0	0	0	0	0	0	3	8,052
2018	2	828	4	6,161	0	0	0	0	6	6,989
2019	3	3,442	3	7,159	0	0	0	0	6	10,601
2020	0	0	0	0	0	0	2	12,400	2	12,400
2021	0	0	9	10,295	1	2,000	0	0	10	12,295
<b>Subtotal</b>	<b>8</b>	<b>12,322</b>	<b>16</b>	<b>23,615</b>	<b>1</b>	<b>2,000</b>	<b>2</b>	<b>12,400</b>	<b>27</b>	<b>50,337</b>
Qualified Donations	5	879	106	766	1	5	0	0	112	1,650
<b>Total</b>	<b>13</b>	<b>13,201</b>	<b>122</b>	<b>24,381</b>	<b>2</b>	<b>2,005</b>	<b>2</b>	<b>12,400</b>	<b>139</b>	<b>51,987</b>
<i>Source: Bank Data</i>										

Examples of the bank's qualified investments in this assessment area are as follows:

- Six bonds totaling \$7.4 million provided funding for several school building projects in a school district where a majority of students are low- or moderate-income.
- The bank invested \$7.5 million in a fund that provides growth capital to companies in order to revitalize distressed census tracts.
- In 2020, the bank donated a total of \$244,500 to 90 separate organizations responsive to the needs of low- and moderate-income individuals affected by COVID-19. Examples include donations to organizations providing housing, food, and other essential services.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs. Investments supported all four community development categories, all of which were identified needs in the assessment area.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investments in Small Business Investment Companies that support economic development by financing small businesses.

### **SERVICE TEST**

First Merchants demonstrated adequate performance under the Service Test in the Indianapolis MSA assessment area. Performance under each Service Test criterion supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. As shown in the following table, the bank operates eight offices in low- or moderate-income census

tracts. The percentage of offices in both low- and moderate-income tracts is comparable to the percentage of assessment area residents that live in those tract income categories. Additionally, the bank maintains three ATMs in low-income tracts and seven ATMs in moderate-income tracts throughout the assessment area.

Branch Distribution by Geography Income Level – Indianapolis MSA								
Tract Income Level	Offices of Other Lenders		Census Tracts		Population		Bank Branches	
	#	%	#	%	#	%	#	%
Low	34	7.2	67	17.6	212,040	11.4	3	11.5
Moderate	130	27.4	103	27.1	420,208	22.7	5	19.2
Middle	140	29.5	120	31.6	599,382	32.4	11	42.3
Upper	170	35.9	88	23.2	615,233	33.2	7	26.9
N/A	0	0.0	2	0.5	5,650	0.3	0	0.0
<b>Total</b>	<b>474</b>	<b>100.0</b>	<b>380</b>	<b>100.0</b>	<b>1,852,513</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

Several of the bank’s office locations in Indianapolis and Anderson positively affected bank performance under this criterion. Specifically, the bank’s 38<sup>th</sup> Street office in Indianapolis, which opened in 2020, effectively serves a predominantly low- and moderate-income area. The office is located in a low-income area near the center of a large cluster of low- and moderate-income tracts several miles north of downtown Indianapolis. Additionally, the bank’s office locations in Anderson effectively serve a predominantly low- and moderate-income area. The downtown Anderson area contains a cluster of 13 low- and moderate-income tracts, and First Merchants maintains three offices in or immediately adjacent to these tracts.

### **Changes in Branch Locations**

To the extent changes have been made, the institution’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During the evaluation period, the bank closed eight offices and opened one office in the assessment area. Of the eight closures, two offices were located in moderate-income tracts, one in Hamilton County and one in Madison County. As such, the closures of these offices negatively impacted the accessibility of banking service in these moderate-income areas.

However, the opening of a new branch in a low-income area of Indianapolis helped to offset the negative impact of the moderate-income branch closures. The new branch, which is located on 38<sup>th</sup> Street several miles north of downtown Indianapolis, is located near the center of a large cluster of low- and moderate-income tracts. Examiners considered the opening of this branch particularly beneficial and responsive to the needs of low- and moderate-income individuals in this distressed portion of Indianapolis.

## **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in this assessment area, and nearly all offices offer Saturday hours and drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

## **Community Development Services**

The bank provides an adequate level of community development services. During the evaluation period, the bank performed 70 services in this market, representing 16.7 percent of its total qualified services. Most of these activities supported the provision of community services for low- and moderate-income individuals. The following table details the bank's community development services in this assessment area by year and purpose.

<b>Community Development Services – Indianapolis MSA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018	0	11	0	0	<b>11</b>
2019	5	19	1	0	<b>25</b>
2020	7	13	2	0	<b>22</b>
YTD 2021	1	7	4	0	<b>12</b>
<b>Total</b>	<b>13</b>	<b>50</b>	<b>7</b>	<b>0</b>	<b>70</b>
<i>Source: Bank Records</i>					

Examples of the bank's community development services in this assessment area are as follows:

- A bank officer serves on an affordable housing committee for a development corporation to promote affordable housing in the assessment area.
- A bank officer serves on the board of an economic development entity promoting small business growth.
- A bank officer serves on the board of a homeless shelter for women and children.

## **NONMETROPOLITAN INDIANA – Full-Scope Review**

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

The Indiana Non-MSA assessment area includes 14 whole counties: Adams, Clinton, Fayette, Henry, Huntington, Jay, Marshall, Miami, Montgomery, Randolph, Wabash, Wayne, Wells, and White. These counties are mostly contiguous and located throughout northern and central Indiana; therefore, these areas are presented collectively as one assessment area for purposes of this evaluation. First Merchants operates 16 offices in this assessment area.

## **Economic and Demographic Data**

The assessment area contains 130 census tracts across the 14 counties. According to 2015 ACS data, these tracts reflect the following income designations:

- 1 low-income tracts
- 26 moderate-income tracts
- 90 middle-income tracts
- 13 upper-income tracts

Wayne County, which includes Richmond, has the assessment area's only low-income tract and nearly a quarter of the assessment area's moderate-income tracts. The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Indiana Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	0.8	20.0	69.2	10.0	0.0
Population by Geography	497,863	0.7	17.7	71.0	10.5	0.0
Housing Units by Geography	216,880	1.0	19.0	69.9	10.1	0.0
Owner-Occupied Units by Geography	140,080	0.3	14.8	73.1	11.8	0.0
Occupied Rental Units by Geography	49,756	2.0	27.3	65.0	5.7	0.0
Vacant Units by Geography	27,044	3.1	25.4	62.3	9.3	0.0
Businesses by Geography	29,994	1.7	17.7	69.0	11.6	0.0
Farms by Geography	3,244	0.0	4.2	76.3	19.5	0.0
Family Distribution by Income Level	129,201	19.6	18.8	22.7	38.9	0.0
Household Distribution by Income Level	189,836	23.8	17.3	19.1	39.8	0.0
Median Family Income Non-MSAs - IN		\$55,715	Median Housing Value			\$99,779
Families Below Poverty Level		11.4%	Median Gross Rent			\$640
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to United States Bureau of Labor Statistics data, unemployment rates throughout the assessment area have declined substantially since the onset of the COVID-19 pandemic. As of June 2021, county unemployment rates averaged 4.0 percent across the 14 assessment area counties. Unemployment rates remain most elevated in Miami County (6.1 percent) and Fayette County (5.8 percent).

The assessment area's economy relies heavily on small business and agriculture. Various larger employers also operate throughout the assessment area. For example, Wayne County, Marshall County, and Henry County have the assessment area's largest labor forces. Major employers in

those counties include Reid Health (Wayne County); wire manufacturer Southwire (Marshall County); and manufacturer Draper, Inc. (Henry County). With respect to agriculture, according to the most recent Census of Agriculture data, assessment area farms had annual sales of over \$2.5 billion in 2017.

The table below presents the Indiana Non-MSA median family income levels for 2019 and 2020, as updated by the FFIEC.

<b>Median Family Income Ranges – Indiana Non-MSA (99999)</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2019 (\$61,200)	<\$30,600	\$30,600 to <\$48,960	\$48,960 to <\$73,440	≥\$73,440
2020 (\$63,800)	<\$31,900	\$31,900 to <\$51,040	\$51,040 to <\$76,560	≥\$76,560
<i>Source: FFIEC</i>				

### **Competition**

The assessment area is moderately competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 40 banks operated 152 offices in the assessment area. Of these banks, First Merchants ranked first, with a deposit market share of 14.1 percent.

According to 2020 HMDA aggregate data, First Merchants ranked second with a market share of 5.1 percent by number of loans among institutions that reported home mortgage originations or purchases in the assessment area. The top ranked lender in the assessment area is a large nonbank mortgage lender. According to 2019 CRA aggregate data, the bank ranked fifth with a market share of 5.3 percent by number for small business loans, and third with a market share of 11.7 percent by number for small farm loans. Small business and small farm market shares by dollar volume were notably higher, at 14.8 percent and 19.3 percent, respectively.

### **Community Contacts**

Examiners reviewed a recent contact with a local economic development organization active in the assessment area. The contact noted that the area's economy continues to recover from the challenges associated with the COVID-19 pandemic. The contact identified small business start-up financing as a credit need in the area. The contact also stated that local banks perform well in meeting local credit needs, including through SBA and USDA financing for local small businesses and farms.

### **Credit and Community Development Needs and Opportunities**

Examiners determined that support for small businesses and farms is a primary need in this assessment area, especially in light of challenges associated with the COVID-19 pandemic. Programs to support low- and moderate-income families, including support for affordable housing initiatives, also remain in demand.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN NONMETROPOLITAN INDIANA

### LENDING TEST

First Merchants demonstrated good performance under the Lending Test in the Indiana Non-MSA assessment area. The bank's performance under each of the Lending Test criteria supports this conclusion. The bank's performance under the geographic distribution criterion was poor; however, performance was stronger under all other Lending Test criteria.

#### Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. With respect to closed-end mortgage lending, First Merchants' lending volumes increased significantly from 2019 to 2020, meeting increased consumer demand for home mortgage products.

Additionally, First Merchants is a leading small business lender in this assessment area. According to 2019 aggregate CRA data, First Merchants was the top small business lender in the assessment area in terms of total dollar volume. First Merchants average small business loan amount, at \$129,000, was also significantly higher than other leading small business lenders, including many large national banks. With respect to small farm lending, First Merchants was the second ranked lender in the assessment area by dollar volume among institutions that report CRA data.

The following table details First Merchants' 2019 and 2020 originations by loan type in the Indiana Non-MSA assessment area.

<b>Lending Activity – Indiana Non-MSA</b>				
<b>Loan Product</b>	<b>2019 #</b>	<b>2019 \$(000)</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	440	52,187	541	74,051
Open-End Home Mortgage	534	33,816	458	32,105
<b><i>Subtotal: Home Mortgage</i></b>	<b>974</b>	<b>86,003</b>	<b>999</b>	<b>106,156</b>
Small Business	319	41,221	770	75,462
Small Farm	211	31,780	248	32,754
<b>TOTAL</b>	<b>1,504</b>	<b>159,004</b>	<b>2,017</b>	<b>214,372</b>
<i>Source: Bank Data</i>				

#### Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the assessment area. Poor performance with respect to closed-end home mortgage lending, open-end home mortgage lending, and small business lending primarily support this conclusion.

#### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects poor penetration throughout the assessment area. In particular, the bank's lending performance in moderate-income tracts lagged aggregate levels by several percentage points in both 2019 and 2020. The following table details the geographic distribution of closed-end home mortgage lending.



Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Indiana Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.3	0.1	0	0.0	0	0.0
2020	0.3	0.1	0	0.0	0	0.0
Moderate						
2019	14.8	13.4	39	8.9	2,484	4.8
2020	14.8	11.6	34	6.3	2,414	3.3
Middle						
2019	73.1	72.5	331	75.2	39,617	75.9
2020	73.1	73.6	417	77.1	58,022	78.4
Upper						
2019	11.8	13.9	70	15.9	10,086	19.3
2020	11.8	14.7	90	16.6	13,616	18.4
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>440</b>	<b>100.0</b>	<b>52,187</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>541</b>	<b>100.0</b>	<b>74,051</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects poor penetration throughout the assessment area. As with closed-end lending, the bank's lending performance in moderate-income tracts lagged aggregate levels by several percentage points in both 2019 and 2020. The following table details the geographic distribution of open-end lending.

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Indiana Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.3	0.1	0	0.0	0	0.0
2020	0.3	0.0	0	0.0	0	0.0
Moderate						
2019	14.8	9.7	43	8.1	1,786	5.3
2020	14.8	8.3	25	5.5	1,123	3.5
Middle						
2019	73.1	70.4	413	77.3	26,257	77.6
2020	73.1	72.8	347	75.8	24,783	77.2
Upper						
2019	11.8	19.8	78	14.6	5,772	17.1
2020	11.8	18.9	86	18.8	6,199	19.3
Totals						
2019	100.0	100.0	534	100.0	33,816	100.0
2020	100.0	100.0	458	100.0	32,105	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. The bank's lending performance in moderate-income tracts lagged aggregate data by nearly 8.0 percentage points in 2019, the most recent year for which aggregate data was available. Also, the results for both years significantly trailed the corresponding business demographic in that income segment. The following table details the geographic distribution of small business lending.

Geographic Distribution of Small Business Loans						
Assessment Area: Indiana Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	1.7	1.3	2	0.6	507	1.2
2020	1.7	--	5	0.6	1,171	1.6
Moderate						
2019	17.8	17.6	31	9.7	6,830	16.6
2020	17.7	--	82	10.6	9,037	12.0
Middle						
2019	69.2	68.3	224	70.2	26,932	65.3
2020	69.0	--	573	74.4	51,909	68.8
Upper						
2019	11.3	12.8	62	19.4	6,952	16.9
2020	11.6	--	110	14.3	13,345	17.7
Totals						
2019	100.0	100.0	319	100.0	41,221	100.0
2020	100.0	--	770	100.0	75,462	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects adequate penetration throughout the assessment area. Very few assessment area farms are located in the assessment area's low- and moderate-income census tracts. The bank's lending in moderate-income tracts was nearly identical to aggregate in 2019 and increased in 2020. The following table details the geographic distribution of small farm lending.

Geographic Distribution of Small Farm Loans						
Assessment Area: Indiana Non-MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
Moderate						
2019	4.3	0.8	2	0.9	376	1.2
2020	4.2	--	4	1.6	186	0.6
Middle						
2019	76.3	81.8	158	74.9	25,222	79.4
2020	76.3	--	167	67.3	21,192	64.7
Upper						
2019	19.4	17.4	51	24.2	6,182	19.5
2020	19.5	--	77	31.0	11,376	34.7
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>211</b>	<b>100.0</b>	<b>31,780</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>248</b>	<b>100.0</b>	<b>32,754</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration to individuals of different income levels and business and farms of different sizes. The bank demonstrated excellent performance in small business and small farm lending, and good performance in the more heavily weighted closed-end and open-end home mortgage lending.

#### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects good penetration to retail customers of different income levels. As shown in the following table, the bank's lending to both low- and moderate-income borrowers was either in line with or exceeded aggregate data in both 2019 and 2020. Furthermore, the bank's lending performance in both of these income categories increased from 2019 to 2020. This distribution of lending reflects good performance.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Indiana Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	19.6	9.2	44	10.0	2,866	5.5
2020	19.6	8.3	57	10.5	3,625	4.9
Moderate						
2019	18.8	24.7	107	24.3	9,267	17.8
2020	18.8	23.9	143	26.4	12,812	17.3
Middle						
2019	22.7	22.1	117	26.6	12,203	23.4
2020	22.7	21.1	145	26.8	16,112	21.8
Upper						
2019	38.9	27.1	157	35.7	25,362	48.6
2020	38.9	29.3	189	34.9	31,331	42.3
Not Available						
2019	0.0	16.8	15	3.4	2,489	4.8
2020	0.0	17.4	7	1.3	10,171	13.7
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>440</b>	<b>100.0</b>	<b>52,187</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>541</b>	<b>100.0</b>	<b>74,051</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The distribution of open-end home mortgage loans reflects good penetration to retail customers of different income levels. As shown in the following table, and as with close-end home mortgage lending, the bank's open-end lending to both low- and moderate-income borrowers was either in line with or exceeded aggregate data in both 2019 and 2020, reflecting good performance under this criterion.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Indiana Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	19.6	10.1	53	9.9	1,934	5.7
2020	19.6	8.4	44	9.6	1,735	5.4
Moderate						
2019	18.8	17.1	92	17.2	4,270	12.6
2020	18.8	18.6	90	19.7	5,112	15.9
Middle						
2019	22.7	26.6	156	29.2	9,086	26.9
2020	22.7	24.9	119	26.0	6,917	21.5
Upper						
2019	38.9	43.7	215	40.3	17,379	51.4
2020	38.9	44.2	191	41.7	17,714	55.2
Not Available						
2019	0.0	2.5	18	3.4	1,147	3.4
2020	0.0	3.9	14	3.1	627	2.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>534</b>	<b>100.0</b>	<b>33,816</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>458</b>	<b>100.0</b>	<b>32,105</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects excellent penetration to businesses of different sizes. In 2019, the most recent year for which aggregate data was available, the bank's lending to businesses with revenues of \$1 million or less was substantially higher than the aggregate level. Performance was similarly strong in 2020 when taking into account the high number of PPP loans for which revenues were not reported. When excluding these loans, the bank's lending to businesses with revenues of \$1 million or less was nearly identical to the 2019 level.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Indiana Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	80.3	50.0	221	69.3	15,181	36.8
2020	82.3	--	455	59.1	26,144	34.6
>\$1,000,000						
2019	5.2	--	98	30.7	26,040	63.2
2020	4.6	--	206	26.8	45,266	60.0
Revenue Not Available						
2019	14.5	--	0	0.0	0	0.0
2020	13.1	--	109	14.2	4,052	5.4
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>319</b>	<b>100.0</b>	<b>41,221</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>770</b>	<b>100.0</b>	<b>75,462</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The distribution of small farm loans reflects excellent penetration to farms of different sizes. In 2019, the most recent year for which aggregate data was available, the bank's performance was substantially higher than the aggregate level. The following table details small farm lending by borrower income category.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Indiana Non-MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	97.9	65.5	179	84.8	24,185	76.1
2020	98.1	--	197	79.4	26,726	81.6
>\$1,000,000						
2019	1.4	--	32	15.2	7,595	23.9
2020	1.3	--	38	15.3	5,747	17.5
Revenue Not Available						
2019	0.7	--	0	0.0	0	0.0
2020	0.6	--	13	5.2	281	0.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>211</b>	<b>100.0</b>	<b>31,780</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>248</b>	<b>100.0</b>	<b>32,754</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded over 500 innovative and flexible loans totaling more than \$26 million during the evaluation period, representing 9.3 percent of the bank's total. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

Innovative or Flexible Lending Programs – Indiana Non-MSA										
Type of Program	2018		2019		2020		YTD 2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	37	3,869	78	8,107	58	6,781	24	2,986	197	21,743
Small Business	4	2,149	12	1,615	0	0	1	99	17	3,863
Consumer	45	157	99	338	92	297	63	200	299	992
<b>Totals</b>	<b>86</b>	<b>6,175</b>	<b>189</b>	<b>10,060</b>	<b>150</b>	<b>7,078</b>	<b>88</b>	<b>3,285</b>	<b>513</b>	<b>26,598</b>
Source: Bank Records										

### **Community Development Loans**

The institution made a relatively high level of community development loans. The bank originated nearly \$16 million in community development loans in this assessment area, primarily supporting affordable housing initiatives and representing 3.3 percent of its total qualified lending. Two of these community development loans totaling \$5.9 million were PPP loans.



The following table details the bank's community development lending in this assessment area by year and purpose.

<b>Community Development Lending – Indiana Non-MSA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	1	9,000	0	0	0	0	0	0	1	9,000
2019	0	0	0	0	0	0	0	0	0	0
2020	1	899	0	0	0	0	2	5,859	3	6,758
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>9,899</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>5,859</b>	<b>4</b>	<b>15,758</b>
<i>Source: Bank Records</i>										

Examples of the bank's community development loans in this assessment area are as follows:

- A \$9.0 million loan funded the rehabilitation of a 48-unit multi-family affordable housing community and the rehabilitation of a building in which 16 new affordable housing units were created. These affordable housing units are designated as housing for low-income persons.
- An \$899,000 loan assisted in the construction of a 100-unit affordable housing development. This participation loan helped to create housing for low-income persons.
- The bank funded a PPP loan for \$4.2 million that assisted a business located in a moderate-income census tract, supporting revitalization and stabilization of that census tract.

## **INVESTMENT TEST**

First Merchants demonstrated good performance under the Investment Test in the Indiana Non-MSA assessment area. The bank's relatively high level of qualified investments supports this conclusion.

### **Investment and Grant Activity**

The institution made a relatively high level of community development investments. Investments in this assessment area represented 5.8 percent of the bank's total investment activity by dollar volume, which is less than the proportion of overall bank operations in this assessment area. However, examiners considered the fact that qualified investment opportunities are relatively less available in this assessment area compared to the more urban assessment areas.

All of the investments in this assessment area were new since the previous evaluation. Investments supported affordable housing, community services for low- and moderate-income individuals, and revitalization of low- and moderate-income areas. The following table details the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments – Indiana Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	3	2,001	0	0	0	0	3	2,001
2020	1	3,000	6	1,995	0	0	2	4,675	9	9,670
2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>3,000</b>	<b>9</b>	<b>3,996</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4,675</b>	<b>12</b>	<b>11,671</b>
Qualified Donations	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>3,000</b>	<b>9</b>	<b>3,996</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4,675</b>	<b>12</b>	<b>11,671</b>
<i>Source: Bank Data</i>										

Examples of the bank's qualified investments in this assessment area are as follows:

- Nine bonds totaling \$4.0 million provided funding for school buildings in two districts where a majority of students are low- or moderate-income.
- Two bonds totaling \$4.7 million provided funding to revitalize a moderate-income Tax Increment Financing district to purchase land, fund road improvements, and fund building construction.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs. Examiners identified affordable housing as a need in this assessment area, and the bank's investments supported affordable housing initiatives.

### **Community Development Initiatives**

The institution rarely uses innovative or complex investments to support community development initiatives. Most of the bank's investments in this assessment area were standard investment vehicles, such as municipal bonds.

### **SERVICE TEST**

First Merchants demonstrated reasonable performance under the Service Test in the Indiana Non-MSA assessment area. Performance under each Service Test criterion supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. As shown in the following table, the bank operates three of its sixteen offices in moderate-income tracts, which slightly exceeds the percentage of assessment area residents that live in those tracts. The bank does not maintain any offices in low-income tracts, but this is reasonable given that the

14-county assessment area contains only one low-income tract. Furthermore, the bank operates five ATMs in moderate-income tracts in this assessment area.

<b>Branch Distribution by Geography Income Level – Indiana Non-MSA</b>								
<b>Tract Income Level</b>	<b>Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Bank Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	7	4.3	1	0.8	3,477	0.7	0	0.0
Moderate	34	21.1	26	20.0	88,315	17.7	3	18.8
Middle	107	66.5	90	69.2	353,716	71.1	13	81.2
Upper	13	8.1	13	10.0	52,355	10.5	0	0.0
<b>Total</b>	<b>161</b>	<b>100.0</b>	<b>130</b>	<b>100.0</b>	<b>497,863</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. The bank closed nine offices in this assessment area since the previous evaluation. However, these closed offices were almost entirely in middle- and upper-income tracts, with only one closed-office in a moderate-income tract. As such, the closure of these offices did not disproportionately affect low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. All of the offices offer Saturday hours, and nearly all offices have drive-up facilities. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The bank provided an adequate level of community development services. Most of these activities supported the provision of community services for low- and moderate-income individuals. The following table details the bank's community development services in this assessment area by year and purpose, which represent 7.4 percent of the institution's total qualified services.

Community Development Services – Indiana Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	0	2	0	0	2
2019	2	6	0	0	8
2020	3	7	3	0	13
YTD 2021	1	3	4	0	8
<b>Total</b>	<b>6</b>	<b>18</b>	<b>7</b>	<b>0</b>	<b>31</b>
<i>Source: Bank Records</i>					

Examples of the bank’s community development services in this assessment area are as follows:

- A bank officer serves on the board of an economic development entity, which promotes economic development efforts in a local community.
- A bank officer serves on the board of an entity providing services to low- and moderate-income senior citizens, including food and transportation.
- A bank officer serves as treasurer of an entity providing homeownership opportunities to low-income persons.

## OTHER INDIANA ASSESSMENT AREAS – Limited-Scope Reviews

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW ASSESSMENT AREAS

The following table summarizes the conclusions for the three Indiana assessment areas reviewed using limited-scope examination procedures. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. Performance in each limited-scope assessment area was generally consistent with bank performance in the two full-scope Indiana assessment areas. These conclusions did not alter the bank’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Muncie, IN MSA	Consistent	Consistent	Consistent
Lafayette, IN MSA	Consistent	Consistent	Consistent
Fort Wayne, IN MSA	Consistent	Below	Consistent

Facts and data that support conclusions for the limited-scope assessment areas are included in this section, beginning with a summary of First Merchants’ operations and activities in each area, followed by geographic distribution and borrower profile tables by loan type. Additional demographic data and market share information for the limited-scope assessment areas is included in the appendices.

**Muncie, IN MSA**

The Muncie MSA assessment area includes all of Delaware County, Indiana. First Merchants operates six offices in this assessment area, including the bank's main office in Muncie. Branch distribution and alternative delivery systems in this assessment area are consistent with overall bank performance. Service hours and loan and deposit products are convenient to the area, including low- and moderate-income geographies and individuals. The table below summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

<b>Activity</b>	<b>#</b>	<b>\$</b>
Closed-End HMDA Loans (2019 and 2020)	391	\$53.0 million
Open-End HMDA Loans (2019 and 2020)	346	\$24.7 million
Small Business Loans (2019 and 2020)	505	\$69.3 million
Small Farm Loans (2019 and 2020)	36	\$5.8 million
Innovative/Flexible Loans	167	\$7.5 million
Community Development Loans	8	\$36.4 million
Investments (New)	7	\$20.2 million
Investments (Prior Period)	0	-
Donations	56	\$793,000
Community Development Services	25	-
<i>Source: Bank Data</i>		

## Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Muncie MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.8	1.3	6	3.8	297	1.4
2020	3.8	1.0	8	3.5	1,484	4.6
Moderate						
2019	21.6	13.0	31	19.4	3,478	16.9
2020	21.6	12.2	30	13.0	8,210	25.3
Middle						
2019	30.3	29.0	32	20.0	3,747	18.2
2020	30.3	28.7	69	29.9	7,414	22.9
Upper						
2019	43.5	54.9	85	53.1	10,949	53.2
2020	43.5	56.5	117	50.6	14,288	44.1
Not Available						
2019	0.8	1.8	6	3.8	2,115	10.3
2020	0.8	1.6	7	3.0	1,009	3.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>	<b>20,586</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>231</b>	<b>100.0</b>	<b>32,406</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Muncie MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.8	0.8	1	0.6	34	0.3
2020	3.8	0.6	1	0.6	15	0.1
Moderate						
2019	21.6	8.1	14	8.0	594	4.6
2020	21.6	8.4	16	9.3	548	4.6
Middle						
2019	30.3	29.2	48	27.6	3,095	24.0
2020	30.3	35.2	65	37.8	4,592	38.8
Upper						
2019	43.5	60.9	109	62.6	9,037	70.0
2020	43.5	55.8	90	52.3	6,679	56.4
Not Available						
2019	0.8	1.0	2	1.1	142	1.1
2020	0.8	0.0	0	0.0	0	0.0
Totals						
2019	100.0	100.0	174	100.0	12,902	100.0
2020	100.0	100.0	172	100.0	11,834	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Business Loans						
Assessment Area: Muncie MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	5.3	4.4	4	3.4	1,378	6.6
2020	5.5	--	26	6.7	3,981	8.2
Moderate						
2019	28.5	31.3	38	32.5	4,005	19.3
2020	28.1	--	137	35.3	15,292	31.5
Middle						
2019	28.8	25.5	30	25.6	5,707	27.5
2020	28.2	--	98	25.3	9,590	19.8
Upper						
2019	32.6	35.1	42	35.9	9,537	46.0
2020	33.5	--	115	29.6	18,919	39.0
Not Available						
2019	4.8	3.7	3	2.6	100	0.5
2020	4.8	--	12	3.1	758	1.6
Totals						
2019	100.0	100.0	117	100.0	20,727	100.0
2020	100.0	--	388	100.0	48,540	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						



Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Muncie MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	21.7	8.1	9	5.6	395	1.9
2020	21.7	10.1	25	10.8	1,577	4.9
Moderate						
2019	16.8	20.8	32	20.0	2,546	12.4
2020	16.8	19.8	53	22.9	4,136	12.8
Middle						
2019	20.8	22.9	31	19.4	3,091	15.0
2020	20.8	20.8	52	22.5	5,677	17.5
Upper						
2019	40.7	29.5	58	36.3	7,656	37.2
2020	40.7	30.2	71	30.7	10,688	33.0
Not Available						
2019	0.0	18.6	30	18.8	6,898	33.5
2020	0.0	19.1	30	13.0	10,328	31.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>	<b>20,586</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>231</b>	<b>100.0</b>	<b>32,406</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Muncie MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	21.7	8.1	11	6.3	379	2.9
2020	21.7	6.9	14	8.1	680	5.7
Moderate						
2019	16.8	17.5	32	18.4	1,930	15.0
2020	16.8	20.9	39	22.7	2,129	18.0
Middle						
2019	20.8	19.5	40	23.0	2,689	20.8
2020	20.8	21.8	36	20.9	2,061	17.4
Upper						
2019	40.7	51.5	82	47.1	7,115	55.1
2020	40.7	41.8	62	36.0	5,270	44.5
Not Available						
2019	0.0	3.3	9	5.2	789	6.1
2020	0.0	8.7	21	12.2	1,696	14.3
Totals						
2019	100.0	100.0	174	100.0	12,902	100.0
2020	100.0	100.0	172	100.0	11,834	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Muncie MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	79.8	44.0	74	63.2	8,774	42.3
2020	81.6	--	204	52.6	12,911	26.6
>\$1,000,000						
2019	6.1	--	43	36.8	11,953	57.7
2020	5.5	--	126	32.5	33,070	68.1
Revenue Not Available						
2019	14.1	--	0	0.0	0	0.0
2020	12.9	--	58	14.9	2,559	5.3
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>117</b>	<b>100.0</b>	<b>20,727</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>388</b>	<b>100.0</b>	<b>48,540</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### Lafayette, IN MSA

The Lafayette MSA assessment area includes all of Carroll and Tippecanoe counties in Indiana. First Merchants operates eight branches in this assessment area. Branch distribution and alternative delivery systems in this assessment area are consistent with overall bank performance. Service hours and loan and deposit products are convenient to the area, including low- and moderate-income geographies and individuals. The table below summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	#	\$
Closed-End HMDA Loans (2019 and 2020)	541	\$95.3 million
Open-End HMDA Loans (2019 and 2020)	489	\$38.4 million
Small Business Loans (2019 and 2020)	699	\$104.0 million
Small Farm Loans (2019 and 2020)	176	\$30.2 million
Innovative/Flexible Loans	187	\$10.3 million
Community Development Loans	10	\$26.9 million
Investments (New)	13	\$20.5 million
Investments (Prior Period)	0	-
Donations	28	\$202,000
Community Development Services	26	-
Source: Bank Data		

## Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Lafayette MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	1.0	1.0	3	1.4	189	0.5
2020	1.0	0.8	6	1.8	1,087	2.0
Moderate						
2019	15.8	15.2	37	17.2	7,230	17.4
2020	15.8	13.7	46	14.1	4,642	8.6
Middle						
2019	40.7	36.4	79	36.7	9,725	23.3
2020	40.7	37.0	120	36.8	18,360	34.2
Upper						
2019	42.3	47.2	92	42.8	18,527	44.5
2020	42.3	48.3	150	46.0	27,875	51.9
Not Available						
2019	0.1	0.2	4	1.9	5,996	14.4
2020	0.1	0.2	4	1.2	1,701	3.2
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>215</b>	<b>100.0</b>	<b>41,667</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>326</b>	<b>100.0</b>	<b>53,664</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Lafayette MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	1.0	0.5	3	1.2	299	1.6
2020	1.0	0.6	1	0.4	65	0.3
Moderate						
2019	15.8	12.7	39	15.4	2,483	13.3
2020	15.8	9.6	16	6.8	803	4.1
Middle						
2019	40.7	35.5	108	42.5	7,437	39.9
2020	40.7	40.5	118	50.2	9,344	47.2
Upper						
2019	42.3	51.3	104	40.9	8,415	45.2
2020	42.3	49.2	100	42.6	9,582	48.4
Not Available						
2019	0.1	0.0	0	0.0	0	0.0
2020	0.1	0.2	0	0.0	0	0.0
Totals						
2019	100.0	100.0	254	100.0	18,634	100.0
2020	100.0	100.0	235	100.0	19,794	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Business Loans						
Assessment Area: Lafayette MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.2	2.7	1	0.5	750	2.2
2020	3.9	--	19	3.7	2,151	3.0
Moderate						
2019	29.2	30.7	73	39.0	14,930	44.7
2020	28.6	--	208	40.6	33,481	47.4
Middle						
2019	31.0	31.6	60	32.1	7,600	22.7
2020	31.4	--	151	29.5	14,737	20.9
Upper						
2019	32.0	33.1	52	27.8	9,950	29.8
2020	32.6	--	124	24.2	19,322	27.4
Not Available						
2019	3.7	2.0	1	0.5	200	0.6
2020	3.5	--	10	2.0	924	1.3
Totals						
2019	100.0	100.0	187	100.0	33,430	100.0
2020	100.0	--	512	100.0	70,615	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Farm Loans						
Assessment Area: Lafayette MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.8	0.0	0	0.0	0	0.0
2020	0.9	--	0	0.0	0	0.0
Moderate						
2019	8.0	1.8	1	1.4	210	1.5
2020	9.0	--	0	0.0	0	0.0
Middle						
2019	51.6	78.2	59	80.8	12,381	85.6
2020	52.0	--	82	79.6	13,780	87.3
Upper						
2019	39.6	20.0	13	17.8	1,872	12.9
2020	38.2	--	21	20.4	2,005	12.7
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>14,463</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>103</b>	<b>100.0</b>	<b>15,785</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Lafayette MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.4	8.3	13	6.0	1,107	2.7
2020	20.4	7.6	31	9.5	2,992	5.6
Moderate						
2019	16.1	22.5	48	22.3	5,326	12.8
2020	16.1	19.7	88	27.0	11,139	20.8
Middle						
2019	23.0	21.8	59	27.4	7,300	17.5
2020	23.0	22.7	82	25.2	12,138	22.6
Upper						
2019	40.5	32.9	79	36.7	13,424	32.2
2020	40.5	34.7	115	35.3	21,815	40.7
Not Available						
2019	0.0	14.5	16	7.4	14,510	34.8
2020	0.0	15.3	10	3.1	5,581	10.4
Totals						
2019	100.0	100.0	215	100.0	41,667	100.0
2020	100.0	100.0	326	100.0	53,664	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						



Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Lafayette MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.4	6.9	23	9.1	838	4.5
2020	20.4	6.2	23	9.8	1,132	5.7
Moderate						
2019	16.1	17.6	50	19.7	3,399	18.2
2020	16.1	16.9	47	20.0	3,125	15.8
Middle						
2019	23.0	22.1	60	23.6	3,986	21.4
2020	23.0	24.0	62	26.4	5,509	27.8
Upper						
2019	40.5	49.3	107	42.1	9,096	48.8
2020	40.5	48.2	93	39.6	8,987	45.4
Not Available						
2019	0.0	4.2	14	5.5	1,315	7.1
2020	0.0	4.7	10	4.3	1,040	5.3
Totals						
2019	100.0	100.0	254	100.0	18,634	100.0
2020	100.0	100.0	235	100.0	19,794	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Lafayette MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	82.7	48.5	106	56.7	11,474	34.3
2020	84.9	--	272	53.1	23,002	32.6
>\$1,000,000						
2019	4.6	--	81	43.3	21,956	65.7
2020	4.0	--	177	34.6	45,296	64.1
Revenue Not Available						
2019	12.7	--	0	0.0	0	0.0
2020	11.1	--	63	12.3	2,317	3.3
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>33,430</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>512</b>	<b>100.0</b>	<b>70,615</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Lafayette MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	96.5	53.5	59	80.8	10,177	70.4
2020	96.6	--	78	75.7	10,759	68.2
>\$1,000,000						
2019	1.9	--	14	19.2	4,286	29.6
2020	1.9	--	25	24.3	5,026	31.8
Revenue Not Available						
2019	1.6	--	0	0.0	0	0.0
2020	1.5	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>14,463</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>103</b>	<b>100.0</b>	<b>15,785</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

**Fort Wayne, IN MSA**

The Fort Wayne MSA assessment area includes all of Allen County, Indiana. First Merchants operates eight branches in this assessment area. Branch distribution and alternative delivery systems in this assessment area are consistent with overall bank performance. Service hours and loan and deposit products are convenient to the area, including low- and moderate-income geographies and individuals. The table below summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	#	\$
Closed-End HMDA Loans (2019 and 2020)	690	\$136.7 million
Open-End HMDA Loans (2019 and 2020)	410	\$48.8 million
Small Business Loans (2019 and 2020)	842	\$166.2 million
Small Farm Loans (2019 and 2020)	28	\$3.9 million
Innovative/Flexible Loans	254	\$36.7 million
Community Development Loans	12	\$55.6 million
Investments (New)	13	\$6.6 million
Investments (Prior Period)	0	-
Donations	39	\$386,000
Community Development Services	64	-
<i>Source: Bank Data</i>		

## Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Fort Wayne MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	6.7	2.5	20	6.8	1,198	2.4
2020	6.7	1.8	17	4.3	1,256	1.4
Moderate						
2019	15.1	12.7	58	19.8	6,626	13.5
2020	15.1	10.8	86	21.7	13,997	16.0
Middle						
2019	42.0	38.2	117	39.9	19,635	39.9
2020	42.0	38.5	146	36.8	27,723	31.7
Upper						
2019	36.1	46.5	98	33.4	21,726	44.2
2020	36.1	48.9	148	37.3	44,532	50.9
Not Available						
2019	0.1	0.1	0	0.0	0	0.0
2020	0.1	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>293</b>	<b>100.0</b>	<b>49,184</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>397</b>	<b>100.0</b>	<b>87,507</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Fort Wayne MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	6.7	0.9	1	0.5	40	0.2
2020	6.7	1.4	1	0.5	32	0.1
Moderate						
2019	15.1	8.0	5	2.3	403	1.6
2020	15.1	7.3	2	1.0	20	0.1
Middle						
2019	42.0	36.5	141	66.2	17,900	73.3
2020	42.0	36.2	129	65.5	16,526	67.7
Upper						
2019	36.1	54.5	66	31.0	6,078	24.9
2020	36.1	54.9	64	32.5	5,828	23.9
Not Available						
2019	0.1	0.1	0	0.0	0	0.0
2020	0.1	0.1	1	0.5	2,000	8.2
Totals						
2019	100.0	100.0	213	100.0	24,421	100.0
2020	100.0	100.0	197	100.0	24,406	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data						
Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Business Loans						
Assessment Area: Fort Wayne MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	7.5	7.5	18	7.2	5,390	8.2
2020	7.7	--	34	5.7	7,763	7.8
Moderate						
2019	19.7	19.0	38	15.3	9,731	14.7
2020	19.6	--	107	18.0	19,578	19.6
Middle						
2019	34.6	35.3	112	45.0	36,026	54.5
2020	34.6	--	260	43.8	42,024	42.0
Upper						
2019	33.3	33.8	64	25.7	10,908	16.5
2020	33.5	--	141	23.8	21,273	21.2
Not Available						
2019	4.9	4.3	17	6.8	4,037	6.1
2020	4.6	--	51	8.6	9,484	9.5
Totals						
2019	100.0	100.0	249	100.0	66,092	100.0
2020	100.0	--	593	100.0	100,122	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Fort Wayne MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.7	9.1	44	15.0	4,084	8.3
2020	20.7	7.4	81	20.4	7,292	8.3
Moderate						
2019	17.9	21.3	88	30.0	9,869	20.1
2020	17.9	21.4	122	30.7	15,634	17.9
Middle						
2019	21.8	20.6	54	18.4	7,857	16.0
2020	21.8	21.2	70	17.6	10,092	11.5
Upper						
2019	39.6	32.9	88	30.0	22,799	46.4
2020	39.6	34.7	105	26.4	30,589	35.0
Not Available						
2019	0.0	16.1	19	6.5	4,575	9.3
2020	0.0	15.3	19	4.8	23,901	27.3
Totals						
2019	100.0	100.0	293	100.0	49,184	100.0
2020	100.0	100.0	397	100.0	87,507	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Fort Wayne MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.7	7.4	10	4.7	459	1.9
2020	20.7	7.5	9	4.6	443	1.8
Moderate						
2019	17.9	17.0	40	18.8	2,521	10.3
2020	17.9	15.7	51	25.9	3,763	15.4
Middle						
2019	21.8	19.0	35	16.4	2,668	10.9
2020	21.8	21.0	39	19.8	4,548	18.6
Upper						
2019	39.6	53.5	125	58.7	18,583	76.1
2020	39.6	52.2	90	45.7	13,059	53.5
Not Available						
2019	0.0	3.2	3	1.4	190	0.8
2020	0.0	3.6	8	4.1	2,593	10.6
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>213</b>	<b>100.0</b>	<b>24,421</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>197</b>	<b>100.0</b>	<b>24,406</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						



Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Fort Wayne MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	82.1	44.8	97	39.0	16,404	24.8
2020	84.0	--	207	34.9	17,699	17.7
>\$1,000,000						
2019	6.3	--	152	61.0	49,688	75.2
2020	5.5	--	319	53.8	78,953	78.9
Revenue Not Available						
2019	11.6	--	0	0.0	0	0.0
2020	10.5	--	67	11.3	3,470	3.5
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>249</b>	<b>100.0</b>	<b>66,092</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>593</b>	<b>100.0</b>	<b>100,122</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

## CHICAGO, IL-IN MULTISTATE MSA – Full-Scope Review

### CRA RATING FOR CHICAGO MULTISTATE MSA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHICAGO MULTISTATE MSA

The Chicago MSA assessment area includes portions of Illinois and Indiana. In Illinois, the assessment area includes two partial counties: Cook and DuPage. The bank includes roughly the southern third of Cook County in the assessment area, with 87<sup>th</sup> Street in Chicago essentially serving as the northern boundary of this area. The bank includes the southeastern corner of DuPage County in the assessment area. In Indiana, the bank includes three full counties: Jasper, Lake, and Porter. First Merchants operates 18 offices in this assessment area.

Of First Merchants’ 10 assessment areas, this is the only one that includes partial counties. Examiners determined that the assessment area appropriately captures all bank offices and a substantial portion of the bank’s lending activity within the Chicago MSA. Additionally, the assessment area does not arbitrarily exclude low- or moderate-income census tracts. Of the 248

census tracts within the Cook County portion of the assessment area, a majority of these are low- and moderate-income. This portion of the county has a higher percentage of low- and moderate-income census tracts than Cook County as a whole (50.4 percent vs. 48.1 percent). Furthermore, DuPage County as a whole consists almost entirely of middle- and upper-income census tracts, and the assessment area does not arbitrarily exclude low- or moderate-income areas in that county.

### **Economic and Demographic Data**

This multistate assessment area contains 450 census tracts. According to 2015 ACS data, these tracts reflect the following income designations:

- 58 low-income tracts
- 122 moderate-income tracts
- 153 middle-income tracts
- 113 upper-income tracts
- 4 tracts with no income designation

Nearly all of the low- and moderate-income tracts in this assessment area are located in southern Cook County and northern Lake County. The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Chicago MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	450	12.9	27.1	34.0	25.1	0.9
Population by Geography	1,941,288	7.8	26.0	36.1	30.1	0.0
Housing Units by Geography	794,864	9.2	25.9	36.5	28.4	0.0
Owner-Occupied Units by Geography	508,214	4.4	21.4	37.9	36.2	0.0
Occupied Rental Units by Geography	204,776	15.8	33.2	36.2	14.9	0.0
Vacant Units by Geography	81,874	22.5	35.6	27.9	14.0	0.0
Businesses by Geography	126,979	5.4	19.8	37.9	36.8	0.0
Farms by Geography	2,475	2.9	13.6	45.1	38.4	0.0
Family Distribution by Income Level	482,268	24.1	17.1	19.8	39.0	0.0
Household Distribution by Income Level	712,990	26.7	15.9	17.6	39.8	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$166,187
Median Family Income MSA - 23844 Gary, IN		\$64,075	Median Gross Rent			\$913
			Families Below Poverty Level			12.0%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics, the Chicago area economy has experienced favorable job growth trends in 2021, and single-family housing construction continues to pick up pace. Major employers in the assessment area include Chicago Public Schools, Advocate Health Care System, and ArcelorMittal. However, unemployment levels remain elevated, especially in Cook County and Lake County, both of which have unemployment rates near 8.0 percent as of mid-2021. In particular, the Gary area has struggled to recover fully from the effects of the pandemic.

The table below presents the Chicago MSA median family income levels for 2019 and 2020, as updated by the FFIEC. Although analyzed as one single multistate assessment area, the assessment area includes portions of two separate metropolitan divisions: Chicago-Naperville-Evanston, Illinois, and Gary, Indiana. The FFIEC separately estimates median family income levels for each of these metropolitan divisions; therefore, for each loan analyzed under the Borrower Profile criterion, examiners used the applicable median family income level depending on where the loan was located. For example, loans in Cook County were compared to the median family income level for the Chicago-Naperville-Evanston, Illinois metropolitan division.

<b>Median Family Income Ranges – Chicago MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Chicago-Naperville-Evanston, IL Median Family Income (16984)</b>				
2019 (\$82,000)	<\$41,000	\$41,000 to <\$65,600	\$65,600 to <\$98,400	≥\$98,400
2020 (\$84,800)	<\$42,400	\$42,400 to <\$67,840	\$67,840 to <\$101,760	≥\$101,760
<b>Gary, IN Median Family Income (23844)</b>				
2019 (\$72,700)	<\$36,350	\$36,350 to <\$58,160	\$58,160 to <\$87,240	≥\$87,240
2020 (\$74,600)	<\$37,300	\$37,300 to <\$59,680	\$59,680 to <\$89,520	≥\$89,520
<i>Source: FFIEC</i>				

## **Competition**

The assessment area is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 124 banks operated 1,705 offices across the five counties in the assessment area. These figures also include banks and offices that operate in the portions of Cook and DuPage counties that are not included in the bank's assessment area. Of these banks, First Merchants ranked 26<sup>th</sup>, with a deposit market share of 0.4 percent.

According to 2020 HMDA aggregate data, First Merchants ranked 42<sup>nd</sup> with a market share of 0.6 percent by number of loans among institutions that reported home mortgage originations or purchases in the assessment area. In addition to FDIC-insured banks, First Merchants competes with a large number of credit unions and nonbank mortgage lenders. According to 2019 CRA aggregate data, the bank ranked 43<sup>rd</sup> with a market share of 0.1 percent by number for small business loans and 3<sup>rd</sup> with a market share of 9.4 percent by number for small farm loans. Small business and small farm market shares by dollar volume were both higher, at 0.8 percent and 26.0 percent, respectively. As with deposit market share data, aggregate small business and small farm data includes all loans originated in the five whole counties, including the portions of Cook and DuPage counties not in the assessment area.

### **Community Contact**

Examiners contacted a representative of a community development-related organization that is active in the assessment area. As with other assessment areas, the contact cited affordable housing as a major need in the Chicago MSA. Many neighborhoods have an aging housing stock in need of critical improvements, which makes the area less attractive to potential employers. The contact identified several major needs throughout the home buying process, including pre-purchase and post-purchase counseling, down payment assistance, and flexible loan programs that meet the needs of low- and moderate-income borrowers. Affordable small dollar loans, such as loans for urgent home or car repairs, represent another critical need for assessment area families. The contact identified several local banks that are actively involved in community development initiatives, while also noting many opportunities for banks to be more engaged in serving the needs of low- and moderate-income families. The contact also identified continued financial support for small businesses, particularly start-up businesses, as a critical need in the area.

### **Credit and Community Development Needs and Opportunities**

Examiners determined that all four community development categories are significant needs in the areas. As with nearly all of the bank's assessment areas, affordable housing is a significantly need. Support for small businesses remains critical, especially given the challenges associated with the COVID-19 pandemic. Opportunities for revitalization and stabilization continue to exist in the assessment area's low- and moderate-income census tracts, particularly in Cook County and Lake County. Finally, with nearly 500,000 assessment area families considered low- or moderate-income, community services for those individuals remains a significant need. Financial education and flexible lending programs tailored to the needs of low- and moderate-income borrowers represent further needs.

## **SCOPE OF EVALUATION – CHICAGO MULTISTATE MSA**

The scope of evaluation in the Chicago multistate MSA rated area is identical to the overall scope of evaluation for the institution. Examiners conducted a full-scope review of the Chicago MSA assessment area, which is the only assessment area in this rated area. Additionally, although examiners analyzed small farm lending performance, it carried very little weight in arriving at overall conclusions given the low volume for this loan product.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN CHICAGO MULTISTATE MSA**

### **LENDING TEST**

The Lending Test is rated High Satisfactory for the Chicago MSA. Performance under the lending activity, borrower profile, innovative and flexible lending, and community development lending criteria support the rating.

## **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs. Despite facing significant competition in this assessment area, especially from large national banks and nonbank lenders, First Merchants originated a high volume of home mortgage and small business loans in both 2019 and 2020.

The following table details First Merchants' 2019 and 2020 originations by loan type in the assessment area.

<b>Lending Activity – Chicago MSA</b>				
<b>Loan Product</b>	<b>2019 #</b>	<b>2019 \$(000)</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	241	42,425	344	73,608
Open-End Home Mortgage	293	25,335	273	22,417
<b><i>Subtotal: Home Mortgage</i></b>	<b>534</b>	<b>67,760</b>	<b>617</b>	<b>96,025</b>
Small Business	205	47,971	681	96,450
Small Farm	37	5,575	43	5,541
<b>TOTAL</b>	<b>776</b>	<b>121,306</b>	<b>1,341</b>	<b>198,016</b>
<i>Source: Bank Data</i>				

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. Although closed-end home mortgage and small farm lending performance was poor, adequate performance of open-end home mortgage and small business lending collectively represented a higher volume of originations and support this conclusion.

### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects poor penetration throughout the assessment area. Although the bank's lending in low-income tracts was comparable to aggregate data in both years, lending in moderate-income tracts was roughly half the aggregate level. As such, performance under this criterion is poor. The following table details the geographic distribution of closed-end home mortgage lending.

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Chicago MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.4	2.0	7	2.9	291	0.7
2020	4.4	1.5	5	1.5	851	1.2
Moderate						
2019	21.4	15.0	17	7.1	1,606	3.8
2020	21.4	12.3	24	7.0	2,534	3.4
Middle						
2019	37.9	40.4	106	44.0	14,835	35.0
2020	37.9	38.1	152	44.2	28,607	38.9
Upper						
2019	36.2	42.6	111	46.1	25,693	60.6
2020	36.2	48.1	163	47.4	41,617	56.5
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>241</b>	<b>100.0</b>	<b>42,425</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>344</b>	<b>100.0</b>	<b>73,608</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects adequate penetration throughout the assessment area. The bank's lending in low- and moderate-income tracts is comparable to aggregate data in both 2019 and 2020. The following table details the geographic distribution of open-end home mortgage lending.

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Chicago MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.4	1.4	5	1.7	173	0.7
2020	4.4	1.0	6	2.2	238	1.1
Moderate						
2019	21.4	8.4	21	7.2	1,022	4.0
2020	21.4	7.3	19	7.0	1,471	6.6
Middle						
2019	37.9	33.8	108	36.9	8,181	32.3
2020	37.9	32.9	109	39.9	7,903	35.3
Upper						
2019	36.2	56.4	159	54.3	15,958	63.0
2020	36.2	58.8	139	50.9	12,805	57.1
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
Totals						
2019	100.0	100.0	293	100.0	25,335	100.0
2020	100.0	100.0	273	100.0	22,417	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data						
Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Lending in low-income tracts was slightly below aggregate in 2019, and lending in low-income tracts increased by both number and dollar volume from 2019 to 2020. Lending in moderate-income tracts similarly trailed aggregate data. However, lending by dollar volume in moderate-income tracts was relatively stronger. Considering the bank's lending distribution in terms of both number and dollar volume, performance under this criterion is adequate. The following table details the geographic distribution of small business lending.

Geographic Distribution of Small Business Loans						
Assessment Area: Chicago MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	5.4	4.1	6	2.9	1,658	3.5
2020	5.4	--	24	3.5	6,115	6.3
Moderate						
2019	19.6	18.4	30	14.6	8,055	16.8
2020	19.8	--	83	12.2	15,309	15.9
Middle						
2019	38.0	37.3	124	60.5	27,836	58.0
2020	37.9	--	350	51.4	43,307	44.9
Upper						
2019	37.0	40.3	45	22.0	10,422	21.7
2020	36.8	--	224	32.9	31,719	32.9
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	205	100.0	47,971	100.0
2020	100.0	--	681	100.0	96,450	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects poor penetration throughout the assessment area. As shown in the following table, the bank did not originate any small farm loans in low- or moderate-income tracts in either 2019 or 2020.



Geographic Distribution of Small Farm Loans						
Assessment Area: Chicago MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.3	0.0	0	0.0	0	0.0
2020	2.9	--	0	0.0	0	0.0
Moderate						
2019	13.7	3.5	0	0.0	0	0.0
2020	13.6	--	0	0.0	0	0.0
Middle						
2019	45.3	67.4	32	86.5	4,744	85.1
2020	45.1	--	40	93.0	4,731	85.4
Upper						
2019	37.8	29.1	5	13.5	831	14.9
2020	38.4	--	3	7.0	810	14.6
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,575</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>43</b>	<b>100.0</b>	<b>5,541</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration to individuals of different income levels and business and farms of different sizes. Performance was mixed within the four loan products reviewed. While excellent performance was exhibited in the closed-end home mortgage and small farm lending, the conclusion was supported when combined with the good open-end home mortgage lending and more modest results in the small business lending segment.

### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects excellent penetration to retail customers of different income levels. As shown in the following table, the bank's lending to both low- and moderate-income borrowers was well above aggregate levels in both years. This lending distribution reflects excellent performance.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Chicago MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	24.1	7.3	31	12.9	2,479	5.8
2020	24.1	6.4	36	10.5	3,239	4.4
Moderate						
2019	17.1	19.1	51	21.2	6,053	14.3
2020	17.1	17.3	100	29.1	14,161	19.2
Middle						
2019	19.8	22.7	55	22.8	8,475	20.0
2020	19.8	21.8	74	21.5	12,016	16.3
Upper						
2019	39.0	29.8	93	38.6	22,223	52.4
2020	39.0	32.6	116	33.7	33,070	44.9
Not Available						
2019	0.0	21.1	11	4.6	3,195	7.5
2020	0.0	21.9	18	5.2	11,122	15.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>241</b>	<b>100.0</b>	<b>42,425</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>344</b>	<b>100.0</b>	<b>73,608</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The distribution of open-end home mortgage loans reflects good penetration to retail customers of different income levels. Lending to low-income borrowers slightly exceeded aggregate levels in both 2019 and 2020. Lending to moderate-income borrowers trailed aggregate in 2019, but increased substantially in 2020 with the bank's performance exceeding aggregate data by more than 8.0 percentage points. Given this substantial increase, in addition to solid performance to low-income borrowers, the bank's performance under this criterion is good.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Chicago MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	24.1	8.6	28	9.6	1,279	5.0
2020	24.1	8.1	25	9.2	1,363	6.1
Moderate						
2019	17.1	16.2	40	13.7	2,370	9.4
2020	17.1	14.2	61	22.3	3,623	16.2
Middle						
2019	19.8	22.9	65	22.2	4,772	18.8
2020	19.8	22.6	62	22.7	4,742	21.2
Upper						
2019	39.0	48.6	150	51.2	16,425	64.8
2020	39.0	50.2	121	44.3	12,073	53.9
Not Available						
2019	0.0	3.7	10	3.4	489	1.9
2020	0.0	5.0	4	1.5	617	2.8
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>293</b>	<b>100.0</b>	<b>25,335</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>273</b>	<b>100.0</b>	<b>22,417</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to businesses of different sizes. As shown in the following table, approximately half of the bank's small business loans in this assessment area were to businesses with revenues of \$1 million or less. The bank's level of lending to these businesses was nearly identical to the aggregate level in 2019 and increased slightly in 2020.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Chicago MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	85.4	49.0	102	49.8	12,582	26.2
2020	86.7	--	354	52.0	27,199	28.2
>\$1,000,000						
2019	4.9	--	103	50.2	35,389	73.8
2020	4.3	--	261	38.3	67,049	69.5
Revenue Not Available						
2019	9.8	--	0	0.0	0	0.0
2020	9.0	--	66	9.7	2,202	2.3
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>	<b>47,971</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>681</b>	<b>100.0</b>	<b>96,450</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The distribution of small farm loans reflects excellent penetration to farms of different sizes. In 2019, the bank's lending to farms with revenues of \$1 million or less was significantly higher than the aggregate level. Lending in 2020 was similarly strong, with nearly 80.0 percent of small farm loans going to farms in this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Chicago MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	94.9	54.3	33	89.2	4,422	79.3
2020	95.2	--	34	79.1	4,913	88.7
>\$1,000,000						
2019	3.0	--	4	10.8	1,153	20.7
2020	2.7	--	8	18.6	622	11.2
Revenue Not Available						
2019	2.1	--	0	0.0	0	0.0
2020	2.1	--	1	2.3	6	0.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,575</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>43</b>	<b>100.0</b>	<b>5,541</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices to serve assessment area credit needs. As shown in the following table, the bank funded 239 innovative and flexible loans totaling more than \$21 million during the evaluation period. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

Innovative or Flexible Lending Programs – Chicago MSA										
Type of Program	2018		2019		2020		YTD 2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	21	2,491	38	4,789	18	2,238	17	2,418	<b>94</b>	<b>11,936</b>
Small Business	6	2,287	11	4,665	6	2,422	0	0	<b>23</b>	<b>9,374</b>
Consumer	29	90	34	101	30	68	29	64	<b>122</b>	<b>323</b>
<b>Totals</b>	<b>56</b>	<b>4,868</b>	<b>83</b>	<b>9,555</b>	<b>54</b>	<b>4,728</b>	<b>46</b>	<b>2,482</b>	<b>239</b>	<b>21,633</b>
Source: Bank Records										

### **Community Development Loans**

The institution made a relatively high level of community development loans. The bank originated more than \$53 million in community development loans in this assessment area, supporting all four community development categories and representing 11.1 percent of the bank's total qualified lending. Ten of these community development loans totaling \$13.8 million were PPP loans.

The following table details the bank's community development lending in this assessment area by year and purpose.

<b>Community Development Lending – Chicago MSA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	1	2,300	0	0	0	0	1	3,325	2	5,625
2019	2	2,525	0	0	1	1,800	0	0	3	4,325
2020	2	3,789	0	0	0	0	7	11,216	9	15,005
YTD 2021	5	17,529	1	5,000	0	0	4	5,663	10	28,192
<b>Total</b>	<b>10</b>	<b>26,143</b>	<b>1</b>	<b>5,000</b>	<b>1</b>	<b>1,800</b>	<b>12</b>	<b>20,204</b>	<b>24</b>	<b>53,147</b>
<i>Source: Bank Records</i>										

Examples of the bank's community development loans in this assessment area are as follows:

- A \$5.0 million loan funded facility improvements and operations for a health clinic that serves low-income children using Medicaid services.
- A \$1.6 million loan funded the purchase and renovation of a building to create 34 units of affordable housing. The project was completed in partnership with a local affordable housing organization.
- A \$1.3 million loan helped to fund the creation of 25 affordable housing units in a low-income census tract.

## **INVESTMENT TEST**

The Investment Test rating is Outstanding for the Chicago MSA rated area. The bank's excellent level of qualified investments and good responsiveness to community development needs supports the overall rating.

### **Investment and Grant Activity**

The institution made an excellent level of community development investments. Investments in this assessment area represented 12.8 percent of the bank's total investment activity by dollar volume, which is consistent with the proportion of overall bank operations in this assessment area. All of these investments were new since the previous evaluation. Investments primarily supported affordable housing and revitalization/stabilization of low- and moderate-income areas. The following table details the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments – Chicago MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2018	2	1,216	0	0	0	0	0	0	2	1,216
2019	3	7,607	0	0	1	250	0	0	4	7,857
2020	1	7,500	0	0	2	447	1	8,300	4	16,247
2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>6</b>	<b>16,323</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>697</b>	<b>1</b>	<b>8,300</b>	<b>10</b>	<b>25,320</b>
Qualified Donations	3	15	40	180	1	50	0	0	44	245
<b>Total</b>	<b>9</b>	<b>16,338</b>	<b>40</b>	<b>180</b>	<b>4</b>	<b>747</b>	<b>1</b>	<b>8,300</b>	<b>54</b>	<b>25,565</b>
<i>Source: Bank Data</i>										

Examples of the bank's qualified investments in this assessment area are as follows:

- One investment for \$8.3 million financed the cost of improvements to critical infrastructure in a moderate-income tract.
- The bank made investments totaling \$500,000 to two different minority-owned depository institutions in the assessment area.
- In 2020, the bank donated a total of \$131,250 to 35 separate organizations responsive to the needs of low- and moderate-income individuals affected by COVID-19. Examples include donations to organizations providing housing, food, and other essential services.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs. Investments primarily supported affordable housing and revitalization/stabilization of low- and moderate-income areas, both of which are significant needs in the assessment area.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investments in tax credit funds that support affordable housing developments.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory for the Chicago MSA rated area. Performance under the retail performance criteria supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. As shown in the following table, the bank operates two offices in low-income tracts, and this percentage exceeds the percentage of assessment area residents that live in those tracts. The

percentage of bank offices in moderate-income tracts lags both the percentage of assessment area residents that live in moderate-income tracts and also the percentage of other bank offices in those tracts.

However, the table does not reflect the fact that First Merchants operates several branches in middle-income tracts that are immediately adjacent to low- and moderate-income tracts. For example, the bank's branch in South Holland, Illinois, is located in a middle-income tract directly adjacent to a low-income tract and a moderate-income tract. Similarly, the bank's branch in Valparaiso, Indiana, is located directly across the street from a moderate-income tract. As such, the bank's physical branch locations are accessible to essentially all portions of the assessment area.

<b>Branch Distribution by Geography Income Level – Chicago MSA</b>								
<b>Tract Income Level</b>	<b>Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Bank Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	24	4.8	58	12.9	152,373	7.8	2	11.1
Moderate	88	17.4	122	27.1	504,326	26.0	2	11.1
Middle	215	42.6	153	34.0	700,329	36.1	8	44.5
Upper	178	35.2	113	25.1	584,260	30.1	6	33.3
N/A	0	0.0	4	0.9	0	0.0	0	0.0
<b>Total</b>	<b>505</b>	<b>100.0</b>	<b>450</b>	<b>100.0</b>	<b>1,941,288</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During the evaluation period, the bank closed three offices in this assessment area. Two of these were in upper-income tracts and one was in a middle-income tract. As such, these closures did not disproportionately affect the accessibility of banking services in low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in this assessment area. All offices offer Saturday hours, and nearly all offer drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The bank provided a relatively high level of community development services. Nearly one quarter of the bank's total community development services were in this assessment area. Most of these activities supported the provision of community services for low- and moderate-income individuals.



The following table details the bank's community development services in this assessment area by year and purpose.

Community Development Services – Chicago MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	1	4	1	0	6
2019	8	33	3	0	44
2020	13	11	5	0	29
YTD 2021	11	2	4	0	17
<b>Total</b>	<b>33</b>	<b>50</b>	<b>13</b>	<b>0</b>	<b>96</b>
<i>Source: Bank Records</i>					

Examples of the bank's community development services in this assessment area are as follows:

- A bank officer serves on the board of a food bank, which provides needed food to low- and moderate-income persons.
- A bank officer serves on the board of an organization, which provides rent funds for homeless persons.
- A bank officer serves on the loan committee for a small business loan fund administered by an economic development entity.

## MICHIGAN

**CRA RATING FOR MICHIGAN: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN MICHIGAN

The Michigan rated area is the newest of the bank's rated areas. The bank expanded its operations into Michigan with the acquisition of Monroe Bank & Trust in late 2019. First Merchants operates 17 offices in Michigan, and the area contains roughly 10 percent of total bank deposits and lending activity. Within Michigan, the bank has delineated two separate assessment areas: Monroe MSA and Detroit MSA.

## SCOPE OF EVALUATION - MICHIGAN

The scope of evaluation in the Michigan rated area is largely identical to the overall scope of evaluation for the institution. Examiners conducted a full-scope review of the Monroe MSA assessment area and a limited-scope review of the Detroit MSA assessment area. Given that the Monroe MSA assessment area contains a larger portion of bank operations and lending activity,

overall conclusions for the Michigan rated area were primarily based on performance in that assessment area. Additionally, examiners did not analyze small farm lending performance in the Detroit MSA given the very small loan volume for that product in that assessment area. Finally, given that the bank established these assessment areas in late 2019 as the result of an acquisition, examiners analyzed only 2020 lending data for both assessment areas.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN MICHIGAN**

### **LENDING TEST**

The Lending Test rating is Low Satisfactory in the Michigan rated area. Although the bank made a low level of community development loans and made limited use of innovative and flexible lending products, relatively stronger performance under the remaining Lending Test criteria supports the overall Low Satisfactory rating.

#### **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs. This conclusion is based primarily on the bank's lending activity in the Monroe MSA assessment area.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. This conclusion is based primarily on the bank's performance in the Monroe MSA assessment area.

#### **Borrower Profile**

The distribution of borrowers reflects adequate penetration among individuals of different income levels and business and farms of different sizes. This conclusion is based primarily on the bank's performance in the Monroe MSA assessment area.

#### **Innovative or Flexible Lending Practices**

The bank makes limited use of innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded 50 innovative and flexible loans totaling \$6.4 million during the evaluation period in the two Michigan assessment areas.

Innovative and Flexible Lending Programs – Michigan Rated Area			
Loan Type	Loan Program	Totals	
		#	\$(000s)
Home Mortgage	Next Horizon	4	558
	Fannie & Freddie programs	6	704
	FHA	6	869
	VA	2	444
	USDA	0	0
	State HFA	0	0
Small Business	SBA (non-PPP)	6	3,754
Consumer	Unsecured Home Improvement	13	56
	Credit Creator	13	22
<b>Totals</b>		<b>50</b>	<b>6,407</b>
<i>Source: Bank Records</i>			

### **Community Development Loans**

The institution made a low level of community development loans in the Michigan rated area. The bank made six community development loans in the Detroit MSA assessment area, of which three loans totaling \$4.3 million were PPP loans. However, the bank did not originate any community development loans in the Monroe MSA assessment area, which negatively impacted overall performance under this criterion.

Community Development Lending by Assessment Area – Michigan Rated Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Monroe MSA	0	0	0	0	0	0	0	0	0	0
Detroit MSA	3	5,247	0	0	0	0	3	4,270	6	9,517
Total	3	5,247	0	0	0	0	3	4,270	6	9,517
Source: Bank Records										

### **INVESTMENT TEST**

The Investment Test rating is Low Satisfactory for the Michigan rated area. The bank's adequate level of qualified investments and adequate responsiveness to community development needs supports this rating. Performance was consistent across both Michigan assessment areas.

### **Investment and Grant Activity**

The institution made an adequate level of qualified community development investments and grants. The bank made a total of \$17.2 million in qualified investments in the Michigan rated area, including prior period investments and qualified donations. In addition to investments within the specific assessment areas, the bank made investments totaling \$7.3 million that benefitted a broader

statewide area. The following table details the bank's qualified investments and donations by assessment area and purpose. Refer to the separate assessment area sections of this evaluation for more information.

<b>Qualified Investments and Donations by Assessment Area – Michigan Rated Area</b>										
	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Monroe MSA	3	5,856	0	0	0	0	0	0	3	5,856
Detroit MSA	2	3,717	0	0	0	0	0	0	2	3,717
Michigan Statewide	1	5,000	0	0	0	0	1	2,330	2	7,330
<b>Subtotal</b>	<b>6</b>	<b>14,573</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2,330</b>	<b>7</b>	<b>16,903</b>
Qualified Donations	0	0	26	265	2	43	0	0	28	308
<b>Total</b>	<b>6</b>	<b>14,573</b>	<b>26</b>	<b>265</b>	<b>2</b>	<b>43</b>	<b>1</b>	<b>2,330</b>	<b>35</b>	<b>17,211</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs. Examiners identified affordable housing as a significant need in the rated area, and the bank's investments primarily supported affordable housing initiatives.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investment funds structured to achieve specific community development purposes.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory for the Michigan rated area. Performance under each Service Test criterion supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. With respect to low- and moderate-income areas, delivery systems are relatively more accessible in the Monroe MSA. In contrast, in the Detroit MSA, the bank does not maintain any offices in the large swaths of low- and moderate-income tracts in and around downtown Detroit. The bank's alternative delivery systems also promote the accessibility of bank services to low- and moderate-income individuals.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and

moderate-income geographies and to low- and moderate-income individuals. The bank closed four offices in the Michigan rated area during the evaluation period; however, all of these were in middle- and upper-income census tracts and did not disproportionately affect low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in the assessment areas. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The institution provided an adequate level of community development services. Most of the bank's community development services within this rated area were in the Monroe MSA assessment area. Of these services, most supported the provision of community services for low- and moderate-income individuals, as reflected in the following table.

<b>Community Development Services by Assessment Area – Michigan Rated Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Monroe MSA	5	37	11	0	<b>53</b>
Detroit MSA	4	2	2	0	<b>8</b>
<b>Total</b>	<b>9</b>	<b>39</b>	<b>13</b>	<b>0</b>	<b>61</b>
<i>Source: Bank Records</i>					

## **MONROE, MI MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN MONROE, MI MSA**

The Monroe MSA assessment area includes Monroe County, Michigan, which is directly south of Detroit. Monroe County is the only county in this MSA. First Merchants operates 11 offices in this assessment area.

### **Economic and Demographic Data**

The assessment area contains all 39 tracts in Monroe County. According to 2015 ACS data, these tracts reflect the following income designations:

- 1 low-income tract
- 6 moderate-income tracts
- 27 middle-income tracts
- 4 upper-income tracts
- 1 tract with no income designation

All of the low- and moderate-income tracts are contiguous and concentrated in the city of Monroe. The outlying suburban and rural portions of the county are all middle- and upper-income. The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Monroe MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	39	2.6	15.4	69.2	10.3	2.6
Population by Geography	150,436	1.1	13.3	72.3	13.4	0.0
Housing Units by Geography	63,403	0.8	13.9	72.6	12.7	0.0
Owner-Occupied Units by Geography	46,537	0.5	10.2	74.9	14.3	0.0
Occupied Rental Units by Geography	12,029	1.8	26.1	64.3	7.7	0.0
Vacant Units by Geography	4,837	1.1	18.3	70.5	10.1	0.0
Businesses by Geography	7,563	0.8	14.9	72.4	11.9	0.0
Farms by Geography	532	0.0	4.3	81.8	13.9	0.0
Family Distribution by Income Level	41,233	19.3	18.8	22.2	39.7	0.0
Household Distribution by Income Level	58,566	22.9	17.1	18.5	41.5	0.0
Median Family Income MSA - 33780 Monroe, MI MSA		\$67,811	Median Housing Value			\$134,829
Families Below Poverty Level		8.1%	Median Gross Rent			\$803
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to United States Bureau of Labor Statistics data, unemployment rates spiked to over 20.0 percent at the onset of the COVID-19 pandemic. Rates have since declined but remain elevated relative to historical levels. As of June 2021, the Monroe County unemployment rate remains slightly above 6.0 percent. According to Moody's Analytics, employment continues to grow, but at a rate below those of Michigan and the nation. The manufacturing sector in particular has struggled to gain momentum since late 2020. Major employers in the county include ProMedica Monroe Regional Hospital and DTE Energy, which operates one of the nation's largest coal-fired power plants in Monroe.

The table below presents the Monroe MSA median family income levels for 2019 and 2020, as updated by the FFIEC.

<b>Median Family Income Ranges – Monroe MSA (33780)</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2019 (\$79,000)	<\$39,500	\$39,500 to <\$63,200	\$63,200 to <\$94,800	≥\$94,800
2020 (\$80,600)	<\$40,300	\$40,300 to <\$64,480	\$64,480 to <\$96,720	≥\$96,720
<i>Source: FFIEC</i>				

### **Competition**

The assessment area is moderately competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 7 banks operated 24 offices in the assessment area. Of these banks, First Merchants ranked first, with a deposit market share of 44.4 percent. According to 2020 HMDA aggregate data, First Merchants ranked sixth among home mortgage lenders in the assessment area by number of loans. According to 2019 CRA aggregate data, First Merchants was the top small business and small farm lender by dollar volume, with dollar volume market shares of 34.6 percent and 65.3 percent, respectively.

### **Community Contacts**

Examiners contacted a representative of a community development-related organization in the assessment area. The contact stated that affordable housing is a significant need in Monroe County. Additionally, the contact noted that opportunities exist for financial institutions to be involved in supporting local affordable housing initiatives. These opportunities include grants, loans, and services, among other opportunities.

### **Credit and Community Development Needs and Opportunities**

Examiners determined that affordable housing is a significant need in this assessment area. Opportunities for revitalization and stabilization exist in the low- and moderate-income portions of hMonroe, which are concentrated in the downtown areas of the city. Various community services for the area's low- and moderate-income population also remain needed.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN MONROE, MI MSA**

### **LENDING TEST**

First Merchants demonstrated reasonable performance under the Lending Test in the Monroe MSA assessment area. Although the bank did not originate any community development loans in this assessment area and made limited use of innovative and flexible lending products, relatively stronger performance under the remaining Lending Test criteria supports the overall satisfactory conclusion.

## **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs. According to 2020 HMDA data, the bank was the sixth-ranked closed-end home mortgage lender in the assessment area. With respect to home mortgage lending, the bank faces significant competition from large national banks and nonbank mortgage lenders. Furthermore, the bank was the top small business and small farm lender by dollar volume in 2019 among institutions that report CRA data. These small business and small farm lending levels support good performance under this criterion.

The following table details First Merchants' 2020 originations by loan type in the assessment area.

<b>Lending Activity – Monroe MSA</b>		
<b>Loan Product</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	195	31,350
Open-End Home Mortgage	121	8,770
<b><i>Subtotal: Home Mortgage</i></b>	<b>316</b>	<b>40,120</b>
Small Business	576	59,898
Small Farm	32	3,762
<b>TOTAL</b>	<b>924</b>	<b>103,780</b>
<i>Source: Bank Data</i>		

## **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. Excellent closed-end home mortgage lending performance, good open-end home mortgage lending performance, and good small business lending performance support this conclusion.

### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects excellent penetration throughout the assessment area. The bank did not originate any closed-end home mortgage loans in low-income tracts in 2020; however, given that less than 1.0 percent of owner-occupied housing units are in these tracts, this lack of originations is reasonable. Lending in moderate-income tracts, which contain many more owner-occupied housing units, was strong, with bank performance exceeding aggregate data by more than 7.0 percentage points. Given this strong lending performance in moderate-income tracts, the bank's performance is excellent. The following table details the geographic distribution of closed-end home mortgage lending.



Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Monroe MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.5	0.2	0	0.0	0	0.0
Moderate						
2020	10.2	9.3	32	16.4	4,513	14.4
Middle						
2020	74.9	73.9	136	69.7	22,083	70.4
Upper						
2020	14.3	16.6	25	12.8	4,422	14.1
Not Available						
2020	0.0	0.0	2	1.0	333	1.1
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>195</b>	<b>100.0</b>	<b>31,350</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects good penetration throughout the assessment area. As with closed-end home mortgage lending, the bank did not originate any loans in low-income tracts in 2020. However, in moderate-income tracts, the bank's performance exceeded aggregate data, reflecting good performance. The following table details the geographic distribution of open-end home mortgage lending.

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Monroe MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.5	0.1	0	0.0	0	0.0
Moderate						
2020	10.2	5.3	8	6.6	740	8.4
Middle						
2020	74.9	78.8	97	80.2	6,634	75.6
Upper						
2020	14.3	15.7	16	13.2	1,397	15.9
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>121</b>	<b>100.0</b>	<b>8,770</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the assessment area. The bank's lending in low-income tracts was nearly identical to the business population in these tracts, and lending in moderate-income tracts exceeded the demographic data by several percentage points, reflecting good performance. The following table details the geographic distribution of small business lending.

Geographic Distribution of Small Business Loans						
Assessment Area: Monroe MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.8	--	5	0.9	312	0.5
Moderate						
2020	14.9	--	116	20.1	12,583	21.0
Middle						
2020	72.4	--	391	67.9	43,030	71.8
Upper						
2020	11.9	--	64	11.1	3,973	6.6
Not Available						
2020	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>576</b>	<b>100.0</b>	<b>59,898</b>	<b>100.0</b>
Source: 2018, 2019 & 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects poor penetration throughout the assessment area. The bank did not originate any small farm loans in low- or moderate-income tracts.

Geographic Distribution of Small Farm Loans						
Assessment Area: Monroe MSA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	--	0	0.0	0	0.0
Moderate						
2020	4.3	--	0	0.0	0	0.0
Middle						
2020	81.8	--	23	71.9	2,999	79.7
Upper						
2020	13.9	--	9	28.1	763	20.3
Not Available						
2020	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>32</b>	<b>100.0</b>	<b>3,762</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration to individuals of different income levels and business and farms of different sizes. While the performance in the limited small farm lending was good, the conclusion is supported by relatively consistent performance across all of the remaining loan products.

### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects adequate penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low-income borrowers was well above aggregate data, and lending to moderate-income borrowers was slightly below aggregate data. Overall, this distribution of lending reflects adequate performance.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Monroe MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.3	9.4	27	13.8	2,617	8.3
Moderate						
2020	18.8	22.3	38	19.5	5,013	16.0
Middle						
2020	22.2	25.1	62	31.8	9,333	29.8
Upper						
2020	39.7	28.8	58	29.7	12,584	40.1
Not Available						
2020	0.0	14.4	10	5.1	1,804	5.8
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>195</b>	<b>100.0</b>	<b>31,350</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The distribution of open-end home mortgage loans reflects adequate penetration to retail customers of different income levels. As shown in the following table, and as with closed-end home mortgage lending, the bank's open-end lending to low-income borrowers was slightly above aggregate data, and lending to moderate-income borrowers was below aggregate. Overall, this distribution reflects adequate performance.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Monroe MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.3	10.5	15	12.4	548	6.2
Moderate						
2020	18.8	23.1	21	17.4	1,626	18.5
Middle						
2020	22.2	27.6	36	29.8	2,278	26.0
Upper						
2020	39.7	36.5	45	37.2	4,094	46.7
Not Available						
2020	0.0	2.2	4	3.3	225	2.6
Totals						
2020	100.0	100.0	121	100.0	8,770	100.0
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to businesses of different sizes. Although aggregate data was not yet available for 2020, more than half of the bank's small business loans were to businesses with revenues of \$1 million or less, reflecting adequate performance. Also, this performance was relatively consistent with the aggregate market performance in the most recent year in which it was available (2019). The following table details the bank's small business lending by revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Monroe MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2020	84.0	--	310	53.8	19,482	32.5
>\$1,000,000						
2020	5.1	--	175	30.4	36,319	60.6
Revenue Not Available						
2020	10.9	--	91	15.8	4,097	6.8
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>576</b>	<b>100.0</b>	<b>59,898</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

The distribution of small farm borrowers reflects good penetration among farms of different sizes. Although aggregate data was not yet available for 2020, three quarters of the bank's small farm loans were to farms with revenues of \$1 million or less, reflecting good performance in serving the needs of small farms. This performance slightly exceeded the results of aggregate market in the most recent year that it was available (2019). The following table details the bank's small farm lending by revenue level.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Assessment Area: Monroe MSA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2020	96.4	--	24	75.0	2,625	69.8
>\$1,000,000						
2020	2.4	--	6	18.8	1,078	28.7
Revenue Not Available						
2020	1.1	--	2	6.3	59	1.6
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>32</b>	<b>100.0</b>	<b>3,762</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank makes limited use of innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded 31 innovative and flexible loans totaling \$5.2 million during the evaluation period. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

<b>Innovative or Flexible Lending Programs – Monroe MSA</b>								
<b>Type of Program</b>	<b>2019</b>		<b>2020</b>		<b>YTD 2021</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Home Mortgage	6	966	7	931	1	116	14	2,013
Small Business	3	2,223	1	871	0	0	4	3,094
Consumer	0	0	4	12	9	39	13	51
<b>Totals</b>	<b>9</b>	<b>3,189</b>	<b>12</b>	<b>1,814</b>	<b>10</b>	<b>155</b>	<b>31</b>	<b>5,158</b>
<i>Source: Bank Records</i>								

### **Community Development Loans**

The bank did not make any community development loans in this assessment area.

### **INVESTMENT TEST**

First Merchants demonstrated reasonable performance under the Investment Test in the Monroe MSA assessment area. The bank's relatively adequate level of qualified investments supports this conclusion.

### **Investment and Grant Activity**

The institution made an adequate level of community development investments. Investments in this assessment area represented 3.0 percent of the bank's total investment activity by dollar volume, which is less than the proportion of overall bank operations in this assessment area. However, examiners considered the fact that qualified investment opportunities are relatively less plentiful in this assessment area compared to the more populated and urban assessment areas.

Nearly all investments supported affordable housing. The following table details the qualified investments and donations in this assessment area by year and purpose.



Qualified Investments – Monroe MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	4,001	0	0	0	0	0	0	2	4,001
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	1	1,855	0	0	0	0	0	0	1	1,855
2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>3</b>	<b>5,856</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>5,856</b>
Qualified Donations	0	0	23	227	0	0	0	0	23	227
<b>Total</b>	<b>3</b>	<b>5,856</b>	<b>23</b>	<b>227</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>6,083</b>
<i>Source: Bank Data</i>										

Examples of the bank's qualified investments in this assessment area are as follows:

- The bank invested \$1.9 million in funds that supported affordable housing projects in this assessment area.
- In 2020, the bank donated a total of \$85,000 to 18 separate organizations responsive to the needs of low- and moderate-income individuals affected by COVID-19. Examples include donations to organizations providing housing, food, and other items.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs. Examiners identified affordable housing as a need in this assessment area, and the bank's investments supported affordable housing initiatives.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investment funds structured to achieve specific community development purposes.

### **SERVICE TEST**

First Merchants demonstrated reasonable performance under the Service Test in the Monroe MSA assessment area. Performance under the retail service criteria supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area, as shown in the following table. All of the low- and moderate-income tracts in this assessment area are clustered in and around downtown Monroe. The bank maintains two office locations in this cluster of tracts, effectively serving this low- and moderate-income area. Additionally, the bank operates five ATMs located in moderate-income tracts.

Branch Distribution by Geography Income Level – Monroe MSA								
Tract Income Level	Offices of Other Lenders		Census Tracts		Population		Bank Branches	
	#	%	#	%	#	%	#	%
Low	0	0.0	1	2.6	1,644	1.1	0	0.0
Moderate	5	26.3	6	15.4	19,938	13.2	2	18.2
Middle	14	73.7	27	69.2	108,707	72.3	7	63.6
Upper	0	0.0	4	10.2	20,147	13.4	2	18.2
N/A	0	0.0	1	2.6	0	0.0	0	0.0
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>150,436</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During the evaluation period, the bank closed three offices in this assessment area. All three closures were in middle-income tracts. As such, these closures did not disproportionately affect the accessibility of banking services in low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in this assessment area. All offices offer Saturday hours, and nearly all offer drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The bank provided a relatively high level of community development services. The level of community development services is relatively high considering the limited time that the bank has operated in this assessment area. Most of these services supported the provision of community services for low- and moderate-income individuals. The following table details the bank's community development services in this assessment area by year and purpose.

Community Development Services – Monroe MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	0	0	0	0	0
2019	4	29	1	0	34
2020	1	7	6	0	14
YTD 2021	0	1	4	0	5
<b>Total</b>	<b>5</b>	<b>37</b>	<b>11</b>	<b>0</b>	<b>53</b>
<i>Source: Bank Records</i>					

Examples of the bank’s community development services in this assessment area are as follows:

- A bank officer serves on a committee promoting affordable housing for an organization, which provides homeownership opportunities to low-income persons.
- A bank officer serves on the board of an entity promoting economic development in the assessment area.
- Bank officers taught financial education classes for low- and moderate-income persons at entities providing services for those persons.

## DETROIT, MI MSA – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE DETROIT, MI MSA

The following table summarizes the conclusions for the Detroit MSA assessment area, which examiners reviewed using limited-scope procedures. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. While Lending Test and Investment Test performance in the Detroit MSA was consistent with performance in the Monroe MSA, performance under the Service Test was relatively weaker in the Detroit MSA. Specifically, delivery systems are less accessible to low- and moderate-income areas in the Detroit MSA (no offices are in these geographies), and the bank provided a limited level of community development services. However, despite these weaknesses, the bank’s Service Test performance remains Low Satisfactory for the Michigan rated area.

Assessment Area	Lending Test	Investment Test	Service Test
Detroit, MI MSA	Consistent	Consistent	Below

#### Detroit, MI MSA

The Detroit MSA assessment area includes all of Wayne County, Michigan. First Merchants operates six branches in this assessment area. As noted previously, branch locations and delivery

systems in this assessment area are relatively less accessible to low- and moderate-income areas compared to overall bank performance. The table below summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	#	\$
Closed-End HMDA Loans (2020)	129	\$23.1 million
Open-End HMDA Loans (2020)	44	\$3.5 million
Small Business Loans (2020)	418	\$66.3 million
Small Farm Loans (2020)	0	-
Innovative/Flexible Loans	19	\$1.2 million
Community Development Loans	6	\$9.5 million
Investments (New)	2	\$3.7 million
Investments (Prior Period)	0	-
Donations	0	-
Community Development Services	8	-
<i>Source: Bank Data</i>		

## Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Detroit MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	10.0	2.1	4	3.1	1,969	8.5
Moderate						
2020	21.5	6.7	13	10.1	1,047	4.5
Middle						
2020	24.6	22.3	32	24.8	5,260	22.8
Upper						
2020	43.6	68.9	80	62.0	14,806	64.1
Not Available						
2020	0.3	0.1	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>	<b>23,082</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Detroit MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	10.0	2.8	1	2.3	250	7.1
Moderate						
2020	21.5	6.9	1	2.3	50	1.4
Middle						
2020	24.6	17.2	6	13.6	266	7.5
Upper						
2020	43.6	72.9	36	81.8	2,979	84.0
Not Available						
2020	0.3	0.1	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>3,545</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Business Loans						
Assessment Area: Detroit MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	11.8	--	3	0.7	83	0.1
Moderate						
2020	19.8	--	30	7.2	8,833	13.3
Middle						
2020	21.2	--	92	22.0	19,050	28.8
Upper						
2020	46.2	--	293	70.1	38,286	57.8
Not Available						
2020	0.9	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>418</b>	<b>100.0</b>	<b>66,252</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Detroit MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	25.9	3.2	2	1.6	158	0.7
Moderate						
2020	15.2	12.6	21	16.3	2,533	11.0
Middle						
2020	16.4	19.7	19	14.7	1,947	8.4
Upper						
2020	42.5	47.4	52	40.3	11,012	47.7
Not Available						
2020	0.0	17.1	35	27.1	7,432	32.2
Totals						
2020	100.0	100.0	129	100.0	23,082	100.0
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Detroit MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	25.9	5.8	1	2.3	15	0.4
Moderate						
2020	15.2	12.4	9	20.5	395	11.2
Middle						
2020	16.4	17.7	3	6.8	154	4.3
Upper						
2020	42.5	60.9	25	56.8	2,242	63.2
Not Available						
2020	0.0	3.2	6	13.6	739	20.8
Totals						
2020	100.0	100.0	44	100.0	3,545	100.0
Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Detroit MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2020	85.9	--	198	47.4	16,887	25.5
>\$1,000,000						
2020	5.0	--	169	40.4	44,037	66.5
Revenue Not Available						
2020	9.1	--	51	12.2	5,328	8.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>418</b>	<b>100.0</b>	<b>66,252</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

## OHIO

### CRA RATING FOR OHIO: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

## COLUMBUS, OH MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBUS, OH MSA

The Columbus MSA assessment area includes Franklin County, Ohio, where the City of Columbus is located. First Merchants operates seven offices in this assessment area.

#### Economic and Demographic Data

The assessment area contains all 284 tracts in Franklin County. According to 2015 ACS data, these tracts reflect the following income designations:

- 61 low-income tracts
- 76 moderate-income tracts
- 69 middle-income tracts
- 75 upper-income tracts
- 3 tracts with no income designation

The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Columbus MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	284	21.5	26.8	24.3	26.4	1.1
Population by Geography	1,215,761	14.7	26.2	26.6	31.4	1.1
Housing Units by Geography	536,811	16.4	26.7	26.6	30.0	0.3
Owner-Occupied Units by Geography	258,868	7.7	22.6	29.3	40.3	0.0
Occupied Rental Units by Geography	222,078	21.8	30.7	25.5	21.5	0.6
Vacant Units by Geography	55,865	35.4	29.4	18.3	16.2	0.7
Businesses by Geography	97,382	12.1	20.3	25.3	41.7	0.7
Farms by Geography	1,721	9.8	21.3	29.3	39.3	0.2
Family Distribution by Income Level	279,594	24.8	17.5	19.0	38.6	0.0
Household Distribution by Income Level	480,946	26.2	17.1	17.6	39.2	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		\$70,454	Median Housing Value			\$153,452
Families Below Poverty Level		12.8%	Median Gross Rent			\$852
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to United States Bureau of Labor Statistics data, unemployment rates in Franklin County reached a low of 4.6 percent at the end of 2020; however, unemployment rates have remained in the 5.0 to 6.0 percent range for most of 2021. According to Moody's Analytics, the Columbus area economic recovery has fallen behind statewide and nationwide averages. Franklin County's labor force has also declined, as discouraged workers leave the labor force entirely. Nonetheless, the Columbus economy maintains several strengths, including a highly-educated workforce, population growth, and favorable demographic trends. Major employers in the assessment area include Ohio State University, OhioHealth, and JPMorgan Chase.

The table below presents the Columbus MSA median family income levels for 2019 and 2020, as updated by the FFIEC.

<b>Median Family Income Ranges – Columbus MSA (18140)</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2019 (\$77,900)	<\$38,950	\$38,950 to <\$62,320	\$62,320 to <\$93,480	≥\$93,480
2020 (\$84,600)	<\$42,300	\$42,300 to <\$67,680	\$67,680 to <\$101,520	≥\$101,520
Source: FFIEC				



## **Competition**

The assessment area is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 36 banks operated 308 offices in Franklin County. Of these banks, First Merchants ranked ninth, with a deposit market share of 0.9 percent. According to 2020 HMDA aggregate data, First Merchants' home mortgage market share was less than one percent by both number and dollar volume. According to 2019 CRA aggregate data, First Merchants' small business market share was similarly low by number, but notably higher by dollar volume, at 3.6 percent.

## **Community Contacts**

Examiners reviewed a recent contact with a local economic development organization active in the assessment area. The contact cited affordable housing as a significant need in the assessment area. Housing inventory is low in the Columbus area, and potential homebuyers are often outbid by those purchasing homes as investment properties. Affordable housing units are particularly low in supply. The contact identified several credit and community development needs including personal financial education, down payment assistance, and continued support for small businesses in light of pandemic-related challenges. The contact stated that local financial institutions are generally responsive to local credit needs, but some institutions are not familiar with programs that serve the needs of low- and moderate-income borrowers (such as local down payment assistance programs), which limits the overall benefit of these programs.

## **Credit and Community Development Needs and Opportunities**

As noted in the previous section, affordable housing is a significant need in the assessment area, along with various lending programs and financial education tailored to the needs of low- and moderate-income borrowers. Economic development and support for small businesses is an additional need. Opportunities for revitalization and stabilization are present, particularly in the large swaths of low- and moderate-income census tracts in and around downtown Columbus. Finally, community services for low- and moderate-income individuals remains a significant need.

## **SCOPE OF EVALUATION – OHIO**

The scope of evaluation in the Ohio rated area is largely identical to the overall scope of evaluation for the institution. However, examiners did not analyze small farm lending performance within this rated area, given the low volume for that product. This Columbus MSA assessment area, for which examiners conducted a full-scope review, is the only assessment area within this rated area. Therefore, performance conclusions for the Columbus MSA assessment area are identical to overall conclusions for the rated area.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, OH MSA

### LENDING TEST

The Lending Test rating is High Satisfactory for the Columbus MSA assessment area. The bank's performance under the lending activity, community development lending, and innovative and flexible lending criteria primarily support this rating.

#### Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs. Despite facing significant competition in this assessment area, especially from large national banks and nonbank lenders, First Merchants originated significant numbers of home mortgage and small business loans in both 2019 and 2020.

The following table details First Merchants' 2019 and 2020 originations by loan type in the assessment area.

<b>Lending Activity – Columbus MSA</b>				
<b>Loan Product</b>	<b>2019 #</b>	<b>2019 \$(000)</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	207	81,111	481	124,499
Open-End Home Mortgage	96	12,553	96	16,930
<b><i>Subtotal: Home Mortgage</i></b>	<b>303</b>	<b>93,664</b>	<b>577</b>	<b>141,429</b>
Small Business	161	38,715	494	91,655
Small Farm	0	0	0	0
<b>TOTAL</b>	<b>464</b>	<b>132,379</b>	<b>1,071</b>	<b>233,084</b>
<i>Source: Bank Data</i>				

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. Although small business lending performance was poor, adequate closed-end home mortgage lending and open-end home mortgage lending performance support the overall conclusion.

#### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects adequate penetration throughout the assessment area. Lending in both low- and moderate-income tracts significantly trailed aggregate levels in 2019. However, in 2020, lending increased substantially in both low- and moderate-income tracts, exceeding aggregate levels. Given this substantial increase, performance under this criterion is adequate. The following table details the geographic distribution of closed-end home mortgage lending.

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Columbus MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	7.7	7.4	2	1.0	283	0.3
2020	7.7	6.3	46	9.6	8,250	6.6
Moderate						
2019	22.6	21.1	17	8.2	4,703	5.8
2020	22.6	18.3	96	20.0	10,900	8.8
Middle						
2019	29.3	30.1	46	22.2	21,781	26.9
2020	29.3	28.8	89	18.5	18,901	15.2
Upper						
2019	40.3	41.3	141	68.1	53,544	66.0
2020	40.3	46.5	249	51.8	86,322	69.3
Not Available						
2019	0.0	0.1	1	0.5	800	1.0
2020	0.0	0.0	1	0.2	127	0.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>81,111</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>481</b>	<b>100.0</b>	<b>124,499</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects adequate penetration throughout the assessment area. Lending in low-income tracts was comparable to aggregate data in both 2019 and 2020. Lending in moderate-income tracts significantly trailed aggregate data in 2019 but improved notably in 2020 and was identical to the aggregate level in that year. As such, overall performance under this criterion is adequate. The following table details the geographic distribution of open-end home mortgage lending.

Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Columbus MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	7.7	3.7	3	3.1	221	1.8
2020	7.7	3.6	4	4.2	5,105	30.2
Moderate						
2019	22.6	13.7	2	2.1	26	0.2
2020	22.6	13.5	13	13.5	1,129	6.7
Middle						
2019	29.3	28.0	13	13.5	1,290	10.3
2020	29.3	25.6	12	12.5	929	5.5
Upper						
2019	40.3	54.5	78	81.3	11,016	87.8
2020	40.3	57.3	67	69.8	9,767	57.7
Not Available						
2019	0.0	0.1	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>12,553</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>16,930</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. Although lending in moderate-income tracts was comparable to aggregate data in 2019, lending in low-income tracts was significantly below aggregate data in 2019 and declined further in 2020. As such, overall geographic distribution is poor. The following table details the geographic distribution of small business lending.

Geographic Distribution of Small Business Loans						
Assessment Area: Columbus MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	12.1	17.7	17	10.6	2,203	5.7
2020	12.1	--	42	8.5	13,283	14.5
Moderate						
2019	20.4	17.6	28	17.4	7,849	20.3
2020	20.3	--	78	15.8	15,910	17.4
Middle						
2019	25.4	23.0	42	26.1	12,802	33.1
2020	25.3	--	133	26.9	25,723	28.1
Upper						
2019	41.4	41.3	74	46.0	15,861	41.0
2020	41.7	--	240	48.6	36,736	40.1
Not Available						
2019	0.7	0.4	0	0.0	0	0.0
2020	0.7	--	1	0.2	3	0.0
Totals						
2019	100.0	100.0	161	100.0	38,715	100.0
2020	100.0	--	494	100.0	91,655	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration to individuals of different income levels and business of different sizes. Although open-end home mortgage lending performance was poor, adequate closed-end home mortgage and small business lending performance support the overall conclusion.

### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects adequate penetration to retail customers of different income levels. As shown in the following table, the bank's lending to both low- and moderate-income trailed aggregate data in 2019 but exceeded aggregate in 2020. Given this notable improvement, performance under this criterion is adequate.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Columbus MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	24.8	7.5	8	3.9	853	1.1
2020	24.8	7.8	50	10.4	4,835	3.9
Moderate						
2019	17.5	19.8	17	8.2	2,815	3.5
2020	17.5	18.6	121	25.2	17,028	13.7
Middle						
2019	19.0	20.3	32	15.5	6,149	7.6
2020	19.0	20.6	76	15.8	13,997	11.2
Upper						
2019	38.6	34.6	134	64.7	54,243	66.9
2020	38.6	35.0	198	41.2	77,251	62.0
Not Available						
2019	0.0	17.8	16	7.7	17,050	21.0
2020	0.0	18.0	36	7.5	11,388	9.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>81,111</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>481</b>	<b>100.0</b>	<b>124,499</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The distribution of open-end home mortgage loans reflects poor penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low- and moderate-income borrowers significantly trailed aggregate data in both years.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Columbus MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	24.8	7.2	3	3.1	123	1.0
2020	24.8	7.8	3	3.1	134	0.8
Moderate						
2019	17.5	16.8	5	5.2	449	3.6
2020	17.5	16.1	6	6.3	307	1.8
Middle						
2019	19.0	22.4	7	7.3	723	5.8
2020	19.0	22.6	17	17.7	1,360	8.0
Upper						
2019	38.6	50.8	69	71.9	8,827	70.3
2020	38.6	51.1	66	68.8	10,015	59.2
Not Available						
2019	0.0	2.8	12	12.5	2,431	19.4
2020	0.0	2.4	4	4.2	5,115	30.2
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>12,553</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>16,930</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to businesses of different sizes. In 2019, the bank's level of lending to businesses with revenues of \$1 million or less was comparable to aggregate data. Total lending to these businesses increased in 2020, but declined as a percentage of overall lending, mostly due to the large number of PPP loans for which revenues were not reported. Given these factors, overall performance is adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Columbus MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	83.4	44.9	70	43.5	8,572	22.1
2020	83.6	--	148	30.0	10,710	11.7
>\$1,000,000						
2019	5.6	--	91	56.5	30,143	77.9
2020	5.4	--	229	46.4	71,876	78.4
Revenue Not Available						
2019	10.9	--	0	0.0	0	0.0
2020	11.0	--	117	23.7	9,069	9.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>161</b>	<b>100.0</b>	<b>38,715</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>494</b>	<b>100.0</b>	<b>91,655</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank uses innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded 85 innovative and flexible loans totaling more than \$11 million during the evaluation period. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

Innovative or Flexible Lending Programs – Columbus MSA										
Type of Program	2018		2019		2020		YTD 2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	11	1,862	9	1,980	13	2,009	17	3,220	<b>50</b>	<b>9,071</b>
Small Business	0	0	3	606	2	896	2	315	<b>7</b>	<b>1,817</b>
Consumer	3	7	10	87	9	13	6	14	<b>28</b>	<b>121</b>
<b>Totals</b>	<b>14</b>	<b>1,869</b>	<b>22</b>	<b>2,673</b>	<b>24</b>	<b>2,918</b>	<b>25</b>	<b>3,549</b>	<b>85</b>	<b>11,009</b>
Source: Bank Records										

### **Community Development Loans**

The institution is a leader in making community development loans. The bank originated more than \$104 million in community development loans in this assessment area, primarily supporting revitalization and stabilization of low- and moderate-income areas. Among all ten assessment areas, community development lending volume was the second highest in this assessment area



(trailing only the Indianapolis MSA). Thirteen of the bank's community development loans totaling \$27.9 million in this assessment area were PPP loans.

The following table details the bank's community development lending in this assessment area by year and purpose.

<b>Community Development Lending – Columbus MSA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	0	0	0	0	0	0	0	0	0	0
2019	2	10,500	0	0	0	0	0	0	2	10,500
2020	2	8,133	0	0	0	0	8	19,764	10	27,897
YTD 2021	1	2,079	0	0	0	0	10	63,999	11	66,078
<b>Total</b>	<b>5</b>	<b>20,712</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>83,763</b>	<b>23</b>	<b>104,475</b>
<i>Source: Bank Records</i>										

Examples of the bank's community development loans in this assessment area are as follows:

- A \$16.0 million loan funded the construction of a 180-unit multi-family community and retail space. This project is in a city designated CRA zone available in Ohio and is part of a city redevelopment plan for the low-income census tract.
- Another \$16.0 million loan provided funding for the construction of a 480-unit market rent and affordable housing multi-family project. The project is in a designated CRA zone, which was created to assist in the redevelopment of the area.
- A \$7.5 million loan assists in funding the affordable housing plan for an affordable housing entity in central Ohio. The funds provide a source of capital for investment in affordable housing development.

## **INVESTMENT TEST**

The Investment Test rating is High Satisfactory for the Columbus MSA assessment area. The bank's relatively high level of qualified investments supports this conclusion.

### **Investment and Grant Activity**

The institution made a relatively high level of community development investments. Investments in this assessment area represented 7.4 percent of the bank's total investment activity by dollar volume, which is consistent with the proportion of overall bank operations in this assessment area. Nearly all of these investments were new since the previous evaluation. Most of the investments in this assessment area supported affordable housing. The following table details the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments – Columbus MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	392	0	0	0	0	0	0	1	392
2018	2	1,996	0	0	0	0	0	0	2	1,996
2019	1	253	0	0	0	0	0	0	1	253
2020	2	3,983	0	0	0	0	0	0	2	3,983
2021	4	6,000	0	0	1	2,000	0	0	5	8,000
<b>Subtotal</b>	<b>10</b>	<b>12,624</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2,000</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>14,624</b>
Qualified Donations	1	5	30	221	2	9	0	0	33	235
<b>Total</b>	<b>11</b>	<b>12,629</b>	<b>30</b>	<b>221</b>	<b>3</b>	<b>2,009</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>14,859</b>
<i>Source: Bank Data</i>										

Examples of the bank's qualified investments in this assessment area are as follows:

- The bank invested \$2.0 million in a Small Business Investment Company, which provided financing to a qualified small business in the assessment area.
- The bank invested \$6.0 million in Ohio Housing Finance Agency funds that financed the purchase of owner-occupied residences by qualified low- and moderate-income borrowers.
- In 2020, the bank donated a total of \$100,000 to 20 separate organizations responsive to the needs of low- and moderate-income individuals affected by COVID-19. Examples include donations to organizations providing housing, food, and other items.

### **Responsiveness to Credit and Community Development Needs**

The bank demonstrated good responsiveness to credit and community development needs. Most investments supported affordable housing, which is a significant community development need in the assessment area.

### **Community Development Initiatives**

The institution occasionally uses innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, such as investments in Small Business Investment Companies that support economic development by financing small businesses.

### **SERVICE TEST**

The Service Test rating is Low Satisfactory for the Columbus MSA assessment area. Performance under each Service Test criterion supports this rating.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. As shown in the following table, the bank does not maintain any offices in low-income tracts.

However, the percentage of bank offices in moderate-income tracts significantly exceeds the moderate-income tract population. Additionally, several bank offices are located approximately one mile or less from low-income tracts.

<b>Branch Distribution by Geography Income Level – Columbus MSA</b>								
<b>Tract Income Level</b>	<b>Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Bank Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	30	9.5	61	21.5	179,218	14.7	0	0.0
Moderate	53	16.9	76	26.7	318,477	26.2	3	42.8
Middle	82	26.1	69	24.3	323,937	26.6	2	28.6
Upper	144	45.9	75	26.4	381,160	31.4	2	28.6
N/A	5	1.6	3	1.1	12,969	1.1	0	0.0
<b>Total</b>	<b>314</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>	<b>1,215,761</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. During the evaluation period, the bank closed one office in this assessment area. This office was located in an upper-income tract. As such, this closure did not disproportionately affect the accessibility of banking services in low- and moderate-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent across all office locations in this assessment area. All offices offer Saturday hours and drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The bank provided an adequate level of community development services. The 29 qualified services represent 7.0 percent of the bank's qualified activities, which is consistent with its operations in this market. Nearly all of these services supported the provision of community services for low- and moderate-income individuals. The following table details the bank's community development services in this assessment area by year and purpose.

Community Development Services – Columbus MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	0	9	0	0	9
2019	0	13	1	0	14
2020	0	2	0	0	2
YTD 2021	1	3	0	0	4
<b>Total</b>	<b>1</b>	<b>27</b>	<b>1</b>	<b>0</b>	<b>29</b>
<i>Source: Bank Records</i>					

Examples of the bank's community development services in this assessment area are as follows:

- A bank officer serves on the board of an entity providing nutrition and health services to low-income persons in central Ohio.
- A bank officer serves on the board of an entity that provides services to homeless women.
- Bank officers taught financial education classes for low- and moderate-income persons at entities providing services for those persons.

## CINCINNATI, OH-IN MULTISTATE MSA – Full-Scope Review

### CRA RATING FOR CINCINNATI MULTISTATE MSA: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs to Improve

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN CINCINNATI MULTISTATE MSA

The Cincinnati MSA assessment area includes Butler County, Ohio, and Union County, Indiana. These two suburban counties are located north of Hamilton County, Ohio, where Cincinnati is located. First Merchants operates two offices in this assessment area.

#### Economic and Demographic Data

The assessment area contains all 82 tracts in Butler and Union counties. According to 2015 ACS data, these tracts reflect the following income designations:

- 11 low-income tracts
- 17 moderate-income tracts
- 30 middle-income tracts
- 21 upper-income tracts
- 3 tracts with no income designation

All of the low- and moderate-income tracts, and nearly the entire assessment area population, are in Butler County. Union County is one of the smallest counties in Indiana and is home to only slightly more than 7,000 residents, compared to more than 370,000 in neighboring Butler County. Within Butler County, most low- and moderate-income tracts are concentrated in the cities of Hamilton and Middletown. Union County has only two census tracts, both of which are middle-income.

The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Cincinnati MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	82	13.4	20.7	36.6	25.6	3.7
Population by Geography	379,837	8.3	19.8	35.9	32.3	3.7
Housing Units by Geography	152,242	10.0	21.2	37.8	29.1	1.9
Owner-Occupied Units by Geography	95,642	4.7	15.7	41.6	37.7	0.2
Occupied Rental Units by Geography	42,041	18.0	31.8	30.7	14.7	4.8
Vacant Units by Geography	14,559	21.6	26.8	33.2	14.1	4.4
Businesses by Geography	21,462	12.6	15.7	33.9	36.0	1.8
Farms by Geography	740	3.8	10.9	59.2	25.7	0.4
Family Distribution by Income Level	95,286	20.9	17.9	20.3	40.9	0.0
Household Distribution by Income Level	137,683	23.2	15.8	17.8	43.2	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$69,949	Median Housing Value			\$149,004
Families Below Poverty Level		9.5%	Median Gross Rent			\$816
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to United States Bureau of Labor Statistics data, unemployment rates in both counties have declined substantially since the onset of the COVID-19 pandemic. However, unemployment rates in Butler County have remained consistently higher than in Union County. As of June 2021, the unemployment rate in Butler County was 5.9 percent, and the rate in Union County was 3.1 percent. However, the labor force in Butler County is more than 50 times as large as that of Union County.

According to Moody's Analytics, the economic recovery in the entire Cincinnati MSA is strengthening and is now outpacing both Ohio and the nation. Within the assessment area, major employers include Miami University, Cincinnati Financial, and GE Aviation, all of which are in Butler County.

The following table presents the Cincinnati MSA median family income levels for 2019 and 2020, as updated by the FFIEC.

Median Family Income Ranges – Cincinnati MSA (17140)				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$76,700)	<\$38,350	\$38,350 to <\$61,360	\$61,360 to <\$92,040	≥\$92,040
2020 (\$80,100)	<\$40,050	\$40,050 to <\$64,080	\$64,080 to <\$96,120	≥\$96,120
Source: FFIEC				

### **Competition**

The assessment area is moderately competitive in the market for financial services. Given the population differences, Butler County is much more highly competitive than Union County. According to FDIC Deposit Market Share data as of June 30, 2021, 20 banks operated 87 offices in Butler County. Of these banks, First Merchants ranked 14<sup>th</sup>, with a deposit market share of 0.4 percent. In contrast, only two banks operate three total offices in Union County, and First Merchants has the higher deposit market share at 54.6 percent. In terms of lending, First Merchants is not a leading home mortgage or small business lender in the assessment area. According to 2020 HMDA aggregate data and 2019 CRA aggregate data, First Merchants' market shares for both products was less than one percent by both number and dollar volume across the two counties.

### **Community Contacts**

Examiners reviewed a recent contact with a local affordable housing organization that operates in the assessment area. The contact cited affordable housing as a significant need in the assessment area. Specifically, there is a need for additional housing in the \$75,000 to \$100,000 range. Also in demand are programs that serve the needs of low- and moderate-income individuals, such as down payment assistance programs and alternative credit programs that offer flexible underwriting standards. The contact noted that local financial institutions could be more responsive to the credit needs of underserved low- and moderate-income neighborhoods throughout the Cincinnati MSA.

### **Credit and Community Development Needs and Opportunities**

As noted in the previous section, affordable housing is a significant need in the assessment area, along with various lending programs and financial education tailored to the needs of low- and moderate-income borrowers. Opportunities for revitalization and stabilization are present, particularly in the low- and moderate-income areas of Hamilton and Middletown, both of which are in Butler County. Finally, community services for low- and moderate-income individuals remains a significant need.

## **SCOPE OF EVALUATION – CINCINNATI MULTISTATE MSA**

The scope of evaluation in the Cincinnati Multistate MSA rated area is largely identical to the overall scope of evaluation for the institution. However, given the very low volume of small farm lending in this assessment area, examiners did not analyze that product. Examiners conducted a full-scope review of the Cincinnati MSA assessment area, which is the only assessment area in this rated area.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN CINCINNATI MULTISTATE MSA

### LENDING TEST

The Lending Test rating is Needs to Improve for the Cincinnati MSA rated area. The bank's poor geographic distribution, lack of community development lending, and limited flexible lending practices in this assessment area negatively impacted performance under the Lending Test.

#### Lending Activity

Lending levels reflect adequate responsiveness to assessment area credit needs. The bank's lending levels are low in this assessment area relative to its other markets. Overall, the bank's lending volume in the Cincinnati MSA (at 0.6% of total loans) is relatively consistent with the percentage of deposits that it attracted from the offices in this market (0.7%). The following table details First Merchants' 2019 and 2020 originations by loan type in the assessment area.

<b>Lending Activity – Cincinnati MSA</b>				
<b>Loan Product</b>	<b>2019 #</b>	<b>2019 \$(000)</b>	<b>2020 #</b>	<b>2020 \$(000)</b>
Closed-End Home Mortgage	12	2,241	18	2,476
Open-End Home Mortgage	16	1,037	19	2,096
<b><i>Subtotal: Home Mortgage</i></b>	<b>28</b>	<b>3,278</b>	<b>37</b>	<b>4,572</b>
Small Business	16	2,472	50	3,887
Small Farm	13	1,946	13	2,337
<b>TOTAL</b>	<b>57</b>	<b>7,696</b>	<b>100</b>	<b>10,796</b>
<i>Source: Bank Data</i>				

#### Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the assessment area. Poor performance of closed-end home mortgage lending, open-end home mortgage lending, and small business lending support this overall conclusion.

#### ***Closed-End Home Mortgage Loans***

The geographic distribution of closed-end home mortgage loans reflects poor penetration throughout the assessment area. In 2019, the bank did not originate any closed-end home mortgage loans in low- or moderate-income tracts, and the bank did not originate any closed-end loans in low-income tracts in 2020. In 2019, the bank originated three closed-end loans in moderate-income tracts, exceeding aggregate data. However, overall geographic distribution remains poor. Additionally, performance has declined since the previous evaluation. For example, in 2016, the bank originated 10 home mortgage purchase loans in moderate-income tracts in this assessment area. The following table details the geographic distribution of closed-end home mortgage lending.

Geographic Distribution of Closed-End Home Mortgage Loans						
Assessment Area: Cincinnati MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.7	3.5	0	0.0	0	0.0
2020	4.7	2.7	0	0.0	0	0.0
Moderate						
2019	15.7	14.0	0	0.0	0	0.0
2020	15.7	11.9	3	16.7	307	12.4
Middle						
2019	41.6	38.7	9	75.0	1,370	61.1
2020	41.6	37.4	7	38.9	667	26.9
Upper						
2019	37.7	43.5	2	16.7	321	14.3
2020	37.7	47.6	8	44.4	1,502	60.7
Not Available						
2019	0.2	0.3	1	8.3	550	24.5
2020	0.2	0.3	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>2,241</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>2,476</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Open-End Home Mortgage Loans***

The geographic distribution of open-end home mortgage loans reflects poor penetration throughout the assessment area. Across both 2019 and 2020, the bank originated only one open-end home mortgage loan in a moderate-income tract and no open-end loans in low-income tracts. The following table details the geographic distribution of open-end home mortgage lending.



Geographic Distribution of Open-End Home Mortgage Loans						
Assessment Area: Cincinnati MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	4.7	1.7	0	0.0	0	0.0
2020	4.7	1.9	0	0.0	0	0.0
Moderate						
2019	15.7	7.5	0	0.0	0	0.0
2020	15.7	6.8	1	5.3	50	2.4
Middle						
2019	41.6	35.5	14	87.5	845	81.5
2020	41.6	36.2	15	78.9	1,881	89.7
Upper						
2019	37.7	55.3	1	6.3	35	3.4
2020	37.7	55.0	2	10.5	135	6.4
Not Available						
2019	0.2	0.1	1	6.3	157	15.1
2020	0.2	0.1	1	5.3	30	1.4
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>1,037</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>2,096</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. Lending was below applicable aggregate and demographic data in low- and moderate-income tracts in both 2019 and 2020, as reflected in the following table.

Geographic Distribution of Small Business Loans						
Assessment Area: Cincinnati MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	12.4	12.5	0	0.0	0	0.0
2020	12.6	--	2	4.0	190	4.9
Moderate						
2019	15.6	14.2	2	12.5	389	15.7
2020	15.7	--	1	2.0	120	3.1
Middle						
2019	34.1	33.2	10	62.5	1,573	63.6
2020	33.9	--	27	54.0	1,291	33.2
Upper						
2019	36.1	39.1	1	6.2	50	2.0
2020	36.0	--	2	4.0	1,030	26.5
Not Available						
2019	1.7	0.9	3	18.8	460	18.6
2020	1.8	--	18	36.0	1,256	32.3
Totals						
2019	100.0	100.0	16	100.0	2,472	100.0
2020	100.0	--	50	100.0	3,887	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data						
Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration to individuals of different income levels and business of different sizes. While open-end home mortgage lending was stronger under this criterion, the conclusion is supported by results in the other two product lines.

### ***Closed-End Home Mortgage Loans***

The distribution of closed-end home mortgage loans reflects good penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low- and moderate-income borrowers was comparable to or above aggregate levels in both 2019 and 2020. For example, in 2020, the bank's lending was well above aggregate levels for both income categories.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Cincinnati MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.9	9.1	2	16.7	129	5.8
2020	20.9	8.1	4	22.2	434	17.5
Moderate						
2019	17.9	19.3	2	16.7	188	8.4
2020	17.9	18.0	5	27.8	647	26.1
Middle						
2019	20.3	21.3	3	25.0	473	21.1
2020	20.3	21.2	4	22.2	488	19.7
Upper						
2019	40.9	33.5	4	33.3	901	40.2
2020	40.9	34.8	5	27.8	907	36.6
Not Available						
2019	0.0	16.8	1	8.3	550	24.5
2020	0.0	17.9	0	0.0	0	0.0
Totals						
2019	100.0	100.0	12	100.0	2,241	100.0
2020	100.0	100.0	18	100.0	2,476	100.0
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### Open-End Home Mortgage Loans

The distribution of open-end home mortgage loans reflects excellent penetration to retail customers of different income levels. As shown in the following table, the bank's lending to low- and moderate-income borrowers was above (in many cases, significantly above) aggregate levels in both 2019 and 2020.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Assessment Area: Cincinnati MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.9	6.0	1	6.3	20	1.9
2020	20.9	8.5	3	15.8	152	7.3
Moderate						
2019	17.9	16.3	7	43.8	389	37.5
2020	17.9	13.0	5	26.3	210	10.0
Middle						
2019	20.3	23.4	4	25.0	339	32.7
2020	20.3	21.9	4	21.1	153	7.3
Upper						
2019	40.9	51.4	3	18.8	132	12.8
2020	40.9	51.5	7	36.8	1,581	75.4
Not Available						
2019	0.0	2.9	1	6.3	157	15.1
2020	0.0	5.1	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>1,037</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>2,096</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data; 2019 & 2020 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business borrowers reflects good penetration among businesses of different sizes. As shown in the following table, small business lending to businesses with revenues of \$1 million or less was well above aggregate in 2019, the most recent year for which aggregate data was available.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Cincinnati MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤\$1,000,000						
2019	82.2	49.0	11	68.8	1,139	46.1
2020	82.1	--	29	58.0	1,281	33.0
>\$1,000,000						
2019	5.8	--	5	31.3	1,333	53.9
2020	5.7	--	10	20.0	2,211	56.9
Revenue Not Available						
2019	12.1	--	0	0.0	0	0.0
2020	12.2	--	11	22.0	395	10.2
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,472</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>50</b>	<b>100.0</b>	<b>3,887</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

The bank makes little use of innovative and flexible lending practices in order to serve assessment area credit needs. As shown in the following table, the bank funded 14 innovative and flexible loans totaling less than \$1 million during the evaluation period.

Innovative or Flexible Lending Programs – Cincinnati MSA										
Type of Program	2018		2019		2020		YTD 2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage	1	48	4	541	0	0	0	0	5	589
Small Business	0	0	1	50	0	0	0	0	1	50
Consumer	2	8	5	20	1	3	0	0	8	31
<b>Totals</b>	<b>3</b>	<b>56</b>	<b>10</b>	<b>611</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>670</b>
Source: Bank Records										

### **Community Development Loans**

The bank did not originate any community development loans in this assessment area.

### **INVESTMENT TEST**

The Investment Test rating is Low Satisfactory for the Cincinnati MSA rated area. The bank's adequate level of qualified investments supports this conclusion.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants. The bank made two investments totaling \$448,000 in this assessment area, both of which were mortgage-backed securities that supported affordable housing for low- and moderate-income borrowers.

### **Responsiveness to Credit and Community Development Needs**

The bank demonstrated adequate responsiveness to credit and community development needs. Both investments supported affordable housing, which is a significant community development need in the assessment area.

### **Community Development Initiatives**

The bank does not use innovative or complex investments to support community development initiatives. Both investments in this assessment area were traditional mortgage-backed securities routinely used by private investors.

## **SERVICE TEST**

The Service Test rating is Needs to Improve for the Cincinnati MSA rated area. Specifically, weak performance under the accessibility of delivery systems and community development services criteria negatively impacted the bank's Service Test rating.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to limited portions of the assessment area. As shown in the following table, the bank does not maintain any offices in low- or moderate-income census tracts. Additionally, the bank does not operate any ATMs in this assessment area in close proximity to low- or moderate-income areas.

<b>Branch Distribution by Geography Income Level – Cincinnati MSA</b>								
<b>Tract Income Level</b>	<b>Offices of Other Lenders</b>		<b>Census Tracts</b>		<b>Population</b>		<b>Bank Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	15	14.8	11	13.4	31,509	8.3	0	0.0
Moderate	12	11.9	17	20.7	75,288	19.8	0	0.0
Middle	37	36.6	30	36.6	136,546	35.9	1	50.0
Upper	33	32.7	21	25.6	122,563	32.3	0	0.0
N/A	4	4.0	3	3.7	13,931	3.7	1	50.0
<b>Total</b>	<b>101</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>379,837</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<i>Source: 2015 ACS Data, 2020 Peer Deposit Data, and Bank Records. Due to rounding, totals may not equal 100.0.</i>								

Both offices are located a substantial distance from most of the low- and moderate-income census tracts in the assessment area. One office is located in Union County, Indiana, which contains only middle-income tracts. The other office is located in Oxford in the northwestern corner of Butler County, Ohio. The closest low- or moderate-income tract is a 20-minute drive from this branch. The majority of low- and moderate-income census tracts are located even further away in the eastern portions of Butler County. Most of these tracts are at least a 30-minute drive or further from the Oxford branch. As such, delivery systems are not readily accessible to the majority of low- and moderate-income portions of the assessment area.

### **Changes in Branch Locations**

The bank did not open or close any branches in this assessment area during the evaluation period. Therefore, this criterion did not affect the Service Test rating.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are virtually identical across the two offices. Both offer Saturday hours and drive-up services. Any variations in services or hours are minor and do not predominantly affect low- and moderate-income areas.

### **Community Development Services**

The bank provides few community development services in this assessment area. Throughout the evaluation period, the bank provided only one community development service in this assessment area. This service involved a bank officer providing financial education at a school with primarily low- and moderate-income students.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.



## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

SCOPE OF EVALUATION	
<b>TIME PERIOD REVIEWED</b>	June 6, 2018, to September 29, 2021
<b>FINANCIAL INSTITUTION</b>	First Merchants Bank
<b>PRODUCTS REVIEWED</b>	Closed-end home mortgage, open-end home mortgage, small business, and small farm loans

LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Indianapolis-Carmel-Anderson, IN MSA	Full-Scope	None	None
Nonmetropolitan Indiana	Full-Scope	None	None
Muncie, IN MSA	Limited-Scope	None	None
Lafayette-West Lafayette, IN MSA	Limited-Scope	None	None
Fort Wayne, IN MSA	Limited-Scope	None	None
Chicago-Naperville-Elgin, IL-IN-WI MSA	Full-Scope	None	None
Monroe, MI MSA	Full-Scope	None	None
Detroit-Warren-Dearborn, MI MSA	Limited-Scope	None	None
Columbus, OH MSA	Full-Scope	None	None
Cincinnati, OH-KY-IN MSA	Full-Scope	None	None

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
<b>Indiana</b>	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
<b>Chicago IL-IN Multistate MSA</b>	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
<b>Michigan</b>	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
<b>Ohio</b>	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
<b>Cincinnati OH-IN Multistate MSA</b>	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### ***Rated Area: Indiana***

#### **Muncie, IN MSA**

The Muncie MSA assessment area consists of all of Delaware County, Indiana. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Muncie MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	13.3	30.0	26.7	23.3	6.7
Population by Geography	117,335	5.7	25.0	27.3	33.8	8.2
Housing Units by Geography	52,348	8.0	27.7	28.5	32.5	3.3
Owner-Occupied Units by Geography	29,208	3.8	21.6	30.3	43.5	0.8
Occupied Rental Units by Geography	16,553	10.9	36.1	26.8	18.6	7.6
Vacant Units by Geography	6,587	19.4	33.7	24.7	18.6	3.6
Businesses by Geography	6,916	5.5	28.1	28.2	33.5	4.8
Farms by Geography	295	1.4	9.8	39.0	49.5	0.3
Family Distribution by Income Level	27,584	21.7	16.8	20.8	40.7	0.0
Household Distribution by Income Level	45,761	25.4	14.4	18.4	41.8	0.0
Median Family Income MSA - 34620 Muncie, IN MSA		\$51,935	Median Housing Value			\$84,263
Families Below Poverty Level		13.0%	Median Gross Rent			\$694
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The Muncie MSA is heavily dependent on the presence of Ball State University, which is a top employer in the area along with Indiana University Health Ball Memorial Hospital. According to Moody's Analytics, Muncie's economy has struggled to grow employment since late 2020. As a result, Delaware County's unemployment rate remains higher than the statewide rate. Furthermore, of all of the bank's Indiana assessment areas, the Muncie MSA has the highest percentage of families below the poverty level at 13.0 percent.

In terms of market share, First Merchants is the dominant financial institution in the Muncie MSA. According to FDIC Deposit Market Share data as of June 30, 2021, six banks operated 23 offices in the assessment area. Of these banks, First Merchants ranked first, with a deposit market share of 53.7 percent. According to 2020 HMDA aggregate data, First Merchants was the second ranked home mortgage lender in the assessment area. In addition, according to 2019 CRA aggregate data, First Merchants was the top small business lender by dollar volume in the assessment area.

## Lafayette, IN MSA

The Lafayette MSA assessment area consists of all of Carroll and Tippecanoe counties in Indiana. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Lafayette MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	6.8	22.7	36.4	27.3	6.8
Population by Geography	200,966	5.5	18.4	35.0	32.9	8.2
Housing Units by Geography	82,592	6.2	21.5	37.3	32.1	2.9
Owner-Occupied Units by Geography	42,041	1.0	15.8	40.7	42.3	0.1
Occupied Rental Units by Geography	33,508	12.1	28.5	32.3	21.1	5.9
Vacant Units by Geography	7,043	9.3	22.6	40.0	23.1	5.0
Businesses by Geography	12,548	3.9	28.6	31.4	32.6	3.5
Farms by Geography	804	0.9	9.0	52.0	38.2	0.0
Family Distribution by Income Level	43,180	20.4	16.1	23.0	40.5	0.0
Household Distribution by Income Level	75,549	25.5	15.1	17.7	41.6	0.0
Median Family Income MSA - 29200 Lafayette-West Lafayette, IN MSA		\$62,682	Median Housing Value			\$133,363
Families Below Poverty Level		10.8%	Median Gross Rent			\$833
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Lafayette's economy is heavily dependent on the presence of Purdue University, which is by far the top employer in the assessment area. According to Moody's Analytics, Lafayette's economy has been recovering quickly in 2021 following two years of stagnation. The unemployment rates in both assessment area counties have hovered around 4.0 percent in recent months, similar to the Indiana statewide rate.

According to FDIC Deposit Market Share data as of June 30, 2021, First Merchants had the second highest deposit market share among 16 assessment area banks at 23.4 percent. First Merchants was the third ranked home mortgage lender in the assessment area according to 2020 HMDA aggregate data. The bank was also the top small business and small farm lender by dollar volume according to 2019 CRA aggregate data.

## Fort Wayne, IN MSA

The Fort Wayne MSA assessment area consists of all of Allen County, Indiana. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Fort Wayne MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	96	12.5	25.0	36.5	22.9	3.1
Population by Geography	363,453	10.6	19.4	38.8	30.5	0.7
Housing Units by Geography	153,860	11.3	21.5	38.8	27.9	0.5
Owner-Occupied Units by Geography	96,765	6.7	15.1	42.0	36.1	0.1
Occupied Rental Units by Geography	43,771	17.8	31.6	35.1	14.4	1.2
Vacant Units by Geography	13,324	23.5	34.6	27.9	13.0	1.1
Businesses by Geography	29,276	7.7	19.6	34.6	33.5	4.6
Farms by Geography	877	3.6	10.0	48.1	37.3	0.9
Family Distribution by Income Level	91,978	20.7	17.9	21.8	39.6	0.0
Household Distribution by Income Level	140,536	22.8	17.6	19.4	40.1	0.0
Median Family Income MSA - 23060 Fort Wayne, IN MSA		\$60,681	Median Housing Value			\$111,417
Families Below Poverty Level		12.0%	Median Gross Rent			\$679
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						

Fort Wayne's economy relies on the manufacturing industry. For example, General Motors operates a large assembly plant in Fort Wayne, employing several thousand area residents. According to Moody's Analytics, the local economy continues to rebound, led by employment and payroll gains in the healthcare and education industries. The manufacturing industry has also performed relatively well despite pandemic-related challenges. Allen County's unemployment rate is currently around 4.0 percent.

According to FDIC Deposit Market Share data as of June 30, 2021, First Merchants had the second highest deposit market share among 20 assessment area banks at 13.2 percent. According to 2020 HMDA aggregate data, among over 300 lenders who originated home mortgage loans in the assessment area, First Merchants ranked 11<sup>th</sup> with a market share of 2.5 percent by number. Among lenders who reported CRA data in 2019, First Merchants was the top small business lender by dollar volume.

## ***Rated Area: Michigan***

### **Detroit, MI MSA**

The Detroit MSA assessment area consists of all of Wayne County, Michigan. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Detroit MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	611	20.6	28.5	19.8	28.3	2.8
Population by Geography	1,778,969	16.0	26.5	22.6	34.4	0.5
Housing Units by Geography	817,593	18.6	28.0	21.5	31.1	0.8
Owner-Occupied Units by Geography	420,277	10.0	21.5	24.6	43.6	0.3
Occupied Rental Units by Geography	246,998	24.3	32.0	21.0	21.7	1.0
Vacant Units by Geography	150,318	33.0	39.9	13.6	11.9	1.6
Businesses by Geography	108,674	11.8	19.8	21.2	46.2	0.9
Farms by Geography	1,776	8.3	17.5	23.1	50.7	0.3
Family Distribution by Income Level	416,796	25.9	15.2	16.4	42.5	0.0
Household Distribution by Income Level	667,275	27.4	14.3	15.3	43.0	0.0
Median Family Income MSA - 19804 Detroit-Dearborn-Livonia, MI		\$52,733	Median Housing Value			\$88,250
Families Below Poverty Level		19.9%	Median Gross Rent			\$803
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Detroit's economy remains reliant on the automobile industry. General Motors and Ford Motor Company are Detroit's top employers. According to Moody's Analytics, the Detroit area economy is recovering from the effects of the pandemic, but growth has slowed in 2021. Wayne County's unemployment rate remains somewhat elevated at roughly 6.0 percent. Detroit also has one of the highest poverty rates in the nation. According to 2015 ACS data, nearly 20.0 percent of assessment area families have incomes below the poverty level.

According to 2020 HMDA aggregate data, among over 500 lenders who originated home mortgage loans in the assessment area, First Merchants ranked 68<sup>th</sup> with a market share of 0.2 percent by number. Among lenders who reported CRA data in 2019, First Merchants was the seventh ranked small business lender by dollar volume in the assessment area.

## 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

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

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## HMDA Disclosure Statement

## Home Mortgage Disclosure Act Statement

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions is also available at this website.

## CRA Disclosure Statement



## Community Reinvestment Act Statement

The CRA Disclosure Statement pertaining to the bank, its [operations subsidiaries or operating subsidiaries], and its other affiliates, if applicable, may be obtained on the FFIEC's website at: [www.ffiec.gov](http://www.ffiec.gov).

# CRA Disclosures

2022 & 2023

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BREVARD COUNTY (009), FL</b>										
<b>MSA 37340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEE COUNTY (071), FL</b>										
<b>MSA 15980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,475	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,475	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	2	1,475	1	1,000	0	0
STATE TOTAL	0	0	1	150	2	1,475	1	1,000	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COOK COUNTY (031), IL 2/</b>										
<b>MSA 16984</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	1	100	0	0
Median Family Income 50-60%	0	0	0	0	2	1,256	1	256	0	0
Median Family Income 60-70%	5	53	0	0	4	2,474	6	499	0	0
Median Family Income 70-80%	1	35	0	0	1	848	1	35	0	0
Median Family Income 80-90%	2	110	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	958	0	0	0	0
Median Family Income 100-110%	1	5	0	0	0	0	1	5	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	7	119	0	0	0	0	7	119	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	422	0	0	8	5,536	17	1,014	0	0
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	71	0	0	0	0	4	71	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	70	0	0	1	490	2	560	0	0
Median Family Income 70-80%	6	227	0	0	0	0	6	227	0	0
Median Family Income 80-90%	2	80	1	119	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	775	0	0	0	0
Median Family Income 100-110%	0	0	1	108	0	0	1	108	0	0
Median Family Income 110-120%	1	40	1	124	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	4	235	3	710	3	1,905	5	1,375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	723	6	1,061	6	3,170	18	2,341	0	0
<b>Totals For County: (031) 2/</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	71	0	0	0	0	4	71	0	0
Median Family Income 40-50%	1	100	0	0	0	0	1	100	0	0
Median Family Income 50-60%	0	0	0	0	2	1,256	1	256	0	0
Median Family Income 60-70%	6	123	0	0	5	2,964	8	1,059	0	0
Median Family Income 70-80%	7	262	0	0	1	848	7	262	0	0
Median Family Income 80-90%	4	190	1	119	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	3	1,733	0	0	0	0
Median Family Income 100-110%	1	5	1	108	0	0	2	113	0	0
Median Family Income 110-120%	1	40	1	124	0	0	0	0	0	0
Median Family Income ≥ 120%	11	354	3	710	3	1,905	12	1,494	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,145	6	1,061	14	8,706	35	3,355	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUPAGE COUNTY (043), IL 2/</b>										
<b>MSA 16984</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	177	0	0	2	1,000	5	1,177	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	18	1	108	2	774	1	274	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	195	1	108	4	1,774	6	1,451	0	0
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	443	1	443	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	443	1	443	0	0
<b>Totals For County: (043) 2/</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	177	0	0	3	1,443	6	1,620	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income ≥ 120%	1	18	1	108	2	774	1	274	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	195	2	358	5	2,217	7	1,894	0	0
<b>HENDERSON COUNTY (071), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	1	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANE COUNTY (089), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	133	0	0	1	800	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	133	0	0	1	800	1	100	0	0
<b>KANKAKEE COUNTY (091), IL</b>										
<b>MSA 28100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>VERMILION COUNTY (183), IL</b>										
<b>MSA 19180</b>										
<b>Outside Assessment Area</b>										
Low Income	1	38	0	0	1	1,000	0	0	0	0
Moderate Income	2	43	0	0	0	0	2	43	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	0	0	1	1,000	2	43	0	0
<b>WILL COUNTY (197), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	48	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	3	0	0	0	0	1	3	0	0
Median Family Income 90-100%	1	50	0	0	0	0	1	50	0	0
Median Family Income 100-110%	2	60	0	0	4	2,330	2	60	0	0
Median Family Income 110-120%	0	0	0	0	1	390	0	0	0	0
Median Family Income ≥ 120%	4	177	1	175	3	984	4	177	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	338	1	175	8	3,704	8	290	0	0
TOTAL INSIDE AA IN STATE	21	617	1	108	12	7,310	23	2,465	0	0
TOTAL OUTSIDE AA IN STATE	33	1,315	9	1,736	18	9,867	32	4,007	0	0
STATE TOTAL	54	1,932	10	1,844	30	17,177	55	6,472	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	6	2	317	3	1,450	2	170	0	0
Middle Income	5	231	1	200	2	1,050	5	402	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	337	3	517	5	2,500	8	672	0	0
<b>ALLEN COUNTY (003), IN</b>										
<b>MSA 23060</b>										
<b>Inside AA 0005</b>										
Low Income	1	50	1	111	3	2,418	0	0	0	0
Moderate Income	11	530	6	1,191	5	3,962	8	662	0	0
Middle Income	22	843	18	3,365	10	5,971	19	2,963	0	0
Upper Income	7	306	2	386	12	5,446	9	1,061	0	0
Income Not Known	1	100	5	1,010	6	3,235	1	424	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,829	32	6,063	36	21,032	37	5,110	0	0
<b>BARTHOLOMEW COUNTY (005), IN</b>										
<b>MSA 18020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (007), IN</b>										
<b>MSA 29200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	3	105	0	0	0	0	3	105	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	145	0	0	0	0	4	145	0	0
<b>BLACKFORD COUNTY (009), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	91	0	0	0	0	3	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	91	0	0	0	0	3	91	0	0
<b>BOONE COUNTY (011), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	1	144	3	1,743	2	542	0	0
Upper Income	1	35	2	367	4	1,838	2	535	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	127	3	511	7	3,581	4	1,077	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWN COUNTY (013), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	0	0	1	966	3	1,001	0	0
Middle Income	2	110	0	0	1	760	3	870	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	145	0	0	2	1,726	6	1,871	0	0
<b>CARROLL COUNTY (015), IN</b>										
<b>MSA 29200</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	14	632	4	770	3	1,600	14	1,382	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	652	4	770	3	1,600	15	1,402	0	0
<b>CASS COUNTY (017), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	0	0	0	0
Middle Income	1	15	1	250	0	0	2	265	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	1	250	0	0	2	265	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (019), IN</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	124	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	0	0	0	0
<b>CLINTON COUNTY (023), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	60	0	0	1	320	5	380	0	0
Middle Income	2	93	3	392	2	650	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	153	3	392	3	970	7	473	0	0
<b>DEKALB COUNTY (033), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	1	190	2	1,500	2	243	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	1	190	3	1,800	2	243	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (035), IN</b>										
<b>MSA 34620</b>										
<b>Inside AA 0012</b>										
Low Income	1	48	0	0	0	0	0	0	0	0
Moderate Income	8	250	1	147	1	635	10	1,032	0	0
Middle Income	28	1,032	9	1,682	12	6,240	24	3,664	0	0
Upper Income	14	420	4	708	4	1,624	12	1,067	0	0
Income Not Known	3	78	0	0	0	0	3	78	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	1,828	14	2,537	17	8,499	49	5,841	0	0
<b>ELKHART COUNTY (039), IN</b>										
<b>MSA 21140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	356	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	841	0	0	0	0
Upper Income	0	0	2	378	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	378	2	1,197	0	0	0	0
<b>FAYETTE COUNTY (041), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	1	95	0	0
Middle Income	2	35	1	175	0	0	2	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	1	175	0	0	3	130	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FLOYD COUNTY (043), IN</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>FOUNTAIN COUNTY (045), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
<b>GRANT COUNTY (053), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	1	3	2	385	0	0	2	138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	2	385	1	750	2	138	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GREENE COUNTY (055), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
<b>HAMILTON COUNTY (057), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	475	7	1,217	16	10,179	12	2,240	0	0
Upper Income	39	1,248	5	1,200	13	6,746	21	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,723	12	2,417	29	16,925	33	3,240	0	0
<b>HANCOCK COUNTY (059), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	131	0	0	0	0	3	131	0	0
Middle Income	6	159	3	463	4	2,220	6	793	0	0
Upper Income	11	393	2	315	1	300	10	529	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	683	5	778	5	2,520	19	1,453	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENDRICKS COUNTY (063), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	272	0	0	5	2,934	6	1,704	0	0
Upper Income	3	110	0	0	1	367	3	397	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	382	0	0	6	3,301	9	2,101	0	0
<b>HENRY COUNTY (065), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	39	0	0	1	409	5	39	0	0
Middle Income	40	520	2	330	1	450	39	511	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	559	2	330	2	859	44	550	0	0
<b>HUNTINGTON COUNTY (069), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	258	1	177	1	816	10	435	0	0
Upper Income	3	109	1	125	1	600	3	209	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	367	2	302	2	1,416	13	644	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JASPER COUNTY (073), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	900	4	682	4	1,868	24	1,662	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	900	4	682	4	1,868	24	1,662	0	0
<b>JAY COUNTY (075), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	448	2	425	3	1,402	22	724	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	448	2	425	3	1,402	22	724	0	0
<b>JEFFERSON COUNTY (077), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	933	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	933	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JOHNSON COUNTY (081), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	102	0	0	2	1,361	3	75	0	0
Middle Income	10	353	2	433	4	2,407	14	2,702	0	0
Upper Income	2	102	2	352	1	763	3	865	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	557	4	785	7	4,531	20	3,642	0	0
<b>KOSCIUSKO COUNTY (085), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	1	71	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	0	0	0	0	3	111	0	0
<b>LAGRANGE COUNTY (087), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	261	1	261	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	261	1	261	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	3	128	0	0	1	466	2	28	0	0
Moderate Income	8	147	3	421	3	1,267	11	958	0	0
Middle Income	25	614	6	1,115	6	4,442	24	861	0	0
Upper Income	20	555	5	839	17	9,446	16	963	0	0
Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	1,454	14	2,375	27	15,621	54	2,820	0	0
<b>LAPORTE COUNTY (091), IN</b>										
<b>MSA 33140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	136	0	0	2	1,000	2	61	0	0
Middle Income	2	138	0	0	3	1,728	2	348	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	289	0	0	5	2,728	5	424	0	0
<b>MADISON COUNTY (095), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	1	880	0	0	0	0
Moderate Income	18	758	7	1,329	5	2,900	18	2,045	0	0
Middle Income	19	511	1	214	7	4,210	18	1,367	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,269	8	1,543	13	7,990	36	3,412	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (097), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	200	0	0	0	0	0	0
Median Family Income 30-40%	3	115	0	0	0	0	3	115	0	0
Median Family Income 40-50%	3	68	1	150	3	1,950	3	68	0	0
Median Family Income 50-60%	7	261	5	992	6	4,473	5	288	0	0
Median Family Income 60-70%	4	177	2	414	4	2,647	3	1,059	0	0
Median Family Income 70-80%	1	35	2	352	3	1,781	3	602	0	0
Median Family Income 80-90%	5	98	1	200	5	2,767	8	1,941	0	0
Median Family Income 90-100%	8	176	4	926	8	5,450	14	2,552	0	0
Median Family Income 100-110%	2	135	1	115	4	2,068	1	368	0	0
Median Family Income 110-120%	6	305	3	558	2	1,250	1	15	0	0
Median Family Income ≥ 120%	21	940	7	1,181	9	5,620	18	3,587	0	0
Median Family Income Not Known	4	103	1	250	4	2,941	5	1,320	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	2,413	28	5,338	48	30,947	64	11,915	0	0
<b>MARSHALL COUNTY (099), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	3	537	1	680	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	197	0	0	3	1,880	4	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	197	3	537	4	2,560	4	545	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI COUNTY (103), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	1	508	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	508	1	50	0	0
<b>MONROE COUNTY (105), IN</b>										
<b>MSA 14020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	368	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	368	1	50	0	0
<b>MONTGOMERY COUNTY (107), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	1	225	0	0
Middle Income	1	75	0	0	2	850	1	500	0	0
Upper Income	5	170	0	0	0	0	2	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	245	1	225	2	850	4	810	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORGAN COUNTY (109), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	145	0	0	0	0	0	0
Middle Income	21	1,071	4	659	2	1,355	17	1,347	0	0
Upper Income	3	97	1	139	1	412	4	236	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,168	6	943	3	1,767	21	1,583	0	0
<b>NEWTON COUNTY (111), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	133	0	0	0	0	7	133	0	0
Middle Income	1	74	0	0	1	1,000	1	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	207	0	0	1	1,000	8	207	0	0
<b>NOBLE COUNTY (113), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	700	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	700	1	400	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PORTER COUNTY (127), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	500	1	25	0	0
Middle Income	4	93	0	0	4	2,650	5	593	0	0
Upper Income	5	98	2	350	4	2,010	8	1,703	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	216	2	350	9	5,160	14	2,321	0	0
<b>PULASKI COUNTY (131), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
<b>PUTNAM COUNTY (133), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	191	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	191	0	0	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RANDOLPH COUNTY (135), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	416	2	441	0	0
Middle Income	8	88	4	694	2	559	9	416	0	0
Upper Income	3	128	1	163	0	0	4	291	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	241	5	857	3	975	15	1,148	0	0
<b>RUSH COUNTY (139), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	4	143	0	0	0	0	4	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	143	1	250	0	0	5	393	0	0
<b>ST. JOSEPH COUNTY (141), IN</b>										
<b>MSA 43780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	245	2	960	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	2	1,110	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	5	3,070	1	1,000	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHELBY COUNTY (145), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	130	1	168	4	1,951	4	880	0	0
Middle Income	14	613	4	780	6	3,100	18	2,193	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	743	5	948	10	5,051	22	3,073	0	0
<b>STARKE COUNTY (149), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	2	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	2	1,000	0	0	0	0
<b>TIPPECANOE COUNTY (157), IN</b>										
<b>MSA 29200</b>										
<b>Inside AA 0009</b>										
Low Income	4	79	1	250	0	0	4	79	0	0
Moderate Income	18	643	5	864	5	3,110	21	2,499	0	0
Middle Income	17	492	8	1,303	3	1,460	20	1,706	0	0
Upper Income	14	338	2	395	5	3,350	17	1,573	0	0
Income Not Known	0	0	1	250	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,552	17	3,062	13	7,920	62	5,857	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIPTON COUNTY (159), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	100	0	0	0	0	2	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0
<b>UNION COUNTY (161), IN</b>										
<b>MSA 17140</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	23	0	0	1	600	3	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	23	0	0	1	600	3	23	0	0
<b>WABASH COUNTY (169), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	0	0	1	500	0	0	0	0
Middle Income	13	341	1	189	0	0	14	530	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	425	1	189	1	500	14	530	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (177), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	1	147	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	351	1	351	0	0
Middle Income	0	0	1	225	1	750	1	225	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	372	2	1,101	2	576	0	0
<b>WELLS COUNTY (179), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	13	223	0	0	2	1,286	13	1,186	0	0
Upper Income	4	210	1	160	4	1,490	6	910	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	483	1	160	6	2,776	20	2,146	0	0
<b>WHITE COUNTY (181), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	334	6	1,165	4	2,667	10	2,040	0	0
Upper Income	0	0	0	0	1	280	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	334	6	1,165	5	2,947	10	2,040	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WHITLEY COUNTY (183), IN</b>										
<b>MSA 23060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	2	1,750	1	150	0	0
Upper Income	0	0	1	144	1	710	1	144	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	294	3	2,460	2	294	0	0
TOTAL INSIDE AA IN STATE	668	21,506	187	34,237	272	156,422	655	68,364	0	0
TOTAL OUTSIDE AA IN STATE	45	1,789	15	2,877	38	21,798	48	5,217	0	0
STATE TOTAL	713	23,295	202	37,114	310	178,220	703	73,581	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (111), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
<b>SIMPSON COUNTY (213), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,100	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,100	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALPENA COUNTY (007), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	980	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	980	0	0	0	0
<b>CALHOUN COUNTY (025), MI</b>										
<b>MSA 12980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	860	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	860	0	0	0	0
<b>GENESEE COUNTY (049), MI</b>										
<b>MSA 22420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	556	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	556	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INGHAM COUNTY (065), MI</b>										
<b>MSA 29620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	350	1	350	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	1	515	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	2	865	2	431	0	0
<b>IONIA COUNTY (067), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	494	1	494	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	494	1	494	0	0
<b>JACKSON COUNTY (075), MI</b>										
<b>MSA 27100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	4	2,596	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,596	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KALAMAZOO COUNTY (077), MI</b>										
<b>MSA 28020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
<b>KENT COUNTY (081), MI</b>										
<b>MSA 24340</b>										
<b>Inside AA 0006</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	500	0	0	0	0
Median Family Income 50-60%	1	30	0	0	1	750	1	30	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	1	800	2	825	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	0	0	0	0	1	525	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income ≥ 120%	2	80	0	0	3	1,080	2	530	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	235	0	0	7	3,655	7	1,485	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LENAWEE COUNTY (091), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	0	0	0	0
Upper Income	3	84	0	0	0	0	3	84	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	84	0	0	1	425	3	84	0	0
<b>LIVINGSTON COUNTY (093), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	0	0	1	180	0	0
Middle Income	1	10	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	180	2	2,000	1	180	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MACOMB COUNTY (099), MI</b>										
<b>MSA 47664</b>										
<b>Inside AA 0013</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	55	1	250	1	408	0	0	0	0
Median Family Income 40-50%	1	25	0	0	0	0	1	25	0	0
Median Family Income 50-60%	0	0	0	0	1	504	0	0	0	0
Median Family Income 60-70%	1	79	1	200	3	1,092	0	0	0	0
Median Family Income 70-80%	0	0	1	104	3	1,393	4	1,497	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	88	2	381	2	618	4	88	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	130	1	500	1	130	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	95	0	0	2	1,000	2	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	342	6	1,065	13	5,515	12	2,740	0	0
<b>MONROE COUNTY (115), MI</b>										
<b>MSA 33780</b>										
<b>Inside AA 0010</b>										
Low Income	2	35	1	143	0	0	3	178	0	0
Moderate Income	12	491	6	969	5	2,294	15	1,523	0	0
Middle Income	32	1,241	11	2,206	20	10,701	37	5,758	0	0
Upper Income	9	490	1	150	6	3,284	11	1,850	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,257	19	3,468	31	16,279	66	9,309	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTCALM COUNTY (117), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	0	0	0	0
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Inside AA 0013</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	65	0	0	0	0	1	3	0	0
Median Family Income 40-50%	0	0	1	175	6	3,318	1	175	0	0
Median Family Income 50-60%	0	0	1	239	1	521	1	521	0	0
Median Family Income 60-70%	0	0	1	200	2	1,400	0	0	0	0
Median Family Income 70-80%	3	68	1	161	5	2,707	3	418	0	0
Median Family Income 80-90%	1	60	1	130	0	0	1	60	0	0
Median Family Income 90-100%	1	50	2	330	3	2,400	1	50	0	0
Median Family Income 100-110%	5	292	1	150	5	3,515	4	1,306	0	0
Median Family Income 110-120%	2	135	2	400	4	2,375	4	885	0	0
Median Family Income ≥ 120%	10	336	12	2,243	26	14,645	19	5,283	0	0
Median Family Income Not Known	0	0	2	448	2	800	1	248	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,006	24	4,476	54	31,681	36	8,949	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROSCOMMON COUNTY (143), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	620	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	620	0	0	0	0
<b>ST. JOSEPH COUNTY (149), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	143	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	1	800	0	0	0	0
<b>VAN BUREN COUNTY (159), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	840	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHTENAW COUNTY (161), MI</b>										
<b>MSA 11460</b>										
<b>Inside AA 0001</b>										
Low Income	1	100	0	0	1	350	0	0	0	0
Moderate Income	2	75	1	153	0	0	2	178	0	0
Middle Income	14	600	5	1,172	6	2,688	13	1,192	0	0
Upper Income	4	300	6	1,128	10	4,341	11	2,143	0	0
Income Not Known	1	100	1	125	0	0	1	125	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,175	13	2,578	17	7,379	27	3,638	0	0
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</b>										
<b>Inside AA 0004</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	107	0	0	1	1,000	1	57	0	0
Median Family Income 40-50%	2	35	1	236	2	1,571	4	1,171	0	0
Median Family Income 50-60%	2	103	1	216	4	2,560	2	966	0	0
Median Family Income 60-70%	1	3	1	168	4	1,888	4	1,359	0	0
Median Family Income 70-80%	2	150	3	610	8	4,534	3	1,250	0	0
Median Family Income 80-90%	11	704	0	0	5	2,328	9	1,421	0	0
Median Family Income 90-100%	7	312	1	149	1	543	8	904	0	0
Median Family Income 100-110%	4	180	1	200	0	0	2	40	0	0
Median Family Income 110-120%	12	487	1	150	6	3,019	8	719	0	0
Median Family Income ≥ 120%	53	2,428	22	3,843	33	20,896	52	10,188	0	0
Median Family Income Not Known	2	105	3	420	3	1,150	4	645	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	98	4,614	34	5,992	67	39,489	97	18,720	0	0
TOTAL INSIDE AA IN STATE	213	9,629	96	17,579	189	103,998	245	44,841	0	0
TOTAL OUTSIDE AA IN STATE	6	205	3	548	17	11,636	7	1,189	0	0
STATE TOTAL	219	9,834	99	18,127	206	115,634	252	46,030	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	263	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	263	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	263	0	0	0	0
STATE TOTAL	0	0	0	0	1	263	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DURHAM COUNTY (063), NC</b>										
<b>MSA 20500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	700	0	0	0	0
STATE TOTAL	0	0	0	0	1	700	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (017), OH</b>										
<b>MSA 17140</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	840	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	1	404	1	404	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	2	1,244	2	407	0	0
<b>CLARK COUNTY (023), OH</b>										
<b>MSA 44220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	185	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	0	0	0	0	0	0
<b>COLUMBIANA COUNTY (029), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	193	1	360	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	193	1	360	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUYAHOGA COUNTY (035), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	583	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	583	0	0	0	0
<b>DARKE COUNTY (037), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	2	30	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	0	0	0	0	4	90	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DEFIANCE COUNTY (039), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	488	1	488	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	488	1	488	0	0
<b>DELAWARE COUNTY (041), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	250	1	577	2	300	0	0
Upper Income	1	3	4	830	5	2,800	2	597	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	5	1,080	6	3,377	4	897	0	0
<b>FAIRFIELD COUNTY (045), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	424	0	0	0	0
Upper Income	2	162	1	115	1	490	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	162	1	115	2	914	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (049), OH</b>										
<b>MSA 18140</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	2	0	0	3	1,750	1	2	0	0
Median Family Income 40-50%	6	165	0	0	2	1,186	6	165	0	0
Median Family Income 50-60%	6	121	4	758	2	1,100	9	1,094	0	0
Median Family Income 60-70%	9	200	2	384	5	2,437	6	509	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	6	196	2	345	2	1,280	5	220	0	0
Median Family Income 90-100%	3	40	0	0	7	4,650	4	790	0	0
Median Family Income 100-110%	6	289	1	169	4	2,061	4	387	0	0
Median Family Income 110-120%	10	262	0	0	3	1,618	12	1,607	0	0
Median Family Income ≥ 120%	15	638	8	1,289	18	10,702	16	3,748	0	0
Median Family Income Not Known	0	0	0	0	2	1,500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	1,913	17	2,945	48	28,284	63	8,522	0	0
<b>FULTON COUNTY (051), OH</b>										
<b>MSA 45780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	832	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	832	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GEAUGA COUNTY (055), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
<b>HAMILTON COUNTY (061), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	552	1	295	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	552	1	295	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HANCOCK COUNTY (063), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>HOCKING COUNTY (073), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	394	0	0	1	144	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	394	0	0	1	144	0	0
<b>LICKING COUNTY (089), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	400	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	2	30	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	2	1,400	2	30	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LUCAS COUNTY (095), OH</b>										
<b>MSA 45780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	1	120	1	365	3	502	0	0
Middle Income	3	265	1	224	0	0	1	100	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	1	76	0	0	0	0	1	76	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	373	2	344	1	365	6	693	0	0
<b>MONTGOMERY COUNTY (113), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	829	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,829	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PAULDING COUNTY (125), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	227	0	0	1	227	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	227	0	0	1	227	0	0
<b>SHELBY COUNTY (149), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	121	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	0	0	0	0
<b>UNION COUNTY (159), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	3	2,500	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	3	2,500	1	750	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WARREN COUNTY (165), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	385	1	385	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	1	820	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	2	1,205	2	410	0	0
<b>WOOD COUNTY (173), OH</b>										
<b>MSA 45780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	770	1	770	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	770	1	770	0	0
TOTAL INSIDE AA IN STATE	63	1,916	17	2,945	50	29,528	65	8,929	0	0
TOTAL OUTSIDE AA IN STATE	21	983	15	2,809	25	15,175	26	4,944	0	0
STATE TOTAL	84	2,899	32	5,754	75	44,703	91	13,873	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LYCOMING COUNTY (081), PA</b>										
<b>MSA 48700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	850	1	850	0	0
STATE TOTAL	0	0	0	0	1	850	1	850	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GREENVILLE COUNTY (045), SC</b>										
<b>MSA 24860</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>SULLIVAN COUNTY (163), TN</b>										
<b>MSA 28700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,600	1	600	0	0
STATE TOTAL	0	0	0	0	2	1,600	1	600	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	250	0	0	1	50	0	0
STATE TOTAL	1	50	1	250	0	0	1	50	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RACINE COUNTY (101), WI</b>										
<b>MSA 39540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	298	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	298	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	298	0	0	0	0
STATE TOTAL	0	0	0	0	1	298	0	0	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	965	33,668	301	54,869	523	297,258	988	124,599	0	0
TOTAL OUTSIDE AA	106	4,342	44	8,370	109	65,512	117	17,857	0	0
TOTAL INSIDE & OUTSIDE	1,071	38,010	345	63,239	632	362,770	1,105	142,456	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	265	3	405	2	745	9	895	0	0
Upper Income	1	100	0	0	1	400	2	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	365	3	405	3	1,145	11	1,395	0	0
<b>ALLEN COUNTY (003), IN</b>										
<b>MSA 23060</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	195	6	1,195	9	3,349	13	3,923	0	0
Upper Income	2	75	3	557	1	500	5	632	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	9	1,752	10	3,849	18	4,555	0	0
<b>BENTON COUNTY (007), IN</b>										
<b>MSA 29200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BLACKFORD COUNTY (009), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	409	6	1,072	6	2,313	17	2,761	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	409	6	1,072	6	2,313	17	2,761	0	0
<b>CARROLL COUNTY (015), IN</b>										
<b>MSA 29200</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	498	19	2,971	22	8,574	29	5,250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	498	19	2,971	22	8,574	29	5,250	0	0
<b>CASS COUNTY (017), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	385	0	0	2	385	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	385	0	0	2	385	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLINTON COUNTY (023), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	450	5	1,640	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	5	1,640	0	0	0	0
<b>DEKALB COUNTY (033), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	1	165	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	1	165	0	0
<b>DELAWARE COUNTY (035), IN</b>										
<b>MSA 34620</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	245	0	0	2	750	3	490	0	0
Upper Income	1	50	3	525	1	253	5	828	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	295	3	525	3	1,003	8	1,318	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRANT COUNTY (053), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	5	948	6	2,260	8	2,323	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	5	948	6	2,260	8	2,323	0	0
<b>HAMILTON COUNTY (057), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
<b>HENRY COUNTY (065), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOWARD COUNTY (067), IN</b>										
<b>MSA 29020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	7	1,290	1	265	6	1,040	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	7	1,290	1	265	6	1,040	0	0
<b>HUNTINGTON COUNTY (069), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	290	7	1,210	0	0	9	1,265	0	0
Upper Income	2	150	2	375	2	825	6	1,350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	440	9	1,585	2	825	15	2,615	0	0
<b>JASPER COUNTY (073), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	10	1,770	5	1,688	13	2,740	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	10	1,770	5	1,688	13	2,740	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JAY COUNTY (075), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	215	2	400	3	1,158	7	1,015	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	2	400	3	1,158	7	1,015	0	0
<b>JOHNSON COUNTY (081), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	2	380	3	1,065	6	1,270	0	0
Upper Income	1	65	1	200	0	0	2	265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	190	3	580	3	1,065	8	1,535	0	0
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	720	2	720	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	720	2	720	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADISON COUNTY (095), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	137	1	135	0	0	3	272	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	137	1	135	0	0	3	272	0	0
<b>MARION COUNTY (097), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	95	0	0	0	0	3	95	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	0	0	0	0	3	95	0	0



## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARSHALL COUNTY (099), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	291	0	0	0	0	6	291	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	391	0	0	0	0	7	391	0	0
<b>MIAMI COUNTY (103), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>MORGAN COUNTY (109), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEWTON COUNTY (111), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	2	400	1	400	4	860	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	2	400	1	400	4	860	0	0
<b>OWEN COUNTY (119), IN</b>										
<b>MSA 14020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	142	0	0	1	142	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	1	142	0	0
<b>PORTER COUNTY (127), IN</b>										
<b>MSA 23844</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	2	675	3	775	0	0
Upper Income	1	47	0	0	1	450	1	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	147	0	0	3	1,125	4	822	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RANDOLPH COUNTY (135), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	303	3	461	1	500	8	764	0	0
Upper Income	0	0	1	125	2	850	2	475	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	303	4	586	3	1,350	10	1,239	0	0
<b>SHELBY COUNTY (145), IN</b>										
<b>MSA 26900</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	2	500	2	632	4	918	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	2	500	2	632	4	918	0	0
<b>TIPPECANOE COUNTY (157), IN</b>										
<b>MSA 29200</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	200	2	800	3	900	0	0
Upper Income	2	120	2	230	0	0	4	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	220	3	430	2	800	7	1,250	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (161), IN</b>										
<b>MSA 17140</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	2	675	3	775	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	675	3	775	0	0
<b>VIGO COUNTY (167), IN</b>										
<b>MSA 45460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
<b>WABASH COUNTY (169), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (177), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	4	665	1	350	6	1,075	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	4	665	1	350	6	1,075	0	0
<b>WELLS COUNTY (179), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	395	4	655	7	2,346	15	2,451	0	0
Upper Income	2	130	3	540	5	1,696	9	2,016	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	525	7	1,195	12	4,042	24	4,467	0	0
<b>WHITE COUNTY (181), IN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	4	190	4	670	6	2,268	11	2,003	0	0
Upper Income	1	54	2	300	2	735	1	54	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	344	6	970	8	3,003	13	2,157	0	0
TOTAL INSIDE AA IN STATE	82	4,736	88	15,069	94	34,769	197	34,939	0	0

Loans by County  
Small Farm Loans - Originations  
Institution: First Merchants Bank

Respondent ID: 0000004365  
Agency: FDIC - 3  
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	12	569	24	4,402	15	5,638	41	8,116	0	0
STATE TOTAL	94	5,305	112	19,471	109	40,407	238	43,055	0	0

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

## Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>IOSCO COUNTY (069), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	1	75	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
<b>MONROE COUNTY (115), MI</b>										
<b>MSA 33780</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	5	177	2	395	5	1,505	9	1,227	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	277	2	395	6	1,955	11	1,777	0	0
<b>WASHTENAW COUNTY (161), MI</b>										
<b>MSA 11460</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	7	368	2	395	6	1,955	11	1,777	0	0

Loans by County  
Small Farm Loans - Originations  
Institution: First Merchants Bank

Respondent ID: 0000004365  
Agency: FDIC - 3  
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	8	443	2	395	6	1,955	12	1,852	0	0



2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MERCER COUNTY (107), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>PREBLE COUNTY (135), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	1	300	2	325	0	0
STATE TOTAL	1	25	0	0	1	300	2	325	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	89	5,104	90	15,464	100	36,724	208	36,716	0	0
TOTAL OUTSIDE AA	14	669	24	4,402	16	5,938	44	8,516	0	0
TOTAL INSIDE & OUTSIDE	103	5,773	114	19,866	116	42,662	252	45,232	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	52	11,132	27	3,638	0	0
IN - UNION COUNTY (161) - MSA 17140	4	623	3	23	0	0
OH - BUTLER COUNTY (017) - MSA 17140	3	1,247	2	407	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	127	33,142	63	8,522	0	0
MI - WAYNE COUNTY (163) - MSA 19804	199	50,095	97	18,720	0	0
IN - ALLEN COUNTY (003) - MSA 23060	110	28,924	37	5,110	0	0
MI - KENT COUNTY (081) - MSA 24340	13	3,890	7	1,485	0	0
IN - ADAMS COUNTY (001) - MSA NA	16	3,354	8	672	0	0
IN - CLINTON COUNTY (023) - MSA NA	12	1,515	7	473	0	0
IN - FAYETTE COUNTY (041) - MSA NA	4	305	3	130	0	0
IN - HENRY COUNTY (065) - MSA NA	49	1,748	44	550	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	16	2,085	13	644	0	0
IN - JAY COUNTY (075) - MSA NA	30	2,275	22	724	0	0
IN - MARSHALL COUNTY (099) - MSA NA	12	3,294	4	545	0	0
IN - MIAMI COUNTY (103) - MSA NA	2	558	1	50	0	0
IN - MONTGOMERY COUNTY (107) - MSA NA	9	1,320	4	810	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	20	2,073	15	1,148	0	0
IN - WABASH COUNTY (169) - MSA NA	16	1,114	14	530	0	0
IN - WAYNE COUNTY (177) - MSA NA	4	1,473	2	576	0	0
IN - WELLS COUNTY (179) - MSA NA	25	3,419	20	2,146	0	0
IN - WHITE COUNTY (181) - MSA NA	22	4,446	10	2,040	0	0
IN - BROWN COUNTY (013) - MSA 26900	6	1,871	6	1,871	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	91	21,065	33	3,240	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: First Merchants Bank**

PAGE: 2 OF 2

**Respondent ID: 0000004365**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - HANCOCK COUNTY (059) - MSA 26900	30	3,981	19	1,453	0	0
IN - HENDRICKS COUNTY (063) - MSA 26900	17	3,683	9	2,101	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	27	5,873	20	3,642	0	0
IN - MADISON COUNTY (095) - MSA 26900	58	10,802	36	3,412	0	0
IN - MARION COUNTY (097) - MSA 26900	140	38,698	64	11,915	0	0
IN - MORGAN COUNTY (109) - MSA 26900	33	3,878	21	1,583	0	0
IN - SHELBY COUNTY (145) - MSA 26900	33	6,742	22	3,073	0	0
IN - CARROLL COUNTY (015) - MSA 29200	22	3,022	15	1,402	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	83	12,534	62	5,857	0	0
MI - MONROE COUNTY (115) - MSA 33780	105	22,004	66	9,309	0	0
IL - COOK COUNTY (031) - MSA 16984 2/	25	5,958	17	1,014	0	0
IL - DUPAGE COUNTY (043) - MSA 16984 2/	9	2,077	6	1,451	0	0
IN - JASPER COUNTY (073) - MSA 23844	32	3,450	24	1,662	0	0
IN - LAKE COUNTY (089) - MSA 23844	98	19,450	54	2,820	0	0
IN - PORTER COUNTY (127) - MSA 23844	21	5,726	14	2,321	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	85	12,864	49	5,841	0	0
MI - MACOMB COUNTY (099) - MSA 47664	27	6,922	12	2,740	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	102	37,163	36	8,949	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: First Merchants Bank**

PAGE: 1 OF 2

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	1	91	0	0	0	0
IN - UNION COUNTY (161) - MSA 17140	3	775	3	775	0	0
IN - ALLEN COUNTY (003) - MSA 23060	23	5,871	18	4,555	0	0
IN - ADAMS COUNTY (001) - MSA NA	14	1,915	11	1,395	0	0
IN - CLINTON COUNTY (023) - MSA NA	7	2,090	0	0	0	0
IN - HENRY COUNTY (065) - MSA NA	1	150	0	0	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	18	2,850	15	2,615	0	0
IN - JAY COUNTY (075) - MSA NA	9	1,773	7	1,015	0	0
IN - MARSHALL COUNTY (099) - MSA NA	7	391	7	391	0	0
IN - MIAMI COUNTY (103) - MSA NA	1	10	1	10	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	12	2,239	10	1,239	0	0
IN - WABASH COUNTY (169) - MSA NA	1	500	0	0	0	0
IN - WAYNE COUNTY (177) - MSA NA	6	1,075	6	1,075	0	0
IN - WELLS COUNTY (179) - MSA NA	28	5,762	24	4,467	0	0
IN - WHITE COUNTY (181) - MSA NA	20	4,317	13	2,157	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	1	300	0	0	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	9	1,835	8	1,535	0	0
IN - MADISON COUNTY (095) - MSA 26900	3	272	3	272	0	0
IN - MARION COUNTY (097) - MSA 26900	3	95	3	95	0	0
IN - MORGAN COUNTY (109) - MSA 26900	1	325	1	325	0	0
IN - SHELBY COUNTY (145) - MSA 26900	5	1,168	4	918	0	0
IN - CARROLL COUNTY (015) - MSA 29200	50	12,043	29	5,250	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	8	1,450	7	1,250	0	0
MI - MONROE COUNTY (115) - MSA 33780	14	2,627	11	1,777	0	0

2022 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: First Merchants Bank

Respondent ID: 0000004365  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - JASPER COUNTY (073) - MSA 23844	16	3,553	13	2,740	0	0
IN - LAKE COUNTY (089) - MSA 23844	2	720	2	720	0	0
IN - PORTER COUNTY (127) - MSA 23844	5	1,272	4	822	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	11	1,823	8	1,318	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: First Merchants Bank**

**Respondent ID: 0000004365**  
**Agency: FDIC - 3**

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	46	245,619	0	0
Purchased	0	0	0	0
Total	46	245,619	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**ASSESSMENT AREA - 0001****WASHTENAW COUNTY (161), MI****MSA: 11460****Low Income**

4022.01\* 4042.00 4056.00\* 4074.00\* 4101.00\* 4105.00\* 4106.00\* 4107.00 4108.00\* 4110.00\* 4112.00\*  
4123.00\* 4140.00\*

**Moderate Income**

4026.01\* 4045.00 4051.00\* 4117.00\* 4119.00\* 4120.00\* 4121.00\* 4126.00\* 4130.00\* 4142.00\* 4152.00\*  
4211.00 4650.01\*

**Middle Income**

4021.00\* 4033.00\* 4035.00 4036.00\* 4038.00\* 4046.00 4054.00 4055.00\* 4076.00\* 4102.00\* 4103.00  
4104.00\* 4109.00\* 4127.00\* 4132.00\* 4134.01\* 4134.02\* 4134.03 4143.00\* 4147.00 4154.00 4160.00\*  
4200.00\* 4202.00 4222.02 4234.00 4236.00\* 4260.01\* 4260.02\* 4310.00 4320.00 4450.00\* 4462.00  
4470.00\* 4480.00\* 4540.02\* 4550.00 4640.00\* 4650.02\* 4660.00\*

**Upper Income**

4001.00 4004.00 4006.00 4007.00 4023.00\* 4025.00\* 4027.00\* 4031.00 4032.00\* 4034.00 4041.00\*  
4043.00 4044.00 4052.00 4053.00 4060.00\* 4070.00 4145.00\* 4149.00 4156.00\* 4158.00 4162.00\*  
4222.01\* 4250.00\* 4440.00\* 4464.00\* 4530.00\* 4540.01\* 4560.00 4610.00\*

**Income Not Known**

4003.00\* 4005.00\* 4008.00 9801.01\* 9801.02\* 9802.00 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9840.00\*

**ASSESSMENT AREA - 0002****UNION COUNTY (161), IN****MSA: 17140****Middle Income**

9607.00 9608.00

**BUTLER COUNTY (017), OH****MSA: 17140****Low Income**

0003.00\* 0004.00\* 0101.04\* 0101.06\* 0122.00\* 0132.00\* 0136.00\* 0139.00\* 0140.00\* 0144.00\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Moderate Income**

0001.00\* 0002.00\* 0005.00\* 0006.00\* 0011.00\* 0013.00\* 0105.00\* 0109.06\* 0109.13\* 0110.04 0111.23\*  
0123.00\* 0127.00\* 0130.00\* 0131.00\* 0134.00\* 0135.00\* 0141.00\* 0146.00\* 0147.00\* 0148.00\*

**Middle Income**

0010.01\* 0010.02\* 0101.02 0101.03\* 0102.02\* 0103.01\* 0106.00\* 0108.00\* 0109.01\* 0109.03\* 0109.04\*  
0109.07\* 0109.09\* 0109.10\* 0109.11\* 0109.12\* 0110.03\* 0110.05\* 0110.06\* 0111.09\* 0112.00\* 0113.00\*  
0118.00\* 0121.00\* 0125.00\* 0126.00\* 0133.00\* 0143.00\* 0149.00\* 0150.00\* 0151.00\*

**Upper Income**

0101.05\* 0102.03\* 0103.02 0111.10\* 0111.11\* 0111.12\* 0111.18\* 0111.20\* 0111.22\* 0111.25\* 0111.26\*  
0111.27\* 0111.28\* 0111.29\* 0111.30\* 0111.31\* 0111.32\* 0111.33\* 0111.34\* 0111.35\* 0111.36\* 0111.37\*  
0124.00\*

**Income Not Known**

0102.01\*

**ASSESSMENT AREA - 0003****FRANKLIN COUNTY (049), OH****MSA: 18140****Median Family Income 10-20%**

0018.10\* 0029.00\* 0042.00\*

**Median Family Income 20-30%**

0007.30\* 0027.50\* 0051.00\*

**Median Family Income 30-40%**

0003.30\* 0007.20\* 0009.20\* 0014.00\* 0015.00 0017.00\* 0026.00 0027.30\* 0043.02\* 0050.01\* 0054.10\*  
0069.33\* 0075.20\* 0082.30\* 0082.41 0087.30\* 0093.26\* 0099.00

**Median Family Income 40-50%**

0007.10\* 0009.10\* 0012.00\* 0016.00\* 0023.00 0025.10 0027.10\* 0027.70\* 0028.00\* 0046.20\* 0047.00\*  
0049.00\* 0053.00 0055.00\* 0056.10\* 0056.20 0059.00\* 0060.00\* 0061.00\* 0069.45\* 0075.32\* 0075.33\*  
0077.10\* 0077.21\* 0078.20\* 0081.20\* 0081.63\* 0081.71\* 0088.21\* 0092.20\* 0093.11\* 0093.21\* 0093.25\*

**Median Family Income 50-60%**

0003.20 0008.10\* 0045.00\* 0048.20\* 0069.31\* 0069.43 0069.92\* 0075.11\* 0075.31\* 0075.34\* 0075.53\*



**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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0077.22*	0081.69	0082.10*	0083.12*	0083.30*	0087.10*	0088.11*	0088.13*	0092.30*	0092.51	0093.22*
0093.23*	0093.34*	0093.36	0093.37*	0093.40*	0093.86	0093.96*	0093.97*	0102.01	0103.00	

**Median Family Income 60-70%**

0008.20	0010.00*	0011.22*	0027.60*	0063.02	0068.21*	0069.21	0069.24*	0069.32	0071.13*	0071.15
0075.12*	0075.52*	0077.30*	0081.64*	0081.65*	0083.11*	0083.21*	0083.22*	0087.20	0092.50	0092.52
0093.12*	0093.72*	0093.84*	0094.03*	0094.20*	0096.00*	0097.11*	0107.00*			

**Median Family Income 70-80%**

0003.10*	0025.20*	0048.10*	0063.52*	0071.01*	0075.50*	0078.12*	0079.66*	0088.22*	0092.40*	0093.73*
0093.82*	0093.92*	0093.93*	0094.10*	0102.02*	0102.04*					

**Median Family Income 80-90%**

0006.00*	0037.00	0063.72	0069.23*	0069.44*	0071.12*	0071.99*	0074.24*	0081.10*	0081.32	0081.68*
0082.42*	0083.40*	0083.50*	0088.12*	0088.25*	0093.50*	0093.83*	0093.91*	0093.94*	0093.95	0094.01*
0094.95	0094.98*	0095.20*	0095.90*	0097.12*	0097.56	0098.02*	0102.03*			

**Median Family Income 90-100%**

0011.10*	0046.10*	0062.40*	0063.01	0063.51*	0063.53	0063.95*	0063.96	0063.97*	0067.22	0071.14
0073.02*	0073.97*	0077.40*	0079.57*	0081.70*	0081.72*	0083.60*	0083.80	0083.81	0093.32*	0093.81*
0094.40*	0100.00									

**Median Family Income 100-110%**

0004.10	0005.00*	0022.00	0027.80*	0036.00*	0052.00*	0058.20*	0062.41*	0070.10*	0070.20*	0070.41*
0070.43	0070.47*	0071.03*	0071.20*	0072.14*	0074.25*	0074.26*	0079.59*	0079.60*	0079.62	0079.65
0081.67*	0083.82	0093.61*	0093.85*	0097.57*						

**Median Family Income 110-120%**

0001.10	0019.02	0063.86	0068.22*	0072.02*	0072.15*	0073.01	0073.98*	0078.11*	0078.30	0079.31
0079.55*	0093.90*	0097.52	0097.54*	0101.00*	0109.00*					

**Median Family Income >= 120%**

0001.20*	0002.10*	0002.20	0004.20*	0018.20*	0019.01*	0020.00*	0021.00	0027.40*	0030.00	0032.00
0040.02*	0043.01	0057.00	0058.10*	0062.36*	0062.37*	0062.38*	0062.39*	0063.10	0063.21	0063.23
0063.30*	0063.40*	0063.84	0063.87*	0063.91	0063.92*	0063.93*	0063.94*	0063.98*	0064.10	0064.30*
0065.00*	0066.00*	0067.10	0067.21	0068.10*	0069.10*	0069.50*	0069.91*	0070.44*	0070.48	0071.02*
0071.93*	0071.98*	0072.05*	0072.09*	0072.11*	0072.12*	0072.13*	0073.03	0073.05*	0073.06*	0073.94

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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0074.27*	0074.92*	0074.94*	0079.22*	0079.41*	0079.56*	0079.58*	0079.61*	0079.63*	0079.64*	0080.01*
0080.02*	0081.66*	0084.00	0085.00	0089.00*	0090.00	0091.00*	0094.04*	0094.05*	0094.97*	0097.51
0097.53*	0097.55*	0098.01*	0104.01	0104.02*	0105.01*	0105.02	0106.01*	0106.02		

**Median Family Income Not Known**

0011.21*	0013.01*	0013.02*	0038.00*	0040.01	0050.02*	0054.20*	9800.00*
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**ASSESSMENT AREA - 0004****WAYNE COUNTY (163), MI****MSA: 19804****Median Family Income 10-20%**

5848.01*
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**Median Family Income 20-30%**

5166.00*	5220.00*	5223.00*	5334.00*	5435.00*	5455.00*	5598.00*
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**Median Family Income 30-40%**

5004.00*	5009.00*	5026.00*	5032.00*	5058.00	5080.00*	5112.00*	5128.00*	5143.00*	5152.00*	5173.00*
5175.00*	5225.00	5303.00*	5313.00*	5315.01*	5344.00*	5437.00*	5439.00*	5441.00*	5442.00*	5472.00*
5532.00*	5653.01	5702.00*	5793.00*							

**Median Family Income 40-50%**

5008.00*	5012.00*	5019.00	5027.00*	5033.00*	5035.00*	5036.00*	5041.00*	5044.00*	5052.00*	5056.00*
5062.00*	5070.00*	5075.00*	5106.00*	5138.00*	5141.00*	5167.00*	5189.00	5192.00*	5202.00*	5218.00*
5219.00*	5246.00*	5260.00*	5261.00*	5263.00*	5279.00*	5308.00*	5311.00*	5324.00*	5330.00*	5331.00*
5342.00*	5348.00*	5351.00*	5357.00*	5358.00*	5361.00*	5372.00*	5375.00*	5376.00*	5402.00*	5403.00*
5417.00*	5418.00*	5443.00*	5457.00*	5458.00*	5460.00*	5521.00*	5523.00*	5524.00	5528.01*	5736.00

**Median Family Income 50-60%**

5001.00*	5003.00*	5005.00	5011.00*	5015.00	5017.00*	5031.00*	5034.00*	5039.00*	5040.00*	5051.00*
5054.00*	5061.00*	5063.00*	5065.00*	5068.00*	5081.00*	5091.00*	5114.00*	5142.00*	5193.00*	5238.00
5241.01*	5258.00*	5262.00*	5265.00*	5305.00*	5314.00*	5319.00*	5327.00*	5336.00*	5343.00*	5347.00*
5353.00*	5364.00*	5371.00*	5373.00*	5378.00*	5388.00*	5401.00*	5405.00*	5415.00*	5421.00*	5424.00*
5448.00*	5451.00	5456.00*	5459.00	5461.00*	5467.00*	5470.00*	5471.00*	5520.00*	5522.00*	5531.00*
5538.00*	5545.00*	5649.00	5734.00*	5735.01	5791.00*	5795.01*	5818.00*			

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Median Family Income 60-70%**

5002.00\* 5006.00\* 5013.00\* 5016.00\* 5020.00\* 5042.00\* 5043.00\* 5057.00\* 5066.00\* 5071.00\* 5072.00\*  
5073.00\* 5074.00\* 5113.00\* 5139.00\* 5145.00\* 5153.00\* 5168.00 5215.00\* 5228.00 5231.00\* 5233.00\*  
5242.00\* 5243.00\* 5254.00\* 5259.00\* 5316.00\* 5317.00\* 5326.00 5338.00\* 5341.00\* 5352.00\* 5363.00\*  
5366.00\* 5370.00\* 5377.00\* 5390.00\* 5391.00\* 5407.00\* 5411.00\* 5412.00\* 5422.00\* 5452.00\* 5516.00\*  
5685.00\* 5704.00\* 5710.00\* 5733.00\* 5739.00\* 5740.00\* 5741.00\* 5770.00\* 5771.00\* 5792.00\* 5797.00\*  
5798.00 5831.01 5846.00\* 5848.02\*

**Median Family Income 70-80%**

5007.00\* 5010.00\* 5069.00\* 5160.00\* 5190.00\* 5191.00\* 5232.00\* 5234.00\* 5240.01\* 5247.00\* 5248.00\*  
5257.00\* 5301.00 5302.00\* 5309.00\* 5350.00\* 5362.00\* 5369.00\* 5383.00\* 5387.00\* 5389.00\* 5392.00\*  
5396.00\* 5408.00\* 5413.00\* 5426.00\* 5440.00 5462.01\* 5542.00\* 5667.00\* 5669.00\* 5698.00\* 5705.00\*  
5708.00\* 5709.00\* 5718.00\* 5721.00\* 5728.00\* 5729.00\* 5737.02\* 5738.00\* 5776.00\* 5779.00 5786.00  
5843.00 5855.00\* 5881.01 5882.00\*

**Median Family Income 80-90%**

5067.00\* 5132.00 5211.00\* 5245.00\* 5264.00\* 5365.00\* 5385.00\* 5386.00\* 5394.00\* 5397.00\* 5406.00\*  
5409.00\* 5410.00\* 5434.00\* 5541.00\* 5553.00 5651.00 5664.00\* 5665.00\* 5670.00 5671.00\* 5687.00\*  
5688.00\* 5692.00\* 5695.00\* 5715.00\* 5719.00\* 5724.00\* 5725.00\* 5726.00\* 5737.01\* 5772.00 5774.00  
5780.00 5796.00\* 5801.00 5820.00 5830.01\* 5832.00\* 5915.01

**Median Family Income 90-100%**

5164.00 5315.02\* 5333.00\* 5395.00\* 5425.00\* 5432.00\* 5463.01\* 5513.00\* 5555.00\* 5561.00\* 5653.02\*  
5689.00\* 5694.00\* 5701.00\* 5717.00\* 5727.00\* 5761.00 5775.00\* 5778.00 5785.00\* 5806.00 5833.00\*  
5839.00\* 5840.00\* 5841.00\* 5844.00\* 5847.00\* 5881.02\* 5894.01\* 5905.00\* 5951.00\*

**Median Family Income 100-110%**

5157.00\* 5321.00\* 5356.00\* 5414.00 5433.00\* 5514.00\* 5515.00\* 5536.01\* 5554.01\* 5556.00\* 5641.00\*  
5668.00\* 5683.00\* 5684.00\* 5693.00\* 5720.00\* 5751.00\* 5773.00 5802.00 5803.00\* 5808.00 5842.00\*  
5856.00\* 5857.00\* 5880.02\* 5944.01\*

**Median Family Income 110-120%**

5014.00\* 5018.00\* 5203.00\* 5548.00\* 5549.00\* 5551.00\* 5632.00\* 5678.00\* 5682.00\* 5691.00\* 5699.00\*  
5731.00\* 5752.00 5755.00\* 5756.00\* 5760.01\* 5809.00 5811.01 5835.00\* 5858.00\* 5859.00 5862.01  
5870.00\* 5919.00\* 5933.01 5950.00 5990.01 5991.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**Median Family Income >= 120%**

5133.00*	5137.00*	5154.00*	5165.00*	5169.00*	5170.00*	5171.00*	5172.00	5180.00*	5207.00	5208.00
5312.00*	5381.00	5382.00	5384.00*	5393.00*	5429.00*	5430.00*	5431.00*	5501.00*	5502.00*	5503.00*
5504.00*	5505.00*	5506.00*	5507.00	5508.00	5509.00*	5511.00*	5512.00*	5517.00*	5518.00*	5543.00*
5544.00*	5546.00	5547.00*	5562.00*	5563.00	5564.00*	5565.00	5566.00*	5567.00*	5568.00*	5569.00*
5570.00*	5571.00*	5572.00	5573.00*	5574.00*	5575.00*	5576.00	5577.00*	5579.01	5580.00*	5581.00*
5582.00*	5583.01	5584.00	5585.00*	5586.00	5587.00*	5588.00*	5589.00*	5590.00*	5591.00*	5592.00
5601.00	5602.01*	5602.02*	5603.00*	5604.00*	5612.00*	5613.01	5613.02*	5616.00*	5617.00	5619.00
5623.00*	5624.00*	5625.00	5626.00	5627.00	5628.00*	5629.00	5633.00	5634.00*	5635.00	5636.00*
5637.00	5638.00*	5639.00*	5642.00*	5643.00*	5644.01*	5644.02*	5645.01*	5645.02*	5645.03*	5645.04
5646.00*	5647.00*	5648.00	5650.01	5652.00*	5656.00*	5657.00*	5658.00*	5659.00*	5666.00*	5672.01*
5672.02*	5673.00*	5674.00*	5679.00*	5680.00*	5696.00*	5697.00*	5716.00*	5722.00*	5730.00*	5742.03*
5743.01*	5746.00*	5747.00*	5748.00*	5749.00	5750.00*	5753.00*	5754.01*	5762.00*	5763.00*	5764.00
5765.00*	5766.00*	5767.00*	5777.00*	5799.00*	5804.00*	5805.00	5807.00	5812.00*	5815.00	5816.00*
5819.00*	5821.00	5834.00	5836.00*	5837.00*	5838.00	5845.01*	5863.00*	5879.00*	5880.01*	5883.00
5884.00*	5893.00*	5894.02*	5904.01*	5906.00*	5915.02	5916.00*	5917.00	5918.00	5920.00*	5930.01
5932.00*	5940.00	5941.00	5942.00*	5943.00*	5945.00	5952.01*	5961.00	5962.00	5963.00*	5970.00
5980.00*										

**Median Family Income Not Known**

5064.00*	5090.00	5119.00	5204.00*	5214.00*	5224.00*	5304.00*	5318.00*	5332.00*	5339.00	5367.00*
5368.00*	5404.00	5423.00*	5466.00*	5530.00	5640.00*	5706.00*	9817.00*	9818.00*	9819.01*	9819.02*
9820.00*	9821.01*	9821.02	9822.00*	9823.01*	9823.02*	9824.00*	9825.00*	9826.00*	9827.00	9829.00*
9831.00*	9832.00*	9833.01*	9833.02	9834.00*	9836.00*	9837.00*	9838.00*	9839.01*	9839.02*	9839.03*
9841.00*	9842.00*	9850.00*	9851.00*	9852.00*	9853.00*	9854.00*	9855.00*	9856.00*	9857.00*	9858.00*
9859.00*	9861.00*	9862.00*	9863.00*	9864.00*	9865.01*	9865.02*	9866.00*	9870.00*	9901.00*	9902.00*

**ASSESSMENT AREA - 0005**

**ALLEN COUNTY (003), IN**

**MSA: 23060**

**Low Income**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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0016.00 0017.00\* 0020.00\* 0021.00 0023.00\* 0028.00\* 0030.00\* 0043.00

**Moderate Income**

0001.00\* 0006.00\* 0007.01\* 0009.00 0010.00\* 0022.00 0025.00 0029.00\* 0031.00\* 0033.01\* 0033.04

0035.00\* 0036.00\* 0038.00\* 0040.00\* 0041.01\* 0044.00 0106.02 0106.04\* 0111.00 0112.01 0112.02\*

0113.02\* 0113.03\* 0113.04\* 0115.02

**Middle Income**

0003.00 0004.00\* 0005.00 0007.04\* 0008.00\* 0011.00\* 0013.00 0026.00 0032.00\* 0034.00 0037.00\*

0039.01\* 0039.02\* 0041.03\* 0101.00 0102.02 0106.01 0106.03 0107.05\* 0107.06 0108.03\* 0108.04\*

0108.07 0108.09 0108.11\* 0108.12\* 0108.19\* 0108.21 0110.00 0112.04\* 0112.05 0115.01 0116.05\*

0117.02 0118.01\* 0118.02 0119.00

**Upper Income**

0102.01 0103.04 0103.05\* 0103.06\* 0103.07\* 0103.08 0104.00 0105.00\* 0107.07 0108.08\* 0108.13

0108.15\* 0108.16\* 0108.17\* 0109.00 0116.03\* 0116.04\* 0116.06 0116.07 0116.08 0116.09\* 0117.01

**Income Not Known**

0012.00 9800.01 9800.02

**ASSESSMENT AREA - 0006****KENT COUNTY (081), MI****MSA: 24340****Median Family Income 20-30%**

0036.00\*

**Median Family Income 30-40%**

0028.00\* 0039.00\*

**Median Family Income 40-50%**

0013.00\* 0031.00\* 0032.00\* 0037.00\* 0127.04\* 0147.01

**Median Family Income 50-60%**

0016.00\* 0030.00 0035.00\* 0038.00\* 0040.00\* 0114.06\* 0126.09\* 0126.12\* 0135.00\* 0138.01 0143.00\*

**Median Family Income 60-70%**

0008.00\* 0009.00\* 0015.00\* 0019.00\* 0026.00\* 0027.00\* 0046.00\* 0129.02\* 0136.00\* 0142.00\* 0147.03\*

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000004365**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: First Merchants Bank**

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0012.00\* 0101.02\* 0102.00\* 0103.01\* 0104.02\* 0112.00\* 0126.08\* 0126.11\* 0127.05 0129.01\* 0130.00  
0133.00\* 0137.00\*

**Median Family Income 80-90%**

0002.00\* 0004.00\* 0007.00\* 0010.00\* 0011.02\* 0011.03\* 0014.00\* 0017.00\* 0022.00\* 0120.04\* 0126.10  
0127.03\* 0128.00\* 0138.04\* 0140.00\* 0141.00\* 0145.05\* 0147.04\* 0148.09\*

**Median Family Income 90-100%**

0005.00\* 0011.04\* 0021.00\* 0033.00\* 0041.00\* 0042.00\* 0113.01\* 0115.01\* 0116.02\* 0117.01\* 0131.00\*  
0132.00\* 0134.00 0139.00\* 0145.04\* 0145.06\* 0148.03\* 0148.08\*

**Median Family Income 100-110%**

0003.00\* 0025.00\* 0029.00\* 0101.01\* 0104.01\* 0108.02\* 0108.04\* 0111.01\* 0114.01\* 0115.02\* 0127.02\*  
0146.04\* 0146.05\* 0148.11\*

**Median Family Income 110-120%**

0006.00\* 0018.02\* 0024.00\* 0034.00 0045.01\* 0045.02\* 0107.00\* 0113.02\* 0114.03\* 0114.05\* 0116.01\*  
0117.02\* 0120.03\* 0146.06\*

**Median Family Income >= 120%**

0018.01\* 0020.00\* 0023.00 0043.00\* 0044.00 0103.02\* 0106.01\* 0106.02\* 0108.03\* 0109.02\* 0109.03\*  
0109.04\* 0110.01\* 0110.02\* 0111.02 0118.01\* 0118.03\* 0118.04\* 0119.01 0119.02\* 0120.02\* 0122.01\*  
0122.02\* 0122.03\* 0123.00\* 0124.00\* 0125.00\* 0126.04 0126.05\* 0145.03\* 0146.03\* 0148.05\* 0148.06\*  
0148.10\*

**Median Family Income Not Known**

0001.00\* 0138.03\*

**ASSESSMENT AREA - 0007**

**ADAMS COUNTY (001), IN**

**MSA: NA**

**Moderate Income**

0302.00

**Middle Income**

0303.00\* 0304.00 0305.00 0306.00\* 0307.00

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

0301.00

**CLINTON COUNTY (023), IN**

**MSA: NA**

**Moderate Income**

9505.00 9506.00\* 9508.00

**Middle Income**

9501.00\* 9502.00 9503.00 9504.00\* 9507.00\*

**FAYETTE COUNTY (041), IN**

**MSA: NA**

**Moderate Income**

9541.00\* 9544.00

**Middle Income**

9540.00\* 9542.00 9543.00\* 9545.00 9546.00\*

**HENRY COUNTY (065), IN**

**MSA: NA**

**Low Income**

9765.00\*

**Moderate Income**

9760.00 9761.00\* 9763.00\* 9766.00\*

**Middle Income**

9755.00 9756.00 9757.00 9758.00 9759.00 9764.00 9767.00 9768.00

**HUNTINGTON COUNTY (069), IN**

**MSA: NA**

**Moderate Income**

9618.00\*

**Middle Income**

9614.00 9615.00 9616.00 9619.00\* 9620.00 9621.00

**Upper Income**

9613.00 9617.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**JAY COUNTY (075), IN**

**MSA: NA**

**Moderate Income**

9633.00\*

**Middle Income**

9627.00 9628.00 9629.00 9630.00 9631.00 9632.00

**MARSHALL COUNTY (099), IN**

**MSA: NA**

**Low Income**

0205.00

**Middle Income**

0201.01 0201.02\* 0202.01\* 0202.02\* 0203.01\* 0203.02\* 0204.00 0206.00\* 0207.02 0208.00

**Upper Income**

0207.01

**MIAMI COUNTY (103), IN**

**MSA: NA**

**Moderate Income**

9522.00\* 9523.00 9524.00\* 9525.00\*

**Middle Income**

9520.00\* 9521.00 9527.00\* 9528.00\* 9529.00\*

**Upper Income**

9526.00\*

**MONTGOMERY COUNTY (107), IN**

**MSA: NA**

**Moderate Income**

9572.00

**Middle Income**

9568.00 9569.00\* 9570.00\* 9571.00 9575.00\*

**Upper Income**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

9567.00\* 9573.00 9574.00

**RANDOLPH COUNTY (135), IN**

**MSA: NA**

**Moderate Income**

9516.00

**Middle Income**

9514.00 9517.00 9518.00 9519.00 9520.00 9521.00

**Upper Income**

9515.00

**WABASH COUNTY (169), IN**

**MSA: NA**

**Moderate Income**

1028.00

**Middle Income**

1022.00\* 1023.00 1024.00 1025.00 1026.00 1027.00\* 1029.00

**WAYNE COUNTY (177), IN**

**MSA: NA**

**Low Income**

0002.00\* 0005.00

**Moderate Income**

0006.00\* 0009.00\* 0106.00

**Middle Income**

0004.00 0007.00\* 0008.00\* 0010.00\* 0101.00\* 0102.00\* 0103.00 0104.00\* 0107.00 0108.00\*

**Upper Income**

0011.01\* 0011.02\* 0105.00\*

**WELLS COUNTY (179), IN**

**MSA: NA**

**Moderate Income**

0406.00

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Middle Income**

0402.00 0404.00 0405.00 0407.00

**Upper Income**

0401.00 0403.00

**WHITE COUNTY (181), IN****MSA: NA****Moderate Income**

9582.00

**Middle Income**

9583.00 9584.00 9585.01 9585.02 9586.00 9587.00

**Upper Income**

9581.00 9588.00

**ASSESSMENT AREA - 0008****BROWN COUNTY (013), IN****MSA: 26900****Moderate Income**

9747.00

**Middle Income**

9746.00 9748.00\* 9749.01 9749.02

**HAMILTON COUNTY (057), IN****MSA: 26900****Middle Income**1101.01 1101.02 1102.01\* 1102.02 1103.02\* 1103.03\* 1104.01 1104.05 1104.06 1105.09\* 1106.00\*  
1107.00 1108.07 1108.11 1108.20 1110.06\* 1110.07 1110.11 1110.12\* 1111.04\***Upper Income**1103.01 1104.04 1105.05 1105.11 1105.12\* 1105.13 1105.14 1105.15 1105.16 1105.17 1105.18\*  
1108.05 1108.10 1108.12 1108.13 1108.14 1108.15\* 1108.16 1108.17 1108.18 1108.19\* 1108.21  
1108.22\* 1109.04\* 1109.05 1109.06 1109.07\* 1109.09 1109.10\* 1109.11\* 1109.12\* 1110.03\* 1110.04\*  
1110.09 1110.10\* 1111.01\* 1111.03\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**HANCOCK COUNTY (059), IN****MSA: 26900****Moderate Income**

4104.01\* 4105.00 4106.00\*

**Middle Income**

4101.00 4102.02 4103.01 4103.02 4104.02 4109.01

**Upper Income**

4102.01\* 4107.00\* 4108.01 4108.02\* 4109.02 4110.00

**HENDRICKS COUNTY (063), IN****MSA: 26900****Moderate Income**

2109.00\*

**Middle Income**

2101.07\* 2101.09 2102.01 2102.03\* 2102.04 2104.00\* 2105.01\* 2106.07 2106.09\* 2106.11\* 2106.14

2106.15\* 2106.16\* 2106.17\* 2108.01\* 2108.02 2110.00 2111.00\*

**Upper Income**

2101.03\* 2101.05\* 2101.06\* 2101.08\* 2103.00\* 2105.02\* 2106.08 2106.10\* 2106.12\* 2106.13 2107.01\*

2107.02\*

**JOHNSON COUNTY (081), IN****MSA: 26900****Moderate Income**

6102.01 6103.00 6104.01\* 6107.06 6109.00\* 6110.00\* 6113.00\*

**Middle Income**

6101.01 6101.02 6102.03\* 6102.04 6104.03\* 6104.04\* 6105.01\* 6105.02\* 6106.05 6106.06 6106.08\*

6108.02 6111.00 6112.00 6114.00

**Upper Income**

6106.03\* 6106.07 6107.03\* 6107.04 6107.05\* 6108.01

**MADISON COUNTY (095), IN****MSA: 26900**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Low Income**

0004.00\* 0005.00\* 0008.00 0009.00\* 0019.02\* 0120.00\*

**Moderate Income**0003.00 0010.00\* 0011.00 0012.00 0013.00 0014.00 0017.00\* 0018.01 0018.02\* 0020.00\* 0102.00  
0107.00 0108.00 0113.00 0119.00**Middle Income**0015.00\* 0016.00 0019.01 0101.00 0103.00\* 0104.00 0105.00 0106.00 0109.00\* 0110.00\* 0111.00  
0112.00\* 0114.00 0115.01 0115.02 0117.00 0118.00\***Income Not Known**

0116.00\*

**MARION COUNTY (097), IN****MSA: 26900****Median Family Income 10-20%**

3226.01\*

**Median Family Income 20-30%**

3551.00

**Median Family Income 30-40%**3209.03\* 3308.06\* 3412.00\* 3416.00\* 3417.01\* 3503.00 3505.00\* 3507.00\* 3508.00\* 3521.00\* 3523.00\*  
3550.00\* 3556.00\* 3570.00\* 3576.01\* 3603.02\* 3702.03\* 3812.03\* 3906.01\***Median Family Income 40-50%**3225.00\* 3301.06\* 3302.11\* 3307.01\* 3308.03\* 3308.05\* 3309.00\* 3403.01\* 3409.03\* 3411.00\* 3419.03  
3419.04\* 3425.00\* 3426.00\* 3510.00\* 3512.00\* 3525.00 3528.00 3548.00\* 3549.00\* 3553.00\* 3564.00\*  
3572.00\* 3574.00\* 3580.00\* 3601.02\* 3602.01\* 3604.01\* 3606.02\* 3803.01\* 3803.02\***Median Family Income 50-60%**3101.06\* 3101.11 3103.06 3103.12\* 3209.02\* 3306.00\* 3310.00\* 3401.08\* 3402.02\* 3403.02\* 3404.00\*  
3405.00\* 3407.00\* 3422.00 3423.00 3501.00\* 3506.00\* 3515.00 3519.00\* 3524.00\* 3526.00\* 3536.00\*  
3547.00\* 3557.00 3569.00\* 3573.00\* 3578.00\* 3581.00 3601.01 3602.02\* 3603.01\* 3613.00\* 3901.02\*  
3905.00\* 3907.00\***Median Family Income 60-70%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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3103.09*	3201.08*	3202.06	3307.02*	3401.02	3401.12	3401.13*	3401.15*	3402.01*	3406.00	3417.02
3527.00	3554.00*	3575.00*	3604.07*	3605.02*	3608.00	3614.02*	3702.01*	3702.04	3805.01*	3805.02*
3807.00*	3810.03*	3812.05*								

**Median Family Income 70-80%**

3103.05	3103.08	3204.00*	3220.00*	3305.00*	3308.04*	3420.00	3421.01*	3424.00*	3504.00*	3555.00*
3612.00*	3703.05*	3802.00*	3804.02*	3804.03*	3804.04*	3806.00	3808.00*	3809.01*	3810.04*	3901.03*

**Median Family Income 80-90%**

3101.10*	3102.01	3102.03	3103.11*	3202.03*	3203.03*	3206.00	3210.01*	3227.00*	3401.01	3408.00*
3409.04*	3419.02*	3509.00*	3535.00	3571.00*	3576.02*	3579.00	3604.05*	3606.01*	3811.02*	3812.04*
3904.11*	3908.02*									

**Median Family Income 90-100%**

3103.10*	3211.00*	3216.00	3224.00*	3226.02*	3301.03	3301.05	3401.11*	3409.01*	3517.00*	3605.01*
3611.00*	3703.03	3703.06	3801.03	3812.06*	3812.07*	3906.02				

**Median Family Income 100-110%**

3101.04	3102.04*	3201.05*	3205.00	3209.01	3214.00*	3302.10*	3302.12*	3401.14	3410.00*	3545.00*
3607.00*	3616.01*	3901.04*	3904.08*							

**Median Family Income 110-120%**

3101.05	3210.02*	3301.09*	3544.00	3616.02*	3703.04	3811.01*	3903.00*	3904.09*		
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**Median Family Income >= 120%**

3101.08*	3101.12	3101.13*	3201.07	3201.09*	3202.02*	3203.01*	3203.05*	3203.06	3207.00*	3208.00
3212.00*	3213.00	3217.00	3218.00	3219.00*	3221.00	3222.00*	3223.00*	3301.07	3301.08*	3302.03
3302.04*	3302.06*	3302.08	3302.13*	3304.01*	3516.00*	3533.00	3542.01	3542.02*	3559.00*	3562.00*
3610.00*	3801.01*	3801.02	3809.02*	3810.02*	3902.00	3904.05	3904.06	3904.07	3904.10*	3909.00
3910.02										

**Median Family Income Not Known**

3201.06	3202.05	3604.02*	3604.06*	3609.00	3614.01	3908.01*	3910.01			
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**MORGAN COUNTY (109), IN****MSA: 26900****Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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5107.01\* 5108.00 5110.02\*

**Middle Income**

5101.01 5102.01 5102.02 5103.00 5104.01 5104.02 5105.00 5106.01 5106.02 5107.04\* 5109.00

5110.01\*

**Upper Income**

5101.02 5107.03\*

**SHELBY COUNTY (145), IN****MSA: 26900****Moderate Income**

7104.00 7106.01 7106.02

**Middle Income**

7101.00 7102.00 7103.00 7105.00 7107.00 7108.00 7109.00

**ASSESSMENT AREA - 0009****CARROLL COUNTY (015), IN****MSA: 29200****Moderate Income**

9596.00

**Middle Income**

9593.00 9594.00 9595.00 9597.00 9598.00 9599.00

**TIPPECANOE COUNTY (157), IN****MSA: 29200****Low Income**

0004.00 0007.00 0017.01

**Moderate Income**

0001.00 0002.00 0008.00\* 0012.00 0013.00 0018.00 0054.02\* 0111.00 0112.00\*

**Middle Income**

0003.00 0010.00\* 0014.00\* 0015.01 0015.02 0016.02\* 0017.02 0019.00 0051.01\* 0052.00 0102.05\*

0102.06\* 0102.08\* 0102.09 0109.01 0109.02 0110.00

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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0011.00\* 0016.01\* 0016.03 0051.02 0101.00 0102.01 0102.07 0106.00 0107.00 0108.00

**Income Not Known**

0054.01 0055.00\* 0104.00\* 0105.00\*

**ASSESSMENT AREA - 0010****MONROE COUNTY (115), MI****MSA: 33780****Low Income**

8312.01 8319.00

**Moderate Income**

8318.00 8320.00\* 8321.00 8322.00 8325.00 8336.00 8337.00

**Middle Income**

8301.00 8303.00 8305.00 8306.00\* 8307.00 8308.01 8308.02 8310.00\* 8311.00 8312.02 8313.00\*

8314.00 8315.00 8317.00 8323.00 8326.00 8327.00 8328.00 8329.00 8330.00\* 8331.00 8335.00

8338.00

**Upper Income**

8302.00 8304.00 8309.00 8316.00 8324.00 8332.00\* 8333.00 8339.00

**Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0011****COOK COUNTY (031), IL 2/****MSA: 16984****Median Family Income 20-30%**

5103.00\* 5401.01\* 8269.01\*

**Median Family Income 30-40%**

4408.00\* 4608.00\* 4914.00\* 5002.00\* 5401.02\* 8263.04\* 8269.02\* 8273.00\* 8290.00\* 8294.01\*

**Median Family Income 40-50%**

4906.00\* 4909.01\* 4910.00\* 4913.00\* 5101.00\* 5202.00\* 5203.00\* 5204.00\* 5301.00\* 7114.00\* 8215.00\*

8249.00\* 8262.02\* 8265.00\* 8266.00\* 8268.00\* 8270.00\* 8276.00\* 8285.03\* 8285.04\* 8291.00 8293.02\*

8388.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

PAGE: 18 OF 39

**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Median Family Income 50-60%**

4610.00\* 4908.00\* 4912.00\* 5003.00\* 5102.00\* 5201.00\* 5302.00\* 5303.00\* 5305.01\* 5306.00\* 7115.00\*  
7303.00\* 7306.00\* 7307.00\* 8206.05\* 8213.00\* 8214.01 8256.00\* 8257.00\* 8258.01\* 8259.00\* 8260.00\*  
8263.03\* 8267.00\* 8271.00\* 8274.00\* 8275.00 8281.00\* 8295.00\* 8297.00\* 8340.00\*

**Median Family Income 60-70%**

4802.00\* 4803.00\* 4907.00\* 5305.02\* 5305.03\* 7113.00\* 7301.00\* 7302.01\* 7505.00\* 7506.00\* 8220.00\*  
8224.00\* 8230.01\* 8231.01\* 8233.02\* 8233.04\* 8234.00\* 8236.03\* 8237.03 8243.00\* 8244.00 8245.05\*  
8248.00\* 8255.03 8258.02\* 8261.00\* 8263.01\* 8264.01\* 8264.02 8277.00\* 8279.02\* 8285.08\* 8287.02\*  
8289.00\* 8292.00\* 8294.02\* 8300.07\* 8303.00\* 8304.00\*

**Median Family Income 70-80%**

4406.00\* 4409.00\* 4902.00\* 4905.00\* 4911.00\* 5001.00\* 5205.00\* 5501.00\* 7305.00\* 7501.00\* 8212.00\*  
8230.02\* 8235.00\* 8237.05\* 8238.05\* 8238.06\* 8245.07\* 8255.01\* 8255.05\* 8258.03\* 8278.01 8284.02  
8288.02\* 8300.01\* 8300.06\*

**Median Family Income 80-90%**

4407.00\* 4701.00\* 4801.00\* 4805.00\* 4909.02\* 5206.00\* 5304.00\* 5502.00\* 8214.02\* 8221.01\* 8221.02\*  
8225.00\* 8227.01\* 8227.02\* 8231.02\* 8232.00 8236.02\* 8241.16\* 8241.24\* 8245.08\* 8247.02\* 8250.00\*  
8252.00\* 8253.03\* 8255.04\* 8262.01\* 8272.00\* 8280.00\* 8282.01\* 8283.00\* 8284.01\* 8299.03\* 8302.01\*

**Median Family Income 90-100%**

7302.02\* 8216.00\* 8223.02\* 8229.00\* 8233.03\* 8237.02\* 8241.15\* 8241.21\* 8241.28\* 8245.03\* 8246.01\*  
8278.02\* 8285.05 8285.07\* 8286.01\* 8287.01\* 8296.00\* 8299.02\* 8301.00\* 8302.02\*

**Median Family Income 100-110%**

7304.00\* 8217.00\* 8219.00\* 8222.00\* 8223.01\* 8226.02\* 8228.02\* 8236.05 8237.04\* 8241.07\* 8241.23\*  
8247.01\* 8253.02\* 8253.04\* 8278.04\* 8293.01\* 8300.08\*

**Median Family Income 110-120%**

7202.00\* 7204.00\* 7502.00\* 8218.00\* 8226.01\* 8238.03\* 8241.06\* 8241.19\* 8241.25\* 8245.09\* 8246.02\*  
8278.05\* 8279.01\* 8282.02\* 8286.02\* 8288.01\* 8299.04\*

**Median Family Income >= 120%**

4804.00\* 7201.00\* 7203.00\* 7205.00\* 7206.00\* 7207.00\* 7401.00\* 7402.00\* 7403.00\* 7404.00\* 7503.00\*  
7504.00\* 8228.01\* 8236.04 8238.01\* 8239.01\* 8239.03\* 8239.04\* 8240.03\* 8240.04\* 8240.05\* 8240.06\*  
8241.05\* 8241.13\* 8241.14\* 8241.22\* 8241.26\* 8241.27\* 8241.29\* 8254.00\* 8298.00\* 8300.03 8300.04\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 19 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

8300.05

**DUPAGE COUNTY (043), IL 2/**

**MSA: 16984**

**Median Family Income 70-80%**

8463.10\*

**Median Family Income 80-90%**

8458.03\*

**Median Family Income 90-100%**

8455.06\* 8457.04\* 8458.10 8458.11 8463.08\* 8463.12\*

**Median Family Income 100-110%**

8455.02\* 8458.02\*

**Median Family Income 110-120%**

8455.05\* 8455.10\* 8457.03\* 8463.07\* 8463.11\*

**Median Family Income >= 120%**

8454.01\* 8454.02\* 8455.07\* 8455.08\* 8455.09\* 8456.01\* 8456.02\* 8457.01\* 8457.02\* 8458.05 8458.07

8458.08\* 8458.09\* 8459.01\* 8459.02 8462.01\* 8462.02\* 8462.03\* 8462.05\* 8462.06\* 8462.07\* 8462.08\*

8462.09\* 8463.04\* 8463.05\* 8463.13\* 8463.14\* 8463.15\*

**JASPER COUNTY (073), IN**

**MSA: 23844**

**Middle Income**

1004.00\* 1008.00 1009.01 1009.02 1010.00 1011.00 1012.00 1013.00

**LAKE COUNTY (089), IN**

**MSA: 23844**

**Low Income**

0412.00\* 0415.00\*

0102.03\* 0102.05\* 0102.06\* 0102.07\* 0103.02\* 0104.00\* 0105.00\* 0111.00\* 0113.00\* 0114.00\* 0117.00\*

0119.00\* 0122.00\* 0127.00 0128.00 0204.00\* 0206.00 0302.00\* 0303.00\* 0304.00 0310.00\* 0411.00\*

**Moderate Income**

0103.04\* 0106.00\* 0109.00\* 0110.00\* 0112.00\* 0115.00\* 0116.00\* 0118.00\* 0120.00\* 0123.00\* 0124.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

0125.00\* 0126.00\* 0205.00\* 0207.00 0208.00 0210.00\* 0211.00\* 0214.00\* 0217.00\* 0218.00\* 0305.00  
0306.00 0307.00 0308.00\* 0309.00 0401.00\* 0410.01\* 0414.00\* 0416.00\* 0417.00\* 0421.00\* 0430.03\*  
0430.04

**Middle Income**

0101.00\* 0201.00\* 0202.00\* 0203.00 0209.00 0213.00 0215.00\* 0216.00\* 0219.00\* 0220.00\* 0402.00\*  
0405.01 0405.02\* 0407.00\* 0408.01 0408.02\* 0409.00\* 0410.02 0413.02\* 0418.00 0419.00 0420.00\*  
0422.00 0423.02 0424.01\* 0424.03 0424.04\* 0424.05\* 0425.01 0425.03\* 0425.06 0425.08\* 0425.09  
0426.06\* 0426.07\* 0427.03 0429.01 0429.04 0431.01 0432.01 0433.01\* 0434.03 0434.04\*

**Upper Income**

0403.01 0403.02 0404.01 0404.02 0404.03\* 0406.00 0423.01 0425.07\* 0426.02\* 0426.08\* 0426.10  
0426.11\* 0426.12 0427.02\* 0427.04 0428.02\* 0428.03 0428.04 0429.03\* 0430.01 0431.03\* 0431.04  
0432.03 0432.04 0433.02\* 0434.01 0434.05

**Income Not Known**

0121.00\* 0301.00\* 0426.13 9900.00\*

**PORTER COUNTY (127), IN**

**MSA: 23844**

**Moderate Income**

0508.01

**Middle Income**

0501.07\* 0502.02\* 0503.01 0504.07 0504.08\* 0504.09\* 0505.01\* 0505.03\* 0505.05\* 0505.06\* 0505.07\*  
0505.08\* 0505.09\* 0507.05\* 0507.06\* 0508.02 0509.01 0510.06 0511.02

**Upper Income**

0501.04\* 0501.05\* 0501.06\* 0502.03 0503.02\* 0504.05\* 0506.02 0506.03 0506.05 0506.06 0507.03\*  
0507.04 0510.05 0510.08\* 0510.09 0510.10\* 0510.11 0510.12 0511.01

**Income Not Known**

0509.02\* 9800.01\* 9800.02\* 9900.00\*

**ASSESSMENT AREA - 0012**

**DELAWARE COUNTY (035), IN**

**MSA: 34620**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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**Low Income**

0003.00\* 0015.00

**Moderate Income**

0004.00 0006.00 0009.03 0013.00 0014.00\* 0016.00 0017.00\* 0021.00

**Middle Income**

0005.00 0007.00 0010.00 0011.00 0020.00 0022.01 0023.02 0024.01 0025.01 0026.02 0027.00

0028.00 0029.00

**Upper Income**

0008.00 0009.04 0022.02 0023.01 0024.03 0024.04 0025.02 0026.03 0026.04

**Income Not Known**

0009.02\* 0012.00

**ASSESSMENT AREA - 0013****MACOMB COUNTY (099), MI****MSA: 47664****Median Family Income 30-40%**

2400.00 2452.00 2632.00\* 2642.00\* 2683.00\* 2684.00

**Median Family Income 40-50%**

2476.01\* 2568.00\* 2583.00\* 2584.00\* 2586.00 2640.00\*

**Median Family Income 50-60%**

2408.02\* 2412.00\* 2416.00\* 2417.00\* 2420.03\* 2421.00\* 2450.00\* 2451.00\* 2552.00\* 2553.00 2556.00\*

2559.00\* 2560.00\* 2566.00\* 2587.00\* 2606.00\* 2624.00\* 2636.00\* 2638.00\* 2639.00\*

**Median Family Income 60-70%**

2180.01\* 2180.02\* 2221.04\* 2305.01 2308.00\* 2410.00\* 2413.00\* 2415.00\* 2420.01\* 2475.00\* 2545.00\*

2550.00\* 2562.00\* 2582.00\* 2588.00\* 2589.00\* 2607.00\* 2611.00\* 2615.00\* 2617.00\* 2621.00 2625.00\*

2626.00\* 2628.00\* 2629.00\* 2634.00\* 2635.00 2637.00\* 2680.00\* 2681.00\*

**Median Family Income 70-80%**

2067.00\* 2221.06\* 2246.00\* 2251.00\* 2257.01\* 2257.02\* 2281.00\* 2300.00\* 2311.00\* 2314.00\* 2315.00\*

2316.00 2318.00\* 2319.00\* 2322.00\* 2323.01\* 2324.00\* 2405.00\* 2418.00\* 2419.00\* 2435.02 2501.00\*

2506.00\* 2509.00\* 2510.00\* 2517.00\* 2521.00 2541.00\* 2551.00\* 2557.00\* 2558.00\* 2561.00\* 2563.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

PAGE: 22 OF 39

**Assessment Area(s) by Tract****Respondent ID: 0000004365****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: First Merchants Bank**

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2564.00*	2565.00*	2567.00*	2580.00*	2603.00*	2618.00*	2619.00*	2622.00*	2627.00*		
<b>Median Family Income 80-90%</b>										
2110.00*	2221.03*	2235.00*	2242.02*	2256.00*	2258.00*	2259.00*	2267.00*	2303.00*	2317.00*	2320.00*
2321.00*	2403.00*	2404.00*	2408.01*	2414.00*	2420.02*	2440.00*	2454.00*	2476.02*	2500.00*	2502.00*
2504.00*	2507.00*	2508.00*	2513.00*	2514.00*	2515.00*	2516.00*	2518.00*	2520.00*	2540.00*	2542.00*
2581.00*	2601.00*	2608.00*	2609.00*	2610.00*	2614.00*	2620.00*	2623.00*			
<b>Median Family Income 90-100%</b>										
2100.00*	2155.00*	2200.04*	2211.00	2212.00*	2245.00*	2253.00*	2280.00*	2302.00	2304.00*	2306.02*
2306.03*	2307.00*	2310.00*	2312.00*	2330.00*	2406.02*	2409.00*	2453.00	2472.02*	2519.00*	2554.00
2555.00*	2585.00*	2600.00*	2602.00*	2612.00*	2616.01*	2676.00*				
<b>Median Family Income 100-110%</b>										
2120.00*	2153.00*	2170.00*	2200.02*	2228.00*	2238.03*	2309.02*	2406.01*	2425.00*	2473.01*	2503.00*
<b>Median Family Income 110-120%</b>										
2140.00*	2145.00*	2225.00*	2243.00*	2244.00*	2254.01	2273.00*	2309.01*	2325.00*	2407.00	2472.01*
2505.00*	2511.00*	2512.00*	2604.00*	2613.00*	2682.00*					
<b>Median Family Income &gt;= 120%</b>										
2150.00*	2152.01*	2152.02*	2160.00*	2200.03*	2215.00*	2218.00*	2221.05*	2234.01*	2234.02*	2238.01*
2238.02*	2239.01*	2239.02*	2240.01*	2240.02*	2241.01*	2241.02*	2242.01*	2252.00*	2254.02*	2255.00*
2261.01*	2261.02*	2264.00*	2270.00*	2306.04*	2430.00*	2435.01*	2473.02*	2474.00*	2522.00*	
<b>Median Family Income Not Known</b>										
2305.02*	2471.00*	9800.00*	9801.00*	9820.01*	9820.02	9821.00*	9822.00*	9823.00	9901.00*	
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA: 47664</b>										
<b>Median Family Income 20-30%</b>										
1410.01*	1412.00*	1417.00*								
<b>Median Family Income 30-40%</b>										
1331.02	1413.00*	1422.00*	1423.00*	1424.00*	1603.00	1724.00*				
<b>Median Family Income 40-50%</b>										
1331.01*	1421.00*	1427.00	1604.00	1689.02*	1716.00	1725.00	1752.00*	1810.01*		
<b>Median Family Income 50-60%</b>										

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

# 2022 Institution Disclosure Statement - Table 6

PAGE: 23 OF 39

## Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

## Institution: First Merchants Bank

1411.00*	1415.00*	1416.00*	1447.01*	1449.00*	1459.00*	1622.00	1715.00*	1753.00*	1815.00*	1945.00
<b>Median Family Income 60-70%</b>										
1210.00*	1350.00*	1410.02*	1420.00*	1455.02*	1605.00*	1610.00*	1613.00*	1618.00*	1621.00*	1714.00*
1736.00	1751.00*	1813.00*	1814.00*	1835.00*						
<b>Median Family Income 70-80%</b>										
1245.00*	1347.00	1361.02*	1406.00*	1425.00*	1426.00	1448.00*	1452.00*	1457.00*	1572.00	1616.00*
1623.00*	1624.00*	1673.00	1675.00*	1686.02*	1713.00*	1730.00*	1750.00*	1812.00*	1816.00	1974.00
<b>Median Family Income 80-90%</b>										
1227.00*	1306.00*	1311.00*	1318.00*	1349.00*	1360.00*	1368.00*	1392.02*	1403.01*	1405.00*	1407.00*
1409.00*	1414.00*	1444.00*	1453.00*	1542.00*	1575.00*	1609.00*	1620.00*	1625.00*	1666.00	1674.00*
1833.00*	1935.00*	1976.00								
<b>Median Family Income 90-100%</b>										
1229.00*	1250.00*	1273.00*	1274.00*	1275.00*	1277.00*	1284.00*	1302.00*	1307.00*	1314.00*	1348.00
1408.00*	1435.00*	1441.00	1442.00*	1443.01*	1451.00*	1454.00*	1455.01*	1611.00	1615.00	1617.00*
1710.00*	1712.00*	1735.00*	1801.00*	1803.00*	1832.00*	1911.00*	1975.00*	1977.02		
<b>Median Family Income 100-110%</b>										
1215.00	1222.00*	1230.00*	1240.00*	1256.00*	1264.00*	1280.00*	1285.00*	1300.00*	1305.00*	1316.00*
1330.03*	1343.00*	1366.01*	1401.01*	1501.00*	1606.00	1612.00	1614.00*	1619.00*	1650.00*	1652.00
1685.00*	1704.00*	1711.00*	1811.00	1830.00	1847.00*	1933.00*	1946.00*	1973.00*	1981.00	
<b>Median Family Income 110-120%</b>										
1200.00*	1203.00*	1217.00*	1224.00*	1263.00*	1288.00*	1304.00*	1325.00	1344.00	1346.00*	1365.00*
1377.00*	1383.01*	1403.03*	1445.00*	1456.00*	1576.00*	1608.00*	1651.00	1661.00*	1669.00	1689.01*
1701.00*	1703.00	1733.00*	1802.00*	1831.00	1930.00*	1936.00*	1937.00*	1940.00	1962.00*	1972.00*
1977.01*										
<b>Median Family Income &gt;= 120%</b>										
1214.00*	1218.00*	1231.00*	1262.00*	1265.00*	1270.00*	1271.00*	1272.00*	1276.00*	1281.00*	1282.00*
1283.00	1286.00	1287.00*	1289.00*	1290.00*	1301.00*	1303.00*	1313.00*	1315.00*	1321.00	1326.00*
1327.00*	1330.01*	1330.02*	1340.00*	1345.00	1351.00*	1352.00*	1353.00*	1361.01	1363.00	1366.02
1367.00*	1371.01	1371.02	1374.00*	1378.00	1381.00*	1383.02*	1386.00	1392.01	1394.00	1446.00*

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

1500.00*	1502.00	1503.00*	1504.00*	1505.00*	1506.00	1507.00*	1508.00	1509.00*	1510.00*	1520.00*
1526.00*	1527.00*	1529.00	1530.00*	1531.00	1532.00	1533.00*	1540.00*	1541.00*	1545.00	1546.00*
1560.00	1561.00*	1562.00*	1563.00*	1564.00	1565.00*	1569.00*	1570.00	1571.00*	1573.00*	1574.00*
1577.00*	1578.00*	1579.00*	1580.00*	1581.00*	1582.00	1590.00	1600.00	1607.00*	1660.00*	1662.00*
1664.00*	1665.00*	1667.00	1668.00*	1670.00*	1678.00*	1679.00*	1681.00*	1684.00	1686.01*	1687.00*
1688.00*	1700.00*	1702.00*	1731.00*	1732.00	1734.00*	1800.00*	1834.00*	1836.00*	1837.00*	1838.00
1839.00*	1840.00*	1841.00*	1842.00*	1843.00*	1844.00*	1845.00	1846.00*	1870.00*	1880.01*	1881.00*
1902.00*	1904.00*	1905.00*	1907.00*	1908.00	1910.00*	1912.00	1913.00*	1920.00*	1922.00*	1924.00*
1925.00*	1927.00*	1931.00*	1934.00*	1941.00*	1942.00*	1943.00*	1944.00*	1960.00*	1961.00*	1963.00*
1964.00	1965.00	1966.00*	1967.00*	1968.00*	1969.00*	1970.00*	1971.00	1979.00*	1980.00*	

**Median Family Income Not Known**

9810.00\* 9811.00\* 9812.00 9813.00\* 9814.00\* 9815.00\* 9816.00\*

**OUTSIDE ASSESSMENT AREA**

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income >= 120%**

0661.04

**LEE COUNTY (071), FL**

**MSA: 15980**

**Median Family Income >= 120%**

0101.04 0503.21

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Upper Income**

0011.00

**COOK COUNTY (031), IL 2/**

**MSA: 16984**

**Median Family Income 30-40%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

2513.00	4204.00								
Median Family Income 60-70%									
6407.00									
Median Family Income 70-80%									
6910.00	8210.02								
Median Family Income 80-90%									
8051.08									
Median Family Income 90-100%									
8076.00									
Median Family Income 100-110%									
8159.00									
Median Family Income 110-120%									
8025.03									
Median Family Income >= 120%									
0611.00	0801.00	2403.00	2423.00	8035.00	8038.00	8201.01	8423.00		
DUPAGE COUNTY (043), IL 2/									
MSA: 16984									
Median Family Income 90-100%									
8466.04									
Median Family Income 110-120%									
8407.05									
HENDERSON COUNTY (071), IL									
MSA: NA									
Middle Income									
9733.00									
KANE COUNTY (089), IL									
MSA: 20994									
Median Family Income >= 120%									
8501.05	8528.08								

**Footnote:**  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 26 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**KANKAKEE COUNTY (091), IL**

**MSA: 28100**

**Upper Income**

0107.01

**VERMILION COUNTY (183), IL**

**MSA: 19180**

**Low Income**

0001.00

**Moderate Income**

0112.00

**WILL COUNTY (197), IL**

**MSA: 16984**

**Median Family Income 50-60%**

8829.00

**Median Family Income 80-90%**

8838.04

**Median Family Income 90-100%**

8801.05

**Median Family Income 100-110%**

8802.02 8836.02

**Median Family Income 110-120%**

8839.02

**Median Family Income >= 120%**

8801.18 8803.14 8803.20 8835.05 8835.14

**BARTHOLOMEW COUNTY (005), IN**

**MSA: 18020**

**Moderate Income**

0107.00

**BENTON COUNTY (007), IN**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 27 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**MSA: 29200**

**Moderate Income**

1002.00

**Middle Income**

1001.00

**BLACKFORD COUNTY (009), IN**

**MSA: NA**

**Middle Income**

9751.00 9754.00

**BOONE COUNTY (011), IN**

**MSA: 26900**

**Middle Income**

8102.00 8104.00 8107.00

**Upper Income**

8106.01 8106.04 8106.05 8106.07

**CASS COUNTY (017), IN**

**MSA: NA**

**Moderate Income**

9512.00

**Middle Income**

9510.00 9516.00 9519.00

**CLARK COUNTY (019), IN**

**MSA: 31140**

**Moderate Income**

0502.00

**DEKALB COUNTY (033), IN**

**MSA: NA**

**Middle Income**

0203.00 0206.02 0208.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**Upper Income**

0207.00

**ELKHART COUNTY (039), IN**

**MSA: 21140**

**Low Income**

0022.01

**Moderate Income**

0016.01

**Middle Income**

0014.02

**Upper Income**

0015.02

**FLOYD COUNTY (043), IN**

**MSA: 31140**

**Middle Income**

0710.07

**FOUNTAIN COUNTY (045), IN**

**MSA: NA**

**Upper Income**

9576.00

**GRANT COUNTY (053), IN**

**MSA: NA**

**Moderate Income**

0103.00

**Middle Income**

0107.00 0108.00

**GREENE COUNTY (055), IN**

**MSA: NA**

**Moderate Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

---

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**Respondent ID: 0000004365**

**Agency: FDIC - 3**

9552.00

**HOWARD COUNTY (067), IN**

**MSA: 29020**

**Upper Income**

0103.00 0104.00

**JEFFERSON COUNTY (077), IN**

**MSA: NA**

**Middle Income**

9664.00 9665.00

**KOSCIUSKO COUNTY (085), IN**

**MSA: NA**

**Middle Income**

9612.00

**Upper Income**

9626.00

**LAGRANGE COUNTY (087), IN**

**MSA: NA**

**Middle Income**

9706.00

**LAPORTE COUNTY (091), IN**

**MSA: 33140**

**Moderate Income**

0413.00 0423.00

**Middle Income**

0415.00 0430.00

**Upper Income**

0426.01

**MONROE COUNTY (105), IN**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**MSA: 14020**

**Low Income**

0001.00

**Moderate Income**

0014.03

**NEWTON COUNTY (111), IN**

**MSA: 23844**

**Moderate Income**

1006.00

**Middle Income**

1005.00 1007.00

**NOBLE COUNTY (113), IN**

**MSA: NA**

**Middle Income**

9724.00 9725.00

**OWEN COUNTY (119), IN**

**MSA: 14020**

**Middle Income**

9557.01

**PULASKI COUNTY (131), IN**

**MSA: NA**

**Middle Income**

9591.00

**PUTNAM COUNTY (133), IN**

**MSA: 26900**

**Middle Income**

9564.01

**RUSH COUNTY (139), IN**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 31 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**MSA: NA**

**Middle Income**

9744.00

**Upper Income**

9742.00

**ST. JOSEPH COUNTY (141), IN**

**MSA: 43780**

**Moderate Income**

0001.00 0025.00

**Middle Income**

0113.10

**Upper Income**

0110.01 0115.03

**STARKE COUNTY (149), IN**

**MSA: NA**

**Middle Income**

9537.00 9542.00

**TIPTON COUNTY (159), IN**

**MSA: NA**

**Upper Income**

0201.00 0202.00

**VIGO COUNTY (167), IN**

**MSA: 45460**

**Upper Income**

0110.00

**WHITLEY COUNTY (183), IN**

**MSA: 23060**

**Middle Income**

0506.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 32 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**Upper Income**

0507.00

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**

**Median Family Income >= 120%**

0107.01

**SIMPSON COUNTY (213), KY**

**MSA: NA**

**Middle Income**

9702.00

**ALPENA COUNTY (007), MI**

**MSA: NA**

**Moderate Income**

0005.00

**CALHOUN COUNTY (025), MI**

**MSA: 12980**

**Moderate Income**

0041.00

**GENESEE COUNTY (049), MI**

**MSA: 22420**

**Moderate Income**

0113.02

**INGHAM COUNTY (065), MI**

**MSA: 29620**

**Low Income**

0001.00

**Middle Income**

0060.02

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 33 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**Upper Income**

0050.03

**IONIA COUNTY (067), MI**

**MSA: 24340**

**Middle Income**

0316.00

**IOSCO COUNTY (069), MI**

**MSA: NA**

**Moderate Income**

0001.01

**JACKSON COUNTY (075), MI**

**MSA: 27100**

**Moderate Income**

0055.02

**KALAMAZOO COUNTY (077), MI**

**MSA: 28020**

**Upper Income**

0002.01

**LENAWEE COUNTY (091), MI**

**MSA: NA**

**Middle Income**

0622.00

**Upper Income**

0621.00

**LIVINGSTON COUNTY (093), MI**

**MSA: 47664**

**Moderate Income**

7251.01

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 34 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**Middle Income**

7411.00 7439.00

**Upper Income**

7403.00

**MONTCALM COUNTY (117), MI**

**MSA: 24340**

**Moderate Income**

9703.00

**ROSCOMMON COUNTY (143), MI**

**MSA: NA**

**Middle Income**

9707.00

**ST. JOSEPH COUNTY (149), MI**

**MSA: NA**

**Middle Income**

0410.00

**VAN BUREN COUNTY (159), MI**

**MSA: NA**

**Upper Income**

0119.00

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 100-110%**

0168.00

**DURHAM COUNTY (063), NC**

**MSA: 20500**

**Middle Income**

0020.23

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

PAGE: 35 OF 39

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**CLARK COUNTY (023), OH**

**MSA: 44220**

**Moderate Income**

0034.00

**COLUMBIANA COUNTY (029), OH**

**MSA: NA**

**Upper Income**

9517.00

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income >= 120%**

1791.01

**DARKE COUNTY (037), OH**

**MSA: NA**

**Middle Income**

5101.00

**Upper Income**

5001.00

**DEFIANCE COUNTY (039), OH**

**MSA: NA**

**Moderate Income**

9586.00

**DELAWARE COUNTY (041), OH**

**MSA: 18140**

**Middle Income**

0102.00 0104.22 0122.00

**Upper Income**

0111.02 0114.12 0114.21 0114.23 0114.30 0115.63 0117.62 0117.66

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**FAIRFIELD COUNTY (045), OH**

**MSA: 18140**

**Middle Income**

0331.02

**Upper Income**

0306.01 0329.01 0330.00

**FULTON COUNTY (051), OH**

**MSA: 45780**

**Middle Income**

0404.00

**GEAUGA COUNTY (055), OH**

**MSA: 17460**

**Upper Income**

3117.00

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income 70-80%**

0254.02

**Median Family Income >= 120%**

0223.02

**HANCOCK COUNTY (063), OH**

**MSA: NA**

**Middle Income**

0006.00

**HOCKING COUNTY (073), OH**

**MSA: 18140**

**Middle Income**

9651.00 9655.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

---

**LICKING COUNTY (089), OH**

**MSA: 18140**

**Low Income**

7590.00

**Middle Income**

7562.01

**Upper Income**

7562.03

**LUCAS COUNTY (095), OH**

**MSA: 45780**

**Moderate Income**

0032.00 0057.04 0067.00

**Middle Income**

0059.02 0077.00

**Upper Income**

0098.00

**Income Not Known**

0007.01

**MERCER COUNTY (107), OH**

**MSA: NA**

**Middle Income**

9678.00

**MONTGOMERY COUNTY (113), OH**

**MSA: 19430**

**Median Family Income 60-70%**

0301.00

**Median Family Income 90-100%**

1102.02

**PAULDING COUNTY (125), OH**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

**MSA: NA**

**Middle Income**

9602.00 9603.00

**PREBLE COUNTY (135), OH**

**MSA: NA**

**Middle Income**

4601.00

**SHELBY COUNTY (149), OH**

**MSA: NA**

**Upper Income**

9721.00

**UNION COUNTY (159), OH**

**MSA: 18140**

**Upper Income**

0506.01

**WARREN COUNTY (165), OH**

**MSA: 17140**

**Moderate Income**

0314.00

**Upper Income**

0309.02 0320.09

**WOOD COUNTY (173), OH**

**MSA: 45780**

**Upper Income**

0203.00

**LYCOMING COUNTY (081), PA**

**MSA: 48700**

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: First Merchants Bank**

---

**Respondent ID: 0000004365**

**Agency: FDIC - 3**

0117.01  
**GREENVILLE COUNTY (045), SC**  
**MSA: 24860**  
**Median Family Income >= 120%**

0019.00  
**DAVIDSON COUNTY (037), TN**  
**MSA: 34980**  
**Median Family Income >= 120%**

0194.02  
**SULLIVAN COUNTY (163), TN**  
**MSA: 28700**  
**Middle Income**

0412.00  
**COLLIN COUNTY (085), TX**  
**MSA: 19124**  
**Median Family Income >= 120%**

0305.35  
**TARRANT COUNTY (439), TX**  
**MSA: 23104**  
**Median Family Income 70-80%**

1137.13  
**RACINE COUNTY (101), WI**  
**MSA: 39540**  
**Moderate Income**

0014.02

**Footnote:**  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004365

Institution: First Merchants Bank

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,000	1,000	0	0.00%
Small Farm Loans	106	106	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3,175	3,175	0	0.00%
Total	4,283	4,283	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	2	500	2	1,010	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	500	2	1,010	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	2	500	2	1,010	0	0	0	0
STATE TOTAL	1	100	2	500	2	1,010	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
CHARLOTTE COUNTY (015), FL										
MSA 39460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	3	0	0	0	0	1	3	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	2	450	3	2,500	2	203	0	0
STATE TOTAL	1	3	2	450	3	2,500	2	203	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (133), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	550	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	550	0	0	0	0
JACKSON COUNTY (157), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	615	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	615	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,165	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,165	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL 2/										
MSA 16984										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	3	0	0	0	0	1	3	0	0
Median Family Income 50-60%	2	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	18	3	600	2	1,005	2	18	0	0
Median Family Income 70-80%	1	5	0	0	0	0	1	5	0	0
Median Family Income 80-90%	9	206	0	0	2	577	4	48	0	0
Median Family Income 90-100%	1	100	0	0	0	0	1	100	0	0
Median Family Income 100-110%	1	10	0	0	1	500	1	10	0	0
Median Family Income 110-120%	5	119	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	53	1	250	0	0	2	53	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	614	4	850	5	2,082	12	237	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	13	0	0	0	0	1	13	0	0
Median Family Income 40-50%	2	65	0	0	0	0	2	65	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	552	0	0	0	0
Median Family Income 80-90%	5	225	0	0	1	400	3	80	0	0
Median Family Income 90-100%	1	15	1	242	1	500	0	0	0	0
Median Family Income 100-110%	3	185	1	150	0	0	1	150	0	0
Median Family Income 110-120%	1	57	2	206	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	11	456	4	575	2	1,350	11	975	0	0
Median Family Income Not Known	1	25	0	0	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,041	8	1,173	5	2,802	19	1,308	0	0
Totals For County: (031) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	13	0	0	0	0	1	13	0	0
Median Family Income 40-50%	3	68	0	0	0	0	3	68	0	0
Median Family Income 50-60%	2	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	18	3	600	2	1,005	2	18	0	0
Median Family Income 70-80%	1	5	0	0	1	552	1	5	0	0
Median Family Income 80-90%	14	431	0	0	3	977	7	128	0	0
Median Family Income 90-100%	2	115	1	242	1	500	1	100	0	0
Median Family Income 100-110%	4	195	1	150	1	500	2	160	0	0
Median Family Income 110-120%	6	176	2	206	0	0	0	0	0	0
Median Family Income ≥ 120%	13	509	5	825	2	1,350	13	1,028	0	0
Median Family Income Not Known	1	25	0	0	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,655	12	2,023	10	4,884	31	1,545	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL 2/										
MSA 16984										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	175	1	105	2	1,000	5	1,202	0	0
Median Family Income 100-110%	2	60	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	5	351	1	178	2	1,129	1	349	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	586	2	283	4	2,129	6	1,551	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	167	1	250	0	0	1	69	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	167	1	250	0	0	1	69	0	0
Totals For County: (043) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	175	1	105	2	1,000	5	1,202	0	0
Median Family Income 100-110%	2	60	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	167	1	250	0	0	1	69	0	0
Median Family Income ≥ 120%	5	351	1	178	2	1,129	1	349	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	753	3	533	4	2,129	7	1,620	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	18	0	0	0	0	2	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	2	18	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	57	0	0	0	0	2	57	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	0	0	0	0	2	57	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VERMILION COUNTY (183), IL										
MSA 19180										
Outside Assessment Area										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	1	100	0	0
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	1	140	0	0	2	165	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	146	2	285	4	2,823	2	187	0	0
Median Family Income 110-120%	8	210	0	0	0	0	8	210	0	0
Median Family Income ≥ 120%	3	51	3	575	6	3,565	6	916	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	432	6	1,000	10	6,388	18	1,478	0	0
TOTAL INSIDE AA IN STATE	35	1,200	6	1,133	9	4,211	18	1,788	0	0
TOTAL OUTSIDE AA IN STATE	48	1,865	17	2,791	15	9,190	43	3,030	0	0
STATE TOTAL	83	3,065	23	3,924	24	13,401	61	4,818	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	133	1	132	1	500	5	265	0	0
Middle Income	4	167	3	584	1	750	5	476	0	0
Upper Income	2	171	0	0	0	0	2	171	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	471	4	716	2	1,250	12	912	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0005										
Low Income	1	25	0	0	2	1,750	0	0	0	0
Moderate Income	5	294	5	877	6	3,306	7	1,228	0	0
Middle Income	14	588	6	1,294	11	7,433	13	1,922	0	0
Upper Income	19	547	5	736	8	3,891	22	1,887	0	0
Income Not Known	2	125	0	0	5	2,636	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,579	16	2,907	32	19,016	43	5,062	0	0
BENTON COUNTY (007), IN										
MSA 29200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	164	0	0	0	0	3	164	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	0	0	0	0	3	164	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACKFORD COUNTY (009), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	107	1	200	0	0	2	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	1	200	0	0	2	22	0	0
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	1	25	0	0
Upper Income	2	78	0	0	2	1,200	3	578	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	0	0	2	1,200	4	603	0	0
BROWN COUNTY (013), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	3	101	0	0	0	0	2	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	161	0	0	0	0	3	86	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (015), IN										
MSA 29200										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	15	688	3	571	7	3,722	13	1,566	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	708	3	571	7	3,722	14	1,586	0	0
CASS COUNTY (017), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	235	0	0	1	235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	1	235	0	0
CLINTON COUNTY (023), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	356	2	420	3	1,692	9	651	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	356	2	420	3	1,692	9	651	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (033), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	179	1	200	1	1,000	3	379	0	0
Upper Income	1	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	186	1	200	1	1,000	3	379	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
Inside AA 0012										
Low Income	2	145	0	0	0	0	0	0	0	0
Moderate Income	7	176	1	200	0	0	4	112	0	0
Middle Income	25	897	6	1,365	10	5,015	20	1,613	0	0
Upper Income	17	565	7	1,151	4	1,829	20	1,967	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	51	1,783	14	2,716	14	6,844	44	3,692	0	0
DUBOIS COUNTY (037), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	788	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	788	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELKHART COUNTY (039), IN										
MSA 21140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
FAYETTE COUNTY (041), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	47	0	0	0	0	3	47	0	0
Middle Income	5	59	1	175	0	0	5	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	106	1	175	0	0	8	106	0	0
FLOYD COUNTY (043), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	620	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	620	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FOUNTAIN COUNTY (045), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	38	0	0	0	0	4	38	0	0
Upper Income	3	47	0	0	0	0	3	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	85	0	0	0	0	7	85	0	0
FULTON COUNTY (049), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
GRANT COUNTY (053), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	20	0	0	0	0	2	20	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (055), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,317	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,317	0	0	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	992	9	1,619	9	5,264	15	1,194	0	0
Upper Income	35	1,231	5	950	16	7,400	28	1,970	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,223	14	2,569	25	12,664	43	3,164	0	0
HANCOCK COUNTY (059), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	2	445	2	1,121	1	331	0	0
Middle Income	4	142	0	0	3	1,865	4	142	0	0
Upper Income	14	492	1	150	0	0	12	425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	659	3	595	5	2,986	17	898	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDRICKS COUNTY (063), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	7	322	2	349	2	1,176	4	384	0	0
Upper Income	8	271	0	0	0	0	6	164	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	614	2	349	2	1,176	11	569	0	0
HENRY COUNTY (065), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	2	424	1	275	4	702	0	0
Middle Income	39	930	5	907	1	377	39	1,123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	933	7	1,331	2	652	43	1,825	0	0
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	295	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	295	1	30	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	259	2	250	2	1,500	6	774	0	0
Upper Income	1	55	2	297	2	1,105	3	507	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	314	4	547	4	2,605	9	1,281	0	0
JACKSON COUNTY (071), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	1	750	0	0	0	0
JASPER COUNTY (073), IN										
MSA 23844										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	686	2	370	5	3,244	18	1,006	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	686	2	370	5	3,244	18	1,006	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JAY COUNTY (075), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	301	4	720	3	2,302	10	993	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	301	4	720	3	2,302	10	993	0	0
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	197	1	250	0	0	2	22	0	0
Middle Income	24	920	2	273	4	1,805	21	1,387	0	0
Upper Income	4	36	2	475	0	0	5	261	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,153	5	998	4	1,805	28	1,670	0	0
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	950	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	0	0	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (089), IN										
MSA 23844										
Inside AA 0011										
Low Income	3	52	1	175	3	1,826	4	528	0	0
Moderate Income	20	316	1	247	7	3,611	16	1,076	0	0
Middle Income	22	551	6	1,034	6	2,844	22	1,081	0	0
Upper Income	17	692	4	647	14	8,216	9	741	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	1,611	12	2,103	30	16,497	51	3,426	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	224	1	250	2	1,000	2	142	0	0
Middle Income	3	225	0	0	2	1,290	2	475	0	0
Upper Income	0	0	0	0	1	748	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	449	1	250	5	3,038	4	617	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Inside AA 0008										
Low Income	4	127	1	109	1	500	4	127	0	0
Moderate Income	20	835	2	297	1	933	16	1,637	0	0
Middle Income	19	661	0	0	6	3,970	16	489	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,623	3	406	8	5,403	36	2,253	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	25	2	350	1	840	1	25	0	0
Median Family Income 40-50%	17	354	2	380	4	3,500	15	1,172	0	0
Median Family Income 50-60%	17	805	6	1,083	7	3,782	11	865	0	0
Median Family Income 60-70%	5	159	1	250	3	1,103	5	159	0	0
Median Family Income 70-80%	5	162	2	266	3	1,504	5	162	0	0
Median Family Income 80-90%	7	110	3	561	2	1,000	7	110	0	0
Median Family Income 90-100%	13	428	4	810	6	3,556	16	1,888	0	0
Median Family Income 100-110%	14	390	3	358	3	1,785	12	767	0	0
Median Family Income 110-120%	10	271	2	327	2	1,550	8	825	0	0
Median Family Income ≥ 120%	24	859	4	823	6	2,991	21	1,102	0	0
Median Family Income Not Known	3	155	1	116	6	4,242	4	1,047	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	3,718	30	5,324	43	25,853	105	8,122	0	0
MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	2	883	1	608	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	108	0	0	3	1,489	6	372	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	108	0	0	5	2,372	7	980	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (103), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	0	0	0	0	2	28	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	58	0	0	0	0	4	58	0	0
MONTGOMERY COUNTY (107), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	119	1	150	0	0	4	269	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	119	1	150	0	0	4	269	0	0
MORGAN COUNTY (109), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	693	2	793	0	0
Middle Income	21	561	0	0	3	1,049	17	797	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	661	0	0	4	1,742	19	1,590	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWTON COUNTY (111), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	60	0	0	1	1,000	2	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	1	1,000	2	60	0	0
NOBLE COUNTY (113), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,367	2	1,114	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,367	2	1,114	0	0
PARKE COUNTY (121), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	76	2	330	7	4,470	5	1,146	0	0
Upper Income	3	190	1	250	2	940	4	780	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	266	3	580	9	5,410	9	1,926	0	0
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	2	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	800	0	0	0	0
PULASKI COUNTY (131), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

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State: INDIANA (18)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (133), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	2	30	0	0
RANDOLPH COUNTY (135), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	357	3	553	0	0	9	521	0	0
Upper Income	2	55	1	160	0	0	2	210	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	412	4	713	0	0	11	731	0	0
RUSH COUNTY (139), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

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State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	1	213	2	1,130	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	463	3	1,630	0	0	0	0
SHELBY COUNTY (145), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	224	2	253	0	0	3	210	0	0
Middle Income	6	213	2	398	5	3,200	6	396	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	437	4	651	5	3,200	9	606	0	0
SPENCER COUNTY (147), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

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Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	600	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	600	1	250	0	0
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Inside AA 0009										
Low Income	1	30	2	362	3	1,452	3	392	0	0
Moderate Income	15	504	0	0	4	2,195	14	1,783	0	0
Middle Income	24	710	2	397	5	3,578	24	2,738	0	0
Upper Income	16	367	6	1,069	4	2,098	18	862	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	1,611	10	1,828	16	9,323	59	5,775	0	0
UNION COUNTY (161), IN										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	900	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WABASH COUNTY (169), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	12	213	0	0	2	1,250	12	213	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	213	0	0	3	1,750	12	213	0	0
WAYNE COUNTY (177), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	240	0	0	0	0	0	0
Middle Income	3	225	1	200	0	0	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	225	2	440	0	0	2	125	0	0
WELLS COUNTY (179), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	344	0	0	0	0	9	273	0	0
Upper Income	4	191	0	0	1	400	1	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	535	0	0	1	400	10	301	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITE COUNTY (181), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	14	413	4	945	3	2,700	13	1,245	0	0
Upper Income	1	40	1	170	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	463	5	1,115	3	2,700	14	1,255	0	0
WHITLEY COUNTY (183), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	3	1,753	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,753	1	150	0	0
TOTAL INSIDE AA IN STATE	730	24,107	155	28,294	236	135,508	664	51,131	0	0
TOTAL OUTSIDE AA IN STATE	37	1,385	10	2,064	30	18,858	38	3,810	0	0
STATE TOTAL	767	25,492	165	30,358	266	154,366	702	54,941	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (015), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	0	0	0	0
STATE TOTAL	1	80	0	0	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGAN COUNTY (005), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	829	1	405	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	829	1	405	0	0
CALHOUN COUNTY (025), MI										
MSA 12980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EATON COUNTY (045), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	742	0	0	0	0
Upper Income	0	0	2	495	2	1,171	2	1,016	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	495	3	1,913	2	1,016	0	0
JACKSON COUNTY (075), MI										
MSA 27100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	904	1	596	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	1	260	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	1,464	1	596	0	0

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	192	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	192	0	0	0	0	0	0
KENT COUNTY (081), MI										
MSA 24340										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	125	0	0	1	750	2	125	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	1	50	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	900	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	620	0	0	0	0
Median Family Income 110-120%	3	103	0	0	0	0	2	53	0	0
Median Family Income ≥ 120%	5	378	1	156	2	1,230	5	566	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	656	2	406	6	4,500	9	744	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LENAWEE COUNTY (091), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	1	240	0	0	1	240	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	1	750	1	240	0	0
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	220	0	0	1	280	4	343	0	0
Upper Income	0	0	0	0	2	1,800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	220	0	0	3	2,080	4	343	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	45	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	60	0	0	0	0	2	60	0	0
Median Family Income 50-60%	6	237	0	0	2	1,069	5	162	0	0
Median Family Income 60-70%	4	73	1	200	2	687	4	73	0	0
Median Family Income 70-80%	2	100	1	175	2	1,113	1	50	0	0
Median Family Income 80-90%	3	104	1	215	0	0	3	104	0	0
Median Family Income 90-100%	8	211	2	380	0	0	8	411	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	94	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	50	1	250	1	448	2	50	0	0
Median Family Income Not Known	0	0	2	282	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	974	8	1,502	7	3,317	25	910	0	0
MONROE COUNTY (115), MI										
MSA 33780										
Inside AA 0010										
Low Income	9	300	1	121	0	0	9	384	0	0
Moderate Income	11	452	3	502	2	850	12	762	0	0
Middle Income	40	1,520	13	2,451	18	10,433	44	5,221	0	0
Upper Income	10	513	2	360	3	1,550	8	419	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	2,785	19	3,434	23	12,833	73	6,786	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	920	0	0	0	0
Median Family Income 50-60%	5	190	0	0	0	0	5	190	0	0
Median Family Income 60-70%	3	75	0	0	0	0	3	75	0	0
Median Family Income 70-80%	10	328	1	200	6	3,798	11	1,307	0	0
Median Family Income 80-90%	5	217	1	169	3	1,245	5	500	0	0
Median Family Income 90-100%	2	125	0	0	4	1,809	1	25	0	0
Median Family Income 100-110%	6	181	0	0	5	3,350	5	156	0	0
Median Family Income 110-120%	5	195	1	150	4	2,729	4	450	0	0
Median Family Income ≥ 120%	43	1,126	12	2,357	10	6,521	38	3,420	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	2,437	15	2,876	35	21,372	72	6,123	0	0
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	270	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	380	0	0	0	0	0	0
VAN BUREN COUNTY (159), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	314	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	314	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHTENAW COUNTY (161), MI										
MSA 11460										
Inside AA 0001										
Low Income	0	0	2	324	2	909	2	763	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	503	2	472	4	1,740	7	1,102	0	0
Upper Income	9	355	2	490	3	1,392	10	1,582	0	0
Income Not Known	0	0	1	125	0	0	1	125	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	858	7	1,411	9	4,041	20	3,572	0	0
WAYNE COUNTY (163), MI										
MSA 19804										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	15	0	0	0	0	1	15	0	0
Median Family Income 30-40%	2	106	0	0	0	0	1	56	0	0
Median Family Income 40-50%	10	241	0	0	4	2,495	8	158	0	0
Median Family Income 50-60%	5	140	0	0	1	261	5	140	0	0
Median Family Income 60-70%	7	215	2	400	3	1,999	6	165	0	0
Median Family Income 70-80%	11	375	3	569	6	3,016	10	532	0	0
Median Family Income 80-90%	13	358	3	601	5	2,795	13	849	0	0
Median Family Income 90-100%	6	232	1	128	5	2,227	7	1,057	0	0
Median Family Income 100-110%	9	346	1	150	2	932	11	1,278	0	0
Median Family Income 110-120%	7	205	2	450	3	1,553	7	1,365	0	0
Median Family Income ≥ 120%	61	2,362	19	3,228	22	13,928	52	4,797	0	0
Median Family Income Not Known	7	225	3	504	3	1,740	6	774	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	139	4,820	34	6,030	54	30,946	127	11,186	0	0
TOTAL INSIDE AA IN STATE	347	12,530	85	15,659	134	77,009	326	29,321	0	0
TOTAL OUTSIDE AA IN STATE	6	320	6	1,307	18	10,420	10	2,700	0	0
STATE TOTAL	353	12,850	91	16,966	152	87,429	336	32,021	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DODGE COUNTY (053), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	711	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	711	0	0	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,161	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,161	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (135), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	875	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	875	1	15	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	85	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	86	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	171	0	0	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DARKE COUNTY (037), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	1	500	2	85	0	0
Upper Income	11	355	2	464	5	3,487	6	896	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	440	2	464	6	3,987	8	981	0	0
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	75	0	0	1	282	1	25	0	0
Middle Income	4	188	0	0	2	1,140	2	28	0	0
Upper Income	2	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	293	0	0	3	1,422	3	53	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	184	1	158	3	2,305	4	1,489	0	0
Median Family Income 40-50%	4	58	0	0	3	2,229	4	58	0	0
Median Family Income 50-60%	3	88	2	247	2	1,200	6	835	0	0
Median Family Income 60-70%	1	25	1	140	1	400	3	565	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	30	0	0	4	2,139	4	769	0	0
Median Family Income 90-100%	10	357	4	609	2	805	11	483	0	0
Median Family Income 100-110%	4	80	0	0	2	1,131	3	30	0	0
Median Family Income 110-120%	4	146	2	289	1	414	3	205	0	0
Median Family Income ≥ 120%	29	1,212	9	1,765	8	4,231	28	1,955	0	0
Median Family Income Not Known	0	0	0	0	1	257	1	257	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,180	19	3,208	27	15,111	67	6,646	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	2	1,344	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,344	0	0	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	118	0	0	3	2,160	2	385	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	118	0	0	3	2,160	2	385	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	725	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	725	0	0	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	1	215	1	465	3	695	0	0
Middle Income	1	100	1	241	2	734	1	241	0	0
Upper Income	0	0	0	0	2	674	2	674	0	0
Income Not Known	1	60	1	222	0	0	1	60	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	3	678	5	1,873	7	1,670	0	0
MIAMI COUNTY (109), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,270	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	30	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	2	1,270	1	30	0	0
PREBLE COUNTY (135), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	318	4	3,021	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	318	4	3,021	0	0	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	137	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	360	1	360	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	1	360	0	0
TOTAL INSIDE AA IN STATE	60	2,180	19	3,208	27	15,111	67	6,646	0	0
TOTAL OUTSIDE AA IN STATE	34	1,347	8	1,597	30	17,637	25	3,815	0	0
STATE TOTAL	94	3,527	27	4,805	57	32,748	92	10,461	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIFFLIN COUNTY (087), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	2	1,500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	1,500	0	0	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	970	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	970	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	200	0	0	3	2,470	0	0	0	0
STATE TOTAL	2	200	0	0	3	2,470	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	1	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	320	1	320	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	320	1	320	0	0
STATE TOTAL	0	0	0	0	1	320	1	320	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,172	40,017	265	48,294	406	231,839	1,075	88,886	0	0
TOTAL OUTSIDE AA	130	5,300	45	8,709	112	68,231	121	14,628	0	0
TOTAL INSIDE & OUTSIDE	1,302	45,317	310	57,003	518	300,070	1,196	103,514	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	3	475	1	450	4	540	0	0
Upper Income	2	100	1	200	1	400	4	700	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	185	4	675	2	850	8	1,240	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	184	6	1,186	5	1,994	10	2,790	0	0
Upper Income	0	0	3	579	3	1,125	4	1,325	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	184	9	1,765	8	3,119	14	4,115	0	0
BENTON COUNTY (007), IN										
MSA 29200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	247	1	400	3	687	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	247	1	400	3	687	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACKFORD COUNTY (009), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	425	1	425	0	0
Middle Income	1	16	5	850	5	2,100	10	2,516	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	5	850	6	2,525	11	2,941	0	0
CARROLL COUNTY (015), IN										
MSA 29200										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	550	18	3,208	13	4,509	24	4,588	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	550	18	3,208	13	4,509	24	4,588	0	0
CASS COUNTY (017), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (023), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	5	978	1	300	4	613	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	5	978	1	300	4	613	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	140	1	200	1	400	4	340	0	0
Upper Income	2	65	0	0	1	350	3	415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	205	1	200	2	750	7	755	0	0
GRANT COUNTY (053), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	1	175	0	0
Middle Income	0	0	3	625	4	1,575	5	1,625	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	800	4	1,575	6	1,800	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (057), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	600	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	600	1	300	0	0
HENRY COUNTY (065), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	200	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	200	0	0	1	25	0	0
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	4	815	0	0	3	460	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	4	815	0	0	3	460	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	318	5	1,050	2	950	11	1,368	0	0
Upper Income	1	50	4	715	3	1,080	8	1,845	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	368	9	1,765	5	2,030	19	3,213	0	0
JASPER COUNTY (073), IN										
MSA 23844										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	201	7	1,189	4	1,356	13	2,391	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	201	7	1,189	4	1,356	13	2,391	0	0
JAY COUNTY (075), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	180	3	600	2	750	6	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	180	3	600	2	750	6	850	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	3	1,245	3	915	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	150	3	1,245	5	1,065	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	2	450	0	0	3	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	450	0	0	3	500	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	1	300	2	435	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	1	300	2	435	0	0



Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	85	0	0	0	0	1	85	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	185	0	0	1	270	4	455	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	185	0	0	1	270	4	455	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (103), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
MORGAN COUNTY (109), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0
NEWTON COUNTY (111), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	2	365	1	400	4	825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	2	365	1	400	4	825	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	86	0	0	1	450	2	536	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	0	0	1	450	3	586	0	0
RANDOLPH COUNTY (135), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	1	150	0	0	2	185	0	0
Upper Income	0	0	2	361	0	0	2	361	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	3	511	0	0	4	546	0	0
SHELBY COUNTY (145), IN										
MSA 26900										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	0	0	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	1	500	2	620	0	0
TIPTON COUNTY (159), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
UNION COUNTY (161), IN										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	3	1,219	4	1,319	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	3	1,219	4	1,319	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VIGO COUNTY (167), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
WAYNE COUNTY (177), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	5	970	1	500	5	1,220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	970	1	500	5	1,220	0	0
WELLS COUNTY (179), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	378	6	1,056	4	1,367	15	2,260	0	0
Upper Income	3	95	4	638	2	775	7	1,038	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	473	10	1,694	6	2,142	22	3,298	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITE COUNTY (181), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	1	120	0	0
Middle Income	3	213	5	830	2	1,000	6	705	0	0
Upper Income	1	75	0	0	2	735	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	288	6	950	4	1,735	7	825	0	0
TOTAL INSIDE AA IN STATE	65	3,548	87	15,810	61	22,950	161	29,379	0	0
TOTAL OUTSIDE AA IN STATE	6	266	16	3,077	13	5,300	30	7,228	0	0
STATE TOTAL	71	3,814	103	18,887	74	28,250	191	36,607	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	85	0	0	0	0	1	85	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	85	0	0	0	0	1	85	0	0
STATE TOTAL	1	85	0	0	0	0	1	85	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IOSCO COUNTY (069), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	1	75	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
LENAWEE COUNTY (091), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	1	182	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	182	0	0	0	0	0	0
MONROE COUNTY (115), MI										
MSA 33780										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	110	2	290	4	1,427	5	700	0	0
Upper Income	0	0	1	158	1	450	1	158	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	3	448	5	1,877	6	858	0	0
TOTAL INSIDE AA IN STATE	2	110	3	448	5	1,877	6	858	0	0



Loans by County

Small Farm Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	157	1	182	0	0	1	75	0	0
STATE TOTAL	4	267	4	630	5	1,877	7	933	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	67	3,658	90	16,258	66	24,827	167	30,237	0	0
TOTAL OUTSIDE AA	9	508	17	3,259	13	5,300	32	7,388	0	0
TOTAL INSIDE & OUTSIDE	76	4,166	107	19,517	79	30,127	199	37,625	0	0

2023 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: First Merchants Bank

PAGE: 1 OF 2

Respondent ID: 0000004365  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	35	6,310	20	3,572	0	0
IN - UNION COUNTY (161) - MSA 17140	1	900	0	0	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	106	20,499	67	6,646	0	0
MI - WAYNE COUNTY (163) - MSA 19804	227	41,796	127	11,186	0	0
IN - ALLEN COUNTY (003) - MSA 23060	89	23,502	43	5,062	0	0
MI - KENT COUNTY (081) - MSA 24340	19	5,562	9	744	0	0
IN - ADAMS COUNTY (001) - MSA NA	16	2,437	12	912	0	0
IN - CLINTON COUNTY (023) - MSA NA	16	2,468	9	651	0	0
IN - FAYETTE COUNTY (041) - MSA NA	9	281	8	106	0	0
IN - HENRY COUNTY (065) - MSA NA	49	2,916	43	1,825	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	15	3,466	9	1,281	0	0
IN - JAY COUNTY (075) - MSA NA	17	3,323	10	993	0	0
IN - MARSHALL COUNTY (099) - MSA NA	10	2,480	7	980	0	0
IN - MIAMI COUNTY (103) - MSA NA	4	58	4	58	0	0
IN - MONTGOMERY COUNTY (107) - MSA NA	4	269	4	269	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	16	1,125	11	731	0	0
IN - WABASH COUNTY (169) - MSA NA	15	1,963	12	213	0	0
IN - WAYNE COUNTY (177) - MSA NA	5	665	2	125	0	0
IN - WELLS COUNTY (179) - MSA NA	19	935	10	301	0	0
IN - WHITE COUNTY (181) - MSA NA	24	4,278	14	1,255	0	0
IN - BROWN COUNTY (013) - MSA 26900	4	161	3	86	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	99	17,456	43	3,164	0	0
IN - HANCOCK COUNTY (059) - MSA 26900	27	4,240	17	898	0	0

2023 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: First Merchants Bank

PAGE: 2 OF 2

Respondent ID: 0000004365  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - HENDRICKS COUNTY (063) - MSA 26900	20	2,139	11	569	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	42	3,956	28	1,670	0	0
IN - MADISON COUNTY (095) - MSA 26900	54	7,432	36	2,253	0	0
IN - MARION COUNTY (097) - MSA 26900	189	34,895	105	8,122	0	0
IN - MORGAN COUNTY (109) - MSA 26900	26	2,403	19	1,590	0	0
IN - SHELBY COUNTY (145) - MSA 26900	19	4,288	9	606	0	0
IN - CARROLL COUNTY (015) - MSA 29200	26	5,001	14	1,586	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	82	12,762	59	5,775	0	0
MI - MONROE COUNTY (115) - MSA 33780	112	19,052	73	6,786	0	0
IL - COOK COUNTY (031) - MSA 16984 2/	33	3,546	12	237	0	0
IL - DUPAGE COUNTY (043) - MSA 16984 2/	17	2,998	6	1,551	0	0
IN - JASPER COUNTY (073) - MSA 23844	24	4,300	18	1,006	0	0
IN - LAKE COUNTY (089) - MSA 23844	104	20,211	51	3,426	0	0
IN - PORTER COUNTY (127) - MSA 23844	17	6,256	9	1,926	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	79	11,343	44	3,692	0	0
MI - MACOMB COUNTY (099) - MSA 47664	44	5,793	25	910	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	129	26,685	72	6,123	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: First Merchants Bank

PAGE: 1 OF 2

Respondent ID: 0000004365

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - UNION COUNTY (161) - MSA 17140	4	1,319	4	1,319	0	0
IN - ALLEN COUNTY (003) - MSA 23060	19	5,068	14	4,115	0	0
IN - ADAMS COUNTY (001) - MSA NA	10	1,710	8	1,240	0	0
IN - CLINTON COUNTY (023) - MSA NA	7	1,316	4	613	0	0
IN - HENRY COUNTY (065) - MSA NA	2	225	1	25	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	21	4,163	19	3,213	0	0
IN - JAY COUNTY (075) - MSA NA	9	1,530	6	850	0	0
IN - MARSHALL COUNTY (099) - MSA NA	4	455	4	455	0	0
IN - MIAMI COUNTY (103) - MSA NA	1	10	1	10	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	4	546	4	546	0	0
IN - WAYNE COUNTY (177) - MSA NA	6	1,470	5	1,220	0	0
IN - WELLS COUNTY (179) - MSA NA	26	4,309	22	3,298	0	0
IN - WHITE COUNTY (181) - MSA NA	14	2,973	7	825	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	2	600	1	300	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	6	1,545	5	1,065	0	0
IN - MADISON COUNTY (095) - MSA 26900	2	435	2	435	0	0
IN - MARION COUNTY (097) - MSA 26900	1	85	1	85	0	0
IN - MORGAN COUNTY (109) - MSA 26900	1	325	1	325	0	0
IN - SHELBY COUNTY (145) - MSA 26900	2	350	0	0	0	0
IN - CARROLL COUNTY (015) - MSA 29200	41	8,267	24	4,588	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	2	620	2	620	0	0
MI - MONROE COUNTY (115) - MSA 33780	10	2,435	6	858	0	0
IN - JASPER COUNTY (073) - MSA 23844	15	2,746	13	2,391	0	0
IN - LAKE COUNTY (089) - MSA 23844	3	500	3	500	0	0

2023 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: First Merchants Bank

Respondent ID: 0000004365  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - PORTER COUNTY (127) - MSA 23844	3	586	3	586	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	8	1,155	7	755	0	0

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: First Merchants Bank

PAGE: 1 OF 1

Respondent ID: 0000004365  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	177,783	0	0
Purchased	0	0	0	0
Total	33	177,783	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

PAGE: 1 OF 39

Respondent ID: 0000004365

Agency: FDIC - 3

ASSESSMENT AREA - 0001

WASHTENAW COUNTY (161), MI

MSA: 11460

Low Income

4022.01\* 4042.00 4056.00\* 4074.00\* 4101.00\* 4105.00\* 4106.00 4107.00 4108.00\* 4110.00\* 4112.00\*  
4123.00\* 4140.00\*

Moderate Income

4026.01\* 4045.00\* 4051.00\* 4117.00\* 4119.00\* 4120.00\* 4121.00\* 4126.00\* 4130.00\* 4142.00\* 4152.00\*  
4211.00\* 4650.01\*

Middle Income

4021.00\* 4033.00\* 4035.00 4036.00\* 4038.00\* 4046.00\* 4054.00 4055.00\* 4076.00\* 4102.00\* 4103.00\*  
4104.00\* 4109.00\* 4127.00\* 4132.00\* 4134.01\* 4134.02\* 4134.03 4143.00\* 4147.00 4154.00 4160.00\*  
4200.00\* 4202.00\* 4222.02 4234.00 4236.00\* 4260.01\* 4260.02\* 4310.00\* 4320.00\* 4450.00\* 4462.00\*  
4470.00\* 4480.00\* 4540.02\* 4550.00 4640.00 4650.02\* 4660.00

Upper Income

4001.00 4004.00\* 4006.00 4007.00 4023.00\* 4025.00\* 4027.00\* 4031.00 4032.00\* 4034.00 4041.00\*  
4043.00\* 4044.00 4052.00\* 4053.00\* 4060.00\* 4070.00\* 4145.00\* 4149.00\* 4156.00\* 4158.00 4162.00\*  
4222.01\* 4250.00 4440.00\* 4464.00\* 4530.00 4540.01\* 4560.00 4610.00\*

Income Not Known

4003.00\* 4005.00\* 4008.00\* 9801.01\* 9801.02\* 9802.00 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9840.00\*

ASSESSMENT AREA - 0002

UNION COUNTY (161), IN

MSA: 17140

Middle Income

9607.00 9608.00

ASSESSMENT AREA - 0003

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 10-20%

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

0018.10*	0029.00*	0042.00*									
Median Family Income 20-30%											
0007.30*	0027.50*	0051.00*									
Median Family Income 30-40%											
0003.30*	0007.20*	0009.20*	0014.00*	0015.00*	0017.00*	0026.00*	0027.30*	0043.02*	0050.01*	0054.10	
0069.33*	0075.20*	0082.30*	0082.41	0087.30	0093.26*	0099.00					
Median Family Income 40-50%											
0007.10*	0009.10*	0012.00*	0016.00*	0023.00	0025.10*	0027.10*	0027.70*	0028.00*	0046.20	0047.00*	
0049.00*	0053.00*	0055.00*	0056.10*	0056.20*	0059.00*	0060.00*	0061.00*	0069.45	0075.32*	0075.33*	
0077.10*	0077.21*	0078.20	0081.20*	0081.63*	0081.71*	0088.21*	0092.20*	0093.11*	0093.21*	0093.25*	
Median Family Income 50-60%											
0003.20*	0008.10*	0045.00*	0048.20*	0069.31*	0069.43	0069.92*	0075.11*	0075.31*	0075.34*	0075.53*	
0077.22*	0081.69*	0082.10	0083.12*	0083.30*	0087.10*	0088.11*	0088.13*	0092.30*	0092.51*	0093.22*	
0093.23*	0093.34*	0093.36	0093.37	0093.40*	0093.86*	0093.96*	0093.97*	0102.01*	0103.00		
Median Family Income 60-70%											
0008.20*	0010.00*	0011.22*	0027.60*	0063.02*	0068.21*	0069.21	0069.24*	0069.32*	0071.13*	0071.15	
0075.12*	0075.52*	0077.30*	0081.64*	0081.65*	0083.11*	0083.21*	0083.22*	0087.20*	0092.50*	0092.52*	
0093.12*	0093.72*	0093.84*	0094.03*	0094.20*	0096.00*	0097.11*	0107.00*				
Median Family Income 70-80%											
0003.10*	0025.20*	0048.10*	0063.52*	0071.01*	0075.50*	0078.12*	0079.66*	0088.22*	0092.40*	0093.73*	
0093.82*	0093.92*	0093.93*	0094.10*	0102.02*	0102.04*						
Median Family Income 80-90%											
0006.00*	0037.00	0063.72*	0069.23*	0069.44*	0071.12*	0071.99*	0074.24*	0081.10*	0081.32*	0081.68	
0082.42*	0083.40*	0083.50*	0088.12*	0088.25*	0093.50	0093.83*	0093.91*	0093.94*	0093.95*	0094.01*	
0094.95	0094.98	0095.20*	0095.90*	0097.12*	0097.56*	0098.02*	0102.03*				
Median Family Income 90-100%											
0011.10	0046.10*	0062.40	0063.01*	0063.51*	0063.53	0063.95*	0063.96	0063.97*	0067.22	0071.14	
0073.02*	0073.97*	0077.40*	0079.57*	0081.70*	0081.72*	0083.60*	0083.80	0083.81	0093.32*	0093.81*	
0094.40	0100.00										
Median Family Income 100-110%											



2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

0004.10\* 0005.00\* 0022.00\* 0027.80\* 0036.00\* 0052.00\* 0058.20\* 0062.41\* 0070.10\* 0070.20\* 0070.41\*  
 0070.43\* 0070.47\* 0071.03\* 0071.20\* 0072.14\* 0074.25 0074.26\* 0079.59\* 0079.60\* 0079.62 0079.65\*  
 0081.67\* 0083.82\* 0093.61\* 0093.85 0097.57\*

Median Family Income 110-120%

0001.10\* 0019.02 0063.86 0068.22\* 0072.02\* 0072.15\* 0073.01 0073.98\* 0078.11\* 0078.30\* 0079.31\*  
 0079.55\* 0093.90\* 0097.52\* 0097.54 0101.00\* 0109.00\*

Median Family Income >= 120%

0001.20\* 0002.10\* 0002.20 0004.20\* 0018.20\* 0019.01\* 0020.00\* 0021.00\* 0027.40\* 0030.00 0032.00\*  
 0040.02 0043.01 0057.00 0058.10 0062.36\* 0062.37\* 0062.38 0062.39 0063.10 0063.21 0063.23\*  
 0063.30\* 0063.40\* 0063.84 0063.87\* 0063.91 0063.92\* 0063.93\* 0063.94\* 0063.98\* 0064.10 0064.30  
 0065.00\* 0066.00\* 0067.10 0067.21\* 0068.10\* 0069.10\* 0069.50\* 0069.91\* 0070.44\* 0070.48 0071.02\*  
 0071.93\* 0071.98\* 0072.05\* 0072.09 0072.11\* 0072.12\* 0072.13\* 0073.03 0073.05\* 0073.06\* 0073.94\*  
 0074.27 0074.92 0074.94 0079.22\* 0079.41 0079.56\* 0079.58 0079.61\* 0079.63\* 0079.64\* 0080.01\*  
 0080.02\* 0081.66\* 0084.00 0085.00 0089.00\* 0090.00\* 0091.00\* 0094.04\* 0094.05\* 0094.97\* 0097.51\*  
 0097.53\* 0097.55\* 0098.01\* 0104.01\* 0104.02\* 0105.01\* 0105.02 0106.01\* 0106.02\*

Median Family Income Not Known

0011.21\* 0013.01\* 0013.02\* 0038.00\* 0040.01\* 0050.02 0054.20\* 9800.00\*

ASSESSMENT AREA - 0004

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 10-20%

5848.01\*

Median Family Income 20-30%

5166.00\* 5220.00\* 5223.00 5334.00\* 5435.00\* 5455.00\* 5598.00\*

Median Family Income 30-40%

5004.00\* 5009.00\* 5026.00\* 5032.00\* 5058.00 5080.00\* 5112.00\* 5128.00\* 5143.00\* 5152.00\* 5173.00\*  
 5175.00\* 5225.00 5303.00\* 5313.00\* 5315.01\* 5344.00\* 5437.00\* 5439.00\* 5441.00\* 5442.00\* 5472.00\*  
 5532.00\* 5653.01\* 5702.00\* 5793.00\*

Median Family Income 40-50%

## 2023 Institution Disclosure Statement - Table 6

PAGE: 4 OF 39

## Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

## Institution: First Merchants Bank

5008.00*	5012.00*	5019.00*	5027.00*	5033.00*	5035.00*	5036.00*	5041.00*	5044.00*	5052.00*	5056.00*
5062.00*	5070.00*	5075.00*	5106.00*	5138.00	5141.00*	5167.00	5189.00	5192.00*	5202.00*	5218.00*
5219.00	5246.00*	5260.00*	5261.00*	5263.00*	5279.00*	5308.00*	5311.00*	5324.00*	5330.00*	5331.00*
5342.00	5348.00*	5351.00*	5357.00*	5358.00	5361.00*	5372.00*	5375.00*	5376.00*	5402.00*	5403.00*
5417.00*	5418.00*	5443.00*	5457.00*	5458.00	5460.00*	5521.00*	5523.00*	5524.00	5528.01	5736.00

## Median Family Income 50-60%

5001.00	5003.00*	5005.00*	5011.00*	5015.00*	5017.00*	5031.00*	5034.00*	5039.00*	5040.00*	5051.00
5054.00*	5061.00*	5063.00*	5065.00*	5068.00*	5081.00*	5091.00*	5114.00*	5142.00*	5193.00*	5238.00*
5241.01*	5258.00*	5262.00*	5265.00*	5305.00*	5314.00*	5319.00*	5327.00*	5336.00*	5343.00*	5347.00*
5353.00*	5364.00*	5371.00*	5373.00*	5378.00*	5388.00*	5401.00*	5405.00*	5415.00	5421.00*	5424.00*
5448.00*	5451.00*	5456.00*	5459.00*	5461.00*	5467.00*	5470.00*	5471.00	5520.00*	5522.00*	5531.00*
5538.00*	5545.00*	5649.00*	5734.00*	5735.01*	5791.00*	5795.01*	5818.00			

## Median Family Income 60-70%

5002.00*	5006.00*	5013.00*	5016.00*	5020.00*	5042.00*	5043.00*	5057.00	5066.00*	5071.00*	5072.00*
5073.00*	5074.00*	5113.00*	5139.00*	5145.00*	5153.00*	5168.00*	5215.00*	5228.00*	5231.00*	5233.00*
5242.00	5243.00*	5254.00*	5259.00*	5316.00*	5317.00*	5326.00*	5338.00*	5341.00	5352.00*	5363.00*
5366.00*	5370.00*	5377.00*	5390.00	5391.00*	5407.00	5411.00*	5412.00*	5422.00*	5452.00*	5516.00*
5685.00*	5704.00*	5710.00*	5733.00*	5739.00	5740.00	5741.00*	5770.00*	5771.00*	5792.00*	5797.00*
5798.00*	5831.01	5846.00	5848.02*							

## Median Family Income 70-80%

5007.00*	5010.00*	5069.00	5160.00*	5190.00*	5191.00*	5232.00*	5234.00*	5240.01	5247.00*	5248.00*
5257.00*	5301.00	5302.00	5309.00*	5350.00*	5362.00*	5369.00*	5383.00*	5387.00	5389.00*	5392.00
5396.00*	5408.00	5413.00*	5426.00*	5440.00	5462.01	5542.00*	5667.00*	5669.00*	5698.00*	5705.00*
5708.00*	5709.00*	5718.00*	5721.00*	5728.00	5729.00*	5737.02*	5738.00*	5776.00*	5779.00	5786.00
5843.00	5855.00*	5881.01*	5882.00							

## Median Family Income 80-90%

5067.00*	5132.00*	5211.00*	5245.00*	5264.00*	5365.00	5385.00	5386.00*	5394.00	5397.00*	5406.00*
5409.00*	5410.00*	5434.00*	5541.00*	5553.00	5651.00	5664.00*	5665.00*	5670.00	5671.00*	5687.00*
5688.00*	5692.00*	5695.00*	5715.00	5719.00*	5724.00*	5725.00*	5726.00*	5737.01*	5772.00*	5774.00

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

5780.00	5796.00*	5801.00	5820.00*	5830.01*	5832.00*	5915.01				
Median Family Income 90-100%										
5164.00*	5315.02*	5333.00*	5395.00*	5425.00	5432.00	5463.01*	5513.00*	5555.00*	5561.00	5653.02*
5689.00*	5694.00*	5701.00*	5717.00*	5727.00*	5761.00	5775.00*	5778.00*	5785.00	5806.00	5833.00*
5839.00*	5840.00*	5841.00	5844.00*	5847.00*	5881.02*	5894.01*	5905.00	5951.00*		
Median Family Income 100-110%										
5157.00*	5321.00*	5356.00*	5414.00	5433.00	5514.00*	5515.00	5536.01*	5554.01*	5556.00*	5641.00*
5668.00*	5683.00*	5684.00*	5693.00*	5720.00	5751.00*	5773.00*	5802.00*	5803.00	5808.00	5842.00*
5856.00	5857.00*	5880.02*	5944.01							
Median Family Income 110-120%										
5014.00*	5018.00*	5203.00*	5548.00*	5549.00*	5551.00*	5632.00*	5678.00*	5682.00*	5691.00*	5699.00*
5731.00	5752.00*	5755.00*	5756.00*	5760.01*	5809.00	5811.01*	5835.00	5858.00*	5859.00*	5862.01
5870.00	5919.00*	5933.01	5950.00	5990.01	5991.00*					
Median Family Income >= 120%										
5133.00*	5137.00*	5154.00*	5165.00*	5169.00*	5170.00*	5171.00*	5172.00	5180.00*	5207.00	5208.00
5312.00	5381.00	5382.00*	5384.00*	5393.00*	5429.00	5430.00*	5431.00*	5501.00*	5502.00	5503.00*
5504.00*	5505.00*	5506.00*	5507.00	5508.00	5509.00	5511.00*	5512.00	5517.00*	5518.00*	5543.00*
5544.00	5546.00*	5547.00	5562.00	5563.00	5564.00*	5565.00	5566.00*	5567.00*	5568.00*	5569.00*
5570.00*	5571.00*	5572.00	5573.00*	5574.00*	5575.00*	5576.00*	5577.00*	5579.01	5580.00*	5581.00*
5582.00*	5583.01	5584.00	5585.00*	5586.00*	5587.00*	5588.00*	5589.00*	5590.00*	5591.00*	5592.00*
5646.00*	5647.00*	5648.00*	5650.01	5652.00*	5656.00*	5657.00*	5658.00*	5659.00*	5666.00*	5672.01*
5672.02*	5673.00*	5674.00	5679.00*	5680.00*	5696.00*	5697.00*	5716.00*	5722.00*	5730.00*	5742.03
5743.01*	5746.00*	5747.00*	5748.00	5749.00	5750.00*	5753.00*	5754.01*	5762.00*	5763.00*	5764.00
5765.00*	5766.00	5767.00	5777.00*	5799.00*	5804.00	5805.00	5807.00	5812.00*	5815.00*	5816.00*
5819.00*	5821.00	5834.00	5836.00*	5837.00	5838.00*	5845.01*	5863.00*	5879.00*	5880.01*	5883.00
5884.00	5893.00*	5894.02*	5904.01	5906.00*	5915.02	5916.00	5917.00	5918.00*	5920.00*	5930.01
5932.00*	5940.00	5941.00	5942.00*	5943.00	5945.00*	5952.01*	5961.00	5962.00	5963.00	5970.00
5980.00										
5601.00	5602.01*	5602.02	5603.00*	5604.00*	5612.00*	5613.01*	5613.02*	5616.00*	5617.00	5619.00*

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\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

5623.00*	5624.00*	5625.00*	5626.00	5627.00	5628.00*	5629.00	5633.00	5634.00*	5635.00	5636.00*
5637.00*	5638.00*	5639.00*	5642.00*	5643.00*	5644.01	5644.02	5645.01*	5645.02*	5645.03*	5645.04
Median Family Income Not Known										
5064.00*	5090.00*	5119.00	5204.00*	5214.00*	5224.00*	5304.00*	5318.00*	5332.00*	5339.00	5367.00*
5368.00*	5404.00*	5423.00*	5466.00*	5530.00*	5640.00*	5706.00*	9817.00*	9818.00*	9819.01*	9819.02*
9820.00*	9821.01*	9821.02	9822.00	9823.01	9823.02*	9824.00*	9825.00	9826.00*	9827.00*	9829.00*
9831.00*	9832.00*	9833.01	9833.02	9834.00*	9836.00*	9837.00*	9838.00*	9839.01*	9839.02*	9839.03*
9841.00*	9842.00*	9850.00*	9851.00*	9852.00*	9853.00	9854.00*	9855.00*	9856.00*	9857.00*	9858.00*
9859.00*	9861.00*	9862.00*	9863.00*	9864.00*	9865.01*	9865.02*	9866.00*	9870.00*	9901.00*	9902.00*

ASSESSMENT AREA - 0005

ALLEN COUNTY (003), IN

MSA: 23060

Low Income

0016.00	0017.00*	0020.00	0021.00*	0023.00*	0028.00*	0030.00*	0043.00
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Moderate Income

0001.00*	0006.00*	0007.01*	0009.00*	0010.00*	0022.00*	0025.00*	0029.00*	0031.00*	0033.01*	0033.04
0035.00*	0036.00*	0038.00*	0040.00*	0041.01*	0044.00*	0106.02	0106.04	0111.00	0112.01	0112.02
0113.02*	0113.03*	0113.04*	0115.02							

Middle Income

0003.00*	0004.00*	0005.00*	0007.04	0008.00*	0011.00*	0013.00	0026.00*	0032.00*	0034.00*	0037.00
0039.01*	0039.02*	0041.03	0101.00	0102.02	0106.01	0106.03*	0107.05*	0107.06	0108.03	0108.04*
0108.07*	0108.09*	0108.11*	0108.12*	0108.19*	0108.21	0110.00	0112.04*	0112.05	0115.01	0116.05
0117.02	0118.01*	0118.02	0119.00							

Upper Income

0102.01	0103.04*	0103.05	0103.06	0103.07*	0103.08	0104.00	0105.00*	0107.07*	0108.08	0108.13*
0108.15	0108.16	0108.17*	0109.00	0116.03*	0116.04	0116.06	0116.07	0116.08*	0116.09	0117.01*

Income Not Known

0012.00	9800.01*	9800.02
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ASSESSMENT AREA - 0006

2023 Institution Disclosure Statement - Table 6

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\* denotes no loans made in specified tracts

Institution: First Merchants Bank

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Agency: FDIC - 3

KENT COUNTY (081), MI

MSA: 24340

Median Family Income 20-30%

0036.00\*

Median Family Income 30-40%

0028.00\* 0039.00\*

Median Family Income 40-50%

0013.00\* 0031.00\* 0032.00\* 0037.00\* 0127.04\* 0147.01\*

Median Family Income 50-60%

0016.00\* 0030.00\* 0035.00\* 0038.00\* 0040.00\* 0114.06\* 0126.09\* 0126.12\* 0135.00 0138.01 0143.00

Median Family Income 60-70%

0008.00\* 0009.00 0015.00\* 0019.00\* 0026.00\* 0027.00\* 0046.00\* 0129.02\* 0136.00\* 0142.00\* 0147.03\*

Median Family Income 70-80%

0012.00\* 0101.02 0102.00\* 0103.01\* 0104.02\* 0112.00\* 0126.08\* 0126.11\* 0127.05\* 0129.01\* 0130.00\*

0133.00\* 0137.00\*

Median Family Income 80-90%

0002.00\* 0004.00\* 0007.00\* 0010.00\* 0011.02\* 0011.03\* 0014.00\* 0017.00\* 0022.00\* 0120.04\* 0126.10

0127.03\* 0128.00\* 0138.04\* 0140.00\* 0141.00\* 0145.05\* 0147.04\* 0148.09\*

Median Family Income 90-100%

0005.00\* 0011.04\* 0021.00\* 0033.00\* 0041.00\* 0042.00\* 0113.01\* 0115.01\* 0116.02\* 0117.01\* 0131.00\*

0132.00\* 0134.00\* 0139.00\* 0145.04\* 0145.06\* 0148.03\* 0148.08

Median Family Income 100-110%

0003.00\* 0025.00\* 0029.00\* 0101.01\* 0104.01 0108.02\* 0108.04\* 0111.01\* 0114.01\* 0115.02\* 0127.02\*

0146.04\* 0146.05\* 0148.11\*

Median Family Income 110-120%

0006.00\* 0018.02\* 0024.00\* 0034.00 0045.01 0045.02\* 0107.00\* 0113.02\* 0114.03\* 0114.05\* 0116.01\*

0117.02\* 0120.03\* 0146.06\*

Median Family Income >= 120%

0018.01\* 0020.00\* 0023.00\* 0043.00\* 0044.00 0103.02\* 0106.01\* 0106.02\* 0108.03\* 0109.02\* 0109.03\*

0109.04 0110.01\* 0110.02\* 0111.02\* 0118.01\* 0118.03\* 0118.04\* 0119.01 0119.02 0120.02\* 0122.01\*

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Assessment Area(s) by Tract

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\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

0122.02\* 0122.03 0123.00\* 0124.00\* 0125.00\* 0126.04 0126.05\* 0145.03\* 0146.03\* 0148.05\* 0148.06\*  
0148.10\*

Median Family Income Not Known

0001.00\* 0138.03\*

ASSESSMENT AREA - 0007

ADAMS COUNTY (001), IN

MSA: NA

Moderate Income

0302.00

Middle Income

0303.00 0304.00 0305.00 0306.00\* 0307.00

Upper Income

0301.00

CLINTON COUNTY (023), IN

MSA: NA

Moderate Income

9505.00\* 9506.00\* 9508.00\*

Middle Income

9501.00 9502.00 9503.00 9504.00 9507.00

FAYETTE COUNTY (041), IN

MSA: NA

Moderate Income

9541.00\* 9544.00

Middle Income

9540.00\* 9542.00 9543.00\* 9545.00\* 9546.00

HENRY COUNTY (065), IN

MSA: NA

Low Income

9765.00\*

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Assessment Area(s) by Tract

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\* denotes no loans made in specified tracts

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Moderate Income

9760.00 9761.00\* 9763.00 9766.00\*

Middle Income

9755.00 9756.00 9757.00 9758.00 9759.00 9764.00 9767.00 9768.00

HUNTINGTON COUNTY (069), IN

MSA: NA

Moderate Income

9618.00\*

Middle Income

9614.00 9615.00 9616.00 9619.00 9620.00 9621.00

Upper Income

9613.00 9617.00

JAY COUNTY (075), IN

MSA: NA

Moderate Income

9633.00\*

Middle Income

9627.00 9628.00 9629.00 9630.00 9631.00 9632.00

MARSHALL COUNTY (099), IN

MSA: NA

Low Income

0205.00

Middle Income

0201.01 0201.02\* 0202.01\* 0202.02\* 0203.01\* 0203.02\* 0204.00\* 0206.00\* 0207.02 0208.00

Upper Income

0207.01\*

MIAMI COUNTY (103), IN

MSA: NA

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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9522.00\* 9523.00 9524.00\* 9525.00\*

Middle Income

9520.00\* 9521.00 9527.00\* 9528.00\* 9529.00\*

Upper Income

9526.00\*

MONTGOMERY COUNTY (107), IN

MSA: NA

Moderate Income

9572.00\*

Middle Income

9568.00 9569.00 9570.00 9571.00\* 9575.00\*

Upper Income

9567.00\* 9573.00\* 9574.00\*

RANDOLPH COUNTY (135), IN

MSA: NA

Moderate Income

9516.00\*

Middle Income

9514.00\* 9517.00 9518.00 9519.00 9520.00 9521.00

Upper Income

9515.00

WABASH COUNTY (169), IN

MSA: NA

Moderate Income

1028.00

Middle Income

1022.00 1023.00 1024.00 1025.00 1026.00\* 1027.00 1029.00\*

WAYNE COUNTY (177), IN

MSA: NA



2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

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Institution: First Merchants Bank

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Low Income

0002.00\* 0005.00\*

Moderate Income

0006.00 0009.00\* 0106.00\*

Middle Income

0004.00\* 0007.00\* 0008.00\* 0010.00 0101.00\* 0102.00\* 0103.00 0104.00\* 0107.00 0108.00\*

Upper Income

0011.01\* 0011.02\* 0105.00\*

WELLS COUNTY (179), IN

MSA: NA

Moderate Income

0406.00\*

Middle Income

0402.00 0404.00 0405.00 0407.00

Upper Income

0401.00 0403.00

WHITE COUNTY (181), IN

MSA: NA

Moderate Income

9582.00

Middle Income

9583.00 9584.00 9585.01 9585.02 9586.00 9587.00

Upper Income

9581.00\* 9588.00

ASSESSMENT AREA - 0008

BROWN COUNTY (013), IN

MSA: 26900

Moderate Income

9747.00

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Assessment Area(s) by Tract

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Agency: FDIC - 3

Institution: First Merchants Bank

Middle Income

9746.00 9748.00\* 9749.01\* 9749.02\*

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1101.01 1101.02 1102.01 1102.02 1103.02 1103.03 1104.01 1104.05 1104.06 1105.09\* 1106.00\*  
1107.00\* 1108.07 1108.11\* 1108.20 1110.06\* 1110.07 1110.11 1110.12 1111.04\*

Upper Income

1103.01\* 1104.04\* 1105.05 1105.11\* 1105.12 1105.13 1105.14 1105.15 1105.16 1105.17 1105.18\*  
1108.05 1108.10 1108.12 1108.13 1108.14 1108.15 1108.16\* 1108.17\* 1108.18\* 1108.19\* 1108.21\*  
1108.22 1109.04 1109.05 1109.06 1109.07\* 1109.09 1109.10 1109.11\* 1109.12\* 1110.03\* 1110.04\*  
1110.09 1110.10\* 1111.01\* 1111.03

HANCOCK COUNTY (059), IN

MSA: 26900

Moderate Income

4104.01\* 4105.00 4106.00

Middle Income

4101.00 4102.02\* 4103.01\* 4103.02\* 4104.02 4109.01

Upper Income

4102.01\* 4107.00 4108.01 4108.02\* 4109.02\* 4110.00

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2109.00

Middle Income

2101.07\* 2101.09\* 2102.01 2102.03 2102.04\* 2104.00\* 2105.01\* 2106.07 2106.09 2106.11\* 2106.14\*  
2106.15\* 2106.16\* 2106.17\* 2108.01\* 2108.02 2110.00 2111.00\*

Upper Income

2101.03\* 2101.05\* 2101.06 2101.08 2103.00 2105.02 2106.08 2106.10\* 2106.12\* 2106.13\* 2107.01\*

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Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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2107.02\*

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01\* 6103.00 6104.01\* 6107.06 6109.00\* 6110.00 6113.00\*

Middle Income

6101.01 6101.02 6102.03\* 6102.04\* 6104.03 6104.04\* 6105.01 6105.02\* 6106.05 6106.06\* 6106.08

6108.02\* 6111.00\* 6112.00 6114.00

Upper Income

6106.03\* 6106.07\* 6107.03\* 6107.04 6107.05 6108.01

MADISON COUNTY (095), IN

MSA: 26900

Low Income

0004.00\* 0005.00 0008.00 0009.00 0019.02 0120.00\*

Moderate Income

0003.00 0010.00 0011.00\* 0012.00 0013.00\* 0014.00 0017.00 0018.01 0018.02\* 0020.00 0102.00\*

0107.00 0108.00 0113.00\* 0119.00

Middle Income

0015.00\* 0016.00 0019.01 0101.00 0103.00\* 0104.00\* 0105.00 0106.00 0109.00\* 0110.00 0111.00

0112.00 0114.00\* 0115.01 0115.02\* 0117.00 0118.00\*

Income Not Known

0116.00\*

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 10-20%

3226.01\*

Median Family Income 20-30%

3551.00\*

Median Family Income 30-40%

## 2023 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

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\* denotes no loans made in specified tracts

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3209.03	3308.06*	3412.00*	3416.00*	3417.01*	3503.00*	3505.00*	3507.00*	3508.00*	3521.00*	3523.00
3550.00*	3556.00*	3570.00*	3576.01	3603.02*	3702.03*	3812.03*	3906.01*			
Median Family Income 40-50%										
3225.00	3301.06	3302.11*	3307.01*	3308.03*	3308.05	3309.00*	3403.01*	3409.03*	3411.00*	3419.03
3419.04*	3425.00	3426.00*	3510.00*	3512.00	3525.00*	3528.00	3548.00*	3549.00*	3553.00*	3564.00*
3572.00	3574.00	3580.00*	3601.02*	3602.01	3604.01*	3606.02*	3803.01*	3803.02*		
Median Family Income 50-60%										
3101.06*	3101.11*	3103.06	3103.12*	3209.02*	3306.00	3310.00*	3401.08*	3402.02*	3403.02*	3404.00*
3405.00*	3407.00	3422.00	3423.00	3501.00*	3506.00*	3515.00	3519.00*	3524.00*	3526.00*	3536.00
3547.00*	3557.00	3569.00*	3573.00*	3578.00*	3581.00*	3601.01*	3602.02*	3603.01	3613.00	3901.02
3905.00	3907.00*									
Median Family Income 60-70%										
3103.09*	3201.08*	3202.06*	3307.02*	3401.02	3401.12*	3401.13	3401.15*	3402.01*	3406.00	3417.02
3527.00*	3554.00*	3575.00*	3604.07*	3605.02	3608.00*	3614.02	3702.01*	3702.04*	3805.01*	3805.02
3807.00*	3810.03*	3812.05*								
Median Family Income 70-80%										
3103.05	3103.08*	3204.00	3220.00*	3305.00*	3308.04*	3420.00	3421.01*	3424.00*	3504.00	3555.00*
3612.00*	3703.05*	3802.00*	3804.02*	3804.03*	3804.04	3806.00	3808.00*	3809.01*	3810.04*	3901.03
Median Family Income 80-90%										
3101.10*	3102.01	3102.03	3103.11*	3202.03*	3203.03	3206.00	3210.01*	3227.00*	3401.01	3408.00*
3409.04*	3419.02	3509.00*	3535.00*	3571.00*	3576.02*	3579.00*	3604.05*	3606.01*	3811.02*	3812.04*
3904.11*	3908.02									
Median Family Income 90-100%										
3103.10*	3211.00*	3216.00	3224.00*	3226.02	3301.03	3301.05	3401.11*	3409.01*	3517.00	3605.01*
3611.00*	3703.03*	3703.06	3801.03	3812.06*	3812.07	3906.02				
Median Family Income 100-110%										
3101.04	3102.04	3201.05*	3205.00	3209.01*	3214.00	3302.10*	3302.12	3401.14	3410.00*	3545.00*
3607.00*	3616.01	3901.04	3904.08*							
Median Family Income 110-120%										
3101.05	3210.02*	3301.09*	3544.00*	3616.02*	3703.04	3811.01*	3903.00*	3904.09		

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

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Median Family Income >= 120%

3101.08\* 3101.12\* 3101.13\* 3201.07\* 3201.09\* 3202.02 3203.01\* 3203.05\* 3203.06\* 3207.00\* 3208.00  
 3212.00 3213.00 3217.00\* 3218.00\* 3219.00\* 3221.00 3222.00\* 3223.00\* 3301.07\* 3301.08\* 3302.03  
 3302.04 3302.06 3302.08 3302.13\* 3304.01 3516.00\* 3533.00 3542.01 3542.02 3559.00\* 3562.00\*  
 3610.00\* 3801.01\* 3801.02 3809.02\* 3810.02\* 3902.00\* 3904.05 3904.06\* 3904.07\* 3904.10\* 3909.00  
 3910.02

Median Family Income Not Known

3201.06\* 3202.05 3604.02 3604.06\* 3609.00\* 3614.01 3908.01\* 3910.01

MORGAN COUNTY (109), IN

MSA: 26900

Moderate Income

5107.01 5108.00\* 5110.02\*

Middle Income

5101.01 5102.01 5102.02 5103.00 5104.01 5104.02 5105.00 5106.01 5106.02 5107.04\* 5109.00\*  
 5110.01\*

Upper Income

5101.02\* 5107.03\*

SHELBY COUNTY (145), IN

MSA: 26900

Moderate Income

7104.00 7106.01 7106.02

Middle Income

7101.00 7102.00 7103.00 7105.00\* 7107.00 7108.00 7109.00

ASSESSMENT AREA - 0009

CARROLL COUNTY (015), IN

MSA: 29200

Moderate Income

9596.00

Middle Income

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

9593.00 9594.00 9595.00 9597.00 9598.00 9599.00

TIPPECANOE COUNTY (157), IN

MSA: 29200

Low Income

0004.00 0007.00 0017.01

Moderate Income

0001.00 0002.00\* 0008.00 0012.00 0013.00 0018.00 0054.02\* 0111.00 0112.00

Middle Income

0003.00 0010.00\* 0014.00 0015.01 0015.02\* 0016.02 0017.02 0019.00 0051.01 0052.00\* 0102.05

0102.06\* 0102.08 0102.09 0109.01 0109.02 0110.00\*

Upper Income

0011.00 0016.01\* 0016.03 0051.02 0101.00 0102.01 0102.07 0106.00 0107.00 0108.00

Income Not Known

0054.01\* 0055.00\* 0104.00\* 0105.00\*

ASSESSMENT AREA - 0010

MONROE COUNTY (115), MI

MSA: 33780

Low Income

8312.01 8319.00

Moderate Income

8318.00 8320.00\* 8321.00 8322.00\* 8325.00 8336.00 8337.00

Middle Income

8301.00 8303.00 8305.00 8306.00 8307.00 8308.01 8308.02 8310.00 8311.00 8312.02 8313.00

8314.00 8315.00 8317.00 8323.00 8326.00 8327.00 8328.00 8329.00 8330.00 8331.00 8335.00

8338.00

Upper Income

8302.00 8304.00 8309.00 8316.00 8324.00 8332.00 8333.00 8339.00\*

Income Not Known

9900.00\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

PAGE: 17 OF 39

Respondent ID: 0000004365

Agency: FDIC - 3

ASSESSMENT AREA - 0011

COOK COUNTY (031), IL 2/

MSA: 16984

Median Family Income 20-30%

5103.00\* 5401.01\* 8269.01\*

Median Family Income 30-40%

4408.00\* 4608.00\* 4914.00\* 5002.00\* 5401.02\* 8263.04\* 8269.02\* 8273.00\* 8290.00\* 8294.01\*

Median Family Income 40-50%

4906.00\* 4909.01\* 4910.00\* 4913.00\* 5101.00\* 5202.00\* 5203.00\* 5204.00\* 5301.00\* 7114.00\* 8215.00\*

8249.00\* 8262.02\* 8265.00\* 8266.00\* 8268.00\* 8270.00 8276.00\* 8285.03\* 8285.04\* 8291.00\* 8293.02\*

8388.00\*

Median Family Income 50-60%

4610.00\* 4908.00\* 4912.00\* 5003.00\* 5102.00\* 5201.00\* 5302.00\* 5303.00\* 5305.01\* 5306.00\* 7115.00\*

7303.00\* 7306.00\* 7307.00\* 8206.05\* 8213.00\* 8214.01\* 8256.00\* 8257.00\* 8258.01\* 8259.00\* 8260.00

8263.03\* 8267.00\* 8271.00\* 8274.00\* 8275.00\* 8281.00 8295.00\* 8297.00\* 8340.00\*

Median Family Income 60-70%

4802.00\* 4803.00\* 4907.00\* 5305.02\* 5305.03\* 7113.00\* 7301.00\* 7302.01\* 7505.00\* 7506.00\* 8220.00\*

8224.00\* 8230.01\* 8231.01\* 8233.02\* 8233.04\* 8234.00\* 8236.03\* 8237.03 8243.00\* 8244.00 8245.05\*

8248.00\* 8255.03\* 8258.02\* 8261.00\* 8263.01 8264.01\* 8264.02\* 8277.00\* 8279.02\* 8285.08\* 8287.02\*

8289.00\* 8292.00\* 8294.02\* 8300.07\* 8303.00\* 8304.00\*

Median Family Income 70-80%

4406.00\* 4409.00\* 4902.00\* 4905.00\* 4911.00\* 5001.00\* 5205.00\* 5501.00\* 7305.00\* 7501.00\* 8212.00\*

8230.02\* 8235.00\* 8237.05\* 8238.05\* 8238.06\* 8245.07\* 8255.01\* 8255.05\* 8258.03\* 8278.01 8284.02\*

8288.02\* 8300.01\* 8300.06\*

Median Family Income 80-90%

4407.00\* 4701.00\* 4801.00\* 4805.00\* 4909.02\* 5206.00\* 5304.00\* 5502.00\* 8214.02\* 8221.01\* 8221.02\*

8225.00\* 8227.01\* 8227.02\* 8231.02\* 8232.00 8236.02 8241.16\* 8241.24\* 8245.08\* 8247.02\* 8250.00\*

8252.00\* 8253.03\* 8255.04\* 8262.01\* 8272.00\* 8280.00 8282.01 8283.00 8284.01\* 8299.03\* 8302.01\*

Median Family Income 90-100%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

7302.02*	8216.00*	8223.02*	8229.00*	8233.03*	8237.02*	8241.15	8241.21*	8241.28*	8245.03*	8246.01*
8278.02*	8285.05*	8285.07*	8286.01*	8287.01*	8296.00*	8299.02*	8301.00*	8302.02*		
Median Family Income 100-110%										
7304.00*	8217.00*	8219.00*	8222.00*	8223.01*	8226.02*	8228.02*	8236.05	8237.04*	8241.07*	8241.23*
8247.01*	8253.02*	8253.04	8278.04*	8293.01*	8300.08*					
Median Family Income 110-120%										
7202.00*	7204.00*	7502.00*	8218.00*	8226.01*	8238.03*	8241.06	8241.19*	8241.25*	8245.09*	8246.02*
8278.05*	8279.01*	8282.02*	8286.02*	8288.01*	8299.04*					
Median Family Income >= 120%										
4804.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*	7401.00*	7402.00*	7403.00*	7404.00*	7503.00*
7504.00*	8228.01*	8236.04*	8238.01*	8239.01*	8239.03	8239.04*	8240.03*	8240.04*	8240.05*	8240.06*
8241.05*	8241.13*	8241.14*	8241.22*	8241.26*	8241.27*	8241.29	8254.00*	8298.00	8300.03*	8300.04*
8300.05*										
DUPAGE COUNTY (043), IL 2/										
MSA: 16984										
Median Family Income 70-80%										
8463.10*										
Median Family Income 80-90%										
8458.03*										
Median Family Income 90-100%										
8455.06*	8457.04*	8458.10	8458.11	8463.08	8463.12*					
Median Family Income 100-110%										
8455.02	8458.02*									
Median Family Income 110-120%										
8455.05*	8455.10*	8457.03*	8463.07*	8463.11*						
Median Family Income >= 120%										
8454.01	8454.02*	8455.07*	8455.08*	8455.09*	8456.01*	8456.02*	8457.01*	8457.02*	8458.05*	8458.07
8458.08*	8458.09*	8459.01*	8459.02	8462.01*	8462.02*	8462.03*	8462.05*	8462.06*	8462.07*	8462.08*
8462.09*	8463.04*	8463.05*	8463.13*	8463.14*	8463.15*					

Footnote:

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2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

JASPER COUNTY (073), IN

MSA: 23844

Middle Income

1004.00\* 1008.00 1009.01 1009.02 1010.00 1011.00 1012.00 1013.00

LAKE COUNTY (089), IN

MSA: 23844

Low Income

0102.03\* 0102.05\* 0102.06\* 0102.07\* 0103.02 0104.00\* 0105.00\* 0111.00\* 0113.00\* 0114.00\* 0117.00\*

0119.00\* 0122.00\* 0127.00\* 0128.00\* 0204.00 0206.00\* 0302.00\* 0303.00\* 0304.00 0310.00\* 0411.00\*

0412.00 0415.00

Moderate Income

0103.04 0106.00\* 0109.00\* 0110.00\* 0112.00\* 0115.00\* 0116.00\* 0118.00\* 0120.00\* 0123.00 0124.00

0125.00 0126.00 0205.00 0207.00 0208.00 0210.00\* 0211.00\* 0214.00\* 0217.00\* 0218.00\* 0305.00

0306.00 0307.00 0308.00 0309.00\* 0401.00\* 0410.01 0414.00\* 0416.00\* 0417.00\* 0421.00\* 0430.03

0430.04\*

Middle Income

0101.00\* 0201.00\* 0202.00\* 0203.00 0209.00 0213.00\* 0215.00\* 0216.00\* 0219.00\* 0220.00 0402.00\*

0405.01\* 0405.02 0407.00\* 0408.01 0408.02\* 0409.00 0410.02 0413.02\* 0418.00\* 0419.00 0420.00\*

0422.00\* 0423.02 0424.01 0424.03 0424.04 0424.05 0425.01\* 0425.03\* 0425.06\* 0425.08 0425.09

0426.06\* 0426.07 0427.03 0429.01 0429.04\* 0431.01\* 0432.01\* 0433.01\* 0434.03 0434.04\*

Upper Income

0403.01 0403.02 0404.01\* 0404.02\* 0404.03\* 0406.00 0423.01 0425.07 0426.02\* 0426.08\* 0426.10

0426.11\* 0426.12\* 0427.02\* 0427.04 0428.02 0428.03 0428.04 0429.03\* 0430.01 0431.03 0431.04

0432.03 0432.04 0433.02\* 0434.01 0434.05

Income Not Known

0121.00\* 0301.00\* 0426.13\* 9900.00\*

PORTER COUNTY (127), IN

MSA: 23844

Moderate Income

Footnote:

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

0508.01\*  
Middle Income  
0501.07\* 0502.02\* 0503.01 0504.07 0504.08\* 0504.09\* 0505.01\* 0505.03\* 0505.05\* 0505.06\* 0505.07\*  
0505.08\* 0505.09\* 0507.05\* 0507.06\* 0508.02 0509.01 0510.06\* 0511.02  
Upper Income  
0501.04 0501.05\* 0501.06\* 0502.03 0503.02\* 0504.05\* 0506.02\* 0506.03\* 0506.05 0506.06\* 0507.03\*  
0507.04\* 0510.05 0510.08\* 0510.09\* 0510.10 0510.11\* 0510.12\* 0511.01  
Income Not Known  
0509.02\* 9800.01\* 9800.02\* 9900.00\*

ASSESSMENT AREA - 0012

DELAWARE COUNTY (035), IN

MSA: 34620

Low Income

0003.00\* 0015.00

Moderate Income

0004.00 0006.00 0009.03 0013.00 0014.00\* 0016.00\* 0017.00\* 0021.00\*

Middle Income

0005.00 0007.00 0010.00 0011.00 0020.00 0022.01 0023.02 0024.01 0025.01 0026.02\* 0027.00

0028.00 0029.00

Upper Income

0008.00\* 0009.04 0022.02 0023.01 0024.03 0024.04 0025.02 0026.03\* 0026.04

Income Not Known

0009.02\* 0012.00\*

ASSESSMENT AREA - 0013

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 30-40%

2400.00\* 2452.00\* 2632.00\* 2642.00\* 2683.00 2684.00\*

Median Family Income 40-50%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

2476.01*	2568.00*	2583.00*	2584.00*	2586.00	2640.00*						
Median Family Income 50-60%											
2408.02*	2412.00*	2416.00*	2417.00*	2420.03*	2421.00*	2450.00*	2451.00	2552.00*	2553.00	2556.00*	
2559.00*	2560.00*	2566.00	2587.00	2606.00*	2624.00	2636.00*	2638.00*	2639.00*			
Median Family Income 60-70%											
2180.01*	2180.02*	2221.04*	2305.01	2308.00*	2410.00*	2413.00	2415.00*	2420.01*	2475.00*	2545.00*	
2550.00*	2562.00*	2582.00*	2588.00*	2589.00*	2607.00*	2611.00*	2615.00*	2617.00*	2621.00*	2625.00*	
2626.00*	2628.00*	2629.00*	2634.00*	2635.00	2637.00*	2680.00*	2681.00*				
Median Family Income 70-80%											
2067.00	2221.06*	2246.00*	2251.00*	2257.01*	2257.02*	2281.00	2300.00*	2311.00*	2314.00*	2315.00*	
2316.00*	2318.00	2319.00*	2322.00*	2323.01*	2324.00	2405.00*	2418.00*	2419.00*	2435.02*	2501.00*	
2506.00*	2509.00*	2510.00*	2517.00*	2521.00*	2541.00*	2551.00*	2557.00*	2558.00*	2561.00*	2563.00*	
2564.00*	2565.00*	2567.00*	2580.00*	2603.00*	2618.00*	2619.00*	2622.00*	2627.00*			
Median Family Income 80-90%											
2110.00*	2221.03*	2235.00*	2242.02*	2256.00*	2258.00*	2259.00*	2267.00	2303.00*	2317.00*	2320.00*	
2321.00*	2403.00*	2404.00*	2408.01*	2414.00*	2420.02*	2440.00*	2454.00*	2476.02*	2500.00*	2502.00*	
2504.00*	2507.00*	2508.00*	2513.00*	2514.00*	2515.00*	2516.00*	2518.00*	2520.00	2540.00*	2542.00*	
2581.00*	2601.00*	2608.00*	2609.00*	2610.00*	2614.00*	2620.00*	2623.00*				
Median Family Income 90-100%											
2100.00*	2155.00*	2200.04	2211.00	2212.00*	2245.00*	2253.00*	2280.00*	2302.00	2304.00*	2306.02*	
2306.03*	2307.00*	2310.00*	2312.00	2330.00*	2406.02*	2409.00*	2453.00*	2472.02*	2519.00	2554.00	
2555.00*	2585.00*	2600.00*	2602.00*	2612.00*	2616.01*	2676.00*					
Median Family Income 100-110%											
2120.00*	2153.00*	2170.00*	2200.02*	2228.00*	2238.03*	2309.02*	2406.01*	2425.00*	2473.01*	2503.00*	
Median Family Income 110-120%											
2140.00*	2145.00*	2225.00*	2243.00*	2244.00*	2254.01*	2273.00*	2309.01*	2325.00*	2407.00*	2472.01*	
2505.00*	2511.00*	2512.00*	2604.00*	2613.00*	2682.00						
Median Family Income >= 120%											
2150.00*	2152.01*	2152.02	2160.00*	2200.03*	2215.00*	2218.00*	2221.05*	2234.01*	2234.02*	2238.01*	
2238.02	2239.01*	2239.02*	2240.01*	2240.02*	2241.01*	2241.02*	2242.01*	2252.00*	2254.02*	2255.00*	

Footnote:

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2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

2261.01*	2261.02*	2264.00*	2270.00*	2306.04*	2430.00	2435.01*	2473.02*	2474.00*	2522.00*
Median Family Income Not Known									
2305.02*	2471.00*	9800.00*	9801.00*	9820.01*	9820.02*	9821.00*	9822.00*	9823.00	9901.00*
OAKLAND COUNTY (125), MI									
MSA: 47664									
Median Family Income 20-30%									
1410.01*	1412.00*	1417.00*							
Median Family Income 30-40%									
1331.02*	1413.00*	1422.00*	1423.00	1424.00	1603.00*	1724.00*			
Median Family Income 40-50%									
1331.01*	1421.00*	1427.00*	1604.00*	1689.02*	1716.00	1725.00*	1752.00*	1810.01*	
Median Family Income 50-60%									
1411.00*	1415.00	1416.00*	1447.01*	1449.00*	1459.00*	1622.00	1715.00*	1753.00*	1815.00
Median Family Income 60-70%									
1210.00*	1350.00*	1410.02*	1420.00*	1455.02*	1605.00*	1610.00*	1613.00	1618.00*	1621.00*
1736.00*	1751.00	1813.00*	1814.00*	1835.00*					
Median Family Income 70-80%									
1245.00*	1347.00	1361.02	1406.00*	1425.00*	1426.00*	1448.00	1452.00*	1457.00*	1572.00
1623.00	1624.00*	1673.00	1675.00*	1686.02*	1713.00*	1730.00	1750.00*	1812.00*	1816.00
Median Family Income 80-90%									
1227.00*	1306.00*	1311.00*	1318.00*	1349.00*	1360.00*	1368.00*	1392.02*	1403.01*	1405.00*
1409.00	1414.00*	1444.00*	1453.00*	1542.00	1575.00	1609.00*	1620.00	1625.00*	1666.00
1833.00	1935.00*	1976.00*							
Median Family Income 90-100%									
1229.00*	1250.00*	1273.00*	1274.00*	1275.00*	1277.00*	1284.00*	1302.00*	1307.00*	1314.00*
1408.00*	1435.00*	1441.00*	1442.00*	1443.01*	1451.00*	1454.00*	1455.01	1611.00	1615.00*
1710.00*	1712.00*	1735.00*	1801.00*	1803.00*	1832.00*	1911.00	1975.00*	1977.02	
Median Family Income 100-110%									
1215.00*	1222.00*	1230.00*	1240.00*	1256.00*	1264.00*	1280.00*	1285.00*	1300.00*	1305.00*
								1316.00*	

Footnote:

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2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

1330.03*	1343.00*	1366.01*	1401.01	1501.00	1606.00	1612.00*	1614.00*	1619.00*	1650.00	1652.00*
1685.00*	1704.00*	1711.00	1811.00*	1830.00*	1847.00*	1933.00*	1946.00	1973.00*	1981.00*	
Median Family Income 110-120%										
1200.00*	1203.00*	1217.00	1224.00*	1263.00*	1288.00*	1304.00*	1325.00*	1344.00*	1346.00	1365.00*
1377.00*	1383.01*	1403.03*	1445.00*	1456.00*	1576.00*	1608.00	1651.00*	1661.00	1669.00	1689.01*
1701.00	1703.00	1733.00*	1802.00	1831.00*	1930.00*	1936.00*	1937.00*	1940.00*	1962.00*	1972.00*
1977.01										
Median Family Income >= 120%										
1214.00*	1218.00*	1231.00*	1262.00*	1265.00*	1270.00*	1271.00*	1272.00*	1276.00*	1281.00*	1282.00*
1283.00*	1286.00*	1287.00*	1289.00*	1290.00*	1301.00*	1303.00*	1313.00*	1315.00*	1321.00*	1326.00
1327.00*	1330.01*	1330.02*	1340.00*	1345.00*	1351.00*	1352.00	1353.00*	1361.01*	1363.00	1366.02*
1367.00*	1371.01	1371.02*	1374.00*	1378.00*	1381.00*	1383.02*	1386.00	1392.01*	1394.00*	1446.00*
1500.00*	1502.00	1503.00	1504.00*	1505.00*	1506.00	1507.00*	1508.00	1509.00	1510.00	1520.00
1526.00*	1527.00*	1529.00	1530.00*	1531.00	1532.00	1533.00*	1540.00*	1541.00*	1545.00*	1546.00*
1560.00*	1561.00*	1562.00	1563.00*	1564.00*	1565.00*	1569.00*	1570.00	1571.00*	1573.00	1574.00*
1577.00*	1578.00*	1579.00	1580.00*	1581.00*	1582.00*	1590.00	1600.00	1607.00*	1660.00	1662.00*
1664.00*	1665.00	1667.00*	1668.00*	1670.00*	1678.00*	1679.00*	1681.00*	1684.00	1686.01*	1687.00
1688.00*	1700.00	1702.00	1731.00	1732.00*	1734.00	1800.00	1834.00*	1836.00*	1837.00*	1838.00*
1839.00*	1840.00*	1841.00*	1842.00	1843.00*	1844.00	1845.00	1846.00*	1870.00*	1880.01*	1881.00*
1902.00*	1904.00*	1905.00*	1907.00*	1908.00*	1910.00*	1912.00	1913.00*	1920.00*	1922.00*	1924.00*
1925.00*	1927.00*	1931.00*	1934.00*	1941.00*	1942.00*	1943.00*	1944.00	1960.00*	1961.00*	1963.00*
1964.00*	1965.00	1966.00*	1967.00*	1968.00*	1969.00*	1970.00*	1971.00*	1979.00*	1980.00*	
Median Family Income Not Known										
9810.00*	9811.00*	9812.00*	9813.00*	9814.00*	9815.00*	9816.00*				

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.49

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 24 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

Moderate Income

0132.10

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income >= 120%

0661.04

CHARLOTTE COUNTY (015), FL

MSA: 39460

Middle Income

0305.05

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0025.04

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0067.07

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0069.07

POLK COUNTY (105), FL

MSA: 29460

Median Family Income >= 120%

0125.02

GREENE COUNTY (133), GA

MSA: NA

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

---

Upper Income
9503.01
JACKSON COUNTY (157), GA
MSA: NA
Middle Income
0104.00
CHAMPAIGN COUNTY (019), IL
MSA: 16580
Upper Income
0011.00
COOK COUNTY (031), IL 2/
MSA: 16984
Median Family Income 30-40%
4204.00
Median Family Income 40-50%
7705.00
Median Family Income 70-80%
7608.03
Median Family Income 80-90%
4108.00 5702.00 8051.08
Median Family Income 90-100%
4107.00 8076.00
Median Family Income 100-110%
0202.00 0402.01 8399.00
Median Family Income 110-120%
0314.00 8025.03
Median Family Income >= 120%
0611.00 0812.01 3201.02 8038.00 8041.06 8071.00 8185.00 8196.00 8197.00 8201.01 8202.04
Median Family Income Not Known

Footnote:  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 26 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

2831.00

DUPAGE COUNTY (043), IL 2/

MSA: 16984

Median Family Income 110-120%

8401.03 8407.05 8465.17

KENDALL COUNTY (093), IL

MSA: 20994

Upper Income

8904.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8648.01

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

8708.09

VERMILION COUNTY (183), IL

MSA: 19180

Low Income

0001.00

Upper Income

0107.02

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 80-90%

8802.04

Median Family Income 100-110%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

PAGE: 27 OF 39

Respondent ID: 0000004365

Agency: FDIC - 3

8802.02 8804.25 8836.02

Median Family Income 110-120%

8810.01 8810.12 8838.08 8839.02

Median Family Income >= 120%

8801.18 8803.20 8804.24 8835.04 8835.14 8835.15

BENTON COUNTY (007), IN

MSA: 29200

Moderate Income

1002.00 1003.00

Middle Income

1001.00

BLACKFORD COUNTY (009), IN

MSA: NA

Moderate Income

9752.00

Middle Income

9751.00 9754.00

BOONE COUNTY (011), IN

MSA: 26900

Middle Income

8102.00

Upper Income

8103.00 8106.04 8106.06 8106.07

CASS COUNTY (017), IN

MSA: NA

Middle Income

9516.00 9519.00

DEKALB COUNTY (033), IN

MSA: NA

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 28 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

Middle Income

0203.00 0208.00

Upper Income

0207.00

DUBOIS COUNTY (037), IN

MSA: NA

Middle Income

9538.00

ELKHART COUNTY (039), IN

MSA: 21140

Middle Income

0015.01

FLOYD COUNTY (043), IN

MSA: 31140

Middle Income

0710.07

FOUNTAIN COUNTY (045), IN

MSA: NA

Middle Income

9579.00

Upper Income

9576.00

FULTON COUNTY (049), IN

MSA: NA

Middle Income

9532.00

GRANT COUNTY (053), IN

MSA: NA

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 29 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

Moderate Income

0006.00 0103.00

Middle Income

0108.00

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9549.00

HOWARD COUNTY (067), IN

MSA: 29020

Moderate Income

0002.00

Upper Income

0103.00 0104.00

JACKSON COUNTY (071), IN

MSA: NA

Middle Income

9680.00 9681.00

KOSCIUSKO COUNTY (085), IN

MSA: NA

Upper Income

9617.00

LAPORTE COUNTY (091), IN

MSA: 33140

Moderate Income

0413.00 0423.00

Middle Income

0405.00 0415.00 0417.00 0427.00

Upper Income

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 30 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

0428.00

NEWTON COUNTY (111), IN

MSA: 23844

Moderate Income

1006.00

Middle Income

1005.00

NOBLE COUNTY (113), IN

MSA: NA

Middle Income

9723.00 9724.00

PARKE COUNTY (121), IN

MSA: 45460

Upper Income

0304.01

POSEY COUNTY (129), IN

MSA: 21780

Middle Income

0401.00

PULASKI COUNTY (131), IN

MSA: NA

Middle Income

9592.00

PUTNAM COUNTY (133), IN

MSA: 26900

Middle Income

9564.02

RUSH COUNTY (139), IN

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 31 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

MSA: NA

Upper Income

9742.00

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Moderate Income

0025.00

Middle Income

0108.00

Upper Income

0115.03

SPENCER COUNTY (147), IN

MSA: NA

Middle Income

9531.00

STARKE COUNTY (149), IN

MSA: NA

Middle Income

9537.00 9542.00

TIPTON COUNTY (159), IN

MSA: NA

Upper Income

0201.00

VIGO COUNTY (167), IN

MSA: 45460

Upper Income

0110.00

WHITLEY COUNTY (183), IN

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 32 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

MSA: 23060

Middle Income

0504.02 0506.00

BOONE COUNTY (015), KY

MSA: 17140

Middle Income

0705.03

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income >= 120%

3872.02

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0311.02

BERRIEN COUNTY (021), MI

MSA: 35660

Middle Income

0112.01 0113.01

CALHOUN COUNTY (025), MI

MSA: 12980

Moderate Income

0011.00

EATON COUNTY (045), MI

MSA: 29620

Upper Income

0214.02

GENESEE COUNTY (049), MI

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 33 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

MSA: 22420

Middle Income

0129.04

Upper Income

0112.11 0112.13 0133.03

IOSCO COUNTY (069), MI

MSA: NA

Moderate Income

0001.01

JACKSON COUNTY (075), MI

MSA: 27100

Moderate Income

0055.02 0061.01

Middle Income

0067.02

Upper Income

0068.04

KALAMAZOO COUNTY (077), MI

MSA: 28020

Middle Income

0019.05

LENAWEE COUNTY (091), MI

MSA: NA

Middle Income

0622.00

Upper Income

0607.02

LIVINGSTON COUNTY (093), MI

MSA: 47664

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

---

Middle Income
7135.00 7411.00 7439.00 7447.00
Upper Income
7137.00 7403.00
ST. CLAIR COUNTY (147), MI
MSA: 47664
Moderate Income
6200.00
ST. JOSEPH COUNTY (149), MI
MSA: NA
Middle Income
0410.00
SHIAWASSEE COUNTY (155), MI
MSA: 29620
Moderate Income
0303.00
Middle Income
0318.00
VAN BUREN COUNTY (159), MI
MSA: NA
Upper Income
0119.00
HENNEPIN COUNTY (053), MN
MSA: 33460
Median Family Income >= 120%
1261.02
Middle Income
9639.00
LANCASTER COUNTY (109), NE

Footnote:  
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2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

MSA: 30700

Middle Income

0014.00

ORANGE COUNTY (135), NC

MSA: 20500

Upper Income

0121.03

BUTLER COUNTY (017), OH

MSA: 17140

Middle Income

0102.02

Upper Income

0103.02

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 70-80%

1526.05

Median Family Income >= 120%

1791.02

DARKE COUNTY (037), OH

MSA: NA

Middle Income

5101.00

DELAWARE COUNTY (041), OH

MSA: 18140

Middle Income

0105.20 0114.31 0115.61

Upper Income

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 36 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

0114.21 0114.23 0114.30 0115.20 0115.40 0115.63 0115.64 0116.04 0117.10 0119.00 0121.00

0124.00

FAIRFIELD COUNTY (045), OH

MSA: 18140

Moderate Income

0303.00 0322.00

Middle Income

0325.01 0331.01 0331.02

Upper Income

0329.01

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 20-30%

0263.00

LICKING COUNTY (089), OH

MSA: 18140

Middle Income

7562.01 7591.01

LORAIN COUNTY (093), OH

MSA: 17460

Upper Income

0941.02

LUCAS COUNTY (095), OH

MSA: 45780

Moderate Income

0040.00 0057.04 0068.02

Middle Income

0059.02 0077.00 0078.02 0079.01

Upper Income

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 37 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

0013.01 0099.01  
Income Not Known

0007.01 0056.02  
MIAMI COUNTY (109), OH

MSA: 19430  
Middle Income

3550.01  
MONTGOMERY COUNTY (113), OH

MSA: 19430  
Median Family Income 60-70%

0301.00  
Median Family Income >= 120%

0206.02  
PREBLE COUNTY (135), OH

MSA: NA  
Middle Income

4601.00  
STARK COUNTY (151), OH

MSA: 15940  
Upper Income

7113.24  
UNION COUNTY (159), OH

MSA: 18140  
Upper Income

0506.01  
WARREN COUNTY (165), OH

MSA: 17140  
Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 38 OF 39

Assessment Area(s) by Tract

Respondent ID: 0000004365

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Merchants Bank

---

0322.02

WOOD COUNTY (173), OH

MSA: 45780

Upper Income

0201.00

MIFFLIN COUNTY (087), PA

MSA: NA

Middle Income

9601.00

BERKELEY COUNTY (015), SC

MSA: 16700

Upper Income

0204.06

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0182.01

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.35

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0019.01 0100.03

JOHNSON COUNTY (251), TX

MSA: 23104

Moderate Income

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: First Merchants Bank

---

1306.03  
WINNEBAGO COUNTY (139), WI  
MSA: 36780  
Middle Income  
0024.01

Respondent ID: 0000004365

Agency: FDIC - 3

Footnote:  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## 2023 Institution Disclosure Statement - Table E-1

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## Error Status Information

Respondent ID: 0000004365

Institution: First Merchants Bank

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,060	1,060	0	0.00%
Small Farm Loans	95	95	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3,089	3,089	0	0.00%
Total	4,246	4,246	0	0.00%

## Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## Assessment Areas

# First Merchants Bank - CRA Assessment Areas

## IN-Muncie AA (Muncie, IN MSA #34620)

Delaware (035), IN	18.34620.035
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## IN-Indianapolis AA (Indianapolis-Carmel-Greenwood, IN MSA #26900)

Brown (013), IN	18.26900.013
Hamilton (057), IN	18.26900.057
Hancock (059), IN	18.26900.059
Hendricks (063), IN	18.26900.063
Johnson (081), IN	18.26900.081
Madison (095), IN	18.26900.095
Marion (097), IN	18.26900.097
Morgan (109), IN	18.26900.109
Shelby (145), IN	18.26900.145

## IN-Fort Wayne AA (Fort Wayne, IN MSA #23060)

Allen (003), IN	18.23060.003
Wells (179), IN	18.23060.179

## IN-Jasper Lake Porter AA (Lake County-Porter County-Jasper County, IN MSA #29414)

Japser (073), IN	18.29414.073
Lake (089), IN	18.29414.089
Porter (127), IN	18.29414.127

## OH-Columbus AA (Columbus, OH MSA #18140)

Franklin (049), OH	39.18140.049
--------------------	--------------

## IN-Lafayette AA (Lafayette-West Lafayette, IN MSA #29200)

Carroll (015), IN	18.29200.015
Tippecanoe (157), IN	18.29200.157

## IN-non-MSA AA (IN-non-MSA #99999)

Adams (001), IN	18.99999.001
Clinton (023), IN	18.99999.023
Fayette (041), IN	18.99999.041
Henry (065), IN	18.99999.065
Huntington (069), IN	18.99999.069
Jay (075), IN	18.99999.075
Marshall (099), IN	18.99999.099
Miami (103), IN	18.99999.103
Montgomery (107), IN	18.99999.107
Randolph (135), IN	18.99999.135
Union (161)	18.99999.161
Wabash (169), IN	18.99999.169
Wayne (177), IN	18.99999.177
White (181), IN	18.99999.181

## MI-Monroe AA (Monroe, MI MSA #33780)

Monroe (115), MI	26.33780.115
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## MI-Detroit AA (Detroit-Dearborn-Livonia, MI MSA #19804)

Wayne (163), MI	26.19804.163
-----------------	--------------

## MI-Ann Arbor AA (Ann Arbor, MI MSA #11460)

Washtenaw (161), MI	26.11460.161
---------------------	--------------

## MI-Grand Rapids AA (Grand Rapids-Wyoming-Kentwood, MI MSA #24340)

Kent (081), MI	26.24340.081
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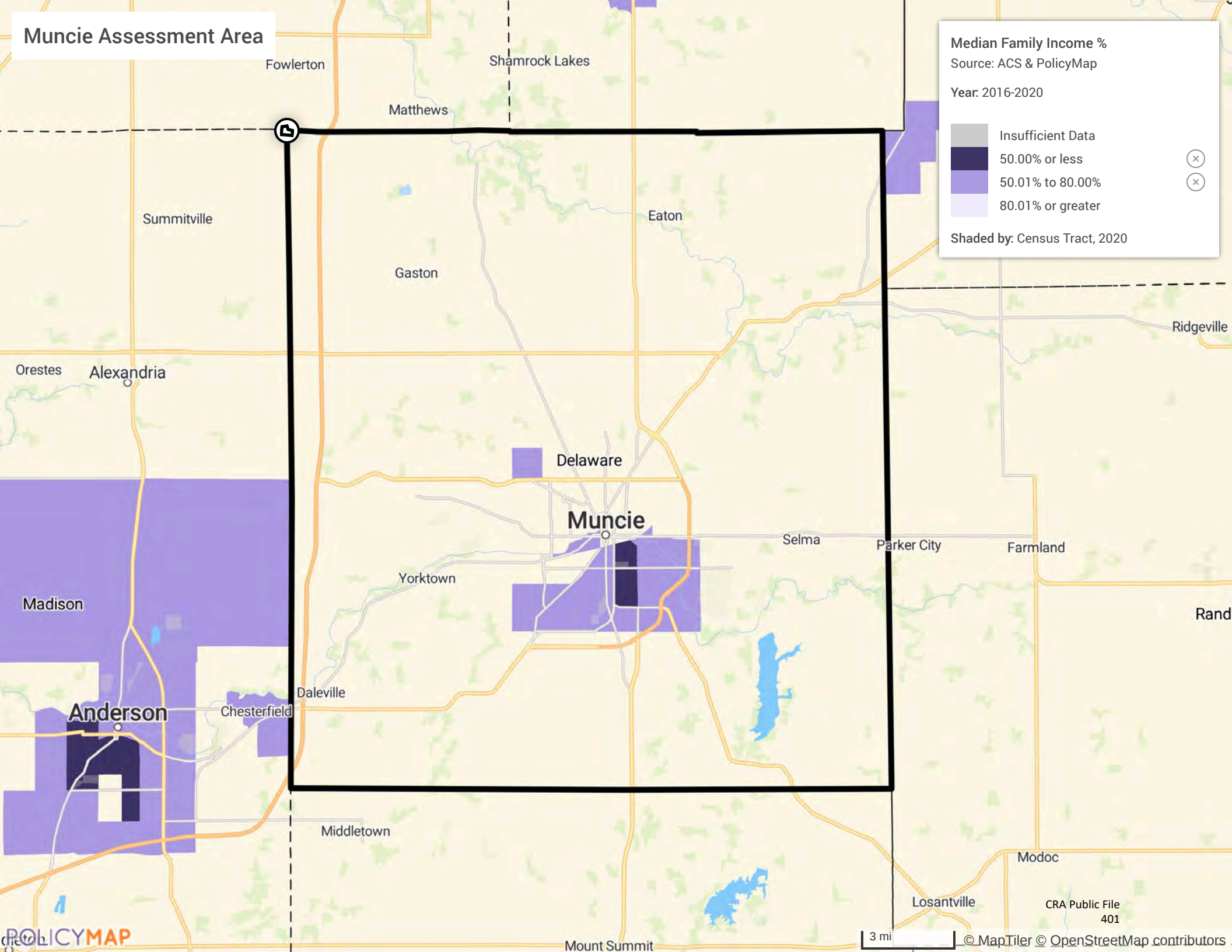
## MI- Warren Troy AA (Warren-Troy-Farmington Hills, MI MSA #47664)

Macomb (099), MI	26.47664.099
Oakland (125), MI	26.47664.125



## Assessment Area Maps

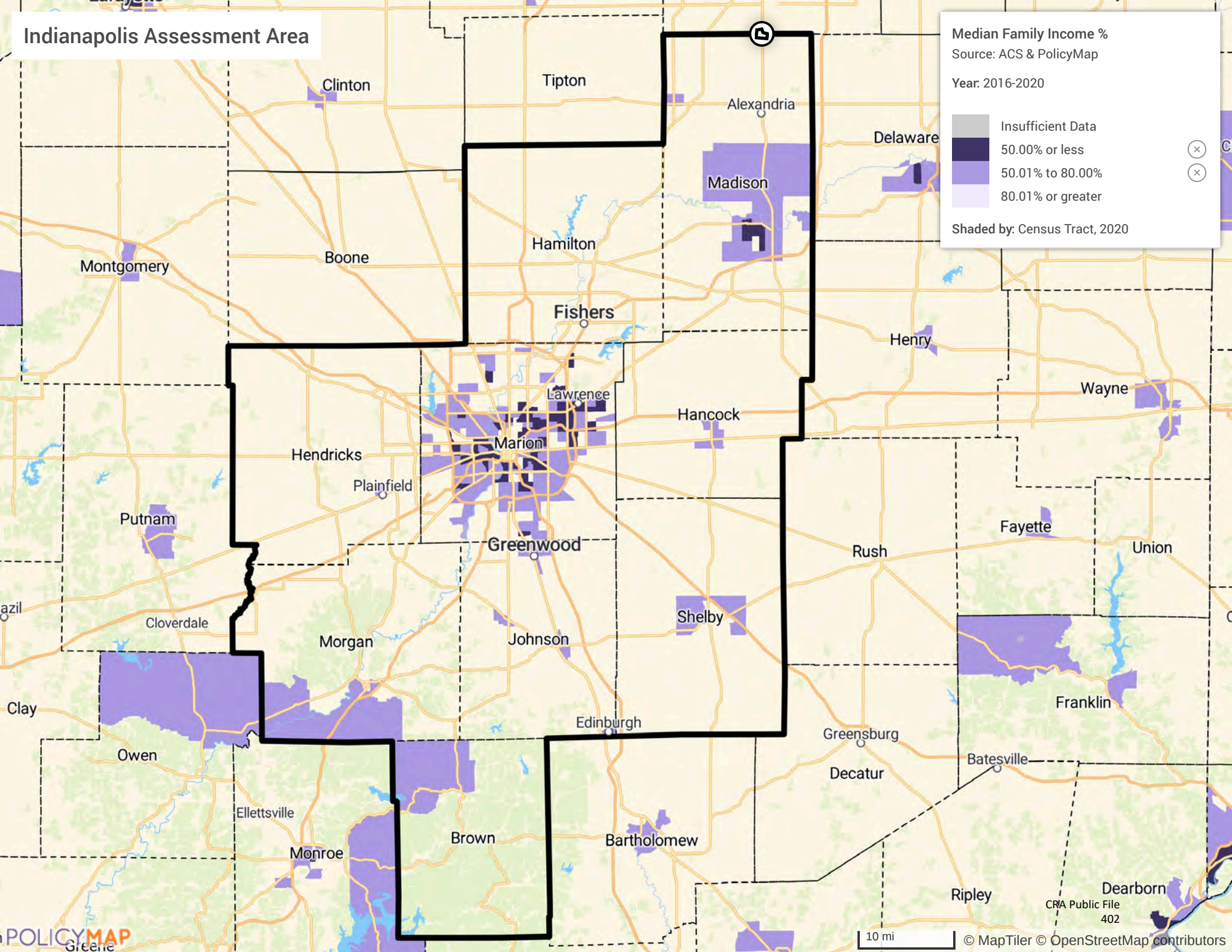
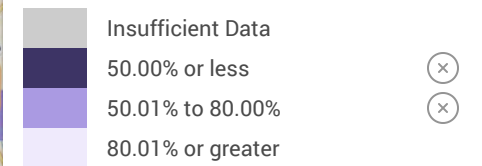
# Muncie Assessment Area





## Indianapolis Assessment Area

Source: ACS & PolicyMap

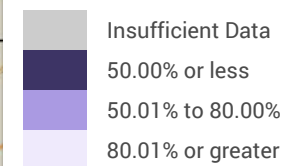




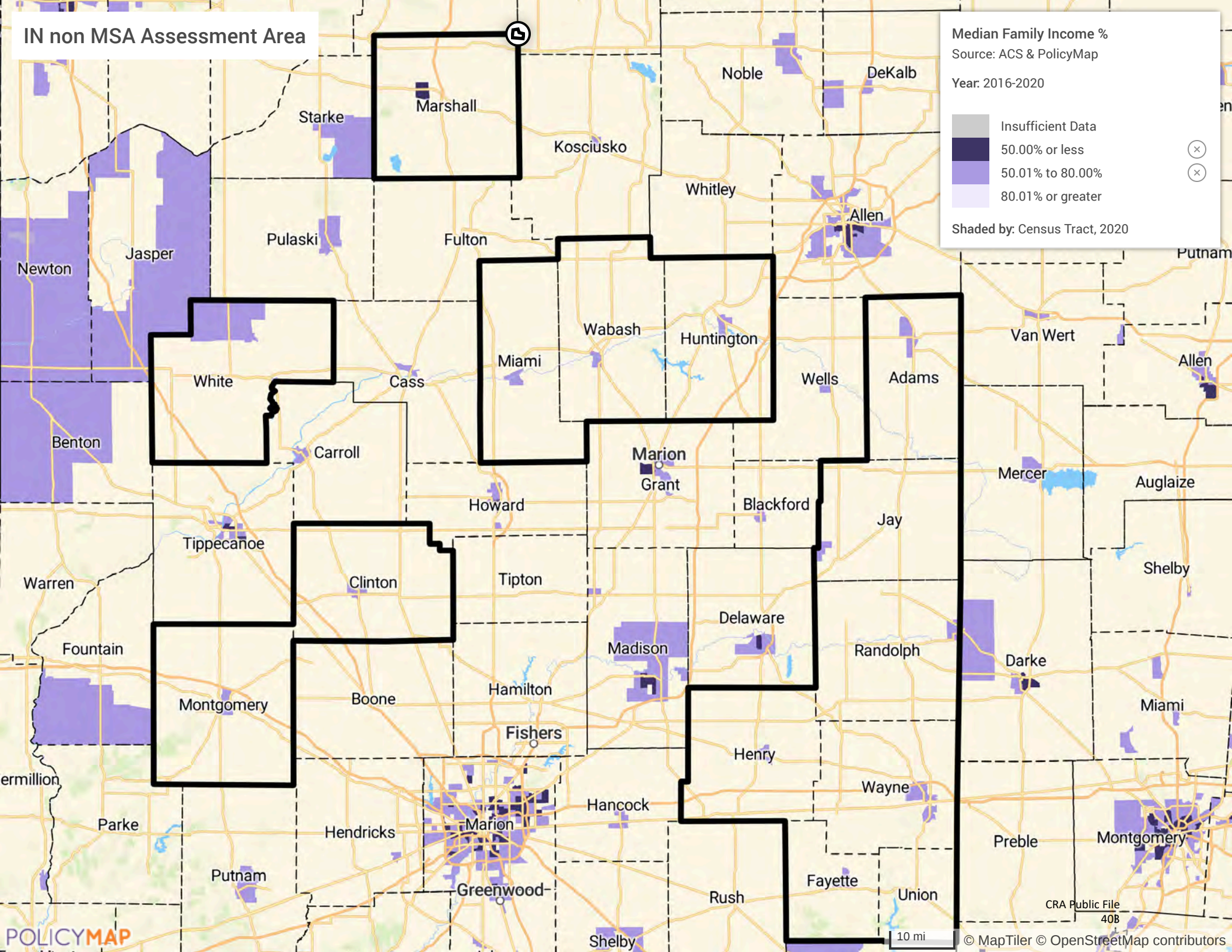
### IN non MSA Assessment Area

Median Family Income %  
Source: ACS & PolicyMap

Year: 2016-2020



Shaded by: Census Tract, 2020





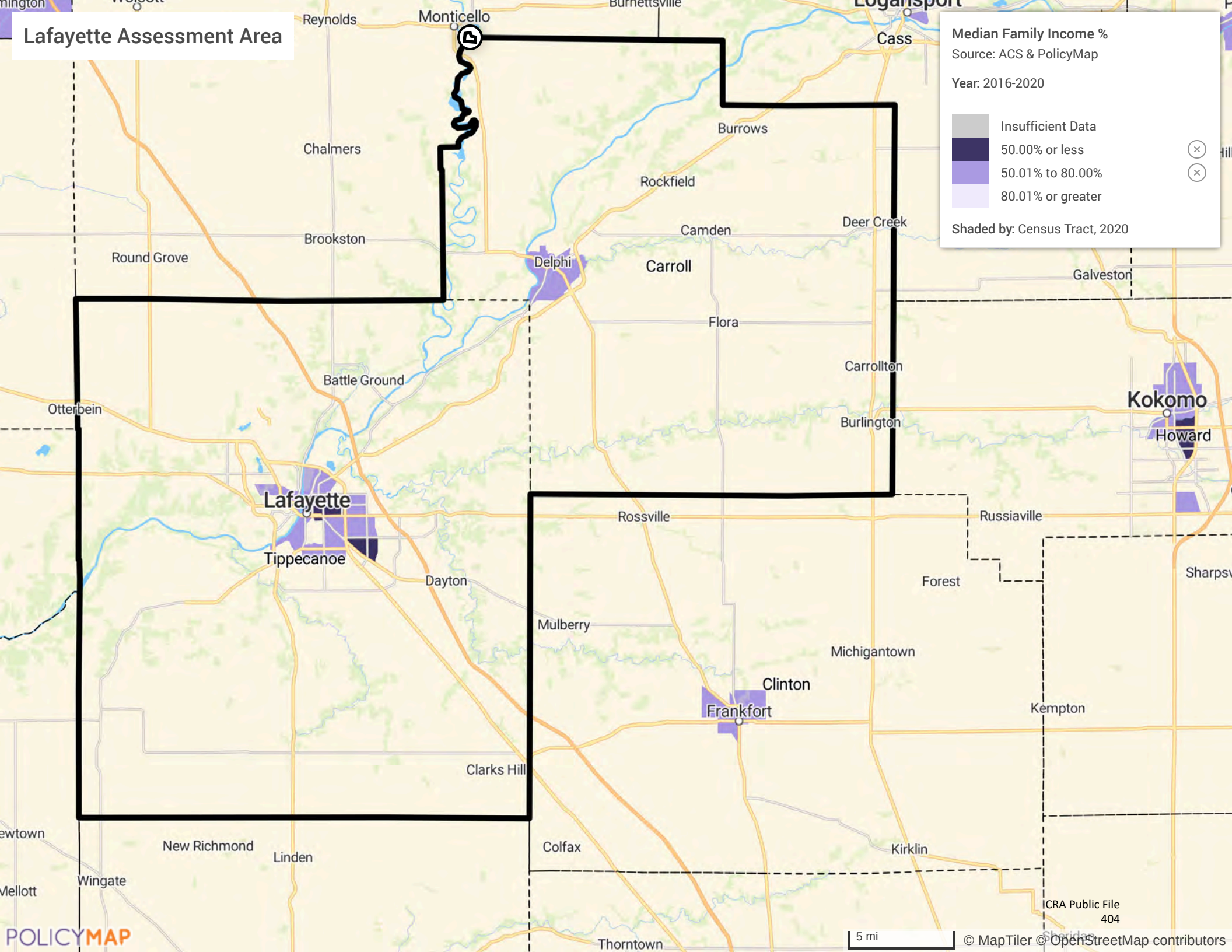
# Lafayette Assessment Area

Median Family Income %  
Source: ACS & PolicyMap

Year: 2016-2020

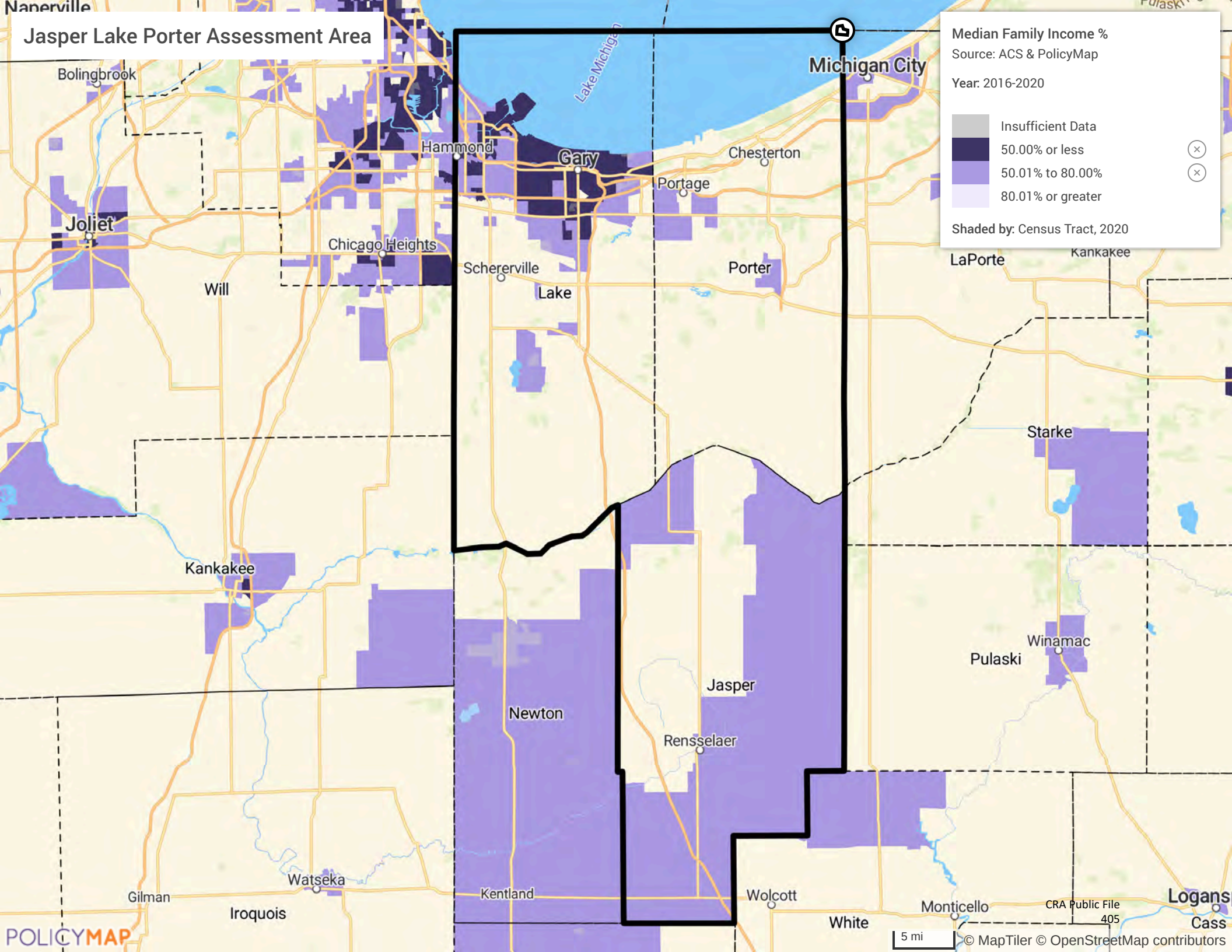
- Insufficient Data
- 50.00% or less
- 50.01% to 80.00%
- 80.01% or greater

Shaded by: Census Tract, 2020



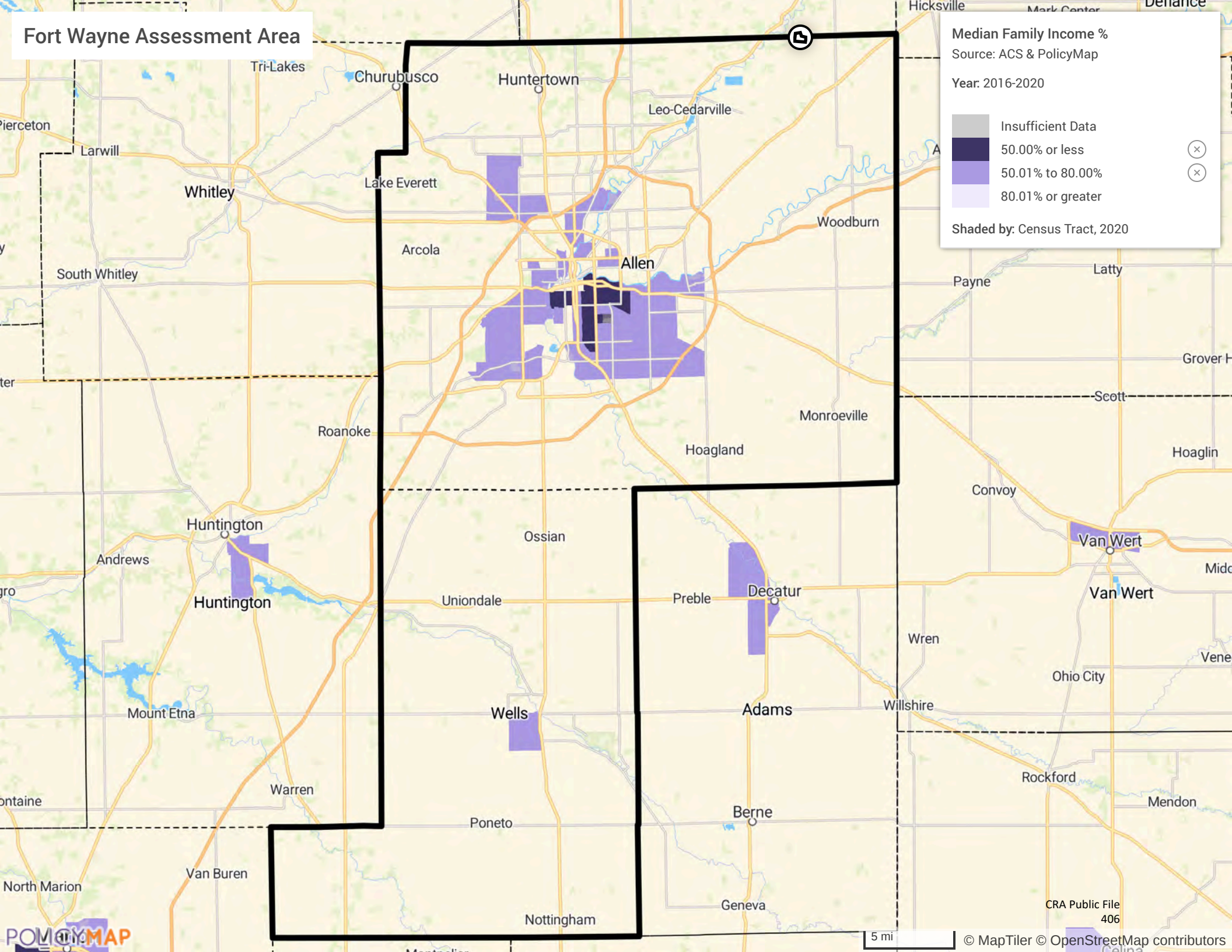


# Jasper Lake Porter Assessment Area



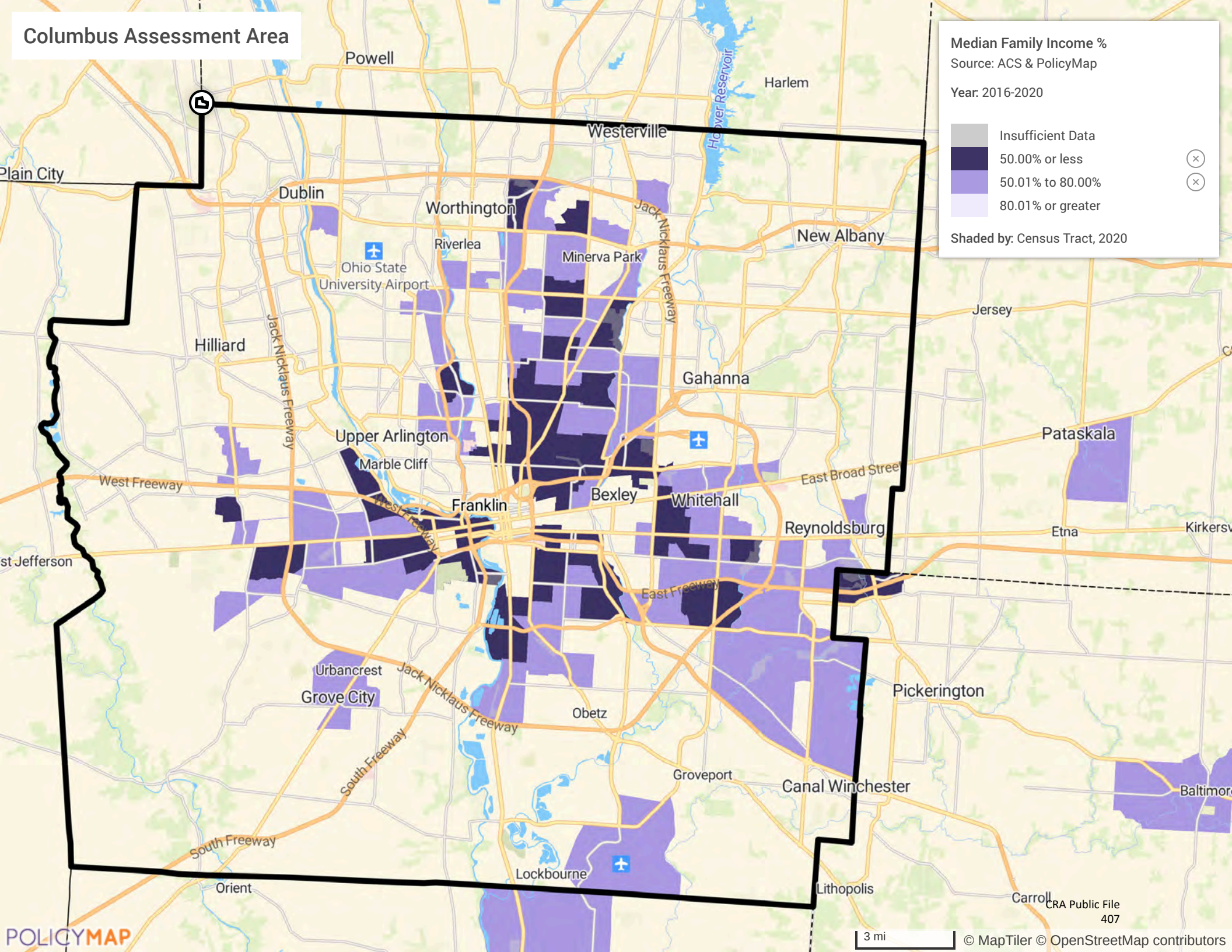


# Fort Wayne Assessment Area



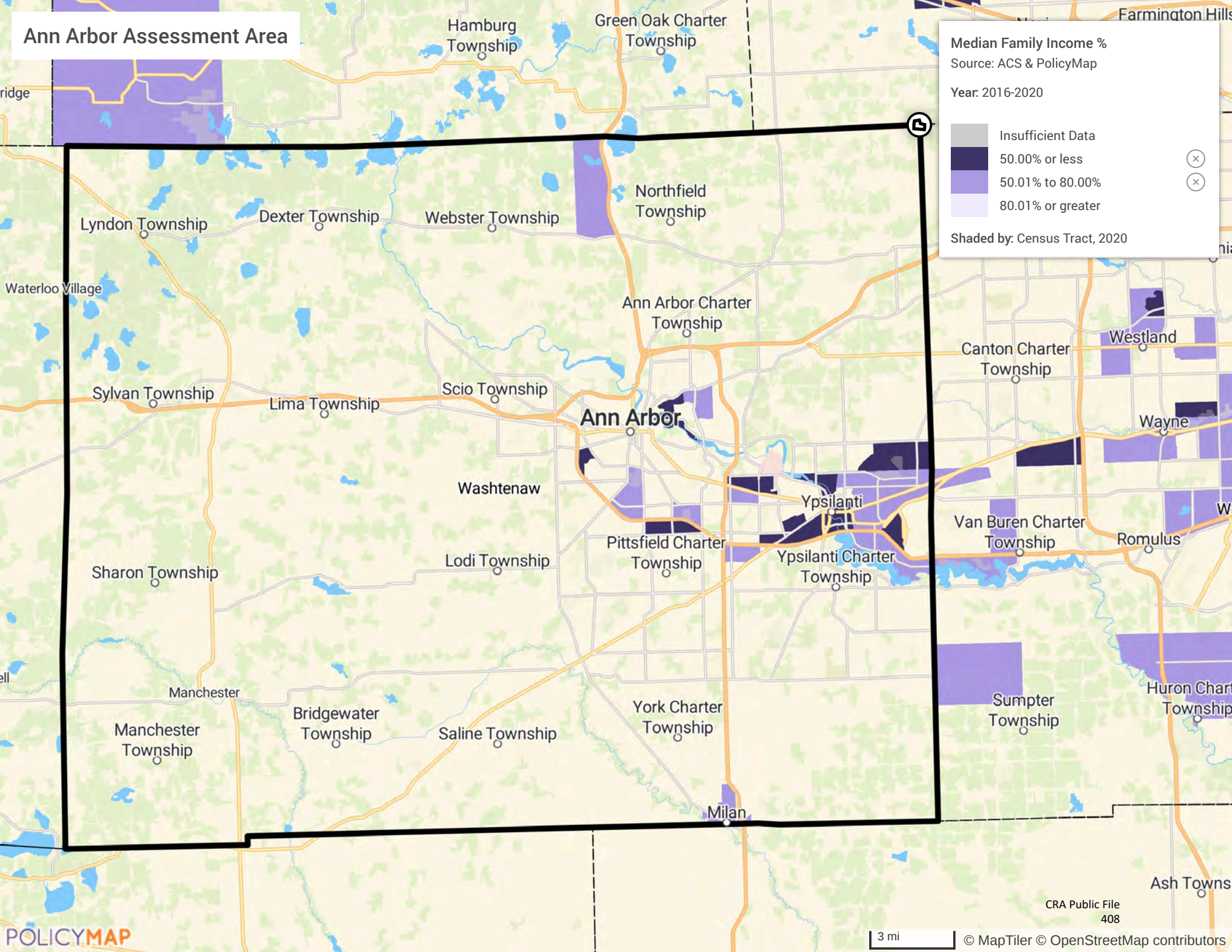


Columbus Assessment Area





# Ann Arbor Assessment Area



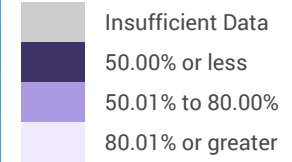


# Detroit Assessment Area

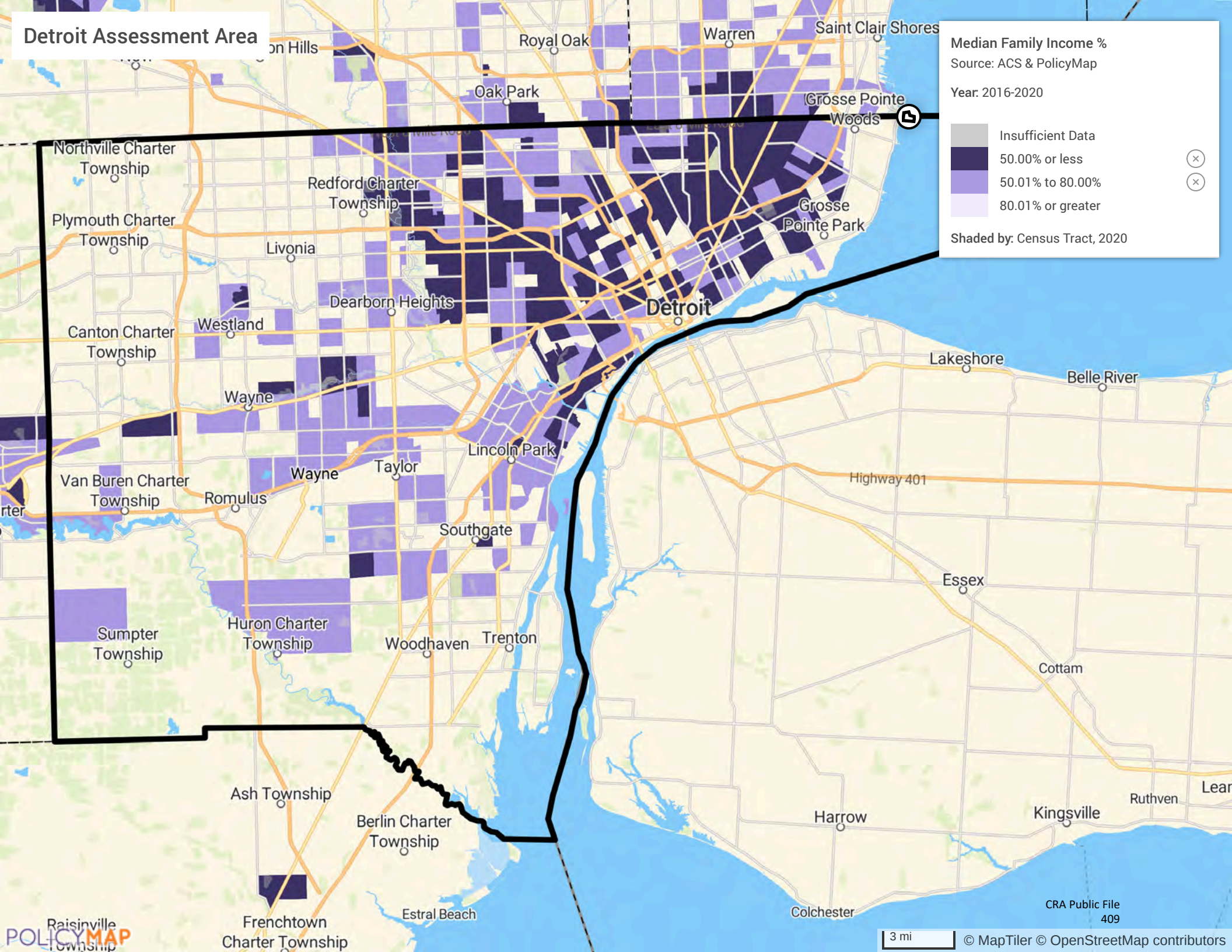
Median Family Income %

Source: ACS & PolicyMap

Year: 2016-2020

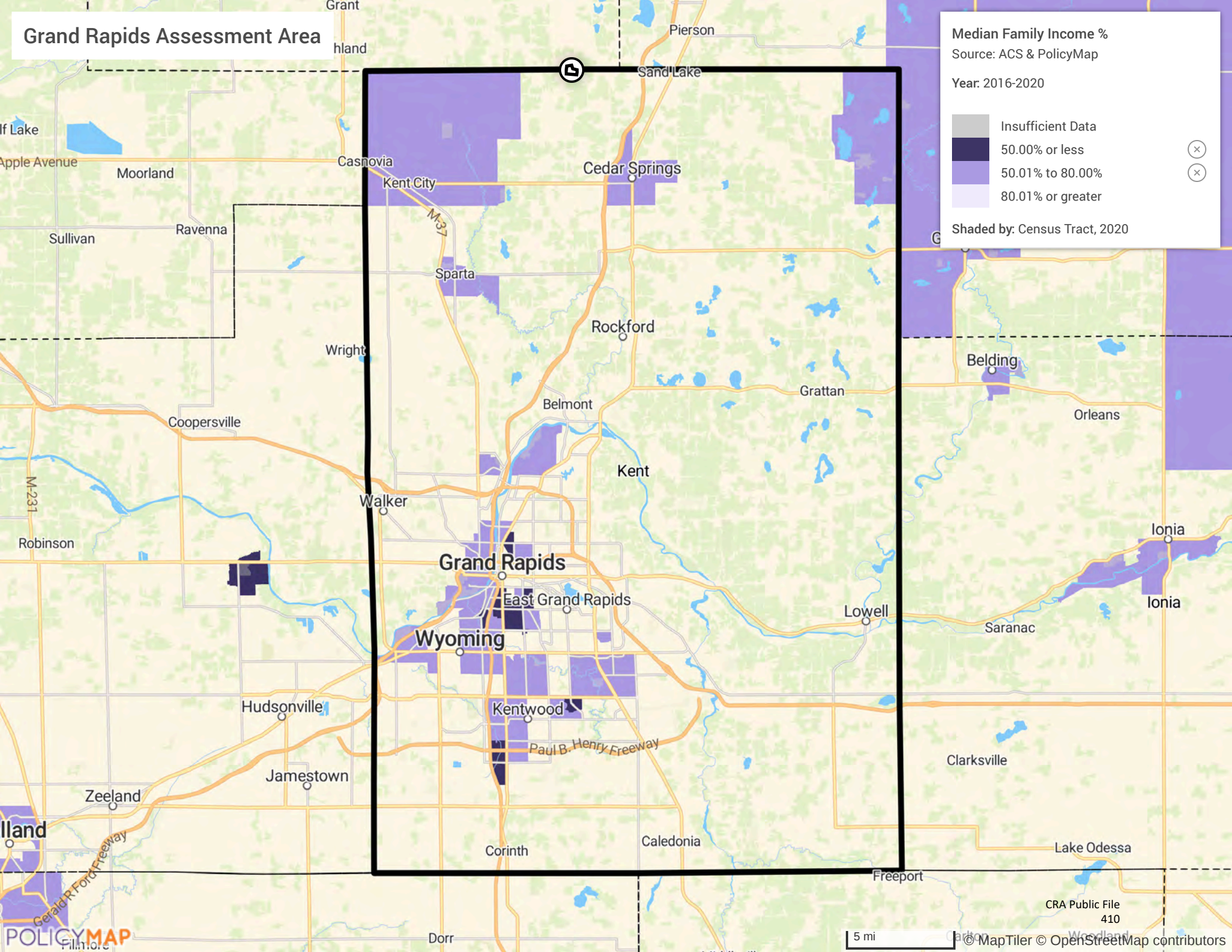


Shaded by: Census Tract, 2020



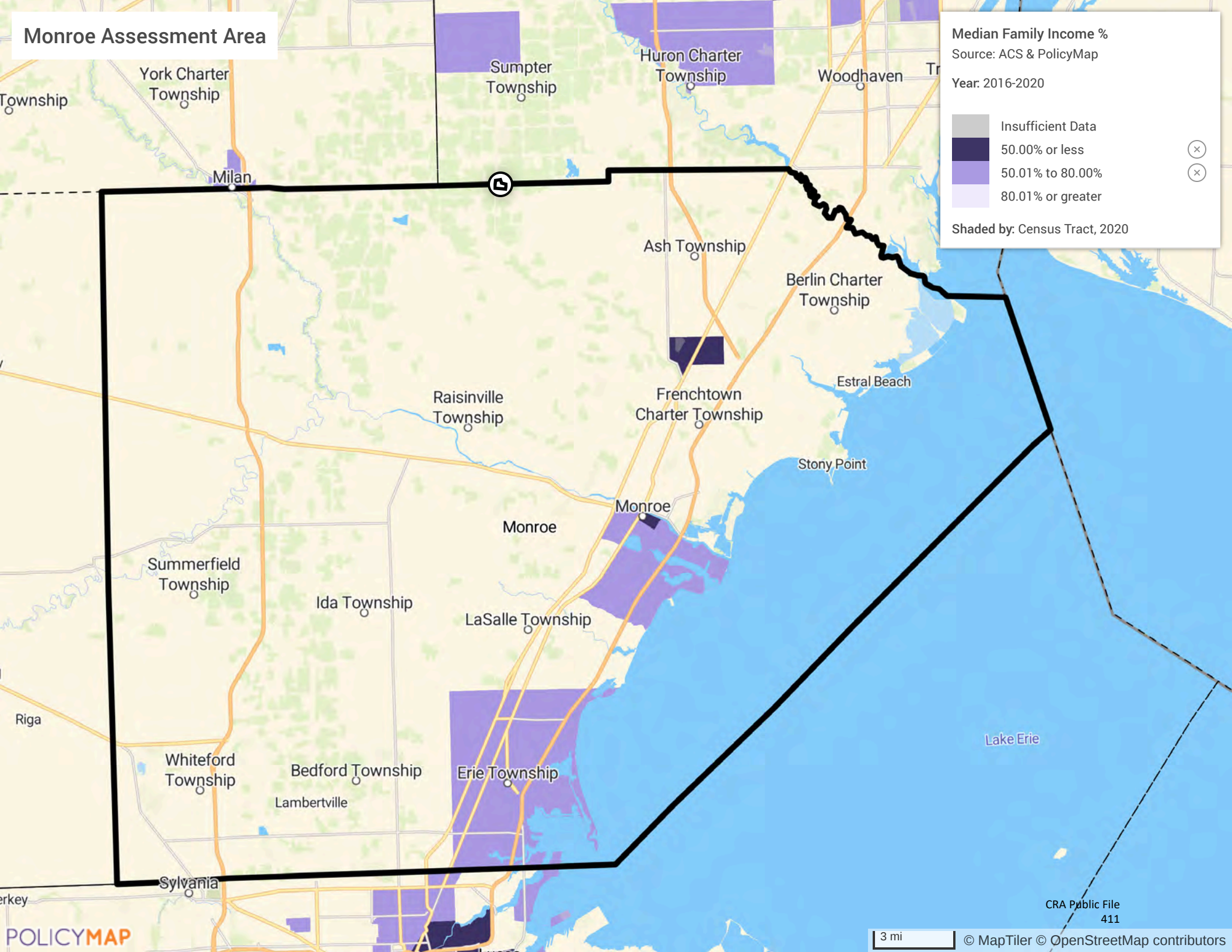


Grand Rapids Assessment Area





Monroe Assessment Area



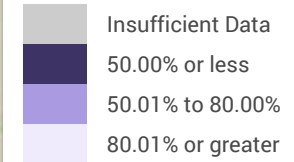


# Oakland Macomb Assessment Area

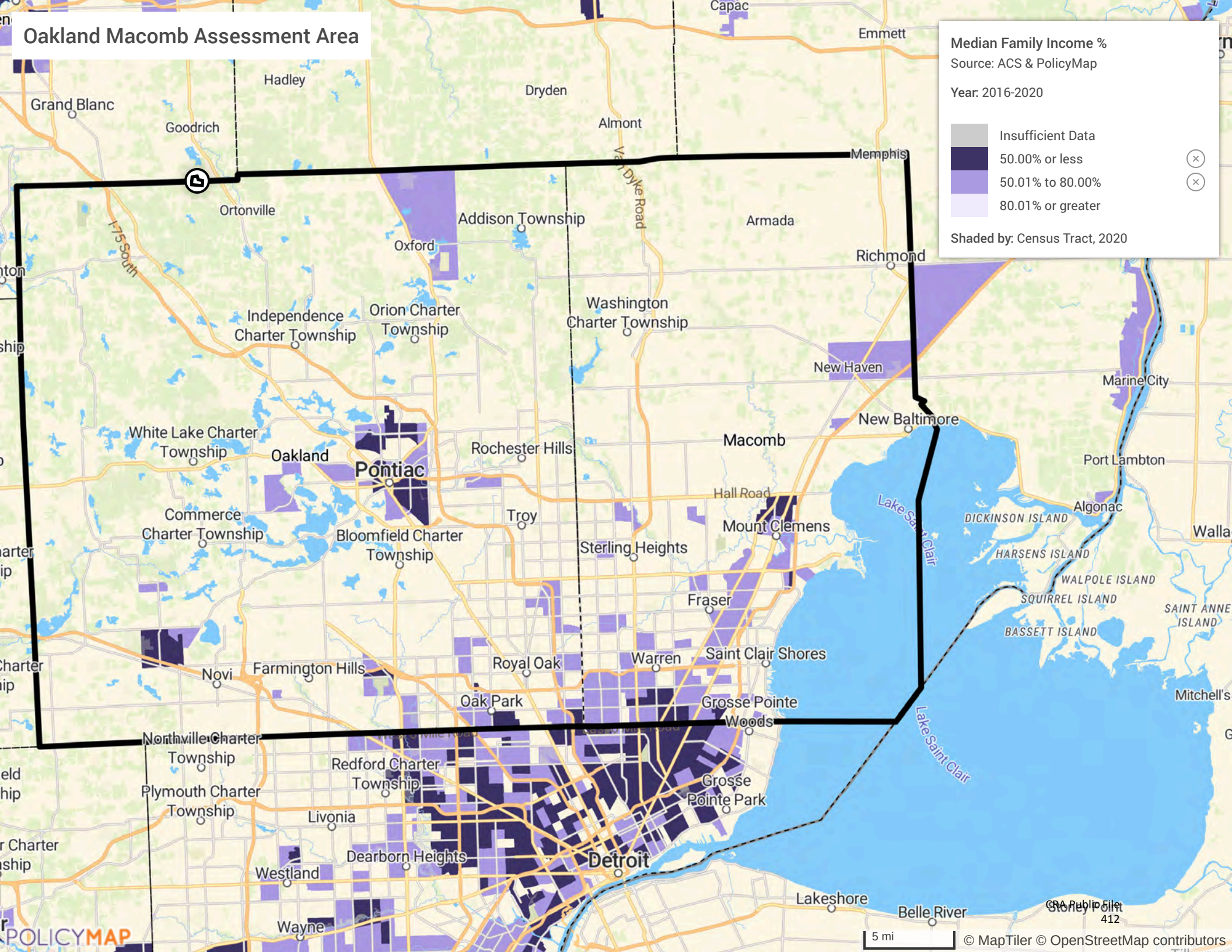
Median Family Income %

Source: ACS & PolicyMap

Year: 2016-2020



Shaded by: Census Tract, 2020



## Products and Services

# First Merchants Bank

## Products and Services

### Checking Accounts – Personal

- First Merchants First Direct Checking
- First Merchants Elite Checking
- First Merchants Advantage Checking
- First Merchants Carefree Checking
- First Merchants Simple Access

### Checking Accounts – Business

- First Business Checking
- Basic Business Checking
- Business Interest Checking
- Commercial Checking

### Savings Accounts – Personal & Business

- Traditional Savings Account
- Business Savings Account
- Money Market Savings Account
- Business Money Market Account
- Traditional CD
- Smart Saver CD
- Health Savings Account Individual
- Health Savings Account Family
- IRA

### Credit Cards

- Personal Credit Card
- Business Credit Card

### Loans – Personal and Business

- Smart Home Refinance
- Home Equity Loan
- Home Equity Line of Credit
- Lot Loans
- Swing Loans
- Mobile Home Loan
- Personal Loan
- Personal Line of Credit
- Credit Creator
- Vehicle Loan
- Boats or Recreational Vehicle Loan
- Motorcycle Loan
- Unsecured Loan
- Home Improvement Loan
- First Access Unsecured Line of Credit
- Overdraft Protection Loan
- Commercial Loan
- Asset Based Loan
- Commercial Line of Credit
- Commercial Letters of Credit
- Commercial Real Estate Loans
- Agricultural Loans
- Farm Real Estate Loans

### SBA Loans

- SBA 7(a) Loan Program
- 504 Loan Program
- SBA Express Program

### **Residential Real Estate Mortgages**

- Mortgage Preapproval Services
- Fixed, Hybrid, & Adjustable Rates
- Construction and Major Renovation Mortgage
- Mortgage Refinancing
- First-Time Home Buyers
- Jumbo Mortgage
- FHA Insured Mortgage
- Housing Program Loans
- VA Mortgage
- USDA Rural Housing
- IHCD Indiana Housing
- Next Horizons Mortgage
- Freddie Mac
- Fannie Mae
- Foreclosure Prevention

### **Additional Products & Services**

- Direct Deposit
- ACH
- Wire Transfers
- Stop Payments
- Money Orders
- Official Items
- Loan Health Checkup
- Refer a Friend Program
- Enhanced Mastercard Debit Card
- Samsung Pay and Apple Pay
- Safe Deposit Boxes
- MoneyPass ATM Network
- Overdraft Protection Transfers
- Workplace Banking
- Notary/Medallion Guarantee Services
- Consumer Loan Coverage

### **Online and Mobile Banking – Personal & Business**

- Personal Finance Tools
- Bill Pay
- Business Bill Pay
- eStatements
- Zelle
- Make Transfers
- View Recent Transaction
- View Account Balance
- Account Alerts
- Telephone Banking
- Text Banking
- Debit Card Controls
- Mobile Deposit
- Downloads to QuickBooks/Quicken
- Positive Pay

### **Wealth Management - Personal**

- Fiduciary Services
- Investment Management
- Revocable & Irrevocable Trusts
- Estate Planning and Administration
- Guardianships
- Charitable Planning
- Retirement Planning
- Private Wealth Account
- Private Checking
- Private Wealth Money Market Savings

### **Financial Literacy Program**

Meet financial literacy needs of the communities we serve, including low- and moderate-income neighborhoods

### **Treasury Management – Business**

- Remote Deposit Capture
- Lockbox
- Merchant Services
- ACH Payments
- ACH Positive Pay
- Online Payroll Processing
- Sweep Services
- Account Reconciliation Services



## Fee Schedule

# Personal Banking Fees

Effective February 1, 2025

## Debit/ATM Fees

\$ 10.00	ATM or Debit Card Replacement
\$ 3.00	Foreign ATM <sup>1</sup>
\$ 25.00	Express Delivery Fee
Varies	International Fees <sup>2</sup>

## Stop Payment/Returned Items

\$ 37.00	Stop/Hold Fee
\$ 37.00	Overdraft <sup>3</sup>
\$ 8.00	1st Continuous Overdraft Charge <sup>4</sup>
\$ 8.00	Recurring Overdraft Charge <sup>5</sup>

## Statement Assistance

\$ 10.00	Duplicate Statements
\$ 30.00	Reconciling Statement (per hour, one hour minimum)
\$ 30.00	Research Fee (per hour, one hour minimum)
Varies	Paper Statement Fee

## Wire Transfers

\$ 17.00	Incoming Wire
\$ 30.00	Outgoing Wire <sup>6</sup>
\$ 20.00	International Incoming Wire Fee <sup>6</sup>
\$ 50.00	International Outgoing Wire Fee <sup>6</sup>

## Other

\$ 8.00	Official Checks <sup>7</sup>
\$ 5.00	Money Order <sup>7</sup>
\$ 10.00	Overdraft Protection Immediate Transfer Charge <sup>8</sup>
\$ 6.00	Telephone Transfer <sup>9</sup>
\$ 50.00	Early Closing Fee (within 180 days of opening) <sup>10</sup>
\$ 15.00	Account Closing by Mail <sup>10</sup>
\$ 5.00	Dormant Account Fee <sup>11</sup>
\$ 35.00	Escheatment Processing
\$ 100.00	Tax Levy
\$ 100.00	Garnishments <sup>12</sup>
\$ 25.00	Payment of Collection Items
\$ 19.95	Overnight Check Payment (via Online Bill Pay)
\$ 25.00	HSA Transfer Fee
\$ 20.00	Foreign Currency Purchase Fee <sup>13</sup>
\$ 25.00	Foreign Currency Sell Fee <sup>13</sup>
\$ 6.00	Non-Customer Check Cashing Fee

<sup>1</sup>Inquiry, Transfer, or Withdrawal transactions; <sup>2</sup>Charges determined by MasterCard®, Maestro® and Cirrus® <sup>3</sup>Fees may be created by a debit card transaction, check, in-person, ATM withdrawal, or electronic transaction; <sup>4</sup>Charge will be assessed on the 5<sup>th</sup> business day the account is overdrawn. <sup>5</sup>Additional charge assessed beginning on 6<sup>th</sup> business day and continuing until a positive balance is achieved or the account is closed. <sup>6</sup>Additional fees may be charged by the domestic or international correspondent bank; <sup>7</sup>Free for certain account types; <sup>8</sup>First Merchants Elite, First Merchants Advantage, First Merchants Carefree, First Merchants First Direct, and First Merchants Simple Access receive free transfers from any linked deposit account. <sup>9</sup>Fee applies whether placed via Call Center or banking center staff; <sup>10</sup>Not applicable to the First Merchants Simple Access checking account <sup>11</sup>A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account, not applicable to the First Merchants Simple Access checking account; <sup>12</sup>Or maximum allowed under state law, whichever is less. <sup>13</sup>When available and is subject to currency exchange rates.

# Business Banking Fees

Effective January 1, 2025

## Debit/ATM Fees

\$ 10.00	ATM or Debit Card Replacement
\$ 3.00	Foreign ATM <sup>1</sup>
\$ 25.00	Express Delivery Fee
Varies	International Fees <sup>2</sup>

## Stop Payment/Returned Items

\$ 15.00	Chargeback
\$ 5.00	Redeposit
\$ 37.00	Stop/Hold Fee
\$ 37.00	Insufficient Funds <sup>3</sup>
\$ 37.00	Overdraft <sup>3</sup> (includes Bill Pay Returned Checks)
\$ 8.00	1st Continuous Overdraft Charge <sup>4</sup>
\$ 8.00	Recurring Overdraft Charge <sup>5</sup>

## Statement Assistance

\$ 10.00	Duplicate Statements
\$ 30.00	Reconciling Statement (per hour, one hour minimum)
\$ 30.00	Research Fee (per hour, one hour minimum)
Varies	Paper Statement Fee

## Business Online Banking Bill Pay

\$ 8.00	Business Online Bill Pay - Monthly Fee
\$ 19.95	Bill Pay Expedited Payments

## Wire Transfers

\$ 18.00	Incoming Wire
\$ 50.00	Outgoing Wire <sup>6</sup>
\$ 25.00	International Incoming Wire Fee <sup>7</sup>
\$ 80.00	International Outgoing Wire Fee <sup>7</sup>
\$ 55.00	Drawdown Wire Fee
\$ 3.00	Soft Token Authorization Fee (per user)

## Other

\$0.17 per \$100 Monthly Cash Handling Fee Assessed for Cash Deposits of:

\$10,000 and over – First Business
\$25,000 and over – Basic Business
\$50,000 and over – Business Interest
\$1 and over – Commercial Checking, Community Analysis, and CRB account types

\$ 8.00	Official Checks <sup>8</sup>
\$ 5.00	Money Order <sup>8</sup>
\$ 10.00	ODP Immediate Transfer Charge
\$ 6.00	Telephone Transfer <sup>9</sup>
\$ 50.00	Early Closing Fee (within 180 days of opening)
\$ 15.00	Account Closing by Mail
\$ 6.00	Dormant Account Fee <sup>10</sup>
\$ 35.00	Escheatment Processing Fee
\$100.00	Tax Levy
\$100.00	Garnishments <sup>11</sup>
\$ 25.00	Payment of Collection Items
\$ 19.95	Overnight Check Payment (via Online Bill Pay)
\$ 20.00	Foreign Currency Purchase Fee <sup>12</sup>
\$ 25.00	Foreign Currency Sell Fee <sup>12</sup>
\$ 6.00	Non Customer Check Cashing Fee

<sup>1</sup>Inquiry, Transfer, or Withdrawal transactions; Fee Increase effective 2/1/25. <sup>2</sup>Charges determined by MasterCard®, Maestro® and Cirrus® <sup>3</sup>Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; <sup>4</sup>Charge will be assessed on the 4<sup>th</sup> business day the account is overdrawn. <sup>5</sup>Additional charge assessed beginning on 5<sup>th</sup> business day and continuing until a positive balance is achieved or the account is closed; <sup>6</sup>Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank; <sup>7</sup>Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank. Not available for CRB Direct customers. <sup>8</sup>Free for certain account types; <sup>9</sup>Fee applies whether placed via Call Center or banking center staff; <sup>10</sup>A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account; <sup>11</sup>Or maximum allowed under state law, whichever is less. <sup>12</sup>When available, and is subject to currency exchange rates.

## Branch Listing

Branch Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	County	Assessment Area	Tract #	County #	MSA #	State #	Hours of Operation
Lafayette Downtown	250 Main St	Lafayette	IN	47901	Moderate	Low & Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	111.00	157	29200	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Market Square	2200 Elmwood	Lafayette	IN	47904	Middle	Low & Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	3.00	157	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
West Lafayette	2329 N Salisbury	West Lafayette	IN	47906	Middle	Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	52.00	157	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Crawfordsville	134 S Washington	Crawfordsville	IN	47933	Middle	Moderate LMI Tract Adjacent	Montgomery, IN	IN-non-MSA	9570.00	107	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
26 East	3901 State Road 26	Lafayette	IN	47905	Moderate	Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	18.00	157	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Frankfort	60 S Main St	Frankfort	IN	46041	Moderate		Clinton, IN	IN-non-MSA	9508.00	23	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Monticello	116 E Washington	Monticello	IN	47960	Middle		White, IN	IN-non-MSA	9586.00	181	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Valley Lakes	1803 E Veterans Memorial Pkwy S	Lafayette	IN	47909	Upper	Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	16.03	157	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-3pm (Lobby & Drive Up)
Lafayette Station	2504 Teal Rd	Lafayette	IN	47905	Moderate	Moderate LMI Tract Adjacent	Tippecanoe, IN	Lafayette	12.00	157	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Rensselaer	200 W Washington	Rensselaer	IN	47978	Middle	Moderate LMI Tract Adjacent	Jasper, IN	Jasper Lake Porter	1011.00	73	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Remington	101 E Division	Remington	IN	47977	Middle	Moderate LMI Tract Adjacent	Jasper, IN	Jasper Lake Porter	1013.00	73	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Demotte	437 N Halleck	Demotte	IN	46310	Middle		Jasper, IN	Jasper Lake Porter	1009.02	73	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Flora	805 E Columbia	Flora	IN	46929	Middle		Carroll, IN	Lafayette	9598.00	15	29200	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Reynoldsburg	6950 E. Main Street	Reynoldsburg	OH	43068	Middle	Moderate LMI Tract Adjacent	Franklin, OH	Columbus	93.81	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Grandview	1460 Grandview Ave	Columbus	OH	43212	Middle		Franklin, OH	Columbus	19.02	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Graceland	5090 N High Street	Columbus	OH	43214	Moderate	Moderate LMI Tract Adjacent	Franklin, OH	Columbus	107.00	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Karl Road	1616 E Dublin-Granville Road	Columbus	OH	43229	Moderate	Low & Moderate LMI Tract Adjacent	Franklin, OH	Columbus	69.43	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Sawmill	5811 Sawmill Road	Dublin	OH	43017	Middle		Franklin, OH	Columbus	63.72	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Tremont	2130 Tremont Center	Columbus	OH	43221	Upper	Low LMI Tract Adjacent	Franklin, OH	Columbus	64.30	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Reed Road	4621 Reed Road	Columbus	OH	43220	Upper	Moderate LMI Tract Adjacent	Franklin, OH	Columbus	63.40	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Northland	1925 Morse Road	Columbus	OH	43224	Low		Franklin, OH	Columbus	77.21	49	18140	39	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Plainfield	1121 E Main St	Plainfield	IN	46168	Middle	Moderate LMI Tract Adjacent	Hendricks, IN	Indianapolis	2108.02	63	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Brownsburg	975 E Main St	Brownsburg	IN	46112	Middle		Hendricks, IN	Indianapolis	2102.03	63	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Avon	7648 E US Hwy 36	Avon	IN	46123	Middle	Moderate LMI Tract Adjacent	Hendricks, IN	Indianapolis	2106.14	63	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Avondale Meadows	2910 East 38th Street	Indianapolis	IN	46218	Low	Low & Moderate LMI Tract Adjacent	Marion, IN	Indianapolis	3226.01	97	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Mooreville	1010 N Samuel Moore Parkway	Mooreville	IN	46158	Middle	Moderate LMI Tract Adjacent	Morgan, IN	Indianapolis	5103.00	109	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Emerson	1250 N Emerson	Greenwood	IN	46143	Moderate	Moderate LMI Tract Adjacent	Johnson, IN	Indianapolis	6102.01	81	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Morgantown	180 W Washington St	Morgantown	IN	46160	Middle	Moderate LMI Tract Adjacent	Morgan, IN	Indianapolis	5106.02	109	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Greenwood SR 135	901 S St Rd 135	Greenwood	IN	46142	Middle	Moderate LMI Tract Adjacent	Johnson, IN	Indianapolis	6106.05	81	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Franklin	2259 N Morton	Franklin	IN	46131	Middle	Moderate LMI Tract Adjacent	Johnson, IN	Indianapolis	6108.02	81	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Michigan Road	10210 North Michigan Road	Carmel	IN	46032	Upper		Hamilton, IN	Indianapolis	1111.03	57	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)

Branch Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	County	Assessment Area	Tract #	County #	MSA #	State #	Hours of Operation
Shelbyville SR-44	2350 Marketplace Blvd	Shelbyville	IN	46176	Middle	Low LMI Tract Adjacent	Shelby, IN	Indianapolis	7105.00	145	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Noble Creek	400 Noble Creek Drive	Noblesville	IN	46060	Middle	Moderate LMI Tract Adjacent	Hamilton, IN	Indianapolis	1107.00	57	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
River Road	651 Westfield Road	Noblesville	IN	46060	Upper		Hamilton, IN	Indianapolis	1105.18	57	26900	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Greenfield	1810 North State Street	Greenfield	IN	46140	Moderate	Moderate LMI Tract Adjacent	Hancock, IN	Indianapolis	4104.01	59	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
New Palestine	7435 West US 52	New Palestine	IN	46163	Upper		Hancock, IN	Indianapolis	4108.02	59	26900	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Broad Ripple	5915 N College Ave	Indianapolis	IN	46220	Upper		Marion, IN	Indianapolis	3212.00	97	26900	18	Mon-Fri: 9am-5pm (Lobby)
Pendleton	100 E State St	Pendleton	IN	46064	Middle		Madison, IN	Indianapolis	117.00	95	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Anderson Downtown	800 Main St. Suite 100	Anderson	IN	46016	Moderate	Low & Moderate LMI Tract Adjacent	Madison, IN	Indianapolis	119.00	95	26900	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Scatterfield	1801 North Scatterfield Rd.	Anderson	IN	46012	Moderate	Moderate LMI Tract Adjacent	Madison, IN	Indianapolis	13.00	95	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
53rd St	1526 E 53rd St	Anderson	IN	46013	Moderate	Low & Moderate LMI Tract Adjacent	Madison, IN	Indianapolis	20.00	95	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Carmel	1 E Carmel Dr	Carmel	IN	46032	Middle		Hamilton, IN	Indianapolis	1110.07	57	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Fishers Geist	11521 Olio Road	Fishers	IN	46037	Upper		Hamilton, IN	Indianapolis	1108.14	57	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Westfield	3333 E State Rd 32	Westfield	IN	46074	Upper		Hamilton, IN	Indianapolis	1105.16	57	26900	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Monroe Downtown	10 Washington Street	Monroe	MI	48161	Low	Moderate Tract Adjacent	Monroe, MI	Monroe	8319.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Lambertville	7341 Secor Road	Lambertville	MI	48144	Upper	Low & Moderate LMI Tract Adjacent	Monroe, MI	Monroe	8333.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
North Monroe	1204 North Monroe Street	Monroe	MI	48162	Upper		Monroe, MI	Monroe	8316.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
South Dixie	14581 South Dixie Highway	Monroe	MI	48161	Upper	Low & Moderate LMI Tract Adjacent	Monroe, MI	Monroe	8324.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
Temperance	9007 Lewis Avenue	Temperance	MI	48182	Upper	Moderate LMI Tract Adjacent	Monroe, MI	Monroe	8332.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
West Monroe	1500 North Custer Road	Monroe	MI	48162	Middle		Monroe, MI	Monroe	8314.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
Dundee West	123 Helle Blvd	Dundee	MI	48131	Middle		Monroe, MI	Monroe	8308.01	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm Sat: 9am-12pm (Lobby & Drive Up)
Ida	2917 Lewis Avenue	Ida	MI	48140	Middle		Monroe, MI	Monroe	8328.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
Milan	14690 South Sanford Road	Milan	MI	48160	Middle		Monroe, MI	Monroe	8307.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Northville	20550 Haggerty Rd	Northville	MI	48304	Upper		Wayne, MI	Detroit	5602.02	163	19804	26	Mon-Fri: 9am-5pm
Plymouth	41656 Ann Arbor Road	Plymouth	MI	48170	Upper		Wayne, MI	Detroit	5628.00	163	19804	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Carleton	12633 Grafton Road	Carleton	MI	48117	Upper		Monroe, MI	Monroe	8304.00	115	33780	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm Sat: 9am-12pm (Lobby & Drive Up)
Flat Rock	28417 N. Telegraph Road	Flat Rock	MI	48134	Middle		Wayne, MI	Detroit	5990.01	163	19804	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Fort & Vinewood	2517 Fort Street	Wyandotte	MI	48192	Upper		Wayne, MI	Detroit	5805.00	163	19804	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Taylor	7146 Pelham Road	Taylor	MI	48180	Upper	Low & Moderate LMI Tract Adjacent	Wayne, MI	Detroit	5834.00	163	19804	26	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
North Maple	195 N. Maple Rd	Ann Arbor	MI	48103	Middle		Washtenaw, MI	Ann Arbor	4033.00	161	11460	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
State Street	3930 S. State St	Ann Arbor	MI	48108	Middle	Low & Moderate LMI Tract Adjacent	Washtenaw, MI	Ann Arbor	4147.00	161	11460	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)

Branch Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	County	Assessment Area	Tract #	County #	MSA #	State #	Hours of Operation
William Street	125 W. William St	Ann Arbor	MI	48104	Unknown	Low & Moderate LMI Tract Adjacent	Washtenaw, MI	Ann Arbor	4005.00	161	11460	26	Mon-Fri: 9am-5pm
Birmingham	1712 W Maple Rd	Birmingham	MI	48009	Upper		Oakland, MI	Warren Troy	1526.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Bloomfield	37100 Woodward Ave.	Bloomfield Hills	MI	48304	Upper		Oakland, MI	Warren Troy	1505.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Bloomfield Hills	6450 Telegraph Suite 104	Bloomfield Hills	MI	48301	Upper		Oakland, MI	Warren Troy	1508.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Detroit Downtown	1420 Washington Blvd	Detroit	MI	48226	Upper	Low & Moderate LMI Tract Adjacent	Wayne, MI	Detroit	5207.00	163	19804	26	Mon-Fri: 9am-5pm
Northwestern Highway	30095 Northwestern Hwy	Farmington Hills	MI	48334	Upper	Low & Moderate LMI Tract Adjacent	Oakland, MI	Warren Troy	1667.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Orchard Lake Road	30201 Orchard Lake Rd Ste 165	Farmington Hills	MI	48334	Middle		Oakland, MI	Warren Troy	1661.00	125	47664	26	Mon-Fri: 9am-5pm (Lobby)
Ferndale	22635 Woodward Ave.	Ferndale	MI	48220	Upper	Low & Moderate LMI Tract Adjacent	Oakland, MI	Warren Troy	1734.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Grand Rapids	2355 Burton St SE	Grand Rapids	MI	49506	Middle	Moderate LMI Tract Adjacent	Kent, MI	Grand Rapids	34.00	81	24340	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Novi	44350 West 12 Mile Rd.	Novi	MI	48377	Upper		Oakland, MI	Warren Troy	1361.01	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Rochester	1880 S. Rochester Rd	Rochester	MI	48307	Middle		Oakland, MI	Warren Troy	1933.00	125	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Sterling Heights	43683 Schoenherr Rd.	Sterling Heights	MI	48313	Middle		Macomb, MI	Warren Troy	2303.00	99	47664	26	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Muncie Downtown	200 E Jackson	Muncie	IN	47305	Middle	Low & Moderate LMI Tract Adjacent	Delaware, IN	Muncie	28.00	35	34620	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Madison St	2101 S Madison	Muncie	IN	47302	Moderate	Low & Moderate LMI Tract Adjacent	Delaware, IN	Muncie	16.00	35	34620	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
East Jackson	101 S Country Club Rd	Muncie	IN	47303	Middle	Low & Moderate LMI Tract Adjacent	Delaware, IN	Muncie	20.00	35	34620	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Northwest	1628 W McGalliard	Muncie	IN	47304	Middle	Moderate LMI Tract Adjacent	Delaware, IN	Muncie	29.00	35	34620	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Tillotson	801 S Tillotson	Muncie	IN	47304	Upper	Low & Moderate LMI Tract Adjacent	Delaware, IN	Muncie	8.00	35	34620	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Yorktown	1501 N Nebo Rd	Yorktown	IN	47304	Upper	Moderate LMI Tract Adjacent	Delaware, IN	Muncie	24.04	35	34620	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Liberty	107 W Union St	Liberty	IN	47353	Middle		Union, IN	IN-non-MSA	9607.00	161	17140	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Connersville	832 North Central Ave	Connersville	IN	47331	Moderate	Moderate LMI Tract Adjacent	Fayette, IN	IN-non-MSA	9544.00	41	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Middletown	790 W Mill St	Middletown	IN	47356	Middle		Henry, IN	IN-non-MSA	9758.00	65	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
New Castle	2118 Bundy Ave	New Castle	IN	47362	Middle	Moderate LMI Tract Adjacent	Henry, IN	IN-non-MSA	9764.00	65	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Hammond	5311 Hohman Avenue	Hammond	IN	46320	Low	Moderate LMI Tract Adjacent	Lake, IN	Jasper Lake Porter	206.00	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Crown Point	155 N. Main St.	Crown Point	IN	46307	Moderate		Lake, IN	Jasper Lake Porter	430.04	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Munster 45th	1720 45th Avenue	Munster	IN	46321	Upper		Lake, IN	Jasper Lake Porter	404.02	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Valparaiso	855 Thornapple Way	Valparaiso	IN	46385	Upper	Moderate LMI Tract Adjacent	Porter, IN	Jasper Lake Porter	506.05	127	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
East Chicago	4740 Indianapolis Blvd.	East Chicago	IN	46312	Moderate	Moderate LMI Tract Adjacent	Lake, IN	Jasper Lake Porter	305.00	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Munster Ridge Road	707 Ridge Road	Munster	IN	46321	Upper	Moderate LMI Tract Adjacent	Lake, IN	Jasper Lake Porter	403.02	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Merrillville	6101 Harrison St.	Merrillville	IN	46410	Middle	Low & Moderate LMI Tract Adjacent	Lake, IN	Jasper Lake Porter	424.03	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Highland	3853 45th St.	Highland	IN	46322	Middle		Lake, IN	Jasper Lake Porter	408.01	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)

Branch Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	County	Assessment Area	Tract #	County #	MSA #	State #	Hours of Operation
Schererville	7650 Harvest Drive	Schererville	IN	46375	Upper		Lake, IN	Jasper Lake Porter	426.02	89	23844	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Portland Downtown	112 W Main St	Portland	IN	47371	Middle		Jay, IN	IN-non-MSA	9631.00	75	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Winchester	122-124 W Washington	Winchester	IN	47394	Middle		Randolph, IN	IN-non-MSA	9518.00	135	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Decatur	520 N 13th St.	Decatur	IN	46733	Moderate		Adams, IN	IN-non-MSA	302.00	1	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Wabash Chippewa	1250 N Cass St	Wabash	IN	46992	Middle		Wabash, IN	IN-non-MSA	1027.00	169	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Peru	990 W Main	Peru	IN	46970	Moderate	Moderate LMI Tract Adjacent	Miami, IN	IN-non-MSA	9523.00	103	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Dupont	10403 Leo Road	Ft. Wayne	IN	46825	Upper		Allen, IN	Fort Wayne	102.01	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Northbrook	1401 West DuPont Rd.	Ft. Wayne	IN	46825	Upper		Allen, IN	Fort Wayne	107.07	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
West Jefferson	6751 W. Jefferson Blvd	Ft. Wayne	IN	46804	Middle		Allen, IN	Fort Wayne	116.05	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Bluffton North	1405 Baker Place	Bluffton	IN	46714	Middle	Moderate LMI Tract Adjacent	Wells, IN	Fort Wayne	404.00	179	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Bourbon	101 W. Center Street	Bourbon	IN	46504	Middle		Marshall, IN	IN-non-MSA	207.02	99	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Grabill	13505 Main Street	Grabill	IN	46741	Middle		Allen, IN	Fort Wayne	102.02	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby) Mon-Thurs: 8:30-5pm; Fri: 8:30am-6pm; Sat: 8:30am-12pm (Drive Up)
Harlan	17505 State Road 37	Harlan	IN	46743	Middle		Allen, IN	Fort Wayne	101.00	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby) Mon-Thurs: 8:30-5pm; Fri: 8:30am-6pm; Sat: 8:30am-12pm (Drive Up)
Huntington	2845 Guilford Street	Huntington	IN	46750	Middle	Moderate LMI Tract Adjacent	Huntington, IN	IN-non-MSA	9616.00	69	99999	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
New Haven	11075 Isabelle Drive	New Haven	IN	46774	Middle	Moderate LMI Tract Adjacent	Allen, IN	Fort Wayne	110.00	3	23060	18	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Portland Downtown - Drive up	115 W Main St	Portland	IN	47371	Middle		Jay, IN	IN-non-MSA	9631.00	75	99999	18	Mon-Fri: 9am-5pm
Muncie Downtown - Private Wealth Office	200 E Jackson	Muncie	IN	47305	Middle	Low & Moderate LMI Tract Adjacent	Delaware, IN	Muncie	28.00	35	34620	18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Keystone Crossing	8711 River Crossing	Indianapolis	IN	46240	Unknown	Moderate Tract Adjacent	Marion, IN	Indianapolis	3202.05	97	26900	18	Mon-Fri: 8am-5pm (Lobby)
Fort Wayne HQ - Skyline	855 Webster Street	Fort Wayne	IN	46802	Moderate	Low & Moderate Tract Adjacent	Allen, IN	Fort Wayne	12.00	3	23060	18	Mon-Fri: 9am-5pm (Lobby)
Columbus HQ	1349 W Lane Avenue, Suite 800	Columbus	OH	43221	Upper	Moderate Tract Adjacent	Franklin, OH	Columbus	65.00	49	18140	39	Mon-Fri: 9am-5pm (Lobby)
Detroit Headquarters	32991 Hamilton Court	Farmington Hills	MI	48334	Upper		Oakland, MI	Warren Troy	1670.00	125	47664	26	Mon-Fri: 9am-5pm (Lobby)



## Changes in Branches

Openings										
No new branches have opened										

Closings										
Location Name	Close Date	Address	City	State	Assessment Area	Tract #	County #	MSA #	State #	Tract Income Level
Oxford	3/9/2023	335 South College Ave	Oxford	OH	Multi State Cincinnati	101.06	17	17140	39	Low
Warren	5/9/2023	450 Bennett Drive	Warren	IN	IN non MSA	9621.00	69	99999	18	Middle
Northville	5/9/2023	201 East Main Street	Northville	MI	Detroit	5601.00	163	19804	26	Upper
Trenton	9/12/2023	2410 West Road	Trenton	MI	Detroit	5941.00	163	19804	26	Upper
Shelbyville Downtown	11/7/2023	29 E Washington Street	Shelbyville	IN	Indianapolis	7106.01	145	26900	18	Moderate
Elston	11/7/2023	2862 US 231 S	Lafayette	IN	Lafayette	15.01	157	29200	18	Middle
Lapel	7/23/2024	1011 N Main St	Lapel	IN	Indianapolis	111.00	95	26900	18	Middle

## Public Comments

Created	Description	Response
2023-01-04 10:35	[CUSTOMER] wrote public Facebook comment in response to post about reduced branch hours: " I've hated this piece of crap organization since they closed the only branch making a profit in our area, leaving a small rural town with no banking options." Marketing posted a general group reply to all comments; however, logging in case a BCM or ML wants to follow-up directly with this customer. FMB group reply: "Thank you for sharing with us how you feel. We are finding that many customers use our mobile banking app for their day-to-day banking needs. We would love to learn more about your banking needs and how we can find alternative solutions for you. If you'd like to private message us with a phone number and a time, we'll give you a call and see how we can help."	We are very familiar with this client and have spoken to him on several occasions. He is a prior Morristown client and unhappy with the closure in 2021, and the Knightstown closure in 2022. Both locations were convenient for him and the feels we are pulling out of all rural communities. The branch will follow up with him again to see if we can retain the relationship since the client did not ask for a follow up response.
2023-02-10 11:25	customer is upset that we have already closed the Markle branch and now we are closing the Warren branch which is taking the banking industry out of the small towns	Was not happy about the Markle and Warren consolidations. Wanted me to bubble up his concern about us leaving the small communities. He had questions about the building in Markle and I did state that I could not speak to that as I do not have information on the specifics of the sale. He thanked me for calling and said that he thinks it is a bad decision. Closing ticket.
2023-02-14 12:01	He came in to make a deposit and was talking about how he was unhappy about the warren branch closing.	Customer very upset about the consolidation. I covered different options with him to do his banking and he stated that he didn't care what I had to say and that we should stop closing small town banking centers as it has a negative impact on the community, but we were "too big to care."
2022-02-16 14:30	She is wanting to complain about the branch closing, she states that their are multiple beach areas near the branch, and she is concerned because the location is a good location, and the South rockwood branch has closed, so its inconvenient for the North Dixie location to be closed due to the elderly community utilizing that location often.	2/17 - reached out to customer and gave her alternative, closest banking centers she can visit as well as the online/mobile capabilities we have to offer.
2023-02-17 10:55	[CUSTOMER] completed a customer survey after making a transaction using the FMB Mobile App, Online Banking or ATM. She scored FMB a 5 - Detractor and left the below comment: "Better training for staff. a few times when I have interacted with a staff member, they seemed not to know how to answer a question or to complete an unusual transaction." Because her accounts are domiciled at Franklin, I called her to discuss. After talking with [CUSTOMER], she is upset with Trafalgar closing – she's also unhappy with Morgantown. It is inconvenient for her to drive to Franklin but she does when she can't get what she needs down there. I asked for examples – She went into Morgantown to renew or do a new CD, the person that was supposed to help them wasn't available so they had to wait. Then someone else finally helped and that person had to keep leaving the office to ask questions. [CUSTOMER] said they felt like the person didn't know what they were doing. She mentioned that at Franklin it doesn't feel that way but Franklin is too far to go. [CUSTOMER] said they would be looking for a new bank – they are tired of being pushed to do everything digitally. Her daughter feels the same – went into Morgantown and finally left and went to Franklin. [CUSTOMER] is not requiring an additional callback.	Banking Center followed up with client after we received the detractor survey. We have forwarded the information onto our senior management to share the clients' frustrations with our digital services.
2023-03-21 12:58	Customer feedback ticket 752310 on survey: Please assign to [EMPLOYEE] Q1. Overall, how satisfied were you with your experience? •Extremely dissatisfied Q32. Would you like to tell us more about this experience? •Yes Q33. Please describe your experience in detail: The Warren In. Branch is closing in May... I will more than likely switch Banks Q31. How much do you agree with the following statement: First Merchants made it easy for me to make a transaction at a First Merchants banking center. •Strongly disagree Q16. My banker discussed the First Merchants Mobile app and online banking options with me. •already have service Q17. My banker recommended a product or service that fulfilled my needs. •Neutral Q4. How likely are you to recommend First Merchants Bank to a family member, friend or business associate? Detractor (2) Q5. How can we improve your likelihood to recommend us? N/A	unable to contact letter completed
2023-06-08 11:35	Spoke with [CUSTOMER] regarding the branch closing. She is angry to hear of this news. She has been a customer for over 20 years. She has built relationships with the entire staff here at the Trenton Branch and is feeling hurt by this action.	[CUSTOMER] is upset about the closure, she says the trenton area is booming with new businesses going in all the time and the residents of grosse ile who use that branch. she's considering moving her acct to a credit union. i told her that we value her as a customer and that we will do what's necessary to make this transition smooth for her. she appreciated my call
2023-06-09 16:31	Wants call back on Trenton branch closing. Very unhappy with decision to close, specifically uses the Trenton Branch for all banking. I spoke to [CUSTOMER] at the Banking Center today, she is a commercial loan client of [EMPLOYEE]. Feel free to call me for more details	spoke with [CUSTOMER]- she is completely upset and does not understand the logic behind the closing since Trenton is a booming city. She will work with [EMPLOYEE] to determine next steps and if she will be staying with the bank.
2023-06-16 11:03	[CUSTOMER] called in setup an appointment at the Monroe downtown branch which I setup for him. His complaint is that we are closing all of the branches in his area. He lives in the Monroe MI. area. We closed the closest branch to him, and he is not happy about that. He said that if he has to start using an ATM machine to withdrawal his money instead of going into a branch, he will pull all of his money out and close his accounts. He would like someone to call him back about this issue.	BCM has reached out to discuss banking options for him and to make sure he is aware of all of the locations available to him. closing Ticket.
2023-06-20 09:27	Customer is extremely upset that the Alexandria branch closed. States Anderson is too far to drive to do his banking. Customer stated he is 79 years old almost 80 and it is getting harder and harder to drive 25 or 30 miles to do his banking. He would like to escalate this to whoever can assist with his concerns about the drive and the Alexandria branch closing. Customer lives in Summitville.	Thanked customer for feedback and empathized with situation. The distance between the Alexandria branch and Scatterfield branch is 8 miles and 11 minutes, I do understand they reside in Summitville which does make it a little further. The banking center has been closed for over 2 years now and we did retain an ATM at the location for convenience.

Created	Description	Response
2023-06-20 15:03	Not happy with Trenton closing it was close to her and she loves coming in to visit with everyone in this branch.	No response
2023-07-03 15:37	[CUSTOMER] gave First Merchants a negative, 1-star, public-facing review on Google My Business stating, "They closed their Petersburg Branch abandoning the people of Petersburg. Anybody that uses that ATM at the [BUSINESS] is supporting their abandonment. Big middle finger to ya Last Merchants Bank!"	Thank you for your comment, [CUSTOMER]. We understand your concern and the impact closing a banking center has on our customers and the communities we serve. This decision was not made lightly, and we are sorry that it impacted you. Several factors were considered, including the decision to ensure jobs would not be lost. You can find the next nearest branch near you on our website at <a href="https://www.firstmerchants.com/locations">https://www.firstmerchants.com/locations</a> . As a reminder, you can continue to rely on Mobile and Online Banking. If you need additional assistance, please contact Customer Care at 1.800.205.3464. While this necessary closure impacted you, please know that we are here to attentively help you prosper.
2023-08-04 16:35	I am inconvenienced by the Lafayette branch to be closing the Elston banking center on Nov. 7th. I currently am only 1/2 mile or less from home to the Elson banking center and now will have to drive 2-3 miles to do my banking now. I would like to speak with someone in regard to this matter. Thank you.	Unable to contact letter sent.
2023-08-11 09:22	[CUSTOMER] WAS WANTING TO FILE COMPLAINT ABOUT CLOSING THE BECK LANE BRANCH.	Spoke with [CUSTOMER]. Let her know that the ATM will remain there, and if we have to move it, we will still try to have one in that area. Discussed the nearby banking centers and that team members will relocate to other Tippecanoe County locations. Also discussed mobile deposit, and she is going to stop in the banking center to get help with that.
2023-09-15 08:33	[CUSTOMER] wrote on Twitter: "@FirstMerchants you bought out my local bank, closed our local branch, moved my mortgage to another company and now accused me of canceling my insurance? No lapse in my insurance but a definite lapse in your customer service!"	[CUSTOMER]. We're sorry to hear you had an experience that did not meet your expectations. We take customer service very seriously. Helping you to resolve this is a priority for us now. Please call 1.800.205.3464 and we'll have a VP, Market Leader personally assist you. Thank you.
2023-10-04 15:43	From ticket #: 848202. Customer would like to speak to someone who would know if FMB plans to continue to close the branches in/around Petersburg MI. When will the ATM in Trenton be serviced correctly, he said it works for a week or two and then is down again for sometimes months at a time. Will FMB open up anymore branches near Petersburg MI?	Call has been made to customer to let them know that the ATM is up and working and that we will be monitoring its activity to ensure it stays up and functional for the community. Closing Ticket.
2023-10-04 16:00	Please contact after 2:30pm . Customer is upset that we closed the South Dixie, MI branch. He is also upset that the ATM on N. Dixie HWY is not working and hasn't been working for a week. Wants to know if we can send someone out today to have it looked at. States that he has talked to a branch manager and she has reported the ATM outage multiple times. He states he lives in the middle of nowhere and now has to travel an additional 20-30 minutes to do his banking or use an ATM. States he has a mortgage and a line of credit with us and as soon as interest rates go down he is switching banks. States that he had been a happy customer of Monroe Bank Trust over 30 years and we bit off more than we can chew when we purchased that bank. He feels 'stuck with us' until he can get a lower interest rate. He states he has a large inheritance coming soon and he has opened an account at another institution to handle that money. States he has submitted multiple feedback tickets with us. States he called us earlier today and the lady he talked to asked him for his account number which he didn't have. States she asked him for his SSN and he refuses to give that information. States that she was rude to him. I asked if that was a branch employee or customer care. He believes it was customer care. Customer apologized to me at least twice for having to be the person on the receiving end of the phone line. I advised customer that I am not offended and am more than willing to let him vent and submit feedback for him. He is requesting we call him back and to get the ATM fixed.	Customer called in again about the same issues of the ATM's not working and closing South Dixie . Customer is claiming FMB doesn't care about the MI customers, and he hasn't talked to anybody since this case tix nobody has called him. He is still wanting a call back from someone. There has been a few of us in the call center that's talked to this customer. He is going to move his money to a credit union. Emailing [EMPLOYEE] since i am unable to open case back up to reach out to this customer.
2023-10-10 12:03	Customer is upset because the branch in Petersburg MI is closed down. The nearest ATM never works. He worried that all the branches and ATM's near him will be closed down for good and that he will have to close his accounts and go to another bank. Customer would like to speak to someone who would know if FMB plans to continue to close the branches in/around Petersburg MI. When will the ATM in Trenton be serviced correctly, he said it works for a week or two and then is down again for sometimes months at a time. Will FMB open up anymore branches near Petersburg MI?	BCM has reached out to client to discuss the atm issue is a known issue and we are working to resolve it asap. She has invited the client in to discuss other ways to help them access their funds.
2023-11-03 14:30	Customer is very upset that her banking center in Lafayette on 231 South has now closed. Customer states she is a senior citizen and many other people in their small community are senior citizen, and she feels like none of them were thought about when they chose to close the banking center. They now have to drive 20 mins to another banking center, and it was a lot traffic and construction. She says she is upset that first merchants chose money over the community, she heard that a church offered them lots of money for the building and that's why the close and she would like a call back from someone to make a complaint about what's going on and how it is now an inconvenience to her and many other elderly people.	Spoke with [CUSTOMER]. Addressed her concerns with the Elston banking center closing. Let her know that the ATM will still be accessible, and I also shared with her that we are a part of the Moneypass network, so she can use those ATMS at no cost. I let her know that the team members would all still be with FMB and would be at other locations. She wanted to know where [EMPLOYEE] would be, and I told her he would be covering at various locations until there was an open BCM position that worked. I gave her his phone and email address so she can contact him as needed. She said he had been absolutely wonderful to her and her grandson. She appreciated my call and thanked me for letting her vent. No further action needed.

Created	Description	Response
2023-11-06 13:49	[CUSTOMER] gave First Merchants a negative, 1-star, public-facing review on Google My Business. The customer stated, "They closed 3 banks in my neighborhood the closest bank is over 20 miles away and they can't even keep there A.T.M.s working. You would be better off finding a different bank. The people running this bank chain do not care about their customers"	[CUSTOMER], thank you for your comment. We understand your concern and the impact closing a banking center has on our customers and the communities we serve. This decision is not made lightly, and we are sorry that it impacted you. Several factors are considered in the decision, including ensuring that no jobs are lost. Additionally, we understand how frustrating experiencing technical difficulties with an ATM can be and apologize for the inconvenience. We work diligently to resolve these issues as quickly as possible. If you are in need of immediate assistance, please call 1.800.205.3464 or visit any local First Merchants location. You can find a listing of our branches or ATMs on our website at <a href="https://www.firstmerchants.com/locations">https://www.firstmerchants.com/locations</a> . We're attentively working to meet your expectations. Thank you for understanding and for banking with us."
2023-11-21 14:55	*Customer not verified* Customer called in today to let us know that the Trenton MI ATM is not working. Customer voiced frustration of her local Trenton branch being closed and having to travel elsewhere to access her money. [CUSTOMER] states she was going to close her accounts but was told that the ATM would still remain behind. She then decided to keep her accounts open as she would have access to her funds via that ATM. Customer states if we aren't going to fix the ATM she will be closing her accounts. I advised customer I would put in a feedback ticket for her to voice her frustration and concern.	I attempted to call customer and it rang a few times and then went to voicemail. Closing ticket as no response required.
2023-12-01 11:53	Received the following one-star BBB review for [CUSTOMER]. I was able to find him in Horizon based on name and zip code. I will ask [EMPLOYEE] to write a response and post to BBB public website. Respond to Customer Review #93558 BBB Customer Review for First Merchants Bank by [CUSTOMER] on 11/30/2023 I was a loyal and appreciative customer of Monroe Bank and Trust, but they merged with First Merchants. Since then the bank has closed many branches and consolidated many of its operations. They are nowhere near the leader and steward that MBT was in my opinion. I also think their corporate office is extremely restrictive on what the local branches can do, and that is very unfortunate. They should empower people at the local level to make decisions based upon local situations. First Merchants comes across to me as greedy, selfish, uncaring, and uninvolved from a people point of view. I stopped my business banking with them, and now I am beginning to switch my personal banking to a credit union. I am very disappointed in what First Merchants has become and what they did to Monroe Bank and Trust. It's very unfortunate.	Thank you reaching out and sharing your frustration about the impact the partnership with Monroe Bank & Trust and First Merchants Bank has had on you. We understand this kind of partnership brings a lot of change and we're sorry to hear that your experience has not met your expectations. We take customer service very seriously. If you'd like to provide more information on the areas you feel can be improved, please contact our Customer Care team by calling 1.800.205.3464, emailing <a href="mailto:customerservice@firstmerchants.com">customerservice@firstmerchants.com</a> , or filling out the contact form on our website at <a href="https://www.firstmerchants.com/contact">https://www.firstmerchants.com/contact</a> . Thank you."
2023-12-05 14:40	Customer lives North of North Manchester, IN and closest branch to his has closed down and he used to take in loan payments to that branch. Closest branch is now 50 miles away and now has to make a long drive to make \$50 loan payment and request to make a complaint.	Unable to contact letter sent.
2023-12-29 17:35	* not verified* Alexandria IN ATM keypad not working. Customer upset because she wanted to deposit money. No sound from pressing button or X on the screen. Customer requests I pass along the frustration of the Alexandria branch being closed. States that we should think more about our small town customers. We give impression they don't matter. Requests to bring the branch back.	ATM now working, BCM at Scatterfield reaching out to client, closing ticket.
2024-01-08 11:41	Customer is very upset that the Elson branch in Lafayette has closed. He doesn't want any further contact. He just wants someone to be aware that he is displeased.	Feedback noted.
2024-02-21 11:49	Customer called regarding the closing of the Daleville branch. Customer is upset that the branch was permanently closed with no plans to reopen. Customer feels that a branch is still needed in the Daleville area. We have recommended money pass ATMs and nearby banking centers. Customer would like someone to call them concerning this issue.	Spoke to [CUSTOMER] and informed her where the ATM was relocating in Daleville. Let her know she will receive marketing communication and the ATM should be in service in the next couple of weeks.
2024-04-23 08:33	This business wrote a 1-star review on Google My Business stating: "DO NOT TRY AND CASH YOUR CHECK HERE IF YOU ARE BLACK! VERY RACIST DISCRIMINATORY BANK." FMB Reply: we don't reply online to allegations of discrimination. Needs to be handled with care. I googled the business phone and contact information.	This is a non client; The account had a password and the branch was unable to reach the client to verify the check. I spoke to the team about treating everyone fairly. The BCM did reach the client today who did verify the check. I tried to call but the V mail was full so I sent an email asking for a call back.
2024-04-24 15:23	Customer is very unhappy with the closure of the Lapel Banking center. She would like call back.	contacted this customer.
2024-04-24 15:45	Customer not happy with Lapel branch closing. He plans on taking his accounts to credit union closer to home. He was only here for customer service and account age.	contacted this customer.
2024-04-26 14:46	Customer would like to speak to higher management about the decision to close the Lapel location. He would like to discuss why it is a bad decision from the perspective of someone who has been in real estate and owns a real estate company. He states that with the growth coming closer to Lapel this is not a good decision. I told customer that I would put a feedback ticket in.	Talked to customer, he appreciated the call. He complimented the team at the banking center and what a fantastic job they all do. He's certainly upset to see the location close, especially for the older clientele. BCM did reach out to him earlier today about listing the building so he realizes this is a decision that cannot be reversed.
2024-04-29 11:03	Received the following (also attached) email from customer regarding the closure of the Lapel Branch. I have replied to the email offering a callback, as of the submission of this ticket, no callback is required: "I have banked at the Lapel First Merchants Bank since it was built in Lapel and banked at the old building prior to that. Now your "Team" has decided to close the location with no input from any of the local people. This proves your "Team" does not care about your customers nor how your plans affect a community. When you leave Lapel I will leave your bank I know you do not care but I want you to know when you done with Lapel then I am done with you."	Accounts are housed at Anderson Downtown location and customer resides in Anderson. Passed along feedback, no response required. Closing ticket.

Created	Description	Response
2024-04-29 12:53	The customer states he has been with FMB for over 50 years and is very unhappy that the Lapel branch is closing. The customer states it is the only branch in town so he is thinking of changing banks due to the closure of this branch.	Assigning ticket to call center, please send no contact letter.
2024-05-01 14:55	Customer is very concerned about the Lapel branch being closed. She requested to speak to a supervisor, so I suggested that I do a feedback ticket in order to get her voice to be heard by those who make decisions.	Customer has been contacted, she is very sad about the banking center closing.
2024-05-06 15:44	Customer used the Contact Us feature on the website to register concerns about Lambertville closure. Customer stated; "closing office on Saturday vs making Temperance full service and closing Lambertville office Comments Mr. Hardwick advocates community-if that is so, then this change is in complete conflict of his mission statement. FORCING us to use Lambertville is a hardship--that area is impacted by heavy traffic, security cameras due to high crime & would benefit that area vs the struggling community of Temperance-whose businesses would welcome the xtra traffic. Also, I believe this bank takes care of Erie, Mi residents since you chose to close their bank. I understand your almighty dollar but do you really understand the impact on the communities when you choose to make these changes?? When was the last time, you made a visit to my village.....?? Have you ever driven in Lambertville---it is chaos despite the security cameras, speed indicators, multi curb cuts etc. The other businesses in that plaza you share would welcome more opportunity to use your lot (they already do)--I pulled my accts from Directions credit union because they moved into the area of Sterns & Secor."	BCM has reached out to customer to discuss banking options and how we can continue to support them and the community. closing ticket.
2024-05-17 13:01	Customer has been notified of the Lapel branch closing. He has stressed to me that this would be a huge negative impact on the community. Lapel is ported to be a rapidly growing community with a large elderly population. The walking convenience and radius is pivotal for the locals to do day to day business. Customer declares that they will transfer accounts to whatever bank were to inhabit the building we left behind.	Spoke to customer and thanked for feedback. Discussed alternative options to conduct banking and informed another bank will not inhabit the building as we own it.
2024-06-07 13:01	Letter submitted to FDIC regarding Lapel closure.	We were able to connect with customer, she was hoping by writing the letter the banking center would remain open. She appreciated the follow up.
2024-11-05 17:48	Spoke with client about O2 integration. Client very upset about moving of accounts. He has never banked at any of the IL offices and the closest one is a half hour away. He feels that he should be able to make a choice of changing banks or staying with FMB. There are many other banks between him and the closest IL office. Going forward with this change is going to force him to switch to another bank. He would like to speak with someone at a higher level.	Market Leader spoke with customer and he stated that he was in contact with SVP Regional Chief Sales Officer and all of his questions were answered, closing out the ticket and let him know he can contact me as well with anything additional. He was happy with that.
2024-11-07 10:05	Customer is upset wants to talk to the president of the bank. She is appalled that she is being forced to be moved to Old Second when she has always gone to the Hammond location as it is closer to her house. With the change she will have to travel further to go to a branch that will be affiliated with Old Second than what she has been doing since 1999. She used terms like being offended and felt discriminated against for just having an address in Illinois, as well as disturbed that even though she has had an account with us since 1999 that we are getting rid of her. She also is upset about the lack of notice she feels that one month is not enough time to prepare for this kind of betrayal.	Market Leader spoke to client. She wanted me to note that she is very upset that she was sold because she lives in IL. I gave her other locations and options. She is still planning to leave because it is too far. Compliance found no indication of discrimination after further review.
2024-11-09 12:22	Customer has questions regarding her account and the change to old second. She isn't happy with the change and stated she is a senior citizen and doesn't understand any of it. She stated she has been with fmb for over 40+ years. She said that none of the old second banks are close to her and that she does all her shopping in Indiana so that East Chicago is what is closest to her. She tried changing her address so that she could avoid the change, however she has a lot of questions regarding her account and the change so she would like a call.	Market Leader talked to client, customer is upset about the change, she is elderly and is not sure about changing all of her direct deposits, etc. We did discuss the process and the welcome packet coming soon. She also stated about going to the Hegewisch location since it is the closest to her now. She asked about coming back in June 25 when she moves to IN.
12/9/2024 9:32	Customer requested feedback for information on how she can re-open her accounts with First Merchants Bank. Lauren stated that her nearest banking center for Old Second is over 68 miles away and that she works in LaFayette, IN and did her banking there. Customer currently lives Watseka, IL, nearest O2 banking center is in Chicago Heights, and would like to go to First Merchants Bank in Lafayette and re-open her accounts. She said that those who live in her area should have had the option to stay with First Merchants.	Market Leader talked to client, she did ask what is needed to open a new account with FMB for herself and a minor. I did share that with her, she stated she was going to come into a branch to establish a new account. No other questions besides if her old accounts were closed, which I let he know they were and did transition over to O2.
2024-12-17 16:38	Client is very upset with his account moving to O2, client can walk to Munster Ridge Rd location, but we transfered his accounts to Chicago heights which takes 309 min to get to. He will like the geniuses that sold his acounts to call him.	Market Leader talked to client, is upset about living close to Ridge and having to go farther to an IL bank. Closed his account with O2.

Created	Description	Response
2025-01-23 16:05	<p>Complainant is not a current customer. She found us by Sitefinity. I followed up with her and talked about her interest in opening a business account with us. She is starting a new business. She lives in Toledo. The closest location to her is Lambertville. According to her, it is 11 miles from her house. I sent an email to the platform staff and let them know to expect her. I did not get a response. She made an appointment for 1-22 and she was waited some time before she was seen. She met with the branch employee and was not treated very well. I called her to follow up and she said she was told by the manager that he wouldnt open an account for her. He said it made no sense for her to choose us considering where she lived. She told me he wasnt very nice or friendly. She felt like her talked down to her and was condescending. Like she didnt look the part. She did mention getting that feeling due to her being Mexican on her fathers side but I dont think that was specifically stated. He advised her to go to one of the banks that she drove past on the way. After her and I talked she agreed to give us another chance and I reached out to the next closest banking center to help her. I called the branch employee just to get his reasoning. He got very defensive and was truly unkind. I was told he didnt need questioned. He said she was odd and he wasnt comfortable with her. I understand we have to be shields up against the many situations we face, but we have to do it with kindness no matter what. She should have left there feeling informed and understanding the reasoning. Instead she felt like she was unworthy. I was sad for her.</p>	<p>Compliance spoke to the Branch Manager and Market Leader and there is no indication of discrimination based on the fact that the non-client could not answer any DDM questions in our system along with basic questions about her business. The Market Leader will also have a conversation with the Branch Manager on how to handle internal conversations to make sure we are following gold standard procedures internally and externally. It is also recommended that they speak to bank protection to determine if this was a legitimate fraud risk and notate that within this note if so, if there is no fraud risk found they should reach out to the client to explain why the account was denied. Conversation has been held with Bank Protection based on the fact that there was no way for the client to answer even simple questions in regard to the account that needed to be opened Bank Protection have deduced there is no need for further action from the bank. Closing Ticket.</p>