First Merchants.
Helping you prosper

Community Reinvestment Act (CRA) Public File

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2024 CRA Performance Evaluation

PUBLIC DISCLOSURE

December 9, 2024

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 areas, 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		X
Low Satisfactory			
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 excellent 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, or very small businesses, consistent with safe and sound banking practices.
- The institution makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs.
- The institution is a leader in making 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 makes significant use of innovative or complex investments to support community development initiatives.

The Service Test is rated <u>High Satisfactory</u>.

- Delivery systems are 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 certain portions of the assessment areas, particularly low- and moderate-income geographies and individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

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 in Muncie. First Merchants Corporation is traded on the NASDAQ under the ticker symbol FRME. The bank received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation, dated September 29, 2021, based on the Interagency Large Institution CRA Examination Procedures.

First Merchants operates 106 offices throughout three Midwestern states: Indiana, Michigan, and Ohio. The bank offers traditional loan products, deposit products, and other banking services for retail and commercial customers. Deposit products include checking, savings, certificates of deposit, health savings accounts, and individual retirement accounts. Loan product offerings include residential, commercial, agricultural, and consumer loans and lines of credit. The bank also provides investment and wealth management services.

First Merchants acquired Level One Bank, a Michigan-based state nonmember bank, during the evaluation period. This acquisition further expanded First Merchants' operations in Michigan. Level One Bank was a full-service commercial bank with operations centered in southeast Michigan. At Level One Bank's last CRA evaluation, dated May 26, 2020, the bank received a "Satisfactory" rating based on the Interagency Large Institution CRA Examination Procedures.

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)**
Level One Bank (Farmington Hills, MI)	58604	04/01/2022	$2.4 billion (03/31/2022)	16	05/26/2020 (Satisfactory)

During the evaluation period, First Merchants closed its Oxford, Ohio office and thereby removed the Cincinnati, OH-KY-IN Metropolitan Statistical Area (MSA) from its assessment area. Additionally, on December 6, 2024, First Merchants sold all five of its Illinois offices to Old

Second National Bank, an Illinois-based national bank, immediately prior to the current evaluation date. Examiners evaluated the bank's performance throughout the entire multistate Chicago-Naperville-Elgin, IL-IN MSA (Chicago MSA) assessment area given that the bank operated its Illinois offices for essentially the entire evaluation period. Similarly, examiners evaluated the bank's branch network as of December 5, 2024, for the Chicago MSA assessment area's Service Test criterion.

First Merchants' total number of offices has fluctuated since the previous evaluation. During the evaluation period, the bank opened one office, acquired 16 offices, and closed or sold 17 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. Therefore, examiners did not include them in the scope of this evaluation.

As of the September 30, 2024, Consolidated Reports of Condition and Income, First Merchants reported total assets of $18.3 billion. This amount includes total loans of $12.7 billion and total securities of $3.7 billion. The bank's assets have increased by $3.4 billion, or 23.0 percent, since the prior evaluation. The bank's total loans have increased by $3.6 billion, or 39.0 percent, since the prior evaluation. The bank's deposits totaled $14.4 billion as of September 30, 2024.

First Merchants focuses on commercial and residential lending. Commercial loans, including commercial real estate and commercial and industrial lending, make up about $6.7 billion, or 53.1 percent, of the bank's loan portfolio. The bank's second largest lending category is 1-4 family residential loans, which total about $3.0 billion, or 23.9 percent, of the bank's loan portfolio. The following table shows a breakdown of the bank's loan portfolio by category.

Loan Portfolio Distribution as of 09/30/2024		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	814,704	6.4
Secured by Farmland	157,540	1.2
Secured by 1-4 Family Residential Properties	3,038,117	23.9
Secured by Multifamily (5 or more) Residential Properties	718,684	5.7
Secured by Nonfarm Nonresidential Properties	2,690,642	21.2
Total Real Estate Loans	**7,419,687**	**58.5**
Commercial and Industrial Loans	4,041,844	31.9
Agricultural Production and Other Loans to Farmers	81,203	0.6
Consumer Loans	163,237	1.3
Obligations of State and Political Subdivisions in the U.S.	956,036	7.5
Other Loans	25,453	0.2
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(0)	(0.0)
Total Loans	**12,687,460**	**100.0**
Source: Reports of Condition and Income		

Additionally, First Merchants originates and sells a significant number of residential loans on the secondary market. The bank's loan portfolio does not reflect this activity.

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define one or more assessment areas in which its CRA performance is evaluated. First Merchants designated 11 assessment areas throughout four rated areas. The Indiana non-MSA (Non-MSA) assessment area includes non-contiguous areas; however, examiners did not identify performance disparities across these areas, and each had similar credit and community development needs. Therefore, this evaluation presents the performance in the non-contiguous areas as a single assessment area. All assessment areas contain whole counties, except the multistate Chicago MSA assessment area, which includes portions of Cook and DuPage counties in Illinois. Examiners reviewed the delineation of the Chicago MSA assessment area and determined that the assessment area does not arbitrarily exclude low- or moderate-income census tracts, does not reflect illegal discrimination, and otherwise meets the requirements of the CRA regulations.

The bank has 106 offices that provide banking services. This number excludes the five branches in Illinois that First Merchants sold to Old Second National Bank in December 2024. This number also excludes various regional headquarters offices that do not provide banking services to the public and therefore are not considered branch offices for purposes of this evaluation.

Examiners provided a breakdown of the assessment areas and rated areas by loans, deposits, and branch count in the following table.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Indiana Subtotal	**1,382,697**	**47.1**	**9,303,367**	**63.9**	**57**	**53.8**
Indianapolis MSA	686,999	23.4	4,063,945	27.9	23	21.7
Indiana Non-MSA	232,553	7.9	1,538,703	10.6	14	13.2
Muncie MSA	105,412	3.6	1,735,459	11.9	6	5.7
Fort Wayne MSA	198,335	6.8	991,852	6.8	7	6.6
Lafayette MSA	159,398	5.4	973,408	6.7	7	6.6
Michigan Subtotal	**990,462**	**33.7**	**2,674,854**	**18.4**	**29**	**27.3**
Detroit MSA	726,817	24.7	1,277,662	8.8	15	14.2
Monroe MSA	90,495	3.1	1,070,386	7.4	10	9.4
Ann Arbor MSA	150,031	5.1	266,888	1.8	3	2.8
Grand Rapids MSA	23,119	0.8	59,918	0.4	1	0.9
Ohio Subtotal	**360,782**	**12.3**	**695,923**	**4.8**	**8**	**7.5**
Columbus MSA	360,782	12.3	695,923	4.8	8	7.5
Chicago Multistate MSA	**206,485**	**7.0**	**1,891,009**	**13.0**	**12**	**11.3**
Chicago MSA	206,485	7.0	1,891,009	13.0	12	11.3
Total	**2,940,426**	**100.0**	**14,565,153**	**100.0**	**106**	**100.0**
Source: Bank Data; FDIC Summary of Deposits (06/30/2024); Due to rounding, totals may not equal 100.0 %.						

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the prior evaluation dated September 29, 2021, to the current evaluation dated December 9, 2024. Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate First Merchants' CRA performance. These procedures include the Lending Test, Investment Test, and Service Test. The appendices include a summary of the criteria used to assess bank performance under each of these tests.

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

The following table outlines the assessment areas and rated areas. The table lists rated areas, and the assessment areas within each rated area, from greatest to least weight in determining overall performance conclusions. Of the Michigan assessment areas, two, Ann Arbor and Grand Rapids, are new since the previous evaluation.

Rated Areas and Assessment Areas		
Rated Area	**Assessment Area Full Name**	**Assessment Area Abbreviated Name**
Indiana	Indianapolis-Carmel-Anderson, IN MSA	Indianapolis MSA
	Indiana Non-MSA	Non-MSA
	Muncie, IN MSA	Muncie MSA
	Lafayette-West Lafayette, IN MSA	Lafayette MSA
	Fort Wayne, IN MSA	Fort Wayne MSA
Michigan	Monroe, MI MSA	Monroe MSA
	Detroit-Warren-Dearborn, MI MSA	Detroit MSA
	Ann Arbor, MI MSA	Ann Arbor MSA
	Grand Rapids, MI MSA	Grand Rapids MSA
Ohio	Columbus, OH MSA	Columbus MSA
Chicago-Naperville-Elgin, IL-IN Multistate MSA	Chicago-Naperville-Elgin, IL-IN Multistate MSA	Chicago MSA

The four rated areas include three states and one multistate MSA, the Chicago MSA. Since First Merchants operated branch offices in both Illinois and Indiana within the Chicago MSA for essentially the entire evaluation period, examiners evaluated the bank's performance in the Chicago MSA separately.

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

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of Census Tracts**	**# of Branches**
Indianapolis MSA	Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby	455	23
Indiana Non-MSA	Adams, Clinton, Fayette, Henry, Huntington, Jay, Marshall, Miami, Montgomery, Randolph, Union, Wabash, Wayne, and White	127	14
Muncie MSA	Delaware	34	6
Lafayette MSA	Carroll and Tippecanoe	50	7
Fort Wayne MSA	Allen and Wells	103	7
Detroit MSA	Wayne, Oakland, and Macomb	1,221	15
Monroe MSA	Monroe	41	10
Ann Arbor MSA	Washtenaw	107	3
Grand Rapids MSA	Kent	145	1
Columbus MSA	Franklin	328	8
Chicago MSA	Indiana – Jasper, Lake, Porter Illinois – Cook (partial) and DuPage (partial)	478	17
Source: Bank Data			

Activities Reviewed

For the Lending Test, examiners reviewed First Merchants' open-end and closed-end home mortgage, small business, and small farm lending in 2021, 2022, and 2023 based on the bank's lending foci and portfolio concentrations. This evaluation presents loan data only for 2022 and 2023 as performance was consistent throughout the evaluation period. Additionally, given the timing of the bank's acquisition of Level One Bank, this evaluation only presents 2023 loan data for the Grand Rapids and Ann Arbor assessment areas, which were created as a result of that acquisition. 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 Home Mortgage Disclosure Act (HMDA) data collection requirements. Due to the significant volume of closed-end and open-end HMDA loans, examiners analyzed these products separately. First Merchants originated 4,218 closed-end home mortgage loans totaling $1.3 billion in 2021, 3,713 closed-end home mortgage loans totaling $1.2 billion in 2022, and 3,363 closed-end home mortgage loans totaling $947.3 million in 2023. The bank originated 2,836 open-end home mortgage loans totaling $303.3 million in 2021, 2,629 open-end home mortgage loans totaling $310.0 million in 2022, and 2,447 open-end home mortgage loans $302.4 million in 2023. Examiners compared the bank's home mortgage lending performance with applicable aggregate lending data, as well as demographic and housing data from the 2020 U.S. Census.

Small business and small farm loans include all loans reported under CRA data collection requirements. First Merchants originated 4,073 small business loans totaling $699.0 million, 2,042

small business loans totaling $463.2 million, and 2,122 small business loans totaling $400.6 million in 2021, 2022, and 2023, respectively. In 2021, the bank originated 859 small farm loans totaling $73.9 million, 332 small farm loans totaling $67.8 million in 2022, and 266 small farm loans totaling $54.0 million in 2023. Examiners measured the bank's small business and small farm lending performance against applicable aggregate lending and D&B data.

Closed-end home mortgage and small business lending carried the greatest weight when arriving at overall conclusions. These two products carried roughly equal weight, and open-end home mortgage lending carried less weight. The bank's small farm lending is concentrated in the Indiana Non-MSA and Lafayette MSA assessment areas and carried the least weight. The small farm lending volume in other assessment areas was too low to support meaningful conclusions; therefore, this evaluation only presents small farm lending performance in these two assessment areas.

In addition, examiners assessed First Merchants' delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings and closings during the evaluation period. Further, examiners reviewed the bank's retail banking products and services targeted toward low- and moderate-income individuals or small businesses.

Finally, examiners reviewed and considered community development loans, qualified investments, and community development services initiated or maintained by the bank since the previous CRA performance evaluation dated September 29, 2021, to the current evaluation dated December 9, 2024.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated High Satisfactory. First Merchants' lending activity, assessment area concentration, borrower profile, community development lending, and use of innovative and flexible programs primarily support this conclusion. The bank's performance was generally consistent for each rated area.

Lending Activity

First Merchants' lending activity reflects excellent responsiveness to assessment area credit needs. Performance was generally consistent across all assessment areas. The bank is a leading lender in most assessment areas. Please refer to the separate assessment area sections for additional information.

Assessment Area Concentration

A substantial majority of First Merchants' lending occurred within the assessment areas. As the following table shows, 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 2021, 2022, and 2023.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$**
Closed-End Home Mortgage										
2021	3,564	84.5	654	15.5	4,218	710,123,396	56.6	543,583,713	43.4	1,253,707,109
2022	3,093	83.3	620	16.7	3,713	816,279,790	68.0	384,285,450	32.0	1,200,565,240
2023	2,836	84.3	527	15.7	3,363	684,563,100	72.3	262,724,410	27.7	947,287,511
Subtotal	**9,493**	**84.1**	**1,801**	**15.9**	**11,294**	**2,210,966,286**	**65.0**	**1,190,593,573**	**35.0**	**3,401,559,860**
Open-End Home Mortgage										
2021	2,616	92.2	220	7.8	2,836	266,368,098	87.8	36,941,661	12.2	303,309,759
2022	2,412	91.7	217	8.3	2,629	267,891,660	86.5	41,945,785	13.5	309,837,445
2023	2,247	91.8	200	8.2	2,447	262,777,262	86.9	39,586,833	13.1	302,364,095
Subtotal	**7,275**	**92.0**	**637**	**8.0**	**7,912**	**797,037,020**	**87.1**	**118,474,279**	**12.9**	**915,511,299**
Small Business										
2021	3,561	87.4	512	12.6	4,073	566,832,727	81.1	132,202,454	18.9	699,035,181
2022	1,781	87.2	261	12.8	2,042	383,811,839	82.9	79,420,850	17.1	463,232,689
2023	1,837	86.6	285	13.4	2,122	318,374,000	79.5	82,210,000	20.5	400,584,000
Subtotal	**7,179**	**89.2**	**1,058**	**12.8**	**8,237**	**1,269,018,566**	**81.2**	**293,833,304**	**18.8**	**1,562,851,870**
Small Farm										
2021	752	87.5	107	12.5	859	62,940,302	85.2	10,928,342	14.8	73,868,644
2022	276	83.1	56	16.9	332	56,326,898	83.1	11,433,961	16.9	67,760,859
2023	225	84.6	41	15.4	266	44,918,000	83.2	9,097,000	16.8	54,015,000
Subtotal	**1,253**	**86.0**	**204**	**14.0**	**1,457**	**164,185,200**	**83.9**	**31,459,303**	**16.1**	**195,644,503**
Total	**25,200**	**87.2**	**3,700**	**12.8**	**28,900**	**4,441,207,072**	**73.1**	**1,634,360,459**	**26.9**	**6,075,567,532**

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout First Merchants' assessment areas. The bank's geographic distribution was stronger in the Indianapolis MSA assessment area than the other assessment areas. While this assessment area is weighed the most in the evaluation, the overall conclusion is supported by the bank's performance throughout all rated 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. First Merchants' performance was strongest in the Indiana and multistate Chicago MSA rated areas. While the bank's performance was weaker in the Michigan and Ohio rated areas, its performance was at least adequate in every assessment area. Refer to the separate assessment area sections of this evaluation for more detailed information.

Innovative and Flexible Lending Practices

First Merchants makes extensive use of innovative and flexible lending practices to serve assessment area credit needs. The bank originated innovative and flexible loans totaling more than $400.0 million since the previous evaluation.

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

- Next Horizon Mortgage Loans – Next Horizon is First Merchants' signature home mortgage loan 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 over 1,000 Next Horizon mortgages during the current evaluation period, compared to nearly 700 originations during the prior evaluation period.

- Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac) Loan Programs – First Merchants offers flexible loan programs in conjunction with Fannie Mae and 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 and 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 – First Merchants 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.

- United States Small Business Administration (SBA) Loans – First Merchants 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.

- Capital Access Program (CAP) – This program enables small businesses to obtain credit to help them grow and expand their businesses in Indiana, Michigan, and Ohio.

- Michigan Collateral Support Program – This program grants access for financing to businesses that meet certain size and eligibility requirements. First Merchants receives collateral for the loan in the form of a cash collateral account owned by the state.

- New Look Home Improvement Loans – First Merchants 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 – First Merchants 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.

- Chaldean Foundation Automobile Loan – This special purpose program specifically serves the Chaldean Community Fund in southeastern Michigan. The program was continued with the acquisition of Level One Bank in October 2022 and formally launched in 2023. The foundation refers Chaldean Foundation members that are refugees and immigrants to First Merchants for loans to purchase vehicles. Expanded credit parameters and application criteria allow for same day approvals and the foundation backs the loans for recourse.

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**	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
		#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	Next Horizon	111	18,622	338	59,334	470	83,214	123	22,999	1,042	184,169
	Fannie and Freddie	0	0	4	775	55	8,754	249	37,148	308	46,677
	FHA	27	4,262	46	8,418	106	21,150	76	14,160	255	47,990
	VA	3	614	9	1,760	10	2,997	7	1,648	29	7,019
	USDA	6	771	12	1,851	7	958	5	1,149	30	4,729
	State HFA	18	2,926	24	4,172	63	9,606	65	11,305	170	28,009
Small Business	SBA	10	6,350	19	10,576	84	36,755	48	13,025	161	66,706
	CAP	0	0	0	0	49	465	32	337	81	802
	Michigan Collateral Support	0	0	1	1,352	0	0	5	9,980	6	11,332
	FSA	1	90	1	1,399	0	0	0	0	2	1,489
Consumer	New Look Home Improvement	0	0	5	78	11	158	22	384	38	620
	Chaldean Auto	0	0	0	0	42	569	37	515	79	1,084
	Credit Creator	33	38	122	143	102	119	78	117	335	417
Total		**209**	**33,673**	**581**	**89,858**	**999**	**164,745**	**747**	**112,767**	**2,536**	**401,043**
Source: Bank Data											

Community Development Loans

First Merchants is a leader in making community development loans. During the evaluation period, the bank originated 165 community development loans totaling $828.5 million. This level of community development lending represents a dollar volume increase of roughly 73.7 percent from the prior evaluation period, during which the bank originated 133 community development loans totaling $477.0 million. This increase in community development lending significantly outpaced the 23.0 percent increase in total bank assets over the same timeframe. Additionally, in 2020 and 2021, the previous evaluation included 53 loans totaling $105.7 million originated through the SBA's Paycheck Protection Program (PPP) in response to the COVID-19 pandemic. Excluding the PPP loans, the community development lending represents a dollar volume increase of roughly

123.1 percent. The bank's community development lending during the current evaluation represents 7.3 percent of average net loans and 4.7 percent of average total assets throughout the evaluation period.

Examiners compared First Merchants' community development lending performance to the performance of eight 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 eight banks, First Merchants ranked in the middle in terms of community development lending as a percentage of both average total assets and average net loans. First Merchants maintained ratios that were consistent with other banks assessed as High Satisfactory under this criterion.

However, qualitatively, the bank was a leader in originating community development loans that substantially benefited its assessment areas and met significant needs. The bank originated high-dollar loans with long-term positive impacts to low- and moderate-income individuals and communities, including loans to spur additional investments in these areas. Specific examples include loans originated in conjunction with local redevelopment plans, including tax increment financing (TIF) projects, and equity bridge loans that support low-income housing tax credit (LIHTC) projects. Community development loans also include collaborations with state and local governments, as well as other financial institutions, to provide solutions to local community development needs. Throughout its assessment areas, the qualitative strength of the bank's community development lending supports excellent performance under this criterion.

First Merchants originated community development loans throughout all its assessment areas that 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 the bank's 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 Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Indiana	23	264,897	11	55,355	26	62,102	13	79,736	**73**	**462,090**
Michigan	7	36,232	8	17,402	15	67,499	8	23,217	**38**	**144,350**
Ohio	2	24,000	5	28,227	3	9,034	-	-	**10**	**61,261**
Chicago Multistate MSA	3	19,129	1	6,000	9	15,579	3	14,250	**16**	**54,958**
Regional Activities	15	62,215	4	19,360	8	15,706	1	8,581	**28**	**105,862**
Total	**50**	**406,473**	**29**	**126,344**	**61**	**169,920**	**25**	**125,784**	**165**	**828,521**
Source: Bank Data										

The table above includes regional activities that contributed to the institution's overall assessment. Notable examples of regional community development loans include the following:

- In 2022, the bank originated a $14.7 million loan that supported affordable housing in Michigan. The loan financed the acquisition and rehabilitation of three multifamily affordable housing properties in the state.
- In 2023, the bank originated a $1.5 million loan to a small business in southern Indiana. This allowed the business to expand and employ low- and moderate-income individuals in the area.
- In 2024, the bank originated a $2.6 million loan that funded the purchase and renovation of a 38-unit affordable housing rental property in Chicago.

INVESTMENT TEST

The Investment Test rating is Outstanding. An excellent overall level of investment and grant activity across all rated areas, good responsiveness to community credit and development needs, and significant use of innovative or complex investments support this rating.

Investment and Grant Activity

First Merchants has an excellent level of overall investment and grant activity. The bank's investments and donations totaled $339.2 million. This represents an increase of 67.0 percent in total investments at the previous evaluation. Investments included 109 new investments totaling $302.5 million and 11 prior period investments totaling $26.3 million. The bank also made 1,965 qualified donations and grants, which totaled $10.8 million.

Total investments represent 8.3 percent of average total securities and 1.9 percent of average total assets throughout the evaluation period. First Merchants' Investment Test performance compared similarly to the performance of similarly situated banks rated Outstanding under this test. In terms of qualified investments as a percentage of average total assets, First Merchants ranked the highest, at 1.9 percent, among all eight similarly situated banks.

The bank's investments and donations supported all four community development categories, with the largest dollar volume targeted at affordable housing initiatives. Qualified investment activities occurred throughout all 11 assessment areas, with the highest dollar volume of investments in the Indianapolis MSA and Detroit MSA assessment areas. Other assessment areas with high investment volumes include the Chicago MSA, Muncie MSA, and Lafayette MSA.

Qualified Investments and Donations										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	3	9,354	6	13,699	2	3,291	0	0	**11**	**26,344**
2021	10	24,334	0	0	1	4,000	0	0	**11**	**28,334**
2022	15	50,500	2	4,610	2	2,500	0	0	**19**	**57,610**
2023	17	76,499	0	0	1	5,000	0	0	**18**	**81,499**
2024 (YTD)	57	128,333	0	0	3	6,250	0	0	**60**	**134,583**
Subtotal	**102**	**289,020**	**8**	**18,309**	**9**	**21,041**	**0**	**0**	**119**	**328,370**
Qualified Donations	118	1,017	432	2,190	66	530	2	7	**618**	**3,744**
Homeownership Assistance Grants	1,347	7,076	0	0	0	0	0	0	**1,347**	**7,076**
Total	**1,567**	**297,113**	**440**	**20,499**	**75**	**21,571**	**2**	**7**	**2,084**	**339,190**
Source: Bank Data										

Examiners included a breakdown of donations by year and purpose in the following table. First Merchants made a substantial number of donations to organizations and activities fulfilling affordable housing and community services needs.

Qualified Donations										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021 (Partial)	9	63	38	315	6	28	0	0	**53**	**406**
2022	42	421	124	592	23	163	0	0	**189**	**1,176**
2023	33	315	112	515	14	114	1	3	**160**	**947**
2024 (YTD)	34	218	158	768	23	225	1	4	**216**	**1,215**
Total	**118**	**1,017**	**432**	**2,190**	**66**	**530**	**2**	**7**	**618**	**3,744**
Source: Bank Data										

In addition to assisting homeowners with applying for grants offered by the Federal Home Loan Bank of Indianapolis, state, and local housing authorities, First Merchants also promotes homeownership for low- and moderate-income borrowers through bank-funded grants of up to $7,500. These grants fund down payments and closing costs or serve to reduce principal. The bank offered these grants to low- and moderate-income borrowers in every assessment area. During the evaluation period, the bank funded 1,347 grants across its assessment areas, totaling approximately $7.1 million. Since the program is offered in a consistent manner to all assessment areas, examiners summarized the number and dollar amount of grants in the following table.

Homeownership Assistance Grants										
Assessment Area	**2021**		**2022**		**2023**		**2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Indianapolis MSA	81	453	235	1,261	124	688	26	138	**466**	**2,540**
Indiana Non-MSA	2	7	28	107	31	117	26	105	**87**	**336**
Muncie MSA	1	4	14	65	16	64	15	64	**46**	**197**
Lafayette MSA	0	0	24	95	21	87	5	20	**50**	**202**
Fort Wayne MSA	9	43	97	477	70	410	55	329	**231**	**1,259**
Indiana Statewide	0	0	1	3	0	0	2	7	**3**	**10**
Detroit MSA	1	5	71	364	123	592	60	448	**255**	**1,409**
Monroe MSA	3	12	6	23	1	3	4	15	**14**	**53**
Ann Arbor MSA	0	0	6	23	12	53	6	29	**24**	**105**
Grand Rapids MSA	0	0	0	0	3	13	1	4	**4**	**17**
Columbus MSA	9	52	39	214	36	224	4	24	**88**	**514**
Chicago MSA	3	18	46	243	19	111	11	62	**79**	**434**
Total	**109**	**594**	**567**	**2,875**	**456**	**2,362**	**215**	**1,245**	**1,347**	**7,076**
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

First Merchants exhibits good responsiveness to credit and community development needs. The bank's qualified grants and investments focused on meeting the affordable housing needs of its assessment areas. Through community contact interviews and a review of external data, examiners determined that affordable housing is a pressing need throughout the bank's assessment areas.

Community Development Initiatives

First Merchants makes significant use of innovative or flexible investments. Most of the bank's investments were through standard investment vehicles, like mortgage-backed securities. However, in the Indianapolis MSA, Columbus MSA, and Chicago MSA assessment areas, the bank made significant or extensive use of unique or complex investments which provided greater community impact. Refer to the separate assessment area sections of this evaluation for more information.

SERVICE TEST

The Service Test is rated High Satisfactory. Performance under each criterion supports this rating and is consistent with performance in each rated area.

Accessibility of Delivery Systems

First Merchants' delivery systems are accessible to essentially all portions of the assessment areas. The bank's branches are generally well positioned to serve the needs of low- and moderate-income areas throughout each rated area.

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 include online banking, mobile banking, and 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.

Changes in Branch Locations

The opening and closing of branches has generally not adversely affected the accessibility of delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the previous evaluation, First Merchants has acquired, opened, sold, and closed branches throughout its rated areas. As the following table shows, a significant portion of the 12 branch closures were in middle- and upper-income geographies. The bank closed one branch located in a low-income tract and one branch located in a moderate-income tract. These two 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	0	3	0	-1	-2	0	0
Indiana Non-MSA	0	2	0	0	-2	0	0
Muncie MSA	0	0	0	0	0	0	0
Lafayette MSA	0	1	0	0	-1	0	0
Fort Wayne MSA	0	0	0	0	0	0	0
Chicago MSA	0	1	-1	0	0	0	0
Monroe MSA	0	1	0	0	-1	0	0
Jackson MSA	0	1	0	0	-1	0	0
Detroit MSA	0	2	0	0	0	-2	0
Ann Arbor MSA	0	0	0	0	0	0	0
Grand Rapids MSA	0	0	0	0	0	0	0
Columbus MSA	1	0	1	0	0	0	0
Cincinnati MSA	0	1	-1	0	0	0	0
Total	**1**	**12**	**-1**	**-1**	**-7**	**-2**	**0**

The bank also sold its five Illinois branches to Old Second National Bank. This sale ensured the continued operation of two branches located in moderate-income areas. The bank opened one new branch during the evaluation period. This branch is in a low-income tract surrounded by moderate-income tracts northeast of downtown Columbus, Ohio. The opening of this branch increases the availability of banking services in underbanked areas.

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, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. First Merchants offers Saturday hours and drive-up services at most branches, including branches in low- and moderate-income geographies. Any variations in hours and services among branches are minimal and do not disproportionately impact low- and moderate-income geographies or individuals. Refer to the separate assessment area sections of the evaluation for more information.

Community Development Services

First Merchants is a leader in providing community development services throughout its assessment areas. Throughout the evaluation period, bank employees used their professional expertise to provide 1,019 instances of services to community developed-related organizations. This is a significant increase since the previous evaluation, during which bank personnel performed 415 instances of community development services.

When comparing the bank's performance to similarly situated banks, not all available CRA Performance Evaluations quantified services in the same manner. Among banks where services were quantified similarly, First Merchants performed above a bank assessed as High Satisfactory and significantly above a bank assessed as Low Satisfactory.

Many of the bank's community development service activities involve extensive employee involvement and leadership positions, such as employees serving as officers or directors of a community development organization. These types of service are counted once per calendar year but receive greater qualitative weight when arriving at overall performance conclusions. Refer to the separate assessment area sections of the evaluation for additional details.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Indianapolis MSA	50	136	38	0	**224**
Indiana Non-MSA	5	32	19	1	**57**
Muncie MSA	10	46	3	0	**59**
Lafayette MSA	15	19	0	4	**38**
Fort Wayne MSA	22	79	12	3	**116**
Indiana Statewide Activities	0	3	0	0	**3**
Detroit MSA	97	60	12	2	**171**
Monroe MSA	7	70	17	1	**95**
Ann Arbor MSA	2	4	1	0	**7**
Grand Rapids MSA	1	3	7	1	**12**
Michigan Statewide Activities	0	1	0	0	**1**
Columbus MSA	10	75	12	2	**99**
Chicago MSA	42	81	13	1	**137**
Total	**261**	**609**	**134**	**15**	**1,019**
Source: Bank Data					

Additionally, the bank provided several community development services that are targeted to a statewide area rather than limited to a specific assessment area. For example, an employee of the bank served on the Board of an organization that serves homeless and abused children and teenagers throughout Indiana by providing emergency shelter and wraparound services. The organization also assists young adults who have aged out of the foster care system with living independently. Additionally, an employee of the bank served on the Board of a statewide financial literacy and fair housing organization that provides affordable small-dollar loans to low- and moderate-income families throughout Indiana.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act, and did not identify any discriminatory or other illegal credit practices.

INDIANA

CRA RATING FOR INDIANA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN INDIANA

The Indiana rated area contains the largest portion of First Merchants' operations among the four rated areas. Of the bank's 106 office locations, 57 are in Indiana. This number excludes additional branches located in the Indiana portions of the Chicago MSA assessment area. As previously mentioned, this rated area contains about two-thirds of the bank's total deposits and lending activities. The bank has delineated five separate assessment areas within the rated area: 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, Indiana Non-MSA, and Muncie MSA assessment areas. Examiners conducted limited-scope reviews of the Lafayette MSA and Fort Wayne MSA assessment areas. As noted previously, examiners evaluated small farm lending performance only in the Indiana Non-MSA and Lafayette MSA assessment areas. Of the five assessment areas in Indiana, the Indianapolis MSA assessment area is the largest by branch count, deposits, and lending. Therefore, this assessment area received the most weight in arriving at overall conclusions for the Indiana rated area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANA

LENDING TEST

The Lending Test is High Satisfactory for the Indiana rated area. Performance across each of the Lending Test criteria supports this conclusion. Performance is generally consistent for all assessment areas with this rated area.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. First Merchants demonstrated excellent performance in all three full scope assessment areas. 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, First Merchants demonstrated good performance in

the Indianapolis assessment area and adequate performance in the Indiana Non-MSA and Muncie assessment areas. 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 businesses and farms of different sizes. First Merchants demonstrated good performance under this criterion in all three assessment areas. Refer to the separate assessment area sections of this evaluation for more detailed information.

Innovative and Flexible Lending Practices

First Merchants makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs. The bank offers all innovative and flexible loan programs described previously throughout the Indiana rated area. As shown in the following table, the bank originated 1,673 loans totaling $231.9 million through innovative and flexible programs during the evaluation period. Refer to the separate assessment area sections of this evaluation for more detailed information.

Innovative and Flexible Lending Programs			
Loan Type	**Loan Program**	**Totals**	
		#	**$(000s)**
Home Mortgage	Next Horizon	653	107,319
	Fannie and Freddie	210	30,472
	FHA	185	33,620
	VA	15	3,185
	USDA	26	3,895
	State HFA	128	21,645
Small Business	SBA	78	28,856
	FSA	2	1,489
	CAP	52	505
Consumer	New Look Home Improvement	31	534
	Credit Creator	293	352
Totals		**1,673**	**231,872**
Source: Bank Records			

Community Development Loans

First Merchants is a leader in making community development loans. The bank originated 73 community development loans totaling $462.1 million throughout the Indiana rated area, which represents slightly more than half of the bank's total community development lending.

Qualitatively, the bank originated numerous loans with significant long-term impacts on its assessment areas, including complex, high-dollar financing projects. For example, in the Fort Wayne MSA assessment area, the bank originated a $32.0 million loan to a LIHTC project to help construct more than 200 affordable housing units. 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										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Indianapolis MSA	13	196,758	3	18,950	12	27,216	5	46,430	**33**	**289,354**
Indiana Non-MSA	1	3,000	2	12,870	5	19,500	4	11,960	**12**	**47,330**
Muncie MSA	7	33,139	6	23,535	-	-	1	2,461	**14**	**59,135**
Lafayette MSA	-	-	-	-	6	10,392	2	17,625	**8**	**28,017**
Fort Wayne MSA	2	32,000	-	-	3	4,994	1	1,260	**6**	**38,254**
Total	**23**	**264,897**	**11**	**55,355**	**26**	**62,102**	**13**	**79,736**	**73**	**462,090**
Source: Bank Data										

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 support this rating. Performance was noticeably stronger in the Indianapolis MSA, which was weighed the heaviest. Overall, the bank's performance across all five assessment areas supports this rating.

Investment and Grant Activity

First Merchants has an excellent level of community development investments and grants. The bank made 346 qualified investments totaling $182.9 million in the Indiana rated area, including prior period investments and qualified donations. In addition to investments within the assessment area, the bank made investments totaling $5.7 million that benefited the 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										
	Affordable Housing		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Indianapolis MSA	13	58,051	3	9,599	1	1,962	0	0	**17**	**69,612**
Indiana Non-MSA	9	21,075	0	0	0	0	0	0	**9**	**21,075**
Muncie MSA	7	33,324	0	0	0	0	0	0	**7**	**33,324**
Lafayette MSA	6	26,371	3	4,100	0	0	0	0	**9**	**30,471**
Fort Wayne MSA	7	20,950	0	0	0	0	0	0	**7**	**20,950**
Indiana Statewide	1	3,500	1	2,190	0	0	0	0	**2**	**5,690**
Subtotal	**43**	**163,271**	**7**	**15,889**	**1**	**1,962**	**0**	**0**	**51**	**181,122**
Qualified Donations	45	363	228	1,289	22	145	0	0	295	1,797
Total	**88**	**163,634**	**235**	**17,178**	**23**	**2,107**	**0**	**0**	**346**	**182,919**
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

First Merchants exhibits good responsiveness to credit and community economic development needs. The bank's qualified investments addressed identified needs throughout the assessment areas, primarily focusing on affordable housing and community services. Refer to the separate assessment area sections of this evaluation for more information.

Community Development Initiatives

First Merchants makes significant use of innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, particularly in the Indianapolis MSA assessment area. Refer to the separate assessment area sections of this evaluation for more information.

SERVICE TEST

The Service Test is rated High Satisfactory for the Indiana rated area. The bank's performance under each criterion supports this conclusion. First Merchants' performance across all five assessment areas supports this rating.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the assessment areas across the state. First Merchants maintains a branch and ATM network throughout the state that is accessible to low- and moderate-income individuals and neighborhoods. Please refer to the separate assessment area sections for details.

Changes in Branch Locations

The changes to the branch network have generally not adversely affected the accessibility of delivery systems for low- and moderate-income individuals. Since the previous evaluation, First Merchants closed six branch offices, including one branch in a moderate-income tract. The bank has maintained an ATM at all six closed branches. Please review the separate assessment area sections for additional details.

Reasonableness of Business Hours and Services

First Merchants' business hours and services do not vary in a way that inconveniences certain portions of the assessment areas. Throughout the state, the bank's hours and services do not vary in any significant way. Almost all branches offer drive-up services, Saturday hours, and 24-hour ATM access. Any variations are minor and do not predominantly impact low- and moderate-income communities.

Community Development Services

First Merchants is a leader in providing community development services throughout the Indiana rated area. The bank's services primarily focused on providing community services to low- and moderate-income individuals throughout the state.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Indianapolis MSA	50	136	38	0	**224**
Indiana Non-MSA	5	32	19	1	**57**
Muncie MSA	10	46	3	0	**59**
Lafayette MSA	15	19	0	4	**38**
Fort Wayne MSA	22	79	12	3	**116**
Indiana Statewide	0	3	0	0	**3**
Total	**102**	**315**	**72**	**8**	**497**
Source: Bank Records					

INDIANAPOLIS-CARMEL-GREENWOOD, IN METROPOLITAN STATISTICAL AREA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS METROPOLITAN STATISTICAL AREA

The Indianapolis MSA assessment area includes nine counties: Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby. The assessment area includes all of Indianapolis and the surrounding suburban areas. First Merchants operates 23 offices in the assessment area. Among the bank's 11 assessment areas, the bank's performance in the Indianapolis assessment area carried the most weight in arriving at overall and Indiana rated area conclusions since most 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 455 census tracts across the nine counties. According to the 2020 U.S. Census, the tracts reflect the following income designations:

- 58 low-income tracts,
- 115 moderate-income tracts,
- 165 middle-income tracts,
- 108 upper-income tracts, and
- nine tracts without income designations.

A majority of the assessment area's low- and moderate-income tracts are in Marion County, which includes Indianapolis. There is an additional cluster of low- and moderate-income tracts in Madison County, centered around Anderson.

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

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	455	12.7	25.3	36.3	23.7	2.0
Population by Geography	2,003,502	8.7	22.2	38.3	29.4	1.4
Housing Units by Geography	825,283	10.2	23.6	38.1	26.8	1.4
Owner-Occupied Units by Geography	488,532	5.0	17.3	42.5	34.3	0.9
Occupied Rental Units by Geography	262,045	16.8	32.8	31.9	16.5	2.1
Vacant Units by Geography	74,706	21.2	32.0	31.2	13.7	1.9
Businesses by Geography	307,186	8.7	20.5	35.4	32.3	3.1
Farms by Geography	8,020	5.9	16.7	47.4	28.7	1.2
Family Distribution by Income Level	475,961	21.0	18.1	20.9	40.0	0.0
Household Distribution by Income Level	750,577	23.5	16.5	18.6	41.3	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		$80,981	Median Housing Value			$176,548
			Median Gross Rent			$956
			Families Below Poverty Level			8.0%

Source: 2020 U.S. Census and 2023 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 area have been stable during the evaluation period. As of October 2024, the Bureau of Labor Statistics reported the unemployment rate as 3.1 percent across the assessment area. The unemployment rate was higher in Marion and Madison counties at 3.9 and 4.0 percent respectively, according to the Indiana Department of Workforce Development.

According to Moody's Analytics, the Indianapolis MSA's economy is thriving. The MSA is experiencing population growth from international and domestic migration, fueled by construction and healthcare jobs. The MSA has a younger than average population, driving labor force growth in the region. The Indianapolis MSA experienced the fastest year-over-year growth in non-farm payrolls in 2024 out of the 50 largest MSAs. Continued employment growth is supported by the strength of the logistics and pharmaceutical industries. The largest employers in the MSA include Indiana University Health, St. Vincent Hospitals, Eli Lilly and Co, Walmart, FedEx, Roche Diagnostics, and Elevance Healthcare (formerly Anthem).

The median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the Indianapolis MSA median family income levels for 2022 and 2023, 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%**
2022 ($91,900)	<$45,950	$45,950 to <$73,520	$73,520 to <$110,280	≥$110,280
2023 ($97,300)	<$48,650	$48,650 to <$77,840	$77,840 to <$116,760	≥$116,760
Source: FFIEC				

Competition

There is a highly competitive market for deposits in the assessment area. According to FDIC Deposit Market Share data as of June 30, 2024, there were 44 banks operating 457 offices in the assessment area. First Merchants ranked eighth with 4.7 percent of the total deposit market share.

There is also a highly competitive market for loans in the assessment area. According to the 2023 HMDA aggregate lending data, 646 lenders originated 57,786 mortgage loans in the assessment area. First Merchants ranked 15th, originating 2.0 percent of the market by number of loans among institutions that reported home mortgage originations or purchases in the assessment area. Several large nonbank mortgage originators held substantial market shares in the assessment area. According to 2022 CRA aggregate lending data, 167 lenders originated 44,105 small business loans in the assessment area. First Merchants ranked 16th, originating 1.0 percent of the market by number of loans among institutions that reported CRA small business data.

Community Contact

Examiners reviewed recent community contact interviews and credit need assessments for the Indianapolis MSA. Examiners determined that housing affordability is a growing issue within the assessment area. The assessment area needs additional credit and community services targeted at affordable housing.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and community needs assessments from major community stakeholders, examiners determined that access to affordable housing continues to be the greatest need for low- and moderate-income families in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE INDIANAPOLIS METROPOLITAN STATISTICAL AREA

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.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. Closed-end home mortgage lending volumes have declined since the previous evaluation, reflecting industry trends driven by interest rate increases during the evaluation period. The bank's small business lending volumes have also declined since the previous evaluation. Conversely, the bank's open-end home mortgage lending volume has increased slightly since the previous evaluation.

In 2023, First Merchants had the 15th highest home mortgage market share among more than 600 lenders in the assessment area. Of the lenders ranking above First Merchants, nearly all were nonbank mortgage lenders as well as one large statewide credit union. Of the FDIC-insured banks that ranked above First Merchants, all were large national and regional banks with asset sizes greater than First Merchants. First Merchants' ability to compete with these large banks and nonbank lenders demonstrates excellent responsiveness. Furthermore, First Merchants' home mortgage market share outranked multiple banks that maintain higher deposit market shares in the assessment area, including some of the nation's largest banks like JPMorgan Chase, Bank of America, and BMO Bank.

First Merchants continues to be a leading small business lender in the assessment area. According to the 2022 CRA aggregate lending data, the bank was the sixth largest small business lender in the assessment area by total dollar volume, exceeding the bank's eighth-place deposit market share. First Merchants' average small business loan amount of $222,000 was significantly higher than many other leading small business lenders, including numerous large national banks that primarily originate small business credit cards, which are less impactful in meeting financing needs.

The following table details First Merchants' 2022 and 2023 originations by loan type in the assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	769	229,883	546	124,038
Open-End Home Mortgage	713	87,504	595	72,898
Subtotal: Home Mortgage	**1,482**	**317,387**	**1,141**	**196,936**
Small Business	432	96,206	479	76,470
Total	**1,914**	**413,593**	**1,620**	**273,406**
Source: Bank Data				

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. While the open-end home mortgage and small business lending performance was adequate, the bank's excellent performance in closed-end home mortgage lending supports this conclusion.

Closed-End Home Mortgage Loans

The geographic distribution of closed-end home mortgage loans reflects excellent penetration throughout the assessment area. In 2022 and 2023, First Merchants' lending in low- and moderate-income tracts significantly exceeded aggregate performance and the percentage of owner-occupied housing units. In both years, First Merchants' performance in low-income tracts was more than

double the aggregate performance level. The bank's performance was slightly less than double the aggregate performance level in moderate-income tracts in both years as well. The following table details the geographic distribution of closed-end home mortgage lending.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	5.0	5.3	84	10.9	44,085	19.2
2023	5.0	6.3	81	14.8	7,753	6.3
Moderate						
2022	17.3	17.0	251	32.6	55,663	24.2
2023	17.3	17.9	190	34.8	37,721	30.4
Middle						
2022	42.5	44.2	306	39.8	77,507	33.7
2023	42.5	44.9	179	32.8	36,272	29.2
Upper						
2022	34.3	32.5	117	15.2	49,533	21.5
2023	34.3	29.9	92	16.9	41,563	33.5
Not Available						
2022	0.9	0.9	11	1.4	3,096	1.3
2023	0.9	1.0	4	0.7	730	0.6
Totals						
2022	**100.0**	**100.0**	**769**	**100.0**	**229,883**	**100.0**
2023	**100.0**	**100.0**	**546**	**100.0**	**124,038**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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 performance in low-income tracts slightly trailed aggregate performance. However, the bank performed stronger in moderate-income tracts. In 2022 and 2023, the bank exceeded aggregate performance in these tracts. The following table shows the bank's open-end home mortgage performance by tract income level.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	5.0	2.1	7	1.0	531	0.6
2023	5.0	2.6	7	1.2	230	0.3
Moderate						
2022	17.3	11.0	107	15.0	9,144	10.5
2023	17.3	12.4	82	13.8	7,203	9.9
Middle						
2022	42.5	39.8	348	48.8	36,285	41.5
2023	42.5	41.5	336	56.5	38,198	52.4
Upper						
2022	34.3	46.6	249	34.9	41,360	47.3
2023	34.3	43.0	170	28.6	27,267	37.4
Not Available						
2022	0.9	0.4	2	0.3	183	0.2
2023	0.9	0.4	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**713**	**100.0**	**87,504**	**100.0**
2023	**100.0**	**100.0**	**595**	**100.0**	**72,898**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. In 2022, the bank's performance in low-income tracts was below aggregate performance levels. In 2023, the bank improved its performance in low-income tracts, tripling the number of loans originated in these tracts. The bank's performance in moderate-income tracts exceeded aggregate performance levels in 2022 and nearly matched the percentage of businesses operating in these tracts in both years. Overall, the bank's performance is adequate. The following table details the bank's performance.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	8.5	5.6	11	2.5	3,313	3.4
2023	8.7	--	33	6.9	6,185	8.1
Moderate						
2022	20.5	16.9	85	19.7	21,055	21.9
2023	20.5	--	93	19.4	14,568	19.1
Middle						
2022	35.5	39.2	206	47.7	48,485	50.4
2023	35.4	--	224	46.8	35,526	46.5
Upper						
2022	32.4	36.1	121	28.0	20,058	20.8
2023	32.3	--	119	24.8	15,678	20.5
Not Available						
2022	3.1	2.2	9	2.1	3,294	3.4
2023	3.1	--	10	2.1	4,513	5.9
Totals						
2022	**100.0**	**100.0**	**432**	**100.0**	**96,206**	**100.0**
2023	**100.0**	**--**	**479**	**100.0**	**76,470**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes. The bank's excellent performance in closed-end home mortgage lending and good performance in open-end home mortgage and small business lending support this conclusion.

Closed-End Home Mortgage Loans

The distribution of closed-end home mortgage loans among borrowers of different income levels is excellent. In 2022 and 2023, First Merchants' lending to low- and moderate-income borrowers significantly exceeded aggregate performance levels. In both years, the bank's performance among low-income borrowers was more than double the aggregate performance level. The performance also significantly exceeded the percentage of low-income families in the assessment area. The following table details the geographic distribution of closed-end home mortgage loans.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.0	11.3	214	27.8	21,318	9.3
2023	21.0	9.6	164	30.0	14,540	11.7
Moderate						
2022	18.1	22.9	278	36.2	36,367	15.8
2023	18.1	22.1	165	30.2	20,553	16.6
Middle						
2022	20.9	21.4	101	13.1	19,597	8.5
2023	20.9	21.5	72	13.2	13,209	10.6
Upper						
2022	40.0	26.7	139	18.1	61,223	26.6
2023	40.0	27.6	104	19.0	48,123	38.8
Not Available						
2022	0.0	17.7	37	4.8	91,378	39.8
2023	0.0	19.2	41	7.5	27,613	22.3
Totals						
2022	**100.0**	**100.0**	**769**	**100.0**	**229,883**	**100.0**
2023	**100.0**	**100.0**	**546**	**100.0**	**124,038**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 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 among borrowers of different income levels is good. As shown in the following table, the bank exceeded aggregate performance levels for low- and moderate-income borrowers in both years.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.0	9.7	87	12.2	5,273	6.0
2023	21.0	10.6	74	12.4	4,176	5.7
Moderate						
2022	18.1	18.1	148	20.8	12,654	14.5
2023	18.1	18.8	147	24.7	12,341	16.9
Middle						
2022	20.9	22.9	155	21.7	15,492	17.7
2023	20.9	23.5	125	21.0	12,053	16.5
Upper						
2022	40.0	46.0	271	38.0	46,789	53.5
2023	40.0	44.3	220	37.0	37,715	51.7
Not Available						
2022	0.0	3.3	52	7.3	7,296	8.3
2023	0.0	2.8	29	4.9	6,614	9.1
Totals						
2022	**100.0**	**100.0**	**713**	**100.0**	**87,504**	**100.0**
2023	**100.0**	**100.0**	**595**	**100.0**	**72,898**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects good penetration among businesses of different sizes. In 2022, the bank exceeded aggregate performance in lending to businesses with revenues of $1.0 million or less. In 2023, the bank increased its lending to businesses in this group. The following table illustrates the bank's performance providing small business loans to businesses of different sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	91.0	50.7	241	55.8	34,837	36.2
2023	92.0	--	273	57.0	19,112	25.0
>$1,000,000						
2022	2.8	--	165	38.2	59,213	61.5
2023	2.4	--	203	42.4	56,248	73.6
Revenue Not Available						
2022	6.2	--	26	6.0	2,155	2.2
2023	5.5	--	3	0.6	1,110	1.5
Totals						
2022	**100.0**	**100.0**	**432**	**100.0**	**96,206**	**100.0**
2023	**100.0**	**--**	**479**	**100.0**	**76,470**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Innovative and Flexible Lending Practices

First Merchants 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 765 innovative and flexible loans totaling more than $122.9 million during the evaluation period, representing 30.7 percent of the total innovative and 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										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	115	20,003	221	40,935	173	31,071	80	13,991	**589**	**106,000**
Small Business	2	750	7	4,318	41	7,131	21	4,508	**71**	**16,707**
Consumer	9	12	38	65	31	78	27	81	**105**	**236**
Totals	**126**	**20,765**	**266**	**45,318**	**245**	**38,280**	**128**	**18,580**	**765**	**122,943**
Source: Bank Records										

Community Development Loans

First Merchants is a leader in making community development loans. The bank originated more than $289.3 million in community development loans in this assessment area, supporting all four community development categories. Among all assessment areas, community development lending

volume was highest in this assessment area, representing 34.9 percent of the bank's total community development lending by dollar volume.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	-	-	-	-	1	1,632	2	18,480	**3**	**20,112**
2022	5	82,300	1	1,500	3	4,771	2	26,350	**11**	**114,921**
2023	4	49,758	1	14,000	3	4,713	-	-	**8**	**68,471**
2024 (YTD)	4	64,700	1	3,450	5	16,100	1	1,600	**11**	**85,850**
Total	**13**	**196,758**	**3**	**18,950**	**12**	**27,216**	**5**	**46,430**	**33**	**289,354**
Source: Bank Data										

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

- Two loans totaling $42.2 million provided a total of 208 affordable housing units designated for moderate-income seniors in the assessment area. As previously mentioned, examiners determined affordable housing to be the greatest need in the assessment area.
- A $1.5 million loan funded property improvements for an organization that offers rental assistance, utility bill assistance, foreclosure assistance, and other services for low-income residents in the area.
- A $18.5 million loan increased working capital and supported ongoing growth for a business relocating to a low-income census tract, which will assist the business in adding an estimated 40 to 60 jobs for low- and moderate-income individuals over the next two years.
- A $3.5 million loan to an organization that, through a partnership with the city of Indianapolis, provides job training services to predominantly low-income individuals. Loan proceeds funded renovations of a multi-use building that will serve as the organization's headquarters, which will house job training programs and other health and educational resources. Additionally, the project will positively impact numerous low- and moderate-income tracts that are immediately adjacent to the project site in the downtown Indianapolis area.

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, good responsiveness to community development needs, and significant use of innovative or complex investments support this conclusion.

Investment and Grant Activity

First Merchants made an excellent level of community development investments and grants. Investments in this assessment area represented 21.4 percent of the bank's overall qualified

community development investments by dollar volume. This is slightly below the proportion of overall bank operations in the assessment area. Most investments were new since the previous evaluation. The largest share of investments supported affordable housing. The following table details the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	1	705	3	9,599	1	1,962	0	0	**5**	**12,266**
2021 (Partial)	1	8,100	0	0	0	0	0	0	**1**	**8,100**
2022	2	4,000	0	0	0	0	0	0	**2**	**4,000**
2023	2	13,958	0	0	0	0	0	0	**2**	**13,958**
YTD 2024	7	31,288	0	0	0	0	0	0	**7**	**31,288**
Subtotal	**13**	**58,051**	**3**	**9,599**	**1**	**1,962**	**0**	**0**	**17**	**69,612**
Qualified Donations	21	209	106	492	18	128	0	0	**145**	**829**
Total	**34**	**58,260**	**109**	**10,091**	**19**	**2,090**	**0**	**0**	**162**	**70,441**
Source: Bank Data										

Examples of the bank's qualified investments in the assessment area include the following:

- The bank made a $5.8 million investment into a bond which funded 160 affordable housing units in an area with limited affordable housing options. All the units were rented to low- and moderate-income families.
- During the evaluation period, the bank made two donations that totaled $50,000 to a Community Development Financial Institution which originates microloans with flexible terms to small businesses in the assessment area.
- During the evaluation period, the bank made two donations that totaled $25,000 to a local high school where most students are from low- and moderate-income families. First Merchants made the donation in conjunction with an extensive sales training program that the bank provides to high school students through the school's business classes.

Responsiveness to Credit and Community Development Needs

First Merchants exhibits good responsiveness to community credit and development needs. The bank invests heavily in affordable housing in the assessment area, with 82.7 percent of the bank's qualified investments and donations targeted to affordable housing. As previously mentioned, affordable housing is a significant need in this assessment area.

Community Development Initiatives

First Merchants makes significant use of innovative or complex investments to support community development initiatives. The bank provided significant support to a Community Development Financial Institution supporting small businesses in the assessment area. Additionally, the bank was innovative in its use of donations to financially support an educational program delivered by

teachers and bank staff for high school students from low- and moderate-income families in the assessment area.

SERVICE TEST

First Merchants demonstrated good 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 accessible to essentially all portions of the assessment area. The percentage of branch offices in low- and moderate-income tracts is comparable to the percentages of residents that reside in these tracts and slightly exceeds the breakdown of branches of other lenders in both low- and moderate-income tracts. The bank also operates 15 free-standing ATMs throughout the assessment area. Of these, one free-standing ATM is in a moderate-income tract. The following table shows the breakdown of branch offices by tract income level.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants' Branches**		**Branches of Other Lenders**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	58	12.7	174,305	8.7	1	4.3	17	3.8
Moderate	115	25.3	444,777	22.2	5	21.7	98	21.9
Middle	165	36.3	767,341	38.3	11	47.8	193	43.1
Upper	108	23.7	589,030	29.4	6	26.1	131	29.2
N/A	9	2.0	28,049	1.4	0	0.0	9	2.0
Total	**455**	**100.0**	**2,003,502**	**100.0**	**23**	**100.0**	**448**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

Further, First Merchants' branch offices in Anderson and Indianapolis supported the bank's performance under this criterion. The bank operates a branch on 38th Street in Indianapolis, which is in a low-income tract and primarily serves low- and moderate-income areas several miles north of downtown Indianapolis. The bank also has several offices in Anderson that primarily serve low- and moderate-income areas, including branches in moderate-income tracts that are directly adjacent to low-income tracts.

Among the 17 branches located in middle- and upper-income tracts, 10 are in tracts adjacent to low- or moderate-income tracts. These branches promote the availability of banking services in low- and moderate-income areas and support performance under this criterion.

Changes in Branch Locations

The opening and closing of branches has generally not adversely affected the accessibility of delivery systems. Since the previous evaluation, the bank closed three branch offices, including one branch office located in a moderate-income tract. This branch was in Shelby County. The other

two branch office closures were in middle-income tracts in Hamilton County and Johnson County, respectively. Both branch offices served middle-income areas.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and individuals. Services and business hours are generally consistent, and any variations are minor and do not affect low- and moderate-income areas.

Community Development Services

First Merchants is a leader in providing community development services to the assessment area. Most of these services supported the provision of community services for low- and moderate-income individuals. During the evaluation period, the bank performed 224 qualifying services in the assessment area, representing 22.0 percent of the bank's overall community development services. The following table shows a breakdown of services by year and purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	1	6	2	0	**9**
2022	18	26	7	0	**51**
2023	12	61	13	0	**86**
2024 (YTD)	19	43	16	0	**78**
Total	**50**	**136**	**38**	**0**	**224**
Source: Bank Data					

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

- A bank employee served as a board member of an organization providing youth programs to low- and moderate-income children and teenagers.
- A bank employee served as an advisor to a local organization that provides small dollar loans and advocates for affordable housing for low- and moderate-income families.
- An employee served on the board of an organization that teaches financial literacy to low- and moderate-income children.

INDIANA NON-METROPOLITAN STATISTICAL AREA– Full-Scope Review

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

The Indiana Non-MSA assessment area includes 14 whole counties: Adams, Clinton, Fayette, Henry, Huntington, Jay, Marshall, Miami, Montgomery, Randolph, Union, Wabash, Wayne, and

White. While these areas are not entirely contiguous, they are all located near each other in northern and central Indiana and have similar socioeconomic environments. Examiners reviewed the bank's performance in each non-contiguous portion of the assessment area and determined that the bank's performance was similar across each. Therefore, examiners presented these areas collectively as one assessment area for the purposes of this evaluation. First Merchants operates 14 offices in this assessment area.

Economic and Demographic Data

The assessment area contains 127 census tracts across the 14 counties. According to the 2020 U.S. Census, these tracts reflect the following income designations:

- four low-income tracts,
- 23 moderate-income tracts,
- 86 middle-income tracts, and
- 14 upper-income tracts.

Wayne County, which includes Richmond, and Henry County, which includes New Castle, contain the assessment area's three low-income tracts. These two counties account for half of the assessment area's low- and moderate-income tracts. The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	127	3.1	18.1	67.7	11.0	0.0
Population by Geography	472,250	2.9	16.1	70.4	10.6	0.0
Housing Units by Geography	210,296	3.4	17.2	68.6	10.8	0.0
Owner-Occupied Units by Geography	136,475	1.7	14.4	71.9	12.0	0.0
Occupied Rental Units by Geography	49,054	6.3	23.0	63.2	7.5	0.0
Vacant Units by Geography	24,767	7.1	20.8	61.2	10.9	0.0
Businesses by Geography	40,926	4.3	15.9	68.4	11.4	0.0
Farms by Geography	4,217	0.5	5.1	77.8	16.6	0.0
Family Distribution by Income Level	123,245	20.6	19.1	23.3	37.0	0.0
Household Distribution by Income Level	185,529	23.4	17.9	19.7	39.0	0.0
Median Family Income Non-MSAs - IN		$67,032	Median Housing Value			$111,939
			Median Gross Rent			$697
			Families Below Poverty Level			9.6%

Source: 2020 U.S. Census and 2023 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 the Indiana Department of Workforce Development, unemployment rates throughout the assessment area have been flat or increased slightly over the past year. As of October 2024, county unemployment rates averaged 4.0 percent across the 14 counties. The highest unemployment rate was in Miami County (5.9 percent) and Fayette County (5.8 percent). The lowest unemployment rate was in Clinton and Union counties (3.2 percent).

The assessment area's economy relies on small businesses and agriculture. The assessment area also includes numerous larger employers operating throughout different counties. The largest employment sectors include agriculture and retail trade. The largest employers in the assessment area include Frito Lay in Clinton County, Ford Meter Box in Wabash County, and Reid Health in Wayne County.

As previously mentioned, there are a large number of small businesses in the assessment area. There were 44,898 businesses operating in the assessment area in 2024. Of these businesses, 63.9 percent have four or fewer employees, and 91.1 percent operate from a single location.

The following table presents the Indiana Non-MSA median family incomes for 2022 and 2023, as updated by the FFIEC.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($74,500)	<$37,250	$37,250 to <$59,600	$59,600 to <$89,400	≥$89,400
2023 ($82,700)	<$41,350	$41,350 to <$66,160	$66,160 to <$99,240	≥$99,240
Source: FFIEC				

Competition

There is a high level of competition for deposits in the assessment area. According to FDIC Deposit Market Share data, 40 banks operated 143 offices in the assessment area. Of these banks, First Merchants ranked first with 12.9 percent of deposits.

There is also a high level of competition for home mortgage, small business, and small farm loans in the assessment area. According to 2023 HMDA aggregate lending data, 349 lenders originated or purchased 10,367 mortgage loans in the assessment area. First Merchants ranked first with a 6.5 percent market share by number of loans. According to 2022 CRA aggregate lending data, First Merchants ranked seventh out of 96 lenders in the small business loan market with 3.6 percent of the market share by number of loans. First Merchants ranked seventh out of 34 lenders in the small farm loan market with 6.5 percent of the market share by number of loans.

Community Contact

Examiners reviewed community need assessments published by a local community action agency and the local hospital to determine the needs of the community. Access to affordable housing and home repair loans are both increasingly pressing needs in nonmetropolitan Indiana. Examiners also identified access to affordable childcare as a community development need.

Credit and Community Development Needs and Opportunities

Examiners reviewed community need assessments conducted by local authorities. In addition to the pressing need for affordable rental housing that exists throughout the state, opportunities exist to provide home repair loans to low- and moderate-income families to allow these families to stay in their homes.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NON-METROPOLITAN STATISTICAL AREA 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 Lending Test criteria supports this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. While lending levels have declined during the evaluation period, this is consistent across the industry and is driven by decreased closed-end home mortgage demand due to the high-interest rate environment.

According to 2023 HMDA aggregate lending data, First Merchants was the top home mortgage lender in the assessment area, consistent with the bank's leading deposit market share. The bank outranked various large national banks and nationwide nonbank lenders, demonstrating excellent responsiveness in meeting assessment area credit needs.

The bank is also a leading small business and small farm lender in the assessment area. According to the 2022 CRA aggregate lending data, First Merchants was the largest small business lender by total dollar volume, with 10.6 percent market share. Additionally, First Merchants originates larger sized loans than its competitors, including large national banks. First Merchants' average small business loan was $121,000 in 2022, compared with the median average small business loan size of $11,000 for the six banks which originate more small business loans than First Merchants in the assessment area. Furthermore, First Merchants was the second largest small farm lender by total dollar volume in the assessment area, with a 13.0 percent market share by total dollar volume.

The following table details First Merchants' 2022 and 2023 originations by loan type in the Indiana Non-MSA assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	295	35,333	256	33,741
Open-End Home Mortgage	471	39,446	416	37,938
Subtotal: Home Mortgage	**766**	**74,779**	**672**	**71,679**
Small Business	216	26,166	200	26,504
Small Farm	98	17,583	83	15,842
Total	**1,080**	**118,528**	**955**	**114,025**
Source: Bank Data				

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. First Merchants demonstrated adequate performance across all four products reviewed.

Closed-End Home Mortgage Loans

The geographic distribution of closed-end home mortgage loans reflects adequate penetration throughout the assessment area. In 2022, the bank trailed aggregate performance in low- and moderate-income tracts. In 2023, the bank improved its performance and exceeded aggregate performance in low- and moderate-income tracts. The following table shows the geographic distribution of the bank's closed-end home mortgage loans.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	1.7	1.6	2	0.7	54	0.2
2023	1.7	1.9	5	2.0	315	0.9
Moderate						
2022	14.4	16.1	44	14.9	3,650	10.3
2023	14.4	17.0	54	21.1	5,043	14.9
Middle						
2022	71.9	70.4	215	72.9	27,814	78.7
2023	71.9	69.9	170	66.4	23,684	70.2
Upper						
2022	12.0	11.9	34	11.5	3,815	10.8
2023	12.0	11.2	27	10.5	4,699	13.9
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**295**	**100.0**	**35,333**	**100.0**
2023	**100.0**	**100.0**	**256**	**100.0**	**33,741**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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 performance in 2022 slightly trailed aggregate performance levels in both low- and moderate-income tracts. This below aggregate performance continues in 2023 for low-income tracts; however, the aggregate lending volume in low-income tracts is extremely low, as only four tracts are classified as low-income in the assessment area. In 2023, the bank's performance improved in moderate-income tracts and exceeded aggregate performance. The following table shows the bank's open-end home mortgage performance in the assessment area.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	1.7	1.0	3	0.6	171	0.4
2023	1.7	0.7	1	0.2	100	0.3
Moderate						
2022	14.4	8.3	32	6.8	2,128	5.4
2023	14.4	7.8	40	9.6	3,337	8.8
Middle						
2022	71.9	75.9	381	80.9	30,715	77.9
2023	71.9	77.4	324	77.9	29,723	78.3
Upper						
2022	12.0	14.7	55	11.7	6,431	16.3
2023	12.0	14.1	51	12.3	4,778	12.6
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**471**	**100.0**	**39,446**	**100.0**
2023	**100.0**	**100.0**	**416**	**100.0**	**37,938**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. Performance in both low- and moderate-income tracts was comparable to aggregate lending data in 2022. Performance declined slightly in both income categories in 2023. The following table details the geographic distribution of small business loans.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.4	4.2	5	2.3	1,364	5.2
2023	4.3	--	2	1.0	883	3.3
Moderate						
2022	15.9	12.8	26	12.0	4,345	16.6
2023	15.9	--	18	9.0	2,292	8.6
Middle						
2022	68.4	70.8	169	78.2	18,783	71.8
2023	68.4	--	168	84.0	21,276	80.3
Upper						
2022	11.3	12.2	16	7.4	1,675	6.4
2023	11.4	--	12	6.0	2,053	7.7
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**216**	**100.0**	**26,166**	**100.0**
2023	**100.0**	**--**	**200**	**100.0**	**26,504**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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. The bank did not originate any small farm loans in low-income tracts, and the bank originated one small farm loan per year in moderate-income tracts. Aggregate lending data reveals very little demand and opportunity for small farm lending in both low- and moderate-income tracts in the assessment area, and bank performance is comparable to these aggregate levels. As such, performance is adequate.

Geographic Distribution of Small Farm Loans						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	0.4	0.1	0	0.0	0	0.0
2023	0.5	--	0	0.0	0	0.0
Moderate						
2022	5.0	0.7	1	1.0	100	0.6
2023	5.1	--	1	1.2	120	0.8
Middle						
2022	77.9	82.8	81	82.7	13,969	79.4
2023	77.8	--	65	78.3	12,006	75.8
Upper						
2022	16.7	16.4	16	16.3	3,514	20.0
2023	16.6	--	17	20.5	3,716	23.5
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**98**	**100.0**	**17,583**	**100.0**
2023	**100.0**	**--**	**83**	**100.0**	**15,842**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses and farms of different sizes. Closed-end home mortgage, small business, and small farm lending primarily support this conclusion.

Closed-End Home Mortgage Loans

The distribution of closed-end home mortgage loans reflects excellent penetration among borrowers of different income levels. As shown in the following table, the bank's lending to low-income borrowers slightly exceeded aggregate in 2022 and significantly exceeded aggregate in 2023. The bank's lending to moderate-income borrowers was also strong, with the bank exceeding aggregate performance levels by several percentage points in both 2022 and 2023.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.6	14.4	45	15.3	2,970	8.4
2023	20.6	15.5	67	26.2	4,069	12.1
Moderate						
2022	19.1	27.8	98	33.2	9,047	25.6
2023	19.1	30.2	88	34.4	8,192	24.3
Middle						
2022	23.3	21.8	76	25.8	8,249	23.3
2023	23.3	21.4	42	16.4	5,872	17.4
Upper						
2022	37.0	21.1	61	20.7	13,346	37.8
2023	37.0	18.6	53	20.7	13,971	41.4
Not Available						
2022	0.0	14.9	15	5.1	1,721	4.9
2023	0.0	14.3	6	2.3	1,637	4.9
Totals						
2022	**100.0**	**100.0**	**295**	**100.0**	**35,333**	**100.0**
2023	**100.0**	**100.0**	**256**	**100.0**	**33,741**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 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 among borrowers of different income levels. In 2022, the bank's low-income lending performance was below aggregate levels. In 2023, the bank improved its performance with low-income borrowers and exceeded aggregate performance levels. Lending to moderate-income borrowers was slightly above aggregate in both years.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.6	13.2	40	8.5	1,957	5.0
2023	20.6	13.8	60	14.4	3,065	8.1
Moderate						
2022	19.1	23.2	125	26.5	8,273	21.0
2023	19.1	25.7	117	28.1	7,785	20.5
Middle						
2022	23.3	26.0	122	25.9	8,244	20.9
2023	23.3	24.5	93	22.4	8,028	21.2
Upper						
2022	37.0	34.7	168	35.7	19,909	50.5
2023	37.0	33.0	134	32.2	17,164	45.2
Not Available						
2022	0.0	2.9	16	3.4	1,063	2.7
2023	0.0	3.0	12	2.9	1,896	5.0
Totals						
2022	**100.0**	**100.0**	**471**	**100.0**	**39,446**	**100.0**
2023	**100.0**	**100.0**	**416**	**100.0**	**37,938**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown in the following table, the bank exceeded aggregate lending data by nearly 12.0 percentage points in 2022, and performance increased even further in 2023.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	85.7	57.6	150	69.4	9,968	38.1
2023	87.0	--	144	72.0	9,385	35.4
>$1,000,000						
2022	3.5	--	60	27.8	16,080	61.5
2023	3.1	--	55	27.5	17,105	64.5
Revenue Not Available						
2022	10.9	--	6	2.8	119	0.5
2023	9.9	--	1	0.5	14	0.1
Totals						
2022	**100.0**	**100.0**	**216**	**100.0**	**26,167**	**100.0**
2023	**100.0**	**--**	**200**	**100.0**	**26,504**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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 among farms of different sizes. As shown in the following table, the bank exceeded aggregate performance by 14.4 percentage points in 2022, and performance was consistent in 2023.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	98.5	61.1	74	75.5	10,756	61.2
2023	98.6	--	63	75.9	10,316	65.1
>$1,000,000						
2022	1.0	--	24	24.5	6,827	38.8
2023	0.8	--	20	24.1	5,526	34.9
Revenue Not Available						
2022	0.5	--	0	0.0	0	0.0
2023	0.5	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**98**	**100.0**	**17,583**	**100.0**
2023	**100.0**	**--**	**83**	**100.0**	**15,842**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Innovative and Flexible Lending Practices

First Merchants 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 295 innovative and flexible loans totaling more than $24.2 million during the evaluation period, representing 6.0 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										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	6	704	30	3,812	62	9,057	66	8,831	**164**	**22,404**
Small Business	1	245	1	466	19	638	5	170	**26**	**1,519**
Consumer	8	8	33	44	32	58	32	175	**105**	**285**
Totals	**15**	**957**	**64**	**4,322**	**113**	**9,753**	**103**	**9,176**	**295**	**24,208**
Source: Bank Records										

Community Development Loans

First Merchants is a leader in making community development loans. The bank originated over $47.3 million in community development loans in this assessment area, supporting all four community development categories and representing 5.7 percent of its total qualified lending by

dollar volume. This represents a significant increase from the previous evaluation when the bank originated approximately $16.0 million in community development loans in the assessment area.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	-	-	2	12,870	1	4,000	-	-	**3**	**16,870**
2022	1	3,000	-	-	4	15,500	4	11,960	**9**	**30,460**
2023	-	-	-	-	-	-	-	-	**-**	**-**
2024 (YTD)	-	-	-	-	-	-	-	-	**-**	**-**
Total	**1**	**3,000**	**2**	**12,870**	**5**	**19,500**	**4**	**11,960**	**12**	**47,330**
Source: Bank Data										

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

- A $1.7 million loan to finance business expansion in a moderate-income area. Loan proceeds funded property acquisition as well as new construction in a TIF district, supporting a statewide redevelopment effort.
- A $5.5 million loan supported a business located in a moderate-income tract that employs low- and moderate-income individuals in the assessment area.
- A $3.6 million loan revitalized and stabilized a moderate-income tract by funding necessary improvements to a building and parking lot of a business that employs low- and moderate-income individuals. These improvements helped keep the business in the moderate-income tract, retaining these jobs.

INVESTMENT TEST

First Merchants demonstrated good performance under the Investment Test in the Indiana Non-MSA assessment area. The bank's significant level of community development investments and the noticeable increase in the dollar volume of investments since the previous evaluation support this conclusion.

Investment and Grant Activity

First Merchants made a significant level of community development investments. Investments in this assessment area represented 6.2 percent of the bank's total investment activity by dollar volume, which is slightly lower than the proportion of overall bank operations in the assessment area. However, the bank's level of investment has noticeably improved since the previous evaluation. While the bank's overall dollar volume of investments has increased 66.5 percent, the dollar volume of investments in this assessment area has increased 80.9 percent since the prior evaluation. Furthermore, this level of investment is significant because of the difficulty finding suitable investment opportunities in the largely rural Indiana Non-MSA assessment area. The investments were concentrated in affordable housing and community service categories and all

investments were new. The following table details the bank's qualified investments and donations in the assessment area by year and purpose.

Qualified Investments										
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**
2021 (Partial)	1	2,000	0	0	0	0	0	0	**1**	**2,000**
2022	1	5,000	0	0	0	0	0	0	**1**	**5,000**
2023	0	0	0	0	0	0	0	0	**0**	**0**
YTD 2024	7	14,075	0	0	0	0	0	0	**7**	**14,075**
Subtotal	**9**	**21,075**	**0**	**0**	**0**	**0**	**0**	**0**	**9**	**21,075**
Qualified Grants & Donations	2	2	15	39	0	0	0	0	17	41
Total	**11**	**21,077**	**15**	**39**	**0**	**0**	**0**	**0**	**26**	**21,116**
Source: Bank Data										

Examples of the bank's qualified investments in the assessment area include the following:

- In 2024, the bank invested a total of $14.0 million to purchase mortgage pools which contained 62 mortgages made to low- and moderate-income borrowers in the assessment area.
- Between 2021 and 2023, the bank donated a total of $15,000 to a non-profit providing transitional housing and substance abuse support to low- and moderate-income women in the assessment area.

Responsiveness to Credit and Community Development Needs

First Merchants exhibits good responsiveness to credit and community development needs. Examiners have identified affordable housing as a continuing need throughout the assessment area. The bank's investments supported affordable housing.

Community Development Initiatives

The institution rarely uses innovative or complex investments to support community development initiatives. All the bank's investments in the assessment area were standard investment vehicles.

SERVICE TEST

The bank demonstrated good 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 accessible to essentially all portions of the assessment area. First Merchants does not have any branches in low-income tracts. However, there are only four low-income tracts

in the 14-county assessment area, and a relatively small portion of assessment area residents live in these tracts. Among moderate-income tracts, the percentage of First Merchants' branches exceeds both the percentages of assessment area residents and branches of other banks in these tracts. Additionally, three of the 10 branch offices located in middle-income tracts are adjacent to moderate-income tracts and serve moderate-income areas surrounding the branch. The following table shows the distribution of branches and population by tract income level designation.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants Branches**		**Branches of Other Lenders**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	4	3.1	13,695	2.9	0	0.0	10	7.1
Moderate	23	18.1	76,032	16.1	4	28.6	30	21.3
Middle	86	67.7	332,464	70.4	10	71.4	88	62.4
Upper	14	11.0	50,059	10.6	0	0.0	13	9.2
N/A	0	0.0	0	0.0	0	0.0	0	0.0
Total	**127**	**100.0**	**472,250**	**100.0**	**14**	**100.0**	**141**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

Changes in Branch Locations

The opening and closing of branches has not adversely affected the accessibility of delivery systems. Since the previous evaluation, the bank has closed two branches in this assessment area. Both branches were in middle-income tracts and surrounded by middle- and upper-income tracts.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area. The bank offers services in a consistent manner and its business hours are the same across the assessment area.

Community Development Services

The bank provided a relatively high level of community development services. Bank employees performed 57 qualified services during the evaluation period. Most of these services focused on providing community services to low- and moderate-income individuals. The services in this assessment area accounted for 5.6 percent of the bank's total number of services, which is slightly lower than the overall proportion of bank operations in the assessment area. The following table shows the number of qualified services by year and type.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	1	3	0	0	**4**
2022	1	11	1	0	**13**
2023	1	10	2	1	**14**
2024 (YTD)	2	8	16	0	**26**
Total	**5**	**32**	**19**	**1**	**57**
Source: Bank Data					

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

- An employee of the bank served on the Board of Directors of a local housing authority.
- Ten bank employees provided technical assistance at a small business development event.
- A bank employee served as a board member of a local organization which helps meet the education, job training, and housing needs of low- and moderate-income individuals residing in the assessment area.

MUNCIE, IN METROPOLITAN STATISTICAL AREA – Full-Scope Review

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE MUNCIE METROPOLITAN STATISTICAL AREA

First Merchants operates six offices, including the bank's headquarters, in the Muncie MSA assessment area. The assessment area consists of Delaware County, which is the entire Muncie MSA.

Economic and Demographic Data

The assessment area contains 34 census tracts. According to the 2020 U.S. Census, these tracts reflect the following income designations:

- two low-income tracts,
- eight moderate-income tracts,
- 13 middle-income tracts,
- nine upper-income tracts, and
- two tracts without income designations.

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

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	34	5.9	23.5	38.2	26.5	5.9
Population by Geography	111,903	3.6	15.0	44.6	30.0	6.8
Housing Units by Geography	52,677	4.3	17.0	46.7	28.9	3.0
Owner-Occupied Units by Geography	30,058	3.1	11.3	44.7	39.3	1.6
Occupied Rental Units by Geography	16,574	4.2	26.0	48.6	15.3	5.9
Vacant Units by Geography	6,045	10.8	20.8	51.4	14.8	2.2
Businesses by Geography	10,133	2.9	13.5	48.9	30.8	3.9
Farms by Geography	446	1.3	5.6	53.6	38.8	0.7
Family Distribution by Income Level	27,219	20.6	17.3	22.3	39.8	0.0
Household Distribution by Income Level	46,632	25.6	16.2	15.8	42.4	0.0
Median Family Income MSA - 34620 Muncie, IN MSA		$61,415	Median Housing Value			$92,765
			Median Gross Rent			$687
			Families Below Poverty Level			12.3%

Source: 2020 U.S. Census and 2023 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 area were high during the evaluation period. As of October 2024, the Bureau of Labor Statistics reported the unemployment rate as 4.5 percent across the assessment area. The unemployment rate for Delaware County was the 13th highest in the state of Indiana. According to Moody's Analytics, the Muncie MSA economy is relatively weak. The MSA is experiencing a population decline because there is not enough demand for workers with college degrees. College-educated working age residents and Ball State University graduates tend to leave the area. The largest employers in the MSA include Ball State University, Indiana University Health Ball Memorial Hospital, Navient, and Concentrix.

In 2024, there were 10,034 businesses operating in the assessment area. Of these businesses, 6,421 have four or fewer employees and 9,472 operate from a single location.

The following table presents the Muncie MSA median family income levels for 2022 and 2023, as updated by the FFIEC.

Muncie, IN MSA Median Family Income (34620)				
2022 ($69,100)	<$34,550	$34,550 to <$55,280	$55,280 to <$82,920	≥$82,920
2023 ($70,100)	<$35,050	$35,050 to <$56,080	$56,080 to <$84,120	≥$84,120
Source: FFIEC				

Competition

There is a moderate level of competition for deposits in the assessment area. According to FDIC Deposit Market Share data, six banks operated 21 offices in the assessment area. Of these banks, First Merchants ranked first with 59.1 percent of deposits.

There is a moderate level of competition for home mortgage and small business lending in the assessment area. According to 2023 HMDA aggregate data, 155 lenders originated or purchased 2,492 mortgage loans in assessment area. First Merchants ranked first with approximately 13.0 percent of the mortgage loan market share in 2023 by number of loans. According to 2022 CRA aggregate data, First Merchants ranked sixth out of 60 lenders in the small business loan market with 5.9 percent of the market share by number of loans.

Community Contact

Examiners contacted a representative of a local housing organization active in the assessment area. The contact cited access to financial literacy programs and bank accounts as major community development needs. Opportunities exist to conduct more extensive outreach to unbanked individuals in the assessment area. The contact also cited Muncie's aging housing stock as a growing concern and stated opportunities exist to provide home repair loans to eligible low- and moderate-income individuals to allow these homeowners to stay in their homes.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners identified home repair loan programs targeted at low- and moderate-income homeowners as a critical community credit need. Additionally, examiners identified financial literacy education and accessible banking services tailored to the needs of low- and moderate-income individuals in the assessment area as community development needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MUNCIE METROPOLITAN STATISTICAL AREA

LENDING TEST

First Merchants demonstrated good performance under the Lending Test in the Muncie MSA assessment area. Performance under the Lending Activity, Borrower Profile, Community Development Lending, and Innovative and Flexible Lending Practices criteria support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. According to 2023 HMDA aggregate data, the bank was the first-ranked lender by both number and dollar volume in the assessment area. Additionally, the bank is highly responsive to small business credit needs. While the bank ranks sixth in small business lending volume by number according to 2022 CRA aggregate data, the bank ranks first overall in small business lending by dollar volume, with an 18.4 percent market share.

The following table details First Merchants' 2022 and 2023 originations by loan type in the Muncie MSA assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	155	34,658	110	14,748
Open-End Home Mortgage	184	17,020	213	17,965
Subtotal: Home Mortgage	**339**	**51,678**	**323**	**32,713**
Small Business	84	12,681	79	11,343
Total	**423**	**64,359**	**402**	**44,056**
Source: Bank Data				

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank demonstrated adequate performance across all three products reviewed.

Closed-End Home Mortgage Loans

The geographic distribution of closed-end home mortgage loans reflects adequate penetration throughout the assessment area. As shown in the following table, the bank slightly exceeded aggregate lending data in low-income tracts in both years. Conversely, the bank was slightly below aggregate lending data in moderate-income tracts in both years.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.1	2.5	6	3.9	588	1.7
2023	3.1	2.4	4	3.6	140	1.0
Moderate						
2022	11.3	10.9	12	7.7	4,378	12.6
2023	11.3	11.3	12	10.9	687	4.7
Middle						
2022	44.7	46.1	73	47.1	16,556	47.8
2023	44.7	47.8	52	47.3	6,268	42.5
Upper						
2022	39.3	40.0	64	41.3	13,137	37.9
2023	39.3	37.6	39	35.5	7,582	51.4
Not Available						
2022	1.6	0.5	0	0.0	0	0.0
2023	1.6	0.9	3	2.7	73	0.5
Totals						
2022	**100.0**	**100.0**	**155**	**100.0**	**34,658**	**100.0**
2023	**100.0**	**100.0**	**110**	**100.0**	**14,748**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. As the following table shows, the bank performed slightly above aggregate lending data in low-income tracts in both years. Lending in moderate-income tracts matched the aggregate lending data in 2022 and was slightly below aggregate data in 2023.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.1	1.2	4	2.2	154	0.9
2023	3.1	1.1	4	1.9	202	1.1
Moderate						
2022	11.3	7.1	13	7.1	872	5.1
2023	11.3	9.4	17	8.0	1,093	6.1
Middle						
2022	44.7	44.3	90	48.9	8,035	47.2
2023	44.7	39.1	84	39.4	6,125	34.1
Upper						
2022	39.3	47.0	76	41.3	7,950	46.7
2023	39.3	49.4	107	50.2	10,535	58.6
Not Available						
2022	1.6	0.4	1	0.5	10	0.1
2023	1.6	1.1	1	0.5	10	0.1
Totals						
2022	**100.0**	**100.0**	**184**	**100.0**	**17,020**	**100.0**
2023	**100.0**	**100.0**	**213**	**100.0**	**17,965**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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-income tracts was slightly below the aggregate lending data in 2022 and improved modestly in 2023. In moderate-income tracts, bank lending was slightly below the aggregate data in 2022 and declined further in 2023.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.7	1.8	1	1.2	48	0.4
2023	2.9	--	2	2.5	145	1.3
Moderate						
2022	13.6	14.5	10	11.9	1,032	8.1
2023	13.5	--	8	10.1	376	3.3
Middle						
2022	49.3	49.5	49	58.3	8,955	70.6
2023	48.9	--	41	51.9	7,277	64.2
Upper						
2022	30.5	32.2	21	25.0	2,568	20.3
2023	30.8	--	28	35.4	3,545	31.3
Not Available						
2022	3.9	2.0	3	3.6	78	0.6
2023	3.9	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**84**	**100.0**	**12,681**	**100.0**
2023	**100.0**	**--**	**79**	**100.0**	**11,343**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of loans reflects good penetration among individuals of different income levels and businesses of different sizes. Closed-end home mortgage and small business lending performance primarily support this conclusion.

Closed-End Home Mortgage Loans

The distribution of closed-end home mortgage loans reflects good penetration among individuals of different income levels. As shown in the following table, the bank's closed-end home mortgage lending to low-income borrowers exceeded aggregate performance levels in both years. The bank was below aggregate levels of performance for moderate-income borrowers in 2022; however, the bank improved its lending performance to moderate-income borrowers in 2023, exceeding aggregate performance levels.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.6	9.5	23	14.8	1,100	3.2
2023	20.6	8.5	17	15.5	793	5.4
Moderate						
2022	17.3	25.1	34	21.9	2,678	7.7
2023	17.3	24.7	32	29.1	2,391	16.2
Middle						
2022	22.3	20.0	19	12.3	2,177	6.3
2023	22.3	21.8	20	18.2	2,619	17.8
Upper						
2022	39.8	27.0	41	26.5	8,992	25.9
2023	39.8	27.2	24	21.8	5,475	37.1
Not Available						
2022	0.0	18.4	38	24.5	19,711	56.9
2023	0.0	17.8	17	15.5	3,471	23.5
Totals						
2022	**100.0**	**100.0**	**155**	**100.0**	**34,658**	**100.0**
2023	**100.0**	**100.0**	**110**	**100.0**	**14,748**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 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 adequate penetration among retail customers of different income levels. In 2022, the bank's lending to low- and moderate-income borrowers was below aggregate lending data. In 2023, the bank's lending to low- and moderate-income borrowers improved. The bank's performance with low-income borrowers was comparable to aggregate lending data and on par with aggregate performance in the moderate-income category.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.6	13.2	21	11.4	1,070	6.3
2023	20.6	10.9	23	10.8	1,193	6.6
Moderate						
2022	17.3	22.3	33	17.9	1,914	11.2
2023	17.3	20.2	43	20.2	3,200	17.8
Middle						
2022	22.3	20.4	45	24.5	2,469	14.5
2023	22.3	23.4	58	27.2	3,833	21.3
Upper						
2022	39.8	38.5	69	37.5	8,510	50.0
2023	39.8	39.7	73	34.3	7,845	43.7
Not Available						
2022	0.0	5.7	16	8.7	3,058	18.0
2023	0.0	5.8	16	7.5	1,893	10.5
Totals						
2022	**100.0**	**100.0**	**184**	**100.0**	**17,020**	**100.0**
2023	**100.0**	**100.0**	**213**	**100.0**	**17,965**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects good penetration among businesses of different sizes. The bank's lending to businesses with revenues of $1.0 million or less was several percentage points above aggregate data in 2022 and declined slightly in 2023.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	85.7	55.7	51	60.7	5,325	42.0
2023	87.1	--	44	55.7	3,869	34.1
>$1,000,000						
2022	3.9	--	29	34.5	6,636	52.3
2023	3.5	--	33	41.8	7,061	62.3
Revenue Not Available						
2022	10.4	--	4	4.8	720	5.7
2023	9.5	--	2	2.5	413	3.6
Totals						
2022	**100.0**	**100.0**	**84**	**100.0**	**12,681**	**100.0**
2023	**100.0**	**--**	**79**	**100.0**	**11,343**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Innovative and 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 114 innovative and flexible loans totaling more than $12.5 million during the evaluation period, representing 3.1 percent of the bank's total by dollar volume. These loans provided credit to individuals and businesses that may not have otherwise qualified for traditional bank financing.

Innovative or Flexible Lending Programs										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	7	728	14	1,348	19	1,897	24	2,254	**64**	**6,227**
Small Business	2	890	1	1,399	9	3,429	5	440	**17**	**6,158**
Consumer	1	1	13	43	7	44	12	109	**33**	**197**
Totals	**10**	**1,619**	**28**	**2,790**	**35**	**5,370**	**41**	**2,803**	**114**	**12,582**
Source: Bank Records										

Community Development Loans

First Merchants made a relatively high level of community development loans. The bank originated over $59.1 million in community development loans in this assessment area, primarily supporting affordable housing and community services. This level of lending represented 7.1 percent of the bank's total qualified lending by dollar volume and grew by approximately 62.0 percent compared to the previous evaluation.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	2	7,911	1	2,714	-	-	-	-	**3**	**10,625**
2022	3	4,693	2	2,363	-	-	-	-	**5**	**7,056**
2023	-	-	3	18,458	-	-	1	2,461	**4**	**20,919**
2024 (YTD)	2	20,535	-	-	-	-	-	-	**2**	**20,535**
Total	**7**	**33,139**	**6**	**23,535**	**-**	**-**	**1**	**2,461**	**14**	**59,135**
Source: Bank Data										

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

- A $6.0 million loan for a LIHTC project to finance construction of 60 affordable housing units, all of which are reserved for low- and moderate-income individuals, including a specific set-aside for special needs populations. Additionally, the project provided a stabilizing impact on the moderate-income area where it is located in Muncie.
- A $20.0 million loan funded the development of 120 affordable housing units designated for moderate-income individuals.
- A $2.7 million loan supported an employment support nonprofit organization located in and serving residents of a moderate-income tract.

INVESTMENT TEST

First Merchants demonstrated good performance under the Investment Test in the Muncie MSA assessment area. The bank's significant level of community development investments and good responsiveness to community development needs support this conclusion.

Investment and Grant Activity

The institution made a significant level of community development investments. Investments in the assessment area represented 10.0 percent of the bank's total investment activity by dollar volume, which is proportional to the overall bank operations in the assessment area. All the investments in the assessment area were new since the previous evaluation and supported affordable housing or community services. The following table details the qualified investments and donations in the assessment area by year and purpose.

Qualified Investments										
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**
2021 (Partial)	1	4,000	0	0	0	0	0	0	**1**	**4,000**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	2	7,265	0	0	0	0	0	0	**2**	**7,265**
YTD 2024	4	22,059	0	0	0	0	0	0	**4**	**22,059**
Subtotal	**7**	**33,324**	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**33,324**
Qualified Grants & Donations	10	94	35	339	3	16	0	0	48	449
Total	**17**	**33,418**	**35**	**339**	**3**	**16**	**0**	**0**	**55**	**33,733**
Source: Bank Data										

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

- A $10.5 million investment in a 161-unit apartment complex that charges affordable rents to moderate-income tenants.
- Five donations totaling $208,000 to a local community organization that helps low- and moderate-income individuals make and achieve personal goals while providing access to housing, job training and employment opportunities, and public benefits.
- Two donations totaling $9,000 to a local community organization providing affordable childcare to working families with low- or moderate-incomes.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and community development needs. As previously stated in the Community Contact section, there is a need for improved financial literacy education in the assessment area. Through its donations, the bank helped meet this need.

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 mortgage-backed securities.

SERVICE TEST

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

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the assessment area. The bank maintains one of six branches in a moderate-income tract, which is consistent with the percentage of assessment area residents and branches of other banks in these tracts. Although First Merchants

does not maintain any branches in low-income tracts, very few assessment area residents live in these tracts. Additionally, all six First Merchants branches are in tracts that are adjacent to low- or moderate-income tracts. Both low-income tracts, which are in the downtown Muncie area, are in very close proximity to First Merchants offices in directly adjacent tracts. First Merchants maintains offices that are within only a few blocks of each of these tracts. The following table shows the distribution of branches by tract income level.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants' Branches**		**Branches of Other Lenders**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	2	5.9	4,029	3.6	0	0.0	0	0.0
Moderate	8	23.5	16,785	15.0	1	16.7	4	21.1
Middle	13	38.2	49,909	44.6	3	50.0	9	47.4
Upper	9	26.5	33,571	30.0	2	33.3	6	31.6
N/A	2	5.9	7,609	6.8	0	0.0	0	0.0
Total	**34**	**100.0**	**111,903**	**100.0**	**6**	**100.0**	**19**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area. Hours and services are consistent across the assessment area.

Community Development Services

First Merchants is a leader in providing community development services. The bank's employees and directors provided 59 instances of community development services in the assessment area during the evaluation period. Most of these services focused on providing community services to low- and moderate-income individuals. Bank employees performed 5.8 percent of their overall community development services in this assessment area. The following table details the bank's community development services by year and purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	0	0	0	0	**0**
2022	2	11	0	0	**13**
2023	0	10	3	0	**13**
2024 (YTD)	8	25	0	0	**33**
Total	**10**	**46**	**3**	**0**	**59**
Source: Bank Data					

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

- An employee presented at a small business seminar, teaching small business owners operating in low- and moderate-income areas in the assessment area about different financing options.
- An employee served as a board member of a local hospital which provides healthcare services to low- and moderate-income families.
- An employee served as a board member of a local nonprofit organization providing housing and services to survivors of domestic violence.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes the conclusions for the two 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 the limited-scope areas was generally consistent with overall bank performance in the three full-scope Indiana assessment areas.

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

Examiners included facts and data that support conclusions for the limited-scope assessment areas 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.

Lafayette-West Lafayette, IN MSA

The Lafayette MSA assessment area includes all of Carroll and Tippecanoe counties in Indiana. First Merchants operates seven branches in this assessment area. The following table summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	**#**	**$**
Closed-End HMDA Loans (2022 and 2023)	309	$57.4 million
Open-End HMDA Loans (2022 and 2023)	420	$46.3 million
Small Business Loans (2022 and 2023)	213	$33.3 million
Small Farm Loans (2022 and 2023)	101	$22.3 million
Innovative/Flexible Loans	178	$20.4 million
Community Development Loans	8	$28.0 million
Investments (New)	9	$30.5 million
Investments (Prior Period)	4	$10.7 million
Donations	23	$158,000
Community Development Services	38	-
Source: Bank Data		

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.

Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.4	3.0	7	5.1	1,372	7.2
2023	2.4	3.6	11	6.4	3,023	7.9
Moderate						
2022	12.3	15.1	31	22.5	3,275	17.3
2023	12.3	14.9	51	29.8	6,203	16.1
Middle						
2022	51.4	47.2	70	50.7	9,550	50.4
2023	51.4	48.2	65	38.0	9,276	24.1
Upper						
2022	33.9	34.7	30	21.7	4,760	25.1
2023	33.9	33.1	42	24.6	9,149	23.8
Not Available						
2022	0.0	0.1	0	0.0	0	0.0
2023	0.0	0.2	2	1.2	10,800	28.1
Totals						
2022	**100.0**	**100.0**	**138**	**100.0**	**18,958**	**100.0**
2023	**100.0**	**100.0**	**171**	**100.0**	**38,451**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.4	2.0	4	1.9	390	1.8
2023	2.4	2.3	5	2.3	647	2.6
Moderate						
2022	12.3	9.3	19	9.2	1,364	6.4
2023	12.3	9.1	22	10.3	2,560	10.2
Middle						
2022	51.4	50.0	108	52.2	11,491	54.2
2023	51.4	47.9	114	53.5	13,064	52.0
Upper						
2022	33.9	38.7	76	36.7	7,937	37.5
2023	33.9	40.5	71	33.3	8,341	33.2
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.2	1	0.5	500	2.0
Totals						
2022	**100.0**	**100.0**	**207**	**100.0**	**21,182**	**100.0**
2023	**100.0**	**100.0**	**213**	**100.0**	**25,112**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	7.7	7.0	5	4.8	329	2.1
2023	7.6	--	6	5.6	1,844	10.4
Moderate						
2022	22.8	21.2	29	27.6	4,635	29.8
2023	22.7	--	20	18.5	2,719	15.3
Middle						
2022	39.9	43.2	49	46.7	6,256	40.2
2023	40.0	--	56	51.9	9,666	54.4
Upper						
2022	25.7	26.8	21	20.0	4,082	26.2
2023	26.1	--	26	24.1	3,534	19.9
Not Available						
2022	3.9	1.8	1	1.0	250	1.6
2023	3.6	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**105**	**100.0**	**15,552**	**100.0**
2023	**100.0**	**--**	**108**	**100.0**	**17,763**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Geographic Distribution of Small Farm Loans						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.2	0.4	0	0.0	0	0.0
2023	2.3	--	0	0.0	0	0.0
Moderate						
2022	8.4	0.8	0	0.0	0	0.0
2023	8.8	--	0	0.0	0	0.0
Middle						
2022	59.7	77.6	54	93.1	13,143	97.4
2023	59.1	--	42	97.7	8,767	98.7
Upper						
2022	29.2	21.2	4	6.9	351	2.6
2023	29.3	--	1	2.3	120	1.4
Not Available						
2022	0.5	0.0	0	0.0	0	0.0
2023	0.5	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**58**	**100.0**	**13,493**	**100.0**
2023	**100.0**	**--**	**43**	**100.0**	**8,887**	**100.0**

Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.4	9.1	25	18.1	2,262	11.9
2023	21.4	9.0	25	14.6	2,012	5.2
Moderate						
2022	17.1	21.6	42	30.4	5,462	28.8
2023	17.1	21.6	64	37.4	8,315	21.6
Middle						
2022	20.5	21.8	40	29.0	5,707	30.1
2023	20.5	23.5	42	24.6	5,995	15.6
Upper						
2022	41.0	33.3	26	18.8	4,329	22.8
2023	41.0	32.9	33	19.3	8,256	21.5
Not Available						
2022	0.0	14.3	5	3.6	1,197	6.3
2023	0.0	13.0	7	4.1	13,874	36.1
Totals						
2022	**100.0**	**100.0**	**138**	**100.0**	**18,958**	**100.0**
2023	**100.0**	**100.0**	**171**	**100.0**	**38,451**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.4	9.4	24	11.6	1,336	6.3
2023	21.4	8.9	26	12.2	1,602	6.4
Moderate						
2022	17.1	16.7	40	19.3	3,438	16.2
2023	17.1	19.6	52	24.4	4,546	18.1
Middle						
2022	20.5	24.1	49	23.7	4,563	21.5
2023	20.5	25.7	52	24.4	5,331	21.2
Upper						
2022	41.0	45.7	83	40.1	10,427	49.2
2023	41.0	41.6	75	35.2	11,647	46.4
Not Available						
2022	0.0	4.1	11	5.3	1,417	6.7
2023	0.0	4.1	8	3.8	1,986	7.9
Totals						
2022	**100.0**	**100.0**	**207**	**100.0**	**21,182**	**100.0**
2023	**100.0**	**100.0**	**213**	**100.0**	**25,112**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	88.2	53.5	82	78.1	10,712	68.9
2023	89.2	--	73	67.6	7,213	40.6
>$1,000,000						
2022	2.7	--	21	20.0	4,765	30.6
2023	2.4	--	34	31.5	9,950	56.0
Revenue Not Available						
2022	9.0	--	2	1.9	75	0.5
2023	8.4	--	1	0.9	600	3.4
Totals						
2022	**100.0**	**100.0**	**105**	**100.0**	**15,552**	**100.0**
2023	**100.0**	**--**	**108**	**100.0**	**17,763**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	97.4	55.6	36	62.1	6,550	48.5
2023	97.7	--	26	60.5	5,208	58.6
>$1,000,000						
2022	1.4	--	22	37.9	6,943	51.5
2023	1.3	--	17	39.5	3,679	41.4
Revenue Not Available						
2022	1.2	--	0	0.0	0	0.0
2023	1.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**58**	**100.0**	**13,493**	**100.0**
2023	**100.0**	**--**	**43**	**100.0**	**8,887**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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 and Wells counties in Indiana. First Merchants operates seven branches in this assessment area. The following table summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	**#**	**$**
Closed-End HMDA Loans (2022 and 2023)	618	$94.1 million
Open-End HMDA Loans (2022 and 2023)	336	$47.4 million
Small Business Loans (2022 and 2023)	243	$56.8 million
Innovative/Flexible Loans	321	$51.7 million
Community Development Loans	6	$38.2 million
Investments (New)	7	$21.0 million
Investments (Prior Period)	0	$0.0
Donations	57	$313,000
Community Development Services	116	-
Source: Bank Data		

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.

Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.3	2.1	18	5.2	2,212	4.0
2023	3.3	2.9	35	12.9	2,930	7.6
Moderate						
2022	18.9	16.9	108	31.2	11,230	20.2
2023	18.9	20.4	115	42.3	10,658	27.7
Middle						
2022	41.2	38.7	133	38.4	22,550	40.5
2023	41.2	36.8	80	29.4	14,243	37.0
Upper						
2022	36.5	42.2	86	24.9	19,369	34.8
2023	36.5	39.7	42	15.4	10,680	27.7
Not Available						
2022	0.1	0.1	1	0.3	260	0.5
2023	0.1	0.2	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**346**	**100.0**	**55,621**	**100.0**
2023	**100.0**	**100.0**	**272**	**100.0**	**38,511**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.3	1.5	1	0.6	150	0.5
2023	3.3	1.0	0	0.0	0	0.0
Moderate						
2022	18.9	10.1	10	5.5	1,346	4.8
2023	18.9	10.8	13	8.4	1,329	6.8
Middle						
2022	41.2	36.6	93	51.4	12,701	45.6
2023	41.2	37.7	86	55.5	10,555	54.0
Upper						
2022	36.5	51.6	77	42.5	13,677	49.1
2023	36.5	50.5	56	36.1	7,670	39.2
Not Available						
2022	0.1	0.2	0	0.0	0	0.0
2023	0.1	0.0	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**181**	**100.0**	**27,874**	**100.0**
2023	**100.0**	**100.0**	**155**	**100.0**	**19,554**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.5	3.2	5	3.7	2,578	8.0
2023	4.5	--	3	2.8	1,775	7.3
Moderate						
2022	19.5	19.1	23	17.0	5,732	17.7
2023	18.9	--	16	14.8	4,477	18.3
Middle						
2022	39.5	38.0	65	48.1	11,684	36.1
2023	40.7	--	45	41.7	9,659	39.5
Upper						
2022	32.2	35.5	30	22.2	7,999	24.7
2023	31.7	--	37	34.3	5,765	23.6
Not Available						
2022	4.3	4.2	12	8.9	4,345	13.4
2023	4.1	--	7	6.5	2,761	11.3
Totals						
2022	**100.0**	**100.0**	**135**	**100.0**	**32,338**	**100.0**
2023	**100.0**	**--**	**108**	**100.0**	**24,437**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.2	11.9	114	32.9	10,589	19.0
2023	19.2	11.7	105	38.6	8,716	22.6
Moderate						
2022	19.1	24.0	132	38.2	16,768	30.1
2023	19.1	24.7	85	31.3	9,987	25.9
Middle						
2022	21.9	22.6	46	13.3	7,966	14.3
2023	21.9	22.9	42	15.4	7,790	20.2
Upper						
2022	39.8	26.4	39	11.3	12,650	22.7
2023	39.8	26.1	30	11.0	9,837	25.5
Not Available						
2022	0.0	15.2	15	4.3	7,648	13.8
2023	0.0	14.6	10	3.7	2,181	5.7
Totals						
2022	**100.0**	**100.0**	**346**	**100.0**	**55,621**	**100.0**
2023	**100.0**	**100.0**	**272**	**100.0**	**38,511**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.2	10.4	16	8.8	975	3.5
2023	19.2	9.9	11	7.1	455	2.3
Moderate						
2022	19.1	20.3	39	21.5	3,630	13.0
2023	19.1	22.0	29	18.7	2,044	10.5
Middle						
2022	21.9	21.9	41	22.7	5,415	19.4
2023	21.9	25.6	46	29.7	4,052	20.7
Upper						
2022	39.8	43.9	75	41.4	16,383	58.8
2023	39.8	38.8	56	36.1	11,685	59.8
Not Available						
2022	0.0	3.5	10	5.5	1,473	5.3
2023	0.0	3.8	13	8.4	1,317	6.7
Totals						
2022	**100.0**	**100.0**	**181**	**100.0**	**27,874**	**100.0**
2023	**100.0**	**100.0**	**155**	**100.0**	**19,554**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	88.3	51.9	60	44.4	8,229	25.4
2023	89.7	--	51	47.2	5,233	21.4
>$1,000,000						
2022	3.6	--	70	51.9	23,981	74.2
2023	3.1	--	55	50.9	19,074	78.1
Revenue Not Available						
2022	8.1	--	5	3.7	128	0.4
2023	7.2	--	2	1.9	130	0.5
Totals						
2022	**100.0**	**100.0**	**135**	**100.0**	**32,338**	**100.0**
2023	**100.0**	**--**	**108**	**100.0**	**24,437**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

MICHIGAN

CRA RATING FOR MICHIGAN: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MICHIGAN

First Merchants has delineated four assessment areas in Michigan: Ann Arbor MSA, Detroit MSA, Grand Rapids MSA, and Monroe MSA. In mid-2022, the bank acquired Level One Bank, based in Farmington Hills, Michigan. This acquisition resulted in the addition of the Ann Arbor MSA and Grand Rapids MSA assessment areas to this rated area. First Merchants operates 29 branches in Michigan and the area contains roughly 18.0 percent of total bank deposits.

SCOPE OF EVALUATION – MICHIGAN

The scope of the evaluation in the Michigan rated area is similar to the overall scope of the institution. Examiners conducted a full-scope review of the Detroit MSA assessment area and a limited-scope review of the Ann Arbor MSA, Grand Rapids MSA, and Monroe MSA assessment areas. Given the Detroit MSA contains the largest portion of the bank's operations and lending activity in Michigan, examiners weighed the bank's performance the Detroit MSA assessment area the most in determining the overall rating for Michigan. As previously mentioned, the bank's expansion into the Ann Arbor and Grand Rapids MSA assessment areas were part of the Level One Bank acquisition in 2022. Due to the acquisition date, this evaluation presents only 2023 performance in the Ann Arbor and Grand Rapids MSA assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MICHIGAN

LENDING TEST

The Lending Test is rated High Satisfactory in the Michigan rated area. The bank's lending activity, use of innovative and flexible lending practices, and community development lending support this rating.

Lending Activity
Lending levels reflect excellent responsiveness to assessment area credit needs. The bank demonstrated excellent performance in the full-scope assessment area. 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 Michigan rated area. The bank demonstrated adequate performance in the Detroit MSA. Collectively, First Merchants' performance in the limited scope assessment areas was 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 adequate penetration among individuals of different income levels and businesses of different sizes. The bank demonstrated adequate performance under this criterion in the Detroit assessment area. The limited scope assessment areas were consistent with this conclusion. Refer to the separate assessment area sections of this evaluation for more detailed information.

Innovative and 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 605 innovative and flexible loans totaling $126.6 million during the evaluation period in the Michigan assessment areas.

Innovative and Flexible Lending Programs			
Loan Type	**Loan Program**	**Totals**	
		#	**$(000s)**
Home Mortgage	Next Horizon	266	53,832
	Fannie and Freddie	72	11,904
	FHA	48	9,927
	VA	10	2,972
	USDA	2	514
	State HFA	30	4,388
Small Business	SBA	56	30,304
	CAP	23	244
	Michigan Collateral Support Program	6	11,332
Consumer	New Look Home Improvement	5	62
	Chaldean Auto Loan	79	1,084
	Credit Creator	8	24
Totals		**605**	**126,587**
Source: Bank Records			

Community Development Loans

First Merchants has made a relatively high level of community development loans in the Michigan rated area. The bank originated 38 community development loans totaling over $144.3 million in the Michigan assessment areas. These loans were originated in each assessment area and supported all four community development categories. Examiners included the bank's community development lending in the Michigan assessment areas in the following table.

Community Development Lending by Assessment Area										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Detroit MSA	4	12,812	8	17,402	9	38,084	8	23,217	**29**	**91,515**
Monroe MSA	-	-	-	-	1	1,072	-	-	**1**	**1,072**
Ann Arbor MSA	1	12,800	-	-	2	6,431	-	-	**3**	**19,231**
Grand Rapids MSA	2	10,620	-	-	3	21,912	-	-	**5**	**32,532**
Total	**7**	**36,232**	**8**	**17,402**	**15**	**67,499**	**8**	**23,217**	**38**	**144,350**
Source: Bank Data										

INVESTMENT TEST

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

Investment and Grant Activity

The institution has made an excellent level of qualified community development investments. The bank made a total of $75.7 million in qualified investments in the Michigan rated area, including prior period investments and qualified donations. 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										
	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Detroit MSA	17	54,445	0	0	1	4,000	0	0	**18**	**58,445**
Monroe MSA	9	6,043	0	0	0	0	0	0	**9**	**6,043**
Ann Arbor MSA	9	7,801	0	0	0	0	0	0	**9**	**7,801**
Grand Rapids MSA	2	2,527	0	0	0	0	0	0	**2**	**2,527**
Michigan Statewide	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**37**	**70,816**	**0**	**0**	**1**	**4,000**	**0**	**0**	**38**	**74,816**
Qualified Donations	46	268	89	381	26	212	2	7	163	866
Total	**83**	**71,084**	**89**	**381**	**27**	**4,212**	**2**	**7**	**201**	**75,677**
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

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

Community Development Initiatives
The institution makes occasional use of innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics. Refer to the separate assessment area section of this evaluation for more information.

SERVICE TEST

The Service Test is rated High Satisfactory. The bank's strong performance providing community development services and reasonably accessible branch network supports this conclusion.

Accessibility of Delivery Systems
The bank's delivery system is reasonably accessible to essentially all portions of the rated area. The bank operates a branch in a low-income tract in Monroe. Of the bank's 29 Michigan branches, 11 are in tracts adjacent to low- or moderate-income tracts. The bank's delivery system is less accessible to many low- and moderate-income areas in Detroit. Through the construction of the Fitzgerald branch, scheduled to open in early 2025, the bank is working to improve access for low- and moderate-income families and areas in Detroit. In addition to the bank's network of ATMs at branches, the bank also has a network of 16 publicly accessible, off-site ATMs in the Monroe MSA. Of these 16 ATMs, four ATMs are in moderate-income tracts, improving accessibility for moderate-income individuals.

Changes in Branch Locations
The bank's branch closures have not adversely affected the accessibility of branches for low- and moderate-income individuals and areas. The bank closed four branch locations in the rated area during the evaluation period. All four of these branches were in middle- and upper-income census tracts, limiting the impact to low- and moderate-income individuals.

Reasonableness of Business Hours and Services
The services and business hours offered at each branch do not vary in a way that inconveniences certain portions of each assessment area, particularly low- and moderate-income neighborhoods within each assessment area. Most locations offer drive-up service, 24-hour ATMs, and Saturday hours. The bank's only Michigan branch in a low-income tract offers both Saturday hours and a 24-hour ATM.

Community Development Services
The bank is a leader in providing community development services to low- and moderate-income families and areas. The bank's services are targeted to the needs of each assessment area. The following table shows the total qualified instances of community development services by assessment area and purpose. Refer to the separate assessment area sections for additional details and examples of the qualified services.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Detroit MSA	153	81	17	2	**253**
Monroe MSA	35	138	54	12	**239**
Ann Arbor MSA	2	9	16	0	**27**
Grand Rapids MSA	1	9	9	6	**25**
Statewide Activities	0	9	1	0	**10**
Total	**191**	**246**	**97**	**20**	**554**
Source: Bank Data					

DETROIT-WARREN-DEARBORN, MI METROPOLITAN STATISTICAL AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DETROIT METROPOLITAN STATISTICAL AREA

The Detroit MSA assessment area includes all of Wayne, Oakland, and Macomb counties. The assessment area contains Detroit and its surrounding suburbs, with a population of 3.9 million. The assessment area also contains rural areas in northern Oakland and Macomb counties. The bank operates 15 branches in the assessment area, with branches mainly clustered throughout Wayne County and in southern Oakland County. The bank also has a branch in Sterling Heights in Macomb County.

Economic and Demographic Data

The assessment area contains 1,221 census tracts across the three counties. According 2020 U.S. Census data, this area contains the following tract designations:

- 120 low-income tracts,
- 311 moderate-income tracts,
- 346 middle-income tracts,
- 361 upper-income tracts, and
- 83 tracts without an income designation.

The majority of the low- and moderate-income tracts in Wayne County are clustered around Detroit and the communities bordering it. The majority of the low- and moderate-income tracts in Oakland County are located either south of I-696 in the southeast portion of the county or in areas surrounding Pontiac in the central portion of the county. A majority of the low- and moderate-income tracts in Macomb County are in the southern half of the county.

The following tables contain select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	1,221	9.8	25.5	28.3	29.6	6.8
Population by Geography	3,949,173	8.1	24.9	31.3	34.8	0.9
Housing Units by Geography	1,724,732	9.5	26.4	30.8	32.1	1.2
Owner-Occupied Units by Geography	1,056,233	4.6	20.9	33.2	40.7	0.5
Occupied Rental Units by Geography	497,554	16.0	33.9	29.2	18.9	1.9
Vacant Units by Geography	170,945	20.9	38.2	20.3	16.9	3.7
Businesses by Geography	368,333	6.9	20.6	29.1	40.9	2.5
Farms by Geography	7,143	5.3	19.3	36.0	38.3	1.1
Family Distribution by Income Level	963,025	21.9	16.7	19.6	41.8	0.0
Household Distribution by Income Level	1,553,787	24.9	15.6	17.0	42.5	0.0
Median Family Income MSA - 19804 Detroit-Dearborn-Livonia, MI		$63,896	Median Housing Value			$177,842
Median Family Income MSA - 47664 Warren-Troy-Farmington Hills, MI		$92,419	Median Gross Rent			$987
			Families Below Poverty Level			10.3%

Source: 2020 U.S. Census and 2023 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.

During the first part of the evaluation period, the unemployment rate dropped as the economy recovered from the COVID-19 pandemic. In the latter part of the evaluation period, the unemployment rate became more stable and hovered between three and five percent. The following table shows a breakdown of unemployment rates by county and year. The table also breaks out the unemployment rate in the city of Detroit, which while higher than the rest of the assessment area, has fallen rapidly from post-pandemic heights.

Unemployment Rates			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Wayne County	7.8	4.7	4.4
City of Detroit	13.2	8.1	7.6
Oakland County	4.6	3.0	2.9
Macomb County	5.8	3.7	3.5
Source: Bureau of Labor Statistics			

The economy in the assessment area has started to slow down with a consistent downward trend in nonfarm employment growth. In the first quarter of 2024, nonfarm employment slightly declined according to Moody's Analytics. In the long term, the local economy faces many challenges from stagnant population growth. The largest sectors of employment are manufacturing, healthcare, and

retail trades. Major employers in the assessment area include Ford Motor Company, Stellantis, General Motors, Henry Ford Health System, Corewell Health, and Rocket Companies.

Examiners use the median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the Detroit MSA median family income levels for 2022 and 2023, as updated by the FFIEC. Although examiners analyzed the assessment area as one single MSA, the assessment area includes portions of two separate metropolitan divisions: Detroit-Dearborn-Livonia, MI and Warren-Troy-Farmington Hills, MI. 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, examiners compared loans in Wayne County to the median family income level for the Detroit-Dearborn-Livonia, MI metropolitan division.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Detroit-Dearborn-Livonia, MI Median Family Income (19804)				
2022 ($72,800)	<$36,400	$36,400 to <$58,240	$58,240 to <$87,360	≥$87,360
2023 ($77,100)	<$38,550	$38,550 to <$61,680	$61,680 to <$92,520	≥$92,520
Warren-Troy-Farmington Hills, MI Median Family Income (47664)				
2022 ($102,800)	<$51,400	$51,400 to <$82,240	$82,240 to <$123,360	≥$123,360
2023 ($108,200)	<$54,100	$54,100 to <$86,560	$86,560 to <$129,840	≥$129,840
Source: FFIEC				

Competition

There is a high level of competition for deposits in the assessment area. According to 2024 FDIC Deposit Market Share data, there are 38 institutions operating 674 branch offices in the assessment area. Of these institutions, First Merchants is the ninth largest institution, controlling 0.7 percent of the total deposit market share.

There is a high level of competition in the assessment area for home mortgage loans. According to 2023 HMDA aggregate data, First Merchants was the 18th largest originator by number of originations in the assessment area, originating 1.4 percent of HMDA-reportable mortgage loans. The top three institutions originated 26.2 percent of HMDA-reportable mortgage loans in 2023.

According to 2022 CRA aggregate data, there is a moderate level of competition in the assessment area for small business loans. First Merchants was the 22nd largest lender by number of originations in the assessment area, originating 0.3 percent of CRA-reportable small business loans. The top three institutions originated 53.5 percent of CRA-reportable small business loans in 2022. Similar to other assessment areas, First Merchants' average loan size is much higher than most competitors. In 2022, First Merchants originated 2.9 percent of small business loans by dollar amount.

Community Contacts

Examiners reviewed recent community contact interviews and local credit and community development needs assessments from local governments and non-profit organizations. The local economy is slightly growing, with concerns in the labor market as some firms have conducted layoffs. Unemployment rates in the assessment area are slightly higher than the rest of the United States of America. Availability of affordable housing continues to be a problem in the assessment area. Low- and moderate-income families need home repair programs and financing to stay in their homes. The area lacks a comprehensive transit system. Access to transportation is consistently a problem in the area. Many communities in the area opt-out of the regional bus network; these communities often have greater employment opportunities. Low- and moderate-income families need a car to access childcare, healthcare, employment, and grocery stores.

Credit and Community Development Needs and Opportunities

Opportunities exist to improve the actual and socioeconomic mobility of low- and moderate-income families by offering affordable automobile loans for both new and used vehicles to low- and moderate-income families. There is an additional need for affordable home repair loans throughout the assessment area, particularly within Detroit.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE DETROIT METROPOLITAN STATISTICAL AREA

LENDING TEST

First Merchants demonstrated good performance under the Lending Test in the Detroit MSA assessment area. The bank's performance under each of the Lending Test criteria supports this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. While the bank faced significant competition in the assessment area from large, established regional credit unions, national banks, and nonbank mortgage originators, First Merchants originated a high volume of home mortgage and small business loans in both 2022 and 2023. According to 2023 HMDA aggregate data, First Merchants had the 18th highest HMDA market share by number at 1.4 percent, exceeding the bank's 2024 deposit market share of 0.7 percent. By dollar volume, the bank's 2022 small business loan market share, at 2.9 percent, was also well above the deposit market share.

The following table shows First Merchants' 2022 and 2023 originations by loan type in the assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	657	236,645	920	285,058
Open-End Home Mortgage	133	14,392	164	22,248
Subtotal: Home Mortgage	**790**	**251,037**	**1,084**	**307,306**
Small Business	327	94,061	400	74,413
Total	**1,117**	**345,098**	**1,484**	**381,719**
Source: Bank Data				

Geographic Distribution

The distribution of the bank's lending products reflects adequate penetration throughout the assessment area. The bank's adequate performance in closed-end home mortgage and small business lending products supports this conclusion. Examiners weighed the bank's performance in closed-end and open-end home mortgage lending equally. While the bank's performance was poor in the open-end home mortgage category, the bank's adequate performance level in the small business lending category helped examiners reach this conclusion. Finally, examiners note that the bank's performance substantially improved in both the closed-end home mortgage and small business lending categories in 2023.

Closed-End Home Mortgage Loans

The distribution of closed-end home mortgage loans reflects adequate penetration throughout the assessment area. As shown in the following table, the bank's lending in low-income tracts exceeded the aggregate performance in both 2022 and 2023. The bank's lending in moderate-income tracts was below aggregate in 2022. This performance improved in 2023 when it was in line with the aggregate.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.6	3.4	36	5.5	5,995	2.5
2023	4.6	4.5	54	5.9	7,609	2.7
Moderate						
2022	20.9	19.5	104	15.8	16,387	6.9
2023	20.9	21.7	198	21.5	27,187	9.5
Middle						
2022	33.2	36.1	187	28.5	46,616	19.7
2023	33.2	35.5	231	25.1	57,323	20.1
Upper						
2022	40.7	40.7	324	49.3	163,905	69.3
2023	40.7	37.8	429	46.6	191,456	67.2
Not Available						
2022	0.5	0.3	6	0.9	3,742	1.6
2023	0.5	0.5	8	0.9	1,484	0.5
Totals						
2022	**100.0**	**100.0**	**657**	**100.0**	**236,645**	**100.0**
2023	**100.0**	**100.0**	**920**	**100.0**	**285,058**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 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 poor penetration throughout the assessment area. As shown in the following table, the bank did not originate any open-end home mortgage loans in the low-income census tracts. However, opportunity and demand are limited in those tracts. Nonetheless, the bank was well below aggregate performance in the moderate-income tracts in 2022 and 2023, representing poor performance.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.6	1.7	0	0.0	0	0.0
2023	4.6	1.9	0	0.0	0	0.0
Moderate						
2022	20.9	12.3	7	5.3	335	2.3
2023	20.9	14.0	12	7.3	1,094	4.9
Middle						
2022	33.2	31.9	29	21.8	2,251	15.6
2023	33.2	32.8	37	22.6	3,392	15.2
Upper						
2022	40.7	54.0	97	72.9	11,807	82.0
2023	40.7	51.0	114	69.5	17,691	79.5
Not Available						
2022	0.5	0.2	0	0.0	0	0.0
2023	0.5	0.3	1	0.6	71	0.3
Totals						
2022	**100.0**	**100.0**	**133**	**100.0**	**14,392**	**100.0**
2023	**100.0**	**100.0**	**164**	**100.0**	**22,248**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects adequate penetration throughout the assessment area. As shown in the following table, the bank's lending in low-income tracts in 2022 slightly exceeded the aggregate percentage. The bank's performance in low-income tracts was comparable to the percentage of businesses for both 2022 and 2023. The bank's lending in moderate-income tracts was below aggregate in 2022; however, the bank's performance improved in 2023 and was in line with the percentage of businesses located in those tracts.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	6.7	6.1	21	6.4	7,245	7.7
2023	6.9	--	23	5.8	4,882	6.6
Moderate						
2022	20.4	20.1	50	15.3	18,898	20.1
2023	20.6	--	82	20.5	15,133	20.3
Middle						
2022	29.3	30.0	86	26.3	19,628	20.9
2023	29.1	--	109	27.2	21,391	28.7
Upper						
2022	41.1	41.6	155	47.4	44,272	47.1
2023	40.9	--	171	42.8	30,256	40.7
Not Available						
2022	2.5	2.1	15	4.6	4,018	4.3
2023	2.5	--	15	3.8	2,751	3.7
Totals						
2022	**100.0**	**100.0**	**327**	**100.0**	**94,061**	**100.0**
2023	**100.0**	**--**	**400**	**100.0**	**74,413**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes. The bank's adequate performance levels in the closed-end home mortgage lending and small business lending products support this conclusion. Examiners also considered the bank's poor performance in the open-end home mortgage product.

Closed-End Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the assessment area. As shown in the following table, the bank's lending to low-income borrowers trailed the aggregate performance for both 2022 and 2023. Similarly, though comparable, the bank's lending to moderate-income borrowers was below aggregate for both years. However, the moderate-income performance exceeded the demographic data. Overall, this represents adequate performance.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.9	12.0	61	9.3	6,142	2.6
2023	21.9	11.5	86	9.3	7,178	2.5
Moderate						
2022	16.7	23.6	118	18.0	17,068	7.2
2023	16.7	22.5	191	20.8	24,205	8.5
Middle						
2022	19.6	22.9	134	20.4	33,441	14.1
2023	19.6	22.3	175	19.0	38,571	13.5
Upper						
2022	41.8	28.3	297	45.2	160,249	67.7
2023	41.8	29.5	437	47.5	207,129	72.7
Not Available						
2022	0.0	13.2	47	7.2	19,747	8.3
2023	0.0	14.3	31	3.4	7,977	2.8
Totals						
2022	**100.0**	**100.0**	**657**	**100.0**	**236,645**	**100.0**
2023	**100.0**	**100.0**	**920**	**100.0**	**285,058**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Open-End Home Mortgage Loans

The distribution of borrowers reflects poor penetration among retail customers of different income levels in the assessment area. As shown in the following table, the bank's lending to low-income borrowers was below the aggregate in 2022 and well below aggregate in 2023. The bank's lending to moderate-income borrowers was well below aggregate and the demographic data for both years.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.9	10.0	11	8.3	572	4.0
2023	21.9	10.4	4	2.4	102	0.5
Moderate						
2022	16.7	18.3	8	6.0	368	2.6
2023	16.7	19.6	14	8.5	874	3.9
Middle						
2022	19.6	24.0	30	22.6	2,056	14.3
2023	19.6	23.8	37	22.6	2,483	11.2
Upper						
2022	41.8	45.3	74	55.6	10,563	73.4
2023	41.8	43.4	104	63.4	18,235	82.0
Not Available						
2022	0.0	2.4	10	7.5	833	5.8
2023	0.0	2.8	5	3.0	555	2.5
Totals						
2022	**100.0**	**100.0**	**133**	**100.0**	**14,393**	**100.0**
2023	**100.0**	**100.0**	**164**	**100.0**	**22,248**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of borrowers reflects adequate penetration to businesses of different sizes. In 2022, the bank's lending to businesses with GARs of $1.0 million or less was slightly below the aggregate performance levels. The bank improved its lending to businesses with GARs of $1.0 million or less in 2023, with more than half of the bank's small business loans to these businesses. This reflects adequate performance. The following table shows the bank's small business lending by revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	87.4	50.4	145	44.3	29,567	31.4
2023	88.0	--	225	56.3	18,492	24.9
>$1,000,000						
2022	4.7	--	156	47.7	59,323	63.1
2023	4.4	--	174	43.5	55,721	74.9
Revenue Not Available						
2022	7.9	--	26	8.0	5,172	5.5
2023	7.6	--	1	0.3	200	0.3
Totals						
2022	**100.0**	**100.0**	**327**	**100.0**	**94,061**	**100.0**
2023	**100.0**	**--**	**400**	**100.0**	**74,413**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Innovative and 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 499 innovative and flexible loans totaling $91.7 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 – Detroit MSA										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	2	354	30	5,953	192	38,556	134	24,944	**358**	**69,807**
Small Business	1	2,642	7	4,624	31	12,759	19	800	**58**	**20,825**
Consumer	1	1	0	0	42	569	40	540	**83**	**1,110**
Totals	**4**	**2,997**	**37**	**10,577**	**265**	**51,884**	**193**	**26,284**	**499**	**91,742**
Source: Bank Records										

Community Development Loans

The institution made a relatively high level of community development loans. The bank originated more than $91.5 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 by dollar volume.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	-	-	1	3,840	-	-	-	-	**1**	**3,840**
2022	1	3,000	2	2,600	4	6,693	5	15,209	**12**	**27,502**
2023	1	4,237	4	8,462	3	9,620	2	3,100	**10**	**25,419**
2024 (YTD)	2	5,575	1	2,500	2	21,771	1	4,908	**6**	**34,754**
Total	**4**	**12,812**	**8**	**17,402**	**9**	**38,084**	**8**	**23,217**	**29**	**91,515**
Source: Bank Data										

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

- A $2.6 million that supports affordable housing in a low-income area of Detroit. By supporting housing needs in this area, the loan further supports revitalization efforts in accordance with local government redevelopment plans.
- A $4.0 million loan to construct 32 income-restricted affordable housing units for low-income senior citizens. The project is located in a moderate-income neighborhood in Detroit.
- A $4.2 million loan funded the construction of 48 affordable housing units in a moderate-income census tract.
- A $1.5 million loan supported a school district where the majority of students receive free or reduced-price lunch.

INVESTMENT TEST

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

Investment and Grant Activity

The institution achieved an excellent level of investment in qualified investments that meets the assessment area's community development needs. Investments in this assessment area represented 17.4 percent of the bank's total investments by dollar volume. This level of investment is significantly above the level of overall bank operations in the assessment area. While the bank has significantly expanded its operations in the assessment area since the previous evaluation, this represents a substantial improvement over the level of investment at the previous evaluation.

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

Qualified Investments										
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**
2021 (Partial)	2	2,711	0	0	0	0	0	0	**2**	**2,711**
2022	3	7,000	0	0	0	0	0	0	**3**	**7,000**
2023	5	32,184	0	0	0	0	0	0	**5**	**32,184**
YTD 2024	7	12,550	0	0	1	4,000	0	0	**8**	**16,550**
Subtotal	**17**	**54,445**	**0**	**0**	**1**	**4,000**	**0**	**0**	**18**	**58,445**
Qualified Grants & Donations	32	232	49	263	14	135	2	7	**97**	**637**
Total	**49**	**54,677**	**49**	**263**	**15**	**4,135**	**2**	**7**	**115**	**59,082**
Source: Bank Data										

Notable examples of the bank's qualified investments in the assessment area include:

- An investment of $11.0 million that will create 491 affordable housing units for low- and moderate-income families in the assessment area.
- Over the course of the evaluation period, the bank made three separate donations totaling $54,500 to a non-profit organization which promotes economic and community development in low-income neighborhoods in Detroit, by funding youth and job training programs for low-income children and teenagers.

Responsiveness to Credit and Community Development Needs

The institution shows good responsiveness to credit and community development needs. Investments were primarily focused on affordable housing and economic development, both of which are significant needs in the assessment area.

Community Development Initiatives

The institution makes occasional use of innovative or complex investments to support community development initiatives. Some of the bank's investments exhibited complex characteristics, like investments involving low-income housing tax credits.

SERVICE TEST

The Service Test is rated High Satisfactory. The bank's reasonably accessible branch network and leadership in providing community development services support this rating.

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank's current branch network is concentrated exclusively within middle- and upper-income tracts.

However, the bank does maintain several branches that are in relatively close proximity to low- and moderate-income tracts. The bank's downtown Detroit branch is in an upper-income tract that is directly adjacent to multiple low- and moderate-income tracts. Similarly, the Ferndale branch is in an upper-income tract adjacent to multiple moderate-income tracts in southeastern Oakland County. Two additional branches in Oakland County are in upper-income tracts adjacent to low-income tracts. One branch in Macomb County is in a middle-income tract adjacent to a moderate-income tract.

At the previous CRA evaluation, examiners noted the relative lack of accessibility in low- and moderate-income tracts outside downtown Detroit. The following table includes details on the distribution of branches.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants' Branches**		**Branches of Other Lenders**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	120	9.8	319,883	8.1	0	0.0	38	5.2
Moderate	311	25.5	983,344	24.9	0	0.0	137	18.9
Middle	346	28.3	1,236,091	31.3	4	26.7	225	31.1
Upper	361	29.6	1,374,312	34.8	11	73.3	298	41.1
N/A	83	6.8	35,543	0.9	0	0.0	28	3.9
Total	**1,221**	**100.0**	**3,949,173**	**100.0**	**15**	**100.0**	**726**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

Changes in Branch Locations

The change in branch locations has not adversely affected the accessibility of services for low- and moderate-income individuals. The bank closed four branch locations during the evaluation period. All four branch locations were in middle- or upper-income census tracts.

Reasonableness of Business Hours and Services

The products and services offered by each branch and the hours of each do not vary in a way that inconveniences certain portions of the assessment area. The bank offers Saturday hours and drive-up services in a relatively consistent manner across the assessment area.

Community Development Services

First Merchants is a leader in providing community development services to low- and moderate-income individuals in the assessment area. A majority of the bank's qualified services focused on affordable housing initiatives. The bank performed 16.8 percent of its community development services in this assessment area. This percentage is higher than the overall proportion of bank operations in this assessment area. The following table details the bank's qualified services by year and activity.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	1	2	0	0	**3**
2022	38	10	3	0	**51**
2023	30	23	3	1	**57**
2024 (YTD)	28	25	6	1	**60**
Total	**97**	**60**	**12**	**2**	**171**
Source: Bank Data					

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

- An employee served on the board of a local organization focused on revitalizing and stabilizing low-income areas in the assessment area.
- A bank employee taught financial literacy classes to low- and moderate-income parents in the assessment area.
- An employee served on the board of a local organization which supports small business development and growth, supporting low- and moderate-income income entrepreneurs.

OTHER ASSESSMENT AREAS – Limited-Scope Review

The following table summarizes the conclusions for the three Michigan 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 Detroit MSA. These conclusions did not alter the bank's overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Monroe, MI MSA	Exceeds	Consistent	Consistent
Ann Arbor, MI MSA	Below	Consistent	Consistent
Grand Rapids, MI MSA	Consistent	Consistent	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.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

Monroe, MI MSA

The Monroe MSA assessment area includes Monroe County in its entirety. First Merchants operates 10 branches in this assessment area. The following table summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	**#**	**$**
Closed-End HMDA Loans (2022 and 2023)	171	$27.8 million
Open-End HMDA Loans (2022 and 2023)	277	$21.6 million
Small Business Loans (2022 and 2023)	217	$41.1 million
Innovative/Flexible Loans	48	$7.8 million
Community Development Loans	1	$1.0 million
Investments (New)	9	$6.0 million
Investments (Prior Period)	-	-
Donations	34	$129,000
Community Development Services	95	-
Source: Bank Data		

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.

Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.8	2.6	1	0.9	52	0.3
2023	2.8	4.2	1	1.6	64	0.7
Moderate						
2022	10.7	11.1	18	16.4	1,835	9.8
2023	10.7	10.4	5	8.2	368	4.1
Middle						
2022	61.2	62.3	71	64.5	12,556	67.0
2023	61.2	61.5	44	72.1	6,268	69.1
Upper						
2022	25.3	24.1	20	18.2	4,298	22.9
2023	25.3	23.8	11	18.0	2,367	26.1
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**110**	**100.0**	**18,740**	**100.0**
2023	**100.0**	**100.0**	**61**	**100.0**	**9,067**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.8	0.1	0	0.0	0	0.0
2023	2.8	0.1	0	0.0	0	0.0
Moderate						
2022	10.7	9.2	19	12.6	1,403	11.4
2023	10.7	8.2	19	15.1	1,130	12.1
Middle						
2022	61.2	59.4	99	65.6	8,135	66.2
2023	61.2	63.0	73	57.9	5,569	59.6
Upper						
2022	25.3	31.2	33	21.9	2,751	22.4
2023	25.3	28.7	34	27.0	2,647	28.3
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**151**	**100.0**	**12,289**	**100.0**
2023	**100.0**	**100.0**	**126**	**100.0**	**9,346**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.1	1.6	3	2.9	178	0.8
2023	3.0	--	10	8.9	421	2.2
Moderate						
2022	12.7	11.4	23	21.9	3,757	17.1
2023	12.9	--	16	14.3	1,804	9.5
Middle						
2022	61.6	66.2	63	60.0	14,140	64.3
2023	61.5	--	71	63.4	14,404	75.6
Upper						
2022	22.5	20.9	16	15.2	3,926	17.8
2023	22.6	--	15	13.4	2,423	12.7
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**105**	**100.0**	**22,001**	**100.0**
2023	**100.0**	**--**	**112**	**100.0**	**19,052**	**100.0**

Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.6	11.0	15	13.6	1,237	6.6
2023	19.6	9.0	10	16.4	865	9.5
Moderate						
2022	18.2	23.5	31	28.2	3,337	17.8
2023	18.2	26.5	14	23.0	1,921	21.2
Middle						
2022	22.4	25.4	15	13.6	2,139	11.4
2023	22.4	24.3	19	31.1	3,121	34.4
Upper						
2022	39.8	25.5	36	32.7	6,582	35.1
2023	39.8	23.9	12	19.7	2,720	30.0
Not Available						
2022	0.0	14.5	13	11.8	5,444	29.1
2023	0.0	16.3	6	9.8	439	4.8
Totals						
2022	**100.0**	**100.0**	**110**	**100.0**	**18,740**	**100.0**
2023	**100.0**	**100.0**	**61**	**100.0**	**9,067**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.6	8.0	12	7.9	695	5.7
2023	19.6	10.1	18	14.3	793	8.5
Moderate						
2022	18.2	20.6	28	18.5	1,896	15.4
2023	18.2	21.1	36	28.6	2,116	22.6
Middle						
2022	22.4	27.8	46	30.5	3,363	27.4
2023	22.4	29.0	33	26.2	2,324	24.9
Upper						
2022	39.8	41.5	63	41.7	6,164	50.2
2023	39.8	37.4	33	26.2	3,733	39.9
Not Available						
2022	0.0	2.0	2	1.3	172	1.4
2023	0.0	2.4	6	4.8	379	4.1
Totals						
2022	**100.0**	**100.0**	**151**	**100.0**	**12,290**	**100.0**
2023	**100.0**	**100.0**	**126**	**100.0**	**9,346**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	85.0	59.6	67	63.8	9,352	42.5
2023	85.7	--	73	65.2	6,786	35.6
>$1,000,000						
2022	4.5	--	35	33.3	12,294	55.9
2023	4.1	--	39	34.8	12,266	64.4
Revenue Not Available						
2022	10.5	--	3	2.9	355	1.6
2023	10.2	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**105**	**100.0**	**22,001**	**100.0**
2023	**100.0**	**--**	**112**	**100.0**	**19,052**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Ann Arbor, MI MSA

The Ann Arbor MSA assessment area includes Washtenaw County in its entirety. First Merchants operates three branches in this assessment area. The following table summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	**#**	**$**
Closed-End HMDA Loans (2022 and 2023)	293	$125.5 million
Open-End HMDA Loans (2022 and 2023)	50	$7.6 million
Small Business Loans (2022 and 2023)	85	$16.9 million
Innovative/Flexible Loans	42	$16.4 million
Community Development Loans	3	$19.2 million
Investments (New)	9	$7.8 million
Investments (Prior Period)	-	-
Donations	15	$26,000
Community Development Services	7	-
Source: Bank Data		

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.

Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.7	6.3	4	3.1	3,386	5.3
2023	4.7	6.2	10	6.2	1,526	2.5
Moderate						
2022	8.6	11.0	8	6.1	1,392	2.2
2023	8.6	10.2	23	14.2	4,496	7.3
Middle						
2022	46.9	50.0	63	48.1	16,732	26.1
2023	46.9	51.5	65	40.1	22,624	36.9
Upper						
2022	39.3	31.9	51	38.9	24,658	38.4
2023	39.3	31.4	60	37.0	30,139	49.2
Not Available						
2022	0.4	0.8	5	3.8	18,046	28.1
2023	0.4	0.7	4	2.5	2,518	4.1
Totals						
2022	**100.0**	**100.0**	**131**	**100.0**	**64,215**	**100.0**
2023	**100.0**	**100.0**	**162**	**100.0**	**61,302**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.7	3.5	1	9.1	75	5.3
2023	4.7	2.9	0	0.0	0	0.0
Moderate						
2022	8.6	5.5	3	27.3	167	11.9
2023	8.6	7.4	1	2.6	53	0.9
Middle						
2022	46.9	47.4	4	36.4	560	39.9
2023	46.9	45.3	14	35.9	1,519	24.5
Upper						
2022	39.3	43.3	3	27.3	600	42.8
2023	39.3	43.8	23	59.0	3,941	63.4
Not Available						
2022	0.4	0.3	0	0.0	0	0.0
2023	0.4	0.7	1	2.6	700	11.3
Totals						
2022	**100.0**	**100.0**	**11**	**100.0**	**1,402**	**100.0**
2023	**100.0**	**100.0**	**39**	**100.0**	**6,213**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	7.3	6.6	2	3.8	450	4.0
2023	7.2	--	4	12.1	1,233	21.4
Moderate						
2022	8.7	8.5	3	5.8	228	2.0
2023	8.9	--	0	0.0	0	0.0
Middle						
2022	39.8	44.3	25	48.1	4,459	40.1
2023	39.6	--	16	48.5	2,715	47.1
Upper						
2022	39.8	38.8	20	38.5	5,768	51.8
2023	40.0	--	12	36.4	1,697	29.4
Not Available						
2022	4.4	1.8	2	3.8	225	2.0
2023	4.3	--	1	3.0	125	2.2
Totals						
2022	**100.0**	**100.0**	**52**	**100.0**	**11,129**	**100.0**
2023	**100.0**	**--**	**33**	**100.0**	**5,770**	**100.0**

Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.8	12.6	12	9.2	1,656	2.6
2023	20.8	10.8	17	10.5	1,882	3.1
Moderate						
2022	17.7	22.4	28	21.4	5,800	9.0
2023	17.7	21.0	36	22.2	7,037	11.5
Middle						
2022	21.4	21.4	22	16.8	5,784	9.0
2023	21.4	21.5	28	17.3	8,882	14.5
Upper						
2022	40.1	31.3	61	46.6	28,729	44.7
2023	40.1	33.1	76	46.9	41,428	67.6
Not Available						
2022	0.0	12.4	8	6.1	22,246	34.6
2023	0.0	13.7	5	3.1	2,074	3.4
Totals						
2022	**100.0**	**100.0**	**131**	**100.0**	**64,215**	**100.0**
2023	**100.0**	**100.0**	**162**	**100.0**	**61,302**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	20.8	10.2	2	18.2	68	4.8
2023	20.8	12.2	0	0.0	0	0.0
Moderate						
2022	17.7	20.9	2	18.2	115	8.2
2023	17.7	22.7	2	5.1	396	6.4
Middle						
2022	21.4	24.5	0	0.0	0	0.0
2023	21.4	23.9	7	17.9	524	8.4
Upper						
2022	40.1	43.0	7	63.6	1,220	87.0
2023	40.1	38.9	29	74.4	4,593	73.9
Not Available						
2022	0.0	1.3	0	0.0	0	0.0
2023	0.0	2.3	1	2.6	700	11.3
Totals						
2022	**100.0**	**100.0**	**11**	**100.0**	**1,402**	**100.0**
2023	**100.0**	**100.0**	**39**	**100.0**	**6,213**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	86.0	50.1	27	51.9	3,635	32.7
2023	86.4	--	20	60.6	3,572	61.9
>$1,000,000						
2022	4.5	--	21	40.4	6,424	57.7
2023	4.3	--	13	39.4	2,198	38.1
Revenue Not Available						
2022	9.4	--	4	7.7	1,070	9.6
2023	9.3	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**52**	**100.0**	**11,129**	**100.0**
2023	**100.0**	**--**	**33**	**100.0**	**5,770**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Grand Rapids, MI MSA

The Grand Rapids MSA assessment area includes Kent County in its entirety. First Merchants operates one branch in this assessment area. The following table summarizes the bank's lending and community development activities in this assessment area during the evaluation period.

Activity	**#**	**$**
Closed-End HMDA Loans (2022 and 2023)	37	$10.4 million
Open-End HMDA Loans (2022 and 2023)	14	$3.3 million
Small Business Loans (2022 and 2023)	32	$9.4 million
Innovative/Flexible Loans	16	$10.6 million
Community Development Loans	5	$32.5 million
Investments (New)	2	$2.5 million
Investments (Prior Period)	-	-
Donations	11	$24,000
Community Development Services	12	-
Source: Bank Data		

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.

Geographic Distribution and Borrower Profile

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.7	4.0	0	0.0	0	0.0
2023	2.7	4.4	1	4.2	131	2.3
Moderate						
2022	17.1	20.5	2	15.4	365	7.8
2023	17.1	21.6	8	33.3	1,058	18.6
Middle						
2022	44.3	44.3	5	38.5	2,041	43.5
2023	44.3	44.0	11	45.8	2,452	43.2
Upper						
2022	35.2	30.6	6	46.2	2,285	48.7
2023	35.2	29.5	4	16.7	2,040	35.9
Not Available						
2022	0.7	0.6	0	0.0	0	0.0
2023	0.7	0.5	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**13**	**100.0**	**4,691**	**100.0**
2023	**100.0**	**100.0**	**24**	**100.0**	**5,680**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	2.7	1.3	0	0.0	0	0.0
2023	2.7	1.7	0	0.0	0	0.0
Moderate						
2022	17.1	11.4	0	0.0	0	0.0
2023	17.1	13.2	0	0.0	0	0.0
Middle						
2022	44.3	43.7	1	25.0	135	21.2
2023	44.3	42.8	6	60.0	2,180	82.0
Upper						
2022	35.2	43.3	3	75.0	502	78.8
2023	35.2	41.8	4	40.0	479	18.0
Not Available						
2022	0.7	0.4	0	0.0	0	0.0
2023	0.7	0.5	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**4**	**100.0**	**637**	**100.0**
2023	**100.0**	**100.0**	**10**	**100.0**	**2,659**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.0	2.9	1	7.7	500	12.9
2023	3.0	--	0	0.0	0	0.0
Moderate						
2022	20.5	20.6	4	30.8	1,605	41.3
2023	20.4	--	5	26.3	2,125	38.2
Middle						
2022	38.6	37.5	3	23.1	625	16.1
2023	38.4	--	6	31.6	1,673	30.1
Upper						
2022	37.4	38.6	5	38.5	1,160	29.8
2023	37.7	--	8	42.1	1,764	31.7
Not Available						
2022	0.5	0.4	0	0.0	0	0.0
2023	0.5	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**13**	**100.0**	**3,890**	**100.0**
2023	**100.0**	**--**	**19**	**100.0**	**5,562**	**100.0**

Source: 2022 & 2023 D&B Data; Bank Data; 2022 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						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.4	11.3	1	7.7	150	3.2
2023	19.4	9.3	2	8.3	274	4.8
Moderate						
2022	18.2	25.0	2	15.4	461	9.8
2023	18.2	24.0	11	45.8	1,589	28.0
Middle						
2022	22.9	21.6	2	15.4	448	9.6
2023	22.9	23.2	7	29.2	1,922	33.8
Upper						
2022	39.5	28.9	8	61.5	3,632	77.4
2023	39.5	29.2	4	16.7	1,895	33.4
Not Available						
2022	0.0	13.3	0	0.0	0	0.0
2023	0.0	14.4	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**13**	**100.0**	**4,691**	**100.0**
2023	**100.0**	**100.0**	**24**	**100.0**	**5,680**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.4	9.4	0	0.0	0	0.0
2023	19.4	8.9	0	0.0	0	0.0
Moderate						
2022	18.2	19.0	0	0.0	0	0.0
2023	18.2	20.9	0	0.0	0	0.0
Middle						
2022	22.9	24.5	0	0.0	0	0.0
2023	22.9	24.9	3	30.0	180	6.8
Upper						
2022	39.5	43.8	3	75.0	287	45.1
2023	39.5	42.0	5	50.0	729	27.4
Not Available						
2022	0.0	3.3	1	25.0	350	54.9
2023	0.0	3.4	2	20.0	1,750	65.8
Totals						
2022	**100.0**	**100.0**	**4**	**100.0**	**637**	**100.0**
2023	**100.0**	**100.0**	**10**	**100.0**	**2,659**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	83.3	46.9	7	53.8	1,485	38.2
2023	83.8	--	9	47.4	744	13.4
>$1,000,000						
2022	6.2	--	6	46.2	2,405	61.8
2023	5.9	--	9	47.4	4,768	85.7
Revenue Not Available						
2022	10.5	--	0	0.0	0	0.0
2023	10.2	--	1	5.3	50	0.9
Totals						
2022	**100.0**	**100.0**	**13**	**100.0**	**3,890**	**100.0**
2023	**100.0**	**--**	**19**	**100.0**	**5,562**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

OHIO

CRA RATING FOR OHIO: OUTSTANDING

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

COLUMBUS, OH METROPOLITAN STATISTICAL AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

The Columbus, OH MSA assessment area includes the entirety of Franklin County, Ohio. The bank operates eight branch offices within the county. Of these branch offices, one is in a low-income tract, two are in moderate-income tracts, three are in middle-income tracts, and two are in upper-income tracts. Additionally, the bank operates two free-standing deposit-taking ATMs in Franklin County. One ATM is in an upper-income tract and one ATM is in a middle-income tract.

Economic and Demographic Data

The assessment area contains 328 census tracts. According to 2020 U.S. Census data, the income designation of these tracts are as follows:

- 57 low-income census tracts,
- 79 moderate-income census tracts,
- 98 middle-income census tracts,
- 86 upper-income census tracts, and
- eight tracts without an income designation.

The majority of low- and moderate-income census tracts are in the north and central portions of Columbus. The following table illustrates select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	328	17.4	24.1	29.9	26.2	2.4
Population by Geography	1,323,807	13.2	22.6	33.4	28.9	2.0
Housing Units by Geography	559,478	13.8	23.0	33.7	28.1	1.4
Owner-Occupied Units by Geography	278,490	7.1	18.4	37.2	36.9	0.4
Occupied Rental Units by Geography	240,747	19.0	28.0	31.2	19.7	2.1
Vacant Units by Geography	40,241	29.5	25.1	23.9	17.8	3.7
Businesses by Geography	241,019	10.6	17.7	31.1	38.8	1.7
Farms by Geography	3,876	9.2	18.8	33.1	38.0	1.0
Family Distribution by Income Level	301,991	24.7	17.9	20.3	37.1	0.0
Household Distribution by Income Level	519,237	25.4	17.4	18.6	38.6	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		$84,088	Median Housing Value			$191,533
			Median Gross Rent			$1,016
			Families Below Poverty Level			10.8%

Source: 2020 U.S. Census and 2023 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.

Major employment sectors within the assessment area include healthcare, education, insurance and financial services, and retail trade. According to D&B data, 59.7 percent of businesses in the assessment area have four or less employees and 94.7 percent of businesses in the assessment area operate from a single location. The largest employers in the assessment area include Ohio State University, Ohio Health, the state of Ohio, JPMorgan Chase, Nationwide Insurance, and Nationwide Children's Hospital.

The unemployment rate in the assessment area has remained relatively stable during the evaluation period but has grown during the past 12 months. According to the U.S. Bureau of Labor Statistics, in November 2024, the unemployment rate in Franklin County was 3.8 percent. The unemployment rate ranged from a low of 2.7 percent in December 2023, to a high of 4.9 percent in July 2024.

The median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the Columbus MSA median family income levels for 2022 and 2023, as updated by the FFIEC.

Columbus, OH MSA Median Family Income (18140)				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($95,600)	<$47,800	$47,800 to <$76,480	$76,480 to <$114,720	≥$114,720
2023 ($100,900)	<$50,450	$50,450 to <$80,720	$80,720 to <$121,080	≥$121,080
Source: FFIEC				

Competition

The market for deposits in the assessment area is highly competitive. According to the most recent FDIC Deposit Market Share Report, there are 34 institutions operating 288 branch offices in the assessment area. First Merchants ranked 10th in market share, holding 0.8 percent of total deposits.

First Merchants is a CRA reporter for small farm and small business lending. The market for small business loans is also competitive. There were 141 lenders originating 30,429 loans in 2022. First Merchants ranked 22nd in the assessment area, originating 3.1 percent of small business loans.

The market is also competitive for home mortgage lending. First Merchants ranked 28th in the assessment area, originating 0.8 percent of home mortgage loans in the assessment area. There were 511 lenders originating 29,449 HMDA-reportable home mortgage loans in 2023.

Community Contact

Examiners contacted a representative of an economic development organization in the assessment area. The contact stated that the economy in the assessment area is stable but small businesses are facing difficulties dealing with inflation, which have increased wages and input costs. Small businesses are struggling to find and keep quality employees because they cannot afford to pay market wages. Small business owners in the Baby Boomer generation are retiring, which can cause business closures and layoffs without proper succession planning. Although the market for financial services is strong and small businesses in the assessment area have capital, there is a growing need for equipment loans to allow small businesses that produce in-demand products and services to expand to meet its customers' needs. The assessment area's growing population of immigrants and second-generation Americans face barriers accessing financial services, including deposit accounts. These individuals also face barriers accessing credit to open businesses. Opportunities exist to increase support for these individuals and small businesses through targeted loans and services.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that opportunities exist for expanded credit targeted at creditworthy low- and moderate-income individuals in the assessment area, including creditworthy low- and moderate-income individuals who are immigrants or second-generation Americans. This need extends to the small businesses owned by low- and moderate-income individuals. The need for various community services targeted at the area's low- and moderate-income residents also exists.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS METROPOLITAN STATISTICAL AREA

LENDING TEST

The Lending Test is rated High Satisfactory. The bank's level of lending activity, extensive use of innovative and flexible lending practices, and community development lending primarily support this rating.

Lending Activity

The bank's lending activity reflects good responsiveness to the credit needs of the assessment area. First Merchants performs well and originates a significant number of home mortgage and small business loans despite facing competition from several large national banks and nonbank mortgage originators. According to 2023 HMDA aggregate data, First Merchants HMDA market share matched its 2024 deposit market share at 0.8 percent. By dollar volume, the bank's 2022 small business loan market share, at 3.1 percent, significantly exceeded the deposit market share. The following table details First Merchants' 2022 and 2023 originations by loan type in the assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	219	74,153	160	39,397
Open-End Home Mortgage	106	18,331	81	22,043
Subtotal: Home Mortgage	**325**	**92,484**	**241**	**61,440**
Small Business	127	33,135	105	19,799
Total	**452**	**125,619**	**346**	**81,239**
Source: Bank Data				

Geographic Distribution

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

Closed-End Home Mortgage Loans

The geographic distribution of closed-end home mortgage loans reflects excellent penetration throughout the assessment area. The bank's performance in low-income tracts improved during the evaluation period. The bank's performance in low-income tracts in 2022 slightly exceeded aggregate performance levels. In 2023, the bank improved its performance in low-income tracts, significantly exceeded aggregate performance. The bank's performance in moderate-income tracts similarly exceeded aggregate performance levels in both 2022 and 2023. The following table shows the geographic distribution of closed-end home mortgage loans.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	7.1	10.1	28	12.8	3,668	4.9
2023	7.1	11.3	38	23.8	4,039	10.3
Moderate						
2022	18.4	19.7	56	25.6	6,415	8.7
2023	18.4	20.8	44	27.5	4,651	11.8
Middle						
2022	37.2	38.6	44	20.1	11,158	15.0
2023	37.2	39.7	42	26.3	10,567	26.8
Upper						
2022	36.9	30.7	88	40.2	52,018	70.2
2023	36.9	27.4	36	22.5	20,141	51.1
Not Available						
2022	0.4	0.9	3	1.4	894	1.2
2023	0.4	0.9	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**219**	**100.0**	**74,153**	**100.0**
2023	**100.0**	**100.0**	**160**	**100.0**	**39,397**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. The bank's lending in low-income tracts was below aggregate for both 2022 and 2023. Similarly, the bank's lending in moderate-income tracts was well below aggregate for both years. The following table shows the geographic distribution of open-end home mortgage loans.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	7.1	4.1	3	2.8	112	0.6
2023	7.1	4.6	0	0.0	0	0.0
Moderate						
2022	18.4	11.9	6	5.7	434	2.4
2023	18.4	14.9	8	9.9	643	2.9
Middle						
2022	37.2	34.1	27	25.5	3,295	18.0
2023	37.2	34.1	19	23.5	2,650	12.0
Upper						
2022	36.9	49.6	70	66.0	14,490	79.0
2023	36.9	46.0	51	63.0	12,493	56.7
Not Available						
2022	0.4	0.3	0	0.0	0	0.0
2023	0.4	0.4	3	3.7	6,257	28.4
Totals						
2022	**100.0**	**100.0**	**106**	**100.0**	**18,331**	**100.0**
2023	**100.0**	**100.0**	**81**	**100.0**	**22,043**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. As shown in the following table, the bank's performance in low-income tracts was in line with aggregate performance in 2022. In 2023, the bank improved its performance and exceeded the percentage of businesses operating in low-income tracts. Although the bank exceeded aggregate performance levels and percentage of businesses operating in moderate-income tracts in 2022, the bank's level of lending to these businesses substantially declined in 2023. Overall, the bank's performance levels reflect adequate penetration.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	10.5	9.8	12	9.4	3,102	9.4
2023	10.6	--	14	13.3	4,934	24.9
Moderate						
2022	17.5	16.9	28	22.0	4,998	15.1
2023	17.7	--	10	9.5	2,100	10.6
Middle						
2022	31.1	32.8	44	34.6	10,908	32.9
2023	31.1	--	35	33.3	6,000	30.3
Upper						
2022	39.1	39.3	41	32.3	12,628	38.1
2023	38.8	--	45	42.9	6,508	32.9
Not Available						
2022	1.8	1.2	2	1.6	1,500	4.5
2023	1.7	--	1	1.0	257	1.3
Totals						
2022	**100.0**	**100.0**	**127**	**100.0**	**33,135**	**100.0**
2023	**100.0**	**--**	**105**	**100.0**	**19,799**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes. Although open-end home mortgage lending performance was poor, this product carried the lowest weight. Excellent closed-end home mortgage and adequate small business lending performance support the overall conclusion.

Closed-End Home Mortgage Loans

The distribution of borrowers reflects excellent penetration among retail customers of different income levels. The bank's performance greatly exceeded the aggregate performance to low-income borrowers in both 2022 and 2023. Additionally, the bank's lending to moderate-income borrowers was slightly above aggregate performance for both years, as shown in the following table.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	24.7	10.1	43	19.6	3,969	5.4
2023	24.7	8.7	44	27.5	3,919	9.9
Moderate						
2022	17.9	22.0	53	24.2	7,687	10.4
2023	17.9	22.0	40	25.0	5,042	12.8
Middle						
2022	20.3	19.9	23	10.5	4,631	6.2
2023	20.3	21.4	28	17.5	6,801	17.3
Upper						
2022	37.1	28.4	88	40.2	53,445	72.1
2023	37.1	28.6	45	28.1	22,732	57.7
Not Available						
2022	0.0	19.6	12	5.5	4,420	6.0
2023	0.0	19.3	3	1.9	903	2.3
Totals						
2022	**100.0**	**100.0**	**219**	**100.0**	**74,153**	**100.0**
2023	**100.0**	**100.0**	**160**	**100.0**	**39,397**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Open-End Home Mortgage Loans

The distribution of borrowers reflects poor penetration among retail customers with different income levels. The bank's open-end home mortgage lending to low-income borrowers slightly exceeded the aggregate performance in 2022 but was significantly below aggregate performance in 2023, as shown in the following table. Additionally, the bank's lending to moderate-income borrowers was significantly below aggregate levels for both years, representing poor performance.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	24.7	8.7	11	10.4	490	2.7
2023	24.7	9.6	4	4.9	248	1.1
Moderate						
2022	17.9	17.8	9	8.5	770	4.2
2023	17.9	20.0	9	11.1	760	3.4
Middle						
2022	20.3	23.9	11	10.4	1,247	6.8
2023	20.3	23.9	12	14.8	1,770	8.0
Upper						
2022	37.1	46.7	66	62.3	14,253	77.8
2023	37.1	43.8	48	59.3	12,075	54.8
Not Available						
2022	0.0	2.9	9	8.5	1,571	8.6
2023	0.0	2.8	8	9.9	7,191	32.6
Totals						
2022	**100.0**	**100.0**	**106**	**100.0**	**18,331**	**100.0**
2023	**100.0**	**100.0**	**81**	**100.0**	**22,043**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of borrowers reflects adequate penetration to business customers of different sizes. In 2022, the bank's level of lending to businesses with revenues of $1.0 million or less was slightly less than aggregate lending levels. Performance improved in 2023, as shown in the following table. The bank's overall performance is adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	91.6	51.3	63	49.6	9,015	27.2
2023	92.2	--	65	61.9	6,171	31.2
>$1,000,000						
2022	2.5	--	59	46.5	23,576	71.2
2023	2.2	--	37	35.2	13,053	65.9
Revenue Not Available						
2022	5.9	--	5	3.9	544	1.6
2023	5.7	--	3	2.9	575	2.9
Totals						
2022	**100.0**	**100.0**	**127**	**100.0**	**33,135**	**100.0**
2023	**100.0**	**--**	**105**	**100.0**	**19,799**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 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 113 innovative and flexible loans totaling more than $19.5 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										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	9	1,608	20	3,756	43	8,998	14	3,156	**86**	**17,518**
Small Business	0	0	2	571	5	1,152	4	320	**11**	**2,043**
Consumer	2	2	7	8	4	4	3	6	**16**	**21**
Totals	**11**	**1,610**	**29**	**4,335**	**52**	**10,154**	**21**	**3,482**	**113**	**19,582**
Source: Bank Records										

Community Development Loans

The institution made a relatively high level of community development loans. The bank originated more than $61.2 million in community development loans in this assessment area, representing 7.4 percent of the bank's total qualified lending by dollar volume.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	-	-	-	-	-	-	-	-	**-**	**-**
2022	1	9,000	2	11,227	1	1,170	-	-	**4**	**21,397**
2023	-	-	-	-	2	7,864	-	-	**2**	**7,864**
2024 (YTD)	1	15,000	3	17,000	-	-	-	-	**4**	**32,000**
Total	**2**	**24,000**	**5**	**28,227**	**3**	**9,034**	**-**	**-**	**10**	**61,261**
Source: Bank Data										

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

- A $9.0 million loan for a LIHTC project to construct 60 income-restricted units for low- and moderate-income senior citizens. The loan supports the provision of affordable housing in a low-income neighborhood of Columbus.
- A $15.0 million loan funded construction of 294 affordable housing units in the assessment area.
- A $6.8 million loan to a small business in the assessment area retained jobs for low- and moderate-income individuals.

INVESTMENT TEST

The Investment Test rating is Outstanding for the Columbus MSA assessment area. The bank's excellent level of qualified investments and extensive use of innovative and complex investments support this conclusion.

Investment and Grant Activity

The institution invests at an excellent level in projects that meet the assessment area's community development needs. Investments in the Columbus MSA assessment area represented 6.1 percent of the bank's total new investment activity by dollar volume, which slightly exceeds the proportion of overall bank operations in the assessment area. Nearly all investments were new since the previous evaluation. Additionally, the bank doubled the dollar volume of its qualified donations to organizations which provide services to the assessment area. The following table details the qualified investments and donations in the assessment area by year and purpose.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	1	1,329	0	0	**1**	**1,329**
2021 (Partial)	3	6,400	0	0	1	4,000	0	0	**4**	**10,400**
2022	0	0	0	0	1	500	0	0	**1**	**500**
2023	0	0	0	0	1	5,000	0	0	**1**	**5,000**
YTD 2024	0	0	0	0	2	2,250	0	0	**2**	**2,250**
Subtotal	**3**	**6,400**	**0**	**0**	**6**	**13,079**	**0**	**0**	**9**	**19,479**
Qualified Donations	14	149	63	250	12	80	0	0	89	479
Total	**17**	**6,549**	**63**	**250**	**18**	**13,159**	**0**	**0**	**98**	**19,958**
Source: Bank Data										

Examples of the bank's qualified investments in the assessment area include the following:

- The bank invested $4.0 million in a government housing authority which will fund access to recently built or renovated, safe and affordable housing for low- and moderate-income families in the assessment area.
- The bank invested $5.0 million in a Small Business Development Corporation, providing capital to small businesses in the assessment area.
- The bank donated $14,000 to a land bank which transforms abandoned and vacant property in low- and moderate-income areas throughout the assessment area into housing or commercial developments, providing housing and job opportunities for the area.
- The bank donated $25,000 to a local affordable housing organization which provides below-market loans to developers of rental housing for low- and moderate-income residents of the assessment area.

Responsiveness to Credit and Community Development Needs

The bank demonstrated good responsiveness to community credit and development needs. Most investments supported economic development programs, primarily through investments targeted at the small business which support employment and economic growth in the assessment area.

Community Development Initiatives

The bank makes extensive use of innovative or complex investments to support community development initiatives. The bank has invested in a minority-owned de novo depository institution focused on serving low- and moderate-income individuals in the assessment area. Some of the bank's other investments also include complex characteristics, like investments in Small Business Development Corporations.

SERVICE TEST

The Service Test is rated Outstanding. The bank's high level of performance creating and maintaining an accessible branch network and providing qualified services to low- and moderate-income individuals support this rating.

Accessibility of Delivery Systems

The bank's branch network is readily accessible to all portions of the assessment area. As the following table shows, the bank focuses its branch network on serving low- and moderate-income individuals. The proportion of the bank's branches in low- and moderate-income tracts far exceeds the proportion of branches owned by other lenders. Furthermore, the proportion of low- and moderate-income branches slightly exceeds the proportion of individuals that reside in these tracts.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants' Branches**		**Branches of Other Lenders**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	57	17.4	174,743	13.2	1	12.5	26	9.2
Moderate	79	24.1	299,180	22.6	2	25.0	48	16.9
Middle	98	29.9	442,152	33.4	3	37.5	77	27.1
Upper	86	26.2	382,580	28.9	2	25.0	128	45.1
N/A	8	2.4	25,152	2.0	0	0.0	5	1.8
Total	**328**	**100.0**	**1,323,807**	**100.0**	**8**	**100.0**	**284**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

Changes in Branch Locations

The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. Since the previous evaluation, the bank opened a branch in a low-income tract on Morse Road in the northeast part of Columbus. This new branch will provide low- and moderate-income individuals additional access to banking services.

Reasonableness of Business Hours and Services

The branch hours and services offered at each branch do not vary in a way that inconveniences certain portions of the assessment area. All branches in the assessment area offer Saturday hours and drive-up service. Any variations in services are minor and do not predominantly impact low- and moderate-income individuals.

Community Development Services

The bank is a leader in providing community development services to low- and moderate-income individuals. The bank's qualified community development services in the Columbus MSA accounted for 9.7 percent of the bank's overall qualified community development services. This far

exceeds the overall proportion of the bank's operations in this assessment area. The following table details the bank's qualified services by year and type.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	0	7	0	0	**7**
2022	4	11	0	0	**15**
2023	4	24	7	2	**37**
2024 (YTD)	2	33	5	0	**40**
Total	**10**	**75**	**12**	**2**	**99**
Source: Bank Data					

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

- A bank employee served on the board of a local organization that provides scholarships and college transition services to local high school graduates that were raised in public housing.
- An employee of the bank taught financial literacy classes to students from a school that serves low- and moderate-income students.

CHICAGO-NAPERVILLE-ELGIN, IL-IN MULTISTATE METROPOLITAN STATISTICAL AREA - Full-Scope Review

CRA RATING FOR CHICAGO MULTISTATE MSA: SATISFACTORY

The Lending Test is rated: <u>High Satisfactory</u>
The Investment Test is rated: <u>Outstanding</u>
The Service Test is rated: <u>High Satisfactory</u>

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHICAGO MULTISTATE METROPOLITAN STATISTICAL AREA

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 the southern third of Cook County and the southeastern corner of DuPage County in the assessment area. The northern boundaries of the assessment area follow 87th Street in Chicago and 55th Street and Maple Avenue to Naperville in DuPage County. The southern boundary of the assessment area follows the county border in both counties. In Indiana, the assessment area includes three full counties: Jasper, Lake, and Porter.

This is the only assessment area that includes partial counties. Examiners determined that the assessment area appropriately captures all bank offices and substantial portion of the bank's lending activity within the Chicago MSA. The bank's assessment area does not arbitrarily exclude low- or

moderate-income tracts. Most tracts within the Cook County portion of the assessment area are low- or moderate-income tracts.

As previously mentioned, the bank sold its five Illinois branches to Old Second National Bank on December 6, 2024, three days before the evaluation date. Following this sale, First Merchants exited the Illinois market and removed Cook and DuPage counties from its assessment area delineations. Examiners will evaluate the bank's performance using the branch network and assessment area delineations in effect on December 5, 2024. On December 5, 2024, the bank operated 17 branches in the assessment area: 12 in Indiana and five in Illinois.

Economic and Demographic Data

First Merchants' assessment area contains 478 census tracts. According to 2020 U.S. Census data, the income designation of these tracts are as follows:

- 60 low-income census tracts,
- 131 moderate-income census tracts,
- 171 middle-income census tracts,
- 108 upper-income census tracts, and
- eight tracts without an income designation.

Demographic Information of the Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	478	12.6	27.4	35.8	22.6	1.7
Population by Geography	1,919,043	8.6	25.9	38.7	26.4	0.4
Housing Units by Geography	800,721	10.1	27.1	38.3	24.0	0.5
Owner-Occupied Units by Geography	516,251	5.7	22.3	41.2	30.4	0.5
Occupied Rental Units by Geography	208,213	17.1	34.7	35.3	12.4	0.5
Vacant Units by Geography	76,257	21.1	38.9	27.0	12.2	0.7
Businesses by Geography	228,973	7.7	25.5	38.4	28.1	0.3
Farms by Geography	3,927	6.0	18.0	43.1	32.6	0.4
Family Distribution by Income Level	478,628	24.6	17.9	20.0	37.5	0.0
Household Distribution by Income Level	724,464	27.1	16.6	17.3	38.9	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		$92,622	Median Housing Value			$183,375
Median Family Income MSA - 23844 Gary, IN		$75,625	Median Gross Rent			$1,023
			Families Below Poverty Level			10.0%

Source: 2020 U.S. Census and 2023 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 majority of low- and moderate-income census tracts in Indiana are located around the Gary area along Lake Michigan. A majority of low and moderate-income tracts in Illinois are in the Cook County portion of the assessment area. Major employment sectors within the assessment area include services; non-classifiable; retail trade; and finance, insurance, and financial services. According to D&B data, 60.0 percent of businesses in the assessment area have four or

less employees and 93.0 percent of businesses in the assessment area operate from a single location. The largest employers in the assessment area include Amazon.com Inc., Advocate Health Care System, Northwestern Memorial Healthcare, University of Chicago, and Walgreens Boots Alliance Inc.

Competition

The market for deposits in the assessment area is highly competitive. According to the most recent FDIC Deposit Market Share Report, there are 34 institutions operating 288 branch offices in the assessment area. First Merchants ranked 10th in market share, holding 0.8 percent of total deposits.

First Merchants is a CRA reporter for small farm and small business lending. The market for small business loans is highly competitive. There were 238 lenders originating 203,958 loans in 2022. First Merchants ranked 47th in the assessment area, originating 0.1 percent of small business loans.

The market is also highly competitive for home mortgage lending. There were 588 lenders originating 40,998 home mortgage loans. First Merchants ranked 24th in the assessment area, originating 0.9 percent of the home mortgage loans in the assessment area.

Community Contact

Examiners contacted a financial counselor assisting low- and moderate-income individuals in the assessment area. The contact stated that the housing market in the assessment area is competitive and low- and moderate-income families are routinely outbid on homes by higher income families. Affordable housing and childcare are needed in the assessment area.

The contact believes that banks in the assessment area need to improve their online banking capabilities and advertise these capabilities in low- and moderate-income areas. Many low- and moderate-income individuals are unaware that local banks offer online banking. These individuals are increasingly using fintech products for their deposit and lending needs. The contact also suggested that more banks consider offering "forgiveness" programs to individuals with negative ChexSystems reports to allow these individuals to use bank accounts while they are learning financial literacy skills.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts and demographic and economic data, examiners determined that home mortgage and small business lending represent primary credit needs in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CHICAGO METROPOLITAN STATISTICAL AREA

LENDING TEST

The Lending Test is rated High Satisfactory. The bank's performance throughout most performance criteria supports this rating.

Lending Activity

First Merchants' performance in the assessment area reflects good responsiveness to the community's credit needs. While First Merchants faces competition from several large national banks and nonbank mortgage originators, the bank originated a high volume of home mortgage and small business loans in both 2022 and 2023. According to 2023 HMDA aggregate data, First Merchants' HMDA market share, at 1.0 percent, exceeded its most recent deposit market share of 0.7 percent. The following table details First Merchants' 2022 and 2023 originations by loan type in the assessment area.

Lending Activity				
Loan Product	**2022 #**	**2022 $(000)**	**2023 #**	**2023 $(000)**
Closed-End Home Mortgage	260	43,384	154	34,571
Open-End Home Mortgage	251	27,814	235	26,803
Subtotal: Home Mortgage	**511**	**71,198**	**389**	**61,374**
Small Business	185	36,652	194	37,261
Total	**696**	**107,850**	**583**	**98,635**
Source: Bank Data				

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. While the bank achieves good penetration in its closed-end home mortgage lending product, the bank's adequate performance with respect to open-end home mortgage lending and poor performance with respect to small business lending support this conclusion.

Closed-End Home Mortgage Loans

The geographic distribution of closed-end home mortgage loans reflects good penetration throughout the assessment area. As shown in the following table, the bank's performance in the low-income tracts was similar to aggregate performance for both 2022 and 2023. The bank's performance in moderate-income tracts exceeded the aggregate performance for both years.

Geographic Distribution of Closed-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	5.7	5.1	18	6.9	1,447	3.3
2023	5.7	6.5	8	5.2	3,568	10.3
Moderate						
2022	22.3	22.3	67	25.8	8,196	18.9
2023	22.3	24.1	44	28.6	6,858	19.8
Middle						
2022	41.2	43.3	90	34.6	15,210	35.1
2023	41.2	42.4	64	41.6	11,220	32.5
Upper						
2022	30.4	29.0	85	32.7	18,531	42.7
2023	30.4	26.8	38	24.7	12,925	37.4
Not Available						
2022	0.5	0.2	0	0.0	0	0.0
2023	0.5	0.2	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**260**	**100.0**	**43,384**	**100.0**
2023	**100.0**	**100.0**	**154**	**100.0**	**34,571**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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. As shown in the following table, the bank's performance was slightly below aggregate performance levels in low- and moderate-income tracts in both years.

Geographic Distribution of Open-End Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	5.7	1.9	4	1.6	285	1.0
2023	5.7	2.2	3	1.3	157	0.6
Moderate						
2022	22.3	11.6	25	10.0	1,918	6.9
2023	22.3	12.7	21	8.9	1,716	6.4
Middle						
2022	41.2	40.0	129	51.4	12,913	46.4
2023	41.2	41.7	116	49.4	11,971	44.7
Upper						
2022	30.4	46.2	90	35.9	12,440	44.7
2023	30.4	43.2	94	40.0	12,760	47.6
Not Available						
2022	0.5	0.4	3	1.2	259	0.9
2023	0.5	0.3	1	0.4	200	0.7
Totals						
2022	**100.0**	**100.0**	**251**	**100.0**	**27,814**	**100.0**
2023	**100.0**	**100.0**	**235**	**100.0**	**26,803**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *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 performance in low-and moderate-income tracts was below aggregate in 2022 and below the demographics in both 2022 and 2023, although performance did show improvement in 2023. The following table provides details of the bank's performance.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	7.6	5.3	5	2.7	693	1.9
2023	7.6	--	8	4.1	2,056	5.5
Moderate						
2022	25.6	23.6	29	15.7	7,025	19.2
2023	25.5	--	38	19.6	5,902	15.8
Middle						
2022	38.3	39.0	86	46.5	14,614	39.9
2023	38.4	--	96	49.5	16,407	44.0
Upper						
2022	28.1	31.9	64	34.6	14,311	39.0
2023	28.1	--	52	26.8	12,896	34.6
Not Available						
2022	0.3	0.2	1	0.5	10	0.0
2023	0.3	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**185**	**100.0**	**36,652**	**100.0**
2023	**100.0**	**--**	**194**	**100.0**	**37,261**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes. The bank's good performance in the open-end home mortgage and small business lending products and the bank's excellent performance in the closed-end home mortgage lending product support this conclusion.

Closed-End Home Mortgage Loans

The distribution of borrowers reflects excellent penetration among retail customers of different income levels. The bank's lending to low-income borrowers greatly exceeded the aggregate percentage for both 2022 and 2023. Additionally, the bank's lending to moderate-income borrowers was slightly above the aggregate performance for both years. The following table shows the bank's performance.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	24.6	12.3	60	23.1	5,251	12.1
2023	24.6	12.0	30	19.5	2,115	6.1
Moderate						
2022	17.9	24.6	69	26.5	10,359	23.9
2023	17.9	26.4	43	27.9	4,625	13.4
Middle						
2022	20.0	20.4	47	18.1	8,017	18.5
2023	20.0	21.7	25	16.2	4,787	13.8
Upper						
2022	37.5	20.7	59	22.7	15,152	34.9
2023	37.5	19.0	31	20.1	11,388	32.9
Not Available						
2022	0.0	22.0	25	9.6	4,605	10.6
2023	0.0	20.9	25	16.2	11,656	33.7
Totals						
2022	**100.0**	**100.0**	**260**	**100.0**	**43,384**	**100.0**
2023	**100.0**	**100.0**	**154**	**100.0**	**34,571**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Open-End Home Mortgage Loans

The distribution of borrowers reflects good penetration among retail customers of different income level. As shown in the following table, the bank's lending to low-income borrowers exceeded aggregate performance levels in 2022. In 2023, the bank's lending to these borrowers declined but still exceeded aggregate performance levels. For lending to moderate-income borrowers, the bank's performance was in line with aggregate data in 2022 and increased by several percentage points and was slightly above aggregate data in 2023.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	24.6	11.8	40	15.9	2,632	9.5
2023	24.6	10.7	26	11.1	1,432	5.3
Moderate						
2022	17.9	18.9	46	18.3	3,982	14.3
2023	17.9	20.1	51	21.7	3,870	14.4
Middle						
2022	20.0	25.1	65	25.9	6,070	21.8
2023	20.0	25.9	59	25.1	4,894	18.3
Upper						
2022	37.5	40.2	92	36.7	13,556	48.7
2023	37.5	38.4	87	37.0	13,717	51.2
Not Available						
2022	0.0	4.1	8	3.2	1,574	5.7
2023	0.0	4.9	12	5.1	2,890	10.8
Totals						
2022	**100.0**	**100.0**	**251**	**100.0**	**27,814**	**100.0**
2023	**100.0**	**100.0**	**235**	**100.0**	**26,803**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of borrowers reflects good penetration among business customers of different sizes. For businesses with GARs of $1.0 million or less, the bank exceeds aggregate performance levels in 2022 by 8.9 percentage points. In 2023, the percentage of small business loans made to borrowers in this group declined 13.2 percentage points from 2022 levels.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	91.4	53.8	116	62.7	10,109	27.6
2023	92.2	--	96	49.5	8,424	22.6
>$1,000,000						
2022	2.6	--	60	32.4	25,847	70.5
2023	2.3	--	97	50.0	28,827	77.4
Revenue Not Available						
2022	6.0	--	9	4.9	696	1.9
2023	5.5	--	1	0.5	10	0.0
Totals						
2022	**100.0**	**100.0**	**185**	**100.0**	**36,652**	**100.0**
2023	**100.0**	**--**	**194**	**100.0**	**37,261**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Innovative and Flexible Lending Practices

The bank makes extensive use of innovative and flexible lending practices to serve assessment area credit needs. As shown in the following table, the bank funded 145 innovative and flexible loans totaling approximately $23.0 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										
Type of Program	**2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage	6	874	32	6,042	33	4,860	32	5,625	**103**	**17,401**
Small Business	2	1,058	1	550	11	2,008	8	1,941	**22**	**5,557**
Consumer	3	3	9	29	5	9	3	3	**20**	**44**
Totals	**11**	**1,935**	**42**	**6,621**	**49**	**6,877**	**43**	**7,569**	**145**	**23,002**
Source: Bank Records										

Community Development Loans

The institution made a relatively high level of community development loans. The bank originated approximately $55.0 million in community development loans in this assessment area, representing 6.6 percent of the bank's total qualified lending by dollar volume.

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

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	-	-	-	-	1	3,700	1	8,250	**2**	**11,950**
2022	1	3,079	1	6,000	4	7,349	-	-	**6**	**16,428**
2023	1	6,250	-	-	1	1,800	2	6,000	**4**	**14,050**
2024 (YTD)	1	9,800	-	-	3	2,730	-	-	**4**	**12,530**
Total	**3**	**19,129**	**1**	**6,000**	**9**	**15,579**	**3**	**14,250**	**16**	**54,958**
Source: Bank Data										

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

- Three SBA 504 loans totaling $6.0 million that supported various small business financing needs throughout the assessment area.
- A $6.3 million loan to a LIHTC project to support the provision of 80 affordable housing units in Porter County.
- A $4.0 million loan to a small business located in a moderate-income tract in the assessment area retained jobs for low- and moderate-income individuals.
- A $3.1 million loan funded the renovation of six multifamily affordable housing properties in the assessment area, with a total of 56 units.

INVESTMENT TEST

The Investment Test rating is Outstanding for the Chicago MSA. The bank's excellent level of qualified investments and extensive use of innovative or complex investments to support community development needs support this overall rating.

Investment and Grant Activity

The bank made an excellent level of community development investments in the assessment area. The investments in this assessment area represented 11.7 percent of the bank's total investment by dollar volume, which is consistent with the proportion of overall bank operations in the assessment area. All these investments were new since the previous evaluation. The investments primarily supported affordable housing in the assessment area. The following table shows the qualified investments and donations in this assessment area by year and purpose.

Qualified Investments										
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**
2021 (Partial)	0	0	0	0	0	0	0	0	**0**	**0**
2022	1	3,500	0	0	1	2,000	0	0	**2**	**5,500**
2023	2	10,700	0	0	0	0	0	0	**2**	**10,700**
YTD 2024	11	21,833	0	0	0	0	0	0	**11**	**21,833**
Subtotal	**14**	**36,033**	**0**	**0**	**1**	**2,000**	**0**	**0**	**15**	**38,033**
Qualified Donations	10	99	50	266	3	14	0	0	63	379
Total	**24**	**36,132**	**50**	**266**	**4**	**2,014**	**0**	**0**	**78**	**38,412**
Source: Bank Data										

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

- One investment for $2.0 million financed small business commodity hedging for small businesses located in the assessment area through a Small Business Investment Company.
- The bank made an $8.0 million investment in an affordable housing project that will construct 44 new rental units in the assessment area using low-income housing tax credits.
- During the evaluation period, the bank made two donations totaling $45,000 to a Community Development Financial Institution to provide loans to low- and moderate-income neighborhoods.

Responsiveness to Credit and Community Development Needs

The bank exhibits good responsiveness to credit and community development needs. Investments primarily supported affordable housing, which has been identified as a significant need in the assessment area.

Community Development Initiatives

The bank makes extensive use of innovative or complex investments to support community development incentives. Many investments involve low-income housing tax credit eligible projects. The bank also invested in a Small Business Investment Company and donated to a Community Development Financial Institution during the evaluation period.

SERVICE TEST

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

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution's assessment area. As shown in the following table, the bank operates one office in a low-income tract, which is slightly

below the percentage of assessment area residents that live in those tracts. The bank operates six offices in the moderate-income tracts. The percentage of bank offices in moderate-income tracts greatly exceeds both the percentage of assessment area residents that live in moderate-income tracts and the percentage of other bank offices in those tracts.

Additionally, 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 Merrillville, Indiana, is located-in a middle-income tract directly adjacent to a low-income tract and a moderate-income tract. As such, the bank's physical branch locations are accessible to essentially all portions of the assessment area.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**First Merchants' Branches**		**Branches of Other Lenders**	
	#	%	#	%	#	%	#	%
Low	60	12.6	165,038	8.6	1	5.8	31	6.7
Moderate	131	27.4	497,032	25.9	6	35.3	89	19.1
Middle	171	35.8	742,670	38.7	4	23.5	217	46.7
Upper	108	22.6	506,627	26.4	6	35.3	127	27.3
N/A	8	1.7	7,676	0.4	0	0.0	1	0.2
Total	**478**	**100.0**	**1,919,043**	**100.0**	**17**	**100.0**	**465**	**100.0**
Source: 2020 U.S. Census Data; 2023 Peer Deposit Data; and Bank Data. Due to rounding, may not equal 100.0 percent.								

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. Although this office was in a low-income census tract, the bank still operates over 40.0 percent of its offices in this assessment area in low- and moderate-income tracts. As such, this one 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 certain 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 all, but one office in an upper-income tract, 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 is a leader in providing community development services. Approximately 13.4 percent of the bank's total community development services were in this assessment area. Most of these

activities supported 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					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (Partial)	5	13	1	0	**19**
2022	17	16	3	0	**36**
2023	16	28	5	1	**50**
2024 (YTD)	4	24	4	0	**32**
Total	**42**	**81**	**13**	**1**	**137**
Source: Bank Data					

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

- An employee serves as a board member for a charter school where the majority of students receive free or reduced-price lunch.
- An employee provided financial education to students at a school where the majority receive free or reduced-price lunch.
- An employee serves on the board of an organization that provides mental health services targeted to low- and moderate-income individuals in the assessment area.

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	
TIME PERIOD REVIEWED	September 29, 2021, to December 9, 2024
FINANCIAL INSTITUTION	First Merchants Bank
PRODUCTS REVIEWED	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	Full-Scope	None	None
Lafayette-West Lafayette, IN MSA	Limited-Scope	None	None
Fort Wayne, IN MSA	Limited-Scope	None	None
Detroit-Warren-Dearborn, MI MSA	Full-Scope	None	None
Monroe, MI MSA	Limited-Scope	None	None
Ann Arbor, MI MSA	Limited-Scope	None	None
Grand Rapids, MI MSA	Limited-Scope	None	None
Columbus, OH MSA	Full-Scope	None	None
Chicago-Naperville-Elgin, IL-IN Multi-state MSA	Full-Scope	None	None

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
INDIANA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
MICHIGAN	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
OHIO	High Satisfactory	Outstanding	Outstanding	Outstanding
CHICAGO-NAPERVILLE-ELGIN, IL-IN MSA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

Indiana Rated Area

Lafayette-West 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						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	50	6.0	20.0	46.0	20.0	8.0
Population by Geography	206,557	5.6	16.8	44.3	24.7	8.5
Housing Units by Geography	86,771	6.7	17.6	47.9	23.4	4.4
Owner-Occupied Units by Geography	46,001	2.4	12.3	51.4	33.9	0.0
Occupied Rental Units by Geography	33,808	12.3	23.3	44.6	10.0	9.8
Vacant Units by Geography	6,962	8.3	24.4	40.5	18.9	7.8
Businesses by Geography	19,470	7.6	22.7	40.0	26.1	3.6
Farms by Geography	1,154	2.3	8.8	59.1	29.3	0.5
Family Distribution by Income Level	45,807	21.4	17.1	20.5	41.0	0.0
Household Distribution by Income Level	79,809	26.0	15.3	16.7	42.1	0.0
Median Family Income MSA - 29200 Lafayette-West Lafayette, IN MSA		$73,007	Median Housing Value			$147,569
			Median Gross Rent			$887
			Families Below Poverty Level			8.2%

Source: 2020 U.S. Census and 2023 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 FDIC Deposit Market Share data as of June 30, 2024, First Merchants had the second highest deposit market share among 18 banks at 22.6 percent. First Merchants was the second ranked home mortgage lender in the assessment area according to 2023 HMDA aggregate data. The bank was also the top small business and small farm lender by dollar volume according to 2022 CRA aggregate data.

Fort Wayne, IN MSA

The Fort Wayne MSA assessment area consists of all of Allen and Wells counties in Indiana. Wells County was previously a non-metropolitan county but was added to the Fort Wayne MSA since the previous evaluation. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	103	7.8	26.2	39.8	23.3	2.9
Population by Geography	413,590	5.9	22.0	37.5	33.9	0.7
Housing Units by Geography	171,347	6.3	23.7	40.9	28.6	0.5
Owner-Occupied Units by Geography	109,548	3.3	18.9	41.2	36.5	0.1
Occupied Rental Units by Geography	48,617	11.2	32.3	41.5	13.8	1.3
Vacant Units by Geography	13,182	13.9	31.2	36.5	17.7	0.8
Businesses by Geography	52,813	4.5	18.9	40.7	31.7	4.1
Farms by Geography	1,792	1.8	12.7	47.0	37.4	0.9
Family Distribution by Income Level	100,934	19.2	19.1	21.9	39.8	0.0
Household Distribution by Income Level	158,165	22.6	16.9	19.4	41.1	0.0
Median Family Income MSA - 23060 Fort Wayne, IN MSA		$71,896	Median Housing Value			$133,661
Median Family Income Non-MSAs - IN		$67,032	Median Gross Rent			$778
			Families Below Poverty Level			9.0%

Source: 2020 U.S. Census and 2023 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 FDIC Deposit Market Share data as of June 30, 2024, First Merchants had the third highest deposit market share among 23 banks at 10.5 percent. First Merchants was the third ranked home mortgage lender in the assessment area according to 2023 HMDA aggregate data.

Michigan Rated Area

Monroe, MI MSA

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

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	41	4.9	17.1	56.1	19.5	2.4
Population by Geography	154,809	3.5	11.9	60.8	23.7	0.0
Housing Units by Geography	64,760	3.2	13.1	60.7	23.0	0.0
Owner-Occupied Units by Geography	49,014	2.8	10.7	61.2	25.3	0.0
Occupied Rental Units by Geography	11,790	5.0	20.5	60.0	14.5	0.0
Vacant Units by Geography	3,956	2.9	20.3	56.5	20.3	0.0
Businesses by Geography	8,545	3.0	12.9	61.5	22.6	0.0
Farms by Geography	604	1.2	7.5	71.7	19.7	0.0
Family Distribution by Income Level	40,480	19.6	18.2	22.4	39.8	0.0
Household Distribution by Income Level	60,804	23.8	15.2	19.4	41.5	0.0
Median Family Income MSA - 33780 Monroe, MI MSA		$80,507	Median Housing Value			$168,200
			Median Gross Rent			$865
			Families Below Poverty Level			7.6%

Source: 2020 U.S. Census and 2023 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 FDIC Deposit Market Share data as of June 30, 2024, First Merchants had the highest deposit market share among seven banks at 44.0 percent.

Ann Arbor, MI MSA

The Ann Arbor MSA assessment area consists of all of Washtenaw County, Michigan. This is a new assessment area since the previous evaluation and was added because of the Level One Bank acquisition in 2022. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	107	12.1	12.1	37.4	28.0	10.3
Population by Geography	372,258	11.1	11.3	38.8	30.6	8.2
Housing Units by Geography	151,753	11.9	12.0	40.3	31.6	4.3
Owner-Occupied Units by Geography	87,938	4.7	8.6	46.9	39.3	0.4
Occupied Rental Units by Geography	55,102	22.9	17.0	30.8	19.5	9.9
Vacant Units by Geography	8,713	14.5	13.5	34.4	29.1	8.5
Businesses by Geography	33,063	7.2	8.9	39.6	40.0	4.3
Farms by Geography	1,105	3.3	5.3	60.2	30.9	0.4
Family Distribution by Income Level	81,292	20.8	17.7	21.4	40.1	0.0
Household Distribution by Income Level	143,040	25.8	15.4	16.7	42.1	0.0
Median Family Income MSA - 11460 Ann Arbor, MI MSA		$105,224	Median Housing Value			$286,668
			Median Gross Rent			$1,194
			Families Below Poverty Level			6.3%

Source: 2020 U.S. Census and 2023 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 FDIC Deposit Market Share data as of June 30, 2024, First Merchants had the 13th deposit market share among 17 banks at 2.2 percent.

Grand Rapids, MI MSA

The Grand Rapids MSA assessment area consists of all of Kent County, Michigan. This is a new assessment area since the previous evaluation and was added because of the Level One Bank acquisition in 2022. The following table details select demographic and economic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	145	6.2	24.1	44.8	23.4	1.4
Population by Geography	657,974	4.8	22.3	42.4	29.6	0.9
Housing Units by Geography	257,115	4.5	22.6	43.7	28.1	1.1
Owner-Occupied Units by Geography	172,222	2.7	17.1	44.3	35.2	0.7
Occupied Rental Units by Geography	72,573	8.6	33.7	43.5	12.3	1.8
Vacant Units by Geography	12,320	7.1	33.0	36.7	21.9	1.3
Businesses by Geography	52,945	3.0	20.4	38.4	37.7	0.5
Farms by Geography	1,407	1.6	14.3	43.4	40.1	0.6
Family Distribution by Income Level	162,996	19.4	18.2	22.9	39.5	0.0
Household Distribution by Income Level	244,795	23.1	17.1	19.2	40.6	0.0
Median Family Income MSA - 24340 Grand Rapids-Kentwood, MI MSA		$80,705	Median Housing Value			$197,026
			Median Gross Rent			$944
			Families Below Poverty Level			7.0%

Source: 2020 U.S. Census and 2023 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.

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 Reports 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 Reports 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).

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.

CRA Disclosure Reports

2023 & 2024

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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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2023 Institution Disclosure Statement - Table 1-1

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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2023 Institution Disclosure Statement - Table 1-1

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:

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 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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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)
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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	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

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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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	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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	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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	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

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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)
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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	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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	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:

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 1-1

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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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)
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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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)
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

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

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)
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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2023 Institution Disclosure Statement - Table 1-1

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)
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:

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2023 Institution Disclosure Statement - Table 1-1

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:

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 1-1

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:

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 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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

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 1-1

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

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 1-1

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:

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 1-1

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:

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 1-1

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:

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 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 1-1

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.

2023 Institution Disclosure Statement - Table 2-1

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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1
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

2023 Institution Disclosure Statement - Table 2-1

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

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

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

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

Respondent ID: 0000004365

Institution: First Merchants Bank

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

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%

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%

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%

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

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*

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

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

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

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*

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*

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

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
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: First Merchants Bank

Respondent ID: 0000004365
Agency: FDIC - 3

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

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*

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%

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

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

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

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

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.

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:
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

Respondent ID: 0000004365
Agency: FDIC - 3

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:
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.

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.

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:
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.

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 1945.00*

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* 1714.00*
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 1616.00
1623.00 1624.00* 1673.00 1675.00* 1686.02* 1713.00* 1730.00 1750.00* 1812.00* 1816.00 1974.00

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* 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*

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* 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

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:
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.

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.

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:
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.

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.

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.

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:
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.

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:
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.

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:
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.

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.

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:
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.

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:
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.

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:
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.

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:
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.

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:
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.

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:
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.

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.

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:
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.

1306.03

WINNEBAGO COUNTY (139), WI

MSA: 36780

Middle Income

0024.01

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004365

Institution: First Merchants Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] 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.

2024 Institution Disclosure Statement - Table 1-1

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%	1	25	0	0	1	300	2	325	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	25	0	0	1	300	2	325	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: First Merchants Bank

Respondent ID: 0000004365

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

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)
DISTRICT OF COLUMBIA (001), DC										
MSA 47764										
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	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	1	1,000	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	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	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
COLLIER COUNTY (021), FL										
MSA 34940										
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	1	1,000	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	1	1,000	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)
HILLSBOROUGH COUNTY (057), FL										
MSA 45294										
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	1	240	0	0	1	240	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	1	240	0	0	1	240	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
LEE COUNTY (071), FL										
MSA 15980										
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	475	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	475	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	950	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	950	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)
VOLUSIA COUNTY (127), FL										
MSA 19660										
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	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	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	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	2	490	4	3,425	2	1,240	0	0
STATE TOTAL	0	0	2	490	4	3,425	2	1,240	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)
COBB COUNTY (067), GA										
MSA 31924										
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	1	1,000	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	1,000	0	0	0	0
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
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	1,550	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,550	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
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	4	245	0	0	0	0	4	245	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	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	245	1	250	0	0	5	495	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 0001										
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	1	142	0	0	0	0	0	0
Median Family Income 50-60%	2	28	0	0	0	0	2	28	0	0
Median Family Income 60-70%	1	50	1	248	2	1,045	1	50	0	0
Median Family Income 70-80%	1	55	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	71	0	0	0	0	2	34	0	0
Median Family Income 90-100%	6	383	0	0	0	0	5	325	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	6	315	1	153	0	0	7	468	0	0
Median Family Income >= 120%	6	312	0	0	0	0	6	312	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	25	1,214	4	743	2	1,045	23	1,217	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%	5	205	0	0	1	556	0	0	0	0
Median Family Income 50-60%	4	160	0	0	1	403	2	418	0	0
Median Family Income 60-70%	0	0	0	0	1	600	0	0	0	0
Median Family Income 70-80%	5	227	0	0	2	800	7	1,027	0	0
Median Family Income 80-90%	10	365	2	233	1	400	2	112	0	0
Median Family Income 90-100%	5	277	0	0	2	950	4	202	0	0
Median Family Income 100-110%	8	353	1	150	0	0	2	225	0	0
Median Family Income 110-120%	3	235	0	0	0	0	1	65	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.

2024 Institution Disclosure Statement - Table 1-1
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%	7	321	0	0	2	1,350	8	1,657	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	47	2,143	3	383	10	5,059	26	3,706	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	205	1	142	1	556	0	0	0	0
Median Family Income 50-60%	6	188	0	0	1	403	4	446	0	0
Median Family Income 60-70%	1	50	1	248	3	1,645	1	50	0	0
Median Family Income 70-80%	6	282	0	0	2	800	7	1,027	0	0
Median Family Income 80-90%	13	436	2	233	1	400	4	146	0	0
Median Family Income 90-100%	11	660	0	0	2	950	9	527	0	0
Median Family Income 100-110%	8	353	2	350	0	0	2	225	0	0
Median Family Income 110-120%	9	550	1	153	0	0	8	533	0	0
Median Family Income >= 120%	13	633	0	0	2	1,350	14	1,969	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	72	3,357	7	1,126	12	6,104	49	4,923	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)
DUPAGE COUNTY (043), IL 2/										
MSA 16984										
Inside AA 0001										
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%	7	342	1	121	2	1,000	8	1,353	0	0
Median Family Income 100-110%	7	363	1	101	0	0	4	207	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	18	862	0	0	0	0	11	572	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	32	1,567	2	222	2	1,000	23	2,132	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%	1	61	0	0	0	0	1	61	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	314	0	0	0	0	0	0	0	0
Median Family Income 80-90%	13	589	1	107	0	0	0	0	0	0
Median Family Income 90-100%	10	392	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	91	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	109	0	0	0	0	1	61	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.

2024 Institution Disclosure Statement - Table 1-1
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%	5	196	0	0	1	300	4	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	42	1,752	1	107	1	300	6	542	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%	1	61	0	0	0	0	1	61	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	314	0	0	0	0	0	0	0	0
Median Family Income 80-90%	13	589	1	107	0	0	0	0	0	0
Median Family Income 90-100%	17	734	1	121	2	1,000	8	1,353	0	0
Median Family Income 100-110%	13	454	1	101	0	0	4	207	0	0
Median Family Income 110-120%	3	109	0	0	0	0	1	61	0	0
Median Family Income >= 120%	23	1,058	0	0	1	300	15	992	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	74	3,319	3	329	3	1,300	29	2,674	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)
KANE COUNTY (089), IL										
MSA 20994										
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	1,099	1	724	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	502	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	3	1,601	1	724	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	1	15	0	0	0	0	1	15	0	0
Upper Income	2	63	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	78	0	0	0	0	1	15	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)
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%	3	165	0	0	0	0	3	165	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%	6	286	0	0	0	0	2	67	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	451	0	0	0	0	5	232	0	0
VERMILION COUNTY (183), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	341	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	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	341	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)
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%	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	116	0	0	0	0	2	116	0	0
Median Family Income >= 120%	8	566	2	353	1	314	6	619	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	10	682	2	353	1	314	8	735	0	0
TOTAL INSIDE AA IN STATE	57	2,781	6	965	4	2,045	46	3,349	0	0
TOTAL OUTSIDE AA IN STATE	115	5,351	7	1,093	16	7,615	52	6,449	0	0
STATE TOTAL	172	8,132	13	2,058	20	9,660	98	9,798	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)
ADAMS COUNTY (001), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	2	330	1	405	3	735	0	0
Middle Income	5	238	2	440	1	750	4	208	0	0
Upper Income	1	30	1	125	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	7	293	5	895	2	1,155	8	973	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0005										
Low Income	1	45	0	0	2	1,685	0	0	0	0
Moderate Income	9	356	3	690	7	3,833	9	1,368	0	0
Middle Income	18	753	11	2,010	11	6,428	19	2,125	0	0
Upper Income	11	531	1	110	7	4,355	9	646	0	0
Income Not Known	1	100	2	360	4	2,398	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,785	17	3,170	31	18,699	37	4,139	0	0
BARTHOLOMEW COUNTY (005), IN										
MSA 18020										
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	920	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	920	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)
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	217	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	3	217	0	0	0	0	1	50	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	120	1	200	1	320	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	2	120	1	200	1	320	1	75	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	1	75	1	173	2	1,100	1	600	0	0
Middle Income	8	358	2	272	6	3,069	7	1,262	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	433	3	445	8	4,169	8	1,862	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)
CASS COUNTY (017), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	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	2	160	0	0	2	1,000	0	0	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	2	55	0	0	1	450	0	0	0	0
Middle Income	12	365	1	150	2	1,550	6	173	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	420	1	150	3	2,000	6	173	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
Inside AA 0011										
Low Income	0	0	1	239	0	0	1	239	0	0
Moderate Income	9	336	1	200	3	1,259	10	1,413	0	0
Middle Income	25	751	5	1,052	8	4,998	29	3,174	0	0
Upper Income	6	321	4	568	7	3,396	7	1,285	0	0
Income Not Known	3	70	0	0	0	0	3	70	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,478	11	2,059	18	9,653	50	6,181	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)
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	840	0	0	0	0
Upper Income	1	75	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	1	840	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	0	0	0	0	0	0	0	0	0	0
Middle Income	3	18	0	0	0	0	3	18	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	18	0	0	0	0	3	18	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	18	0	0	0	0	2	18	0	0
Income Not Known	0	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

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)
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	0	0	0	0	0	0	0	0
Middle Income	1	100	2	500	1	500	1	100	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	1	500	1	100	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	15	584	3	487	16	9,672	11	1,864	0	0
Upper Income	38	1,288	4	694	10	5,576	34	1,924	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,872	7	1,181	26	15,248	45	3,788	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	2	77	1	250	1	482	1	27	0	0
Middle Income	5	125	1	200	2	1,158	4	75	0	0
Upper Income	6	197	1	200	1	300	7	620	0	0
Income Not Known	0	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	399	3	650	4	1,940	12	722	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)
HENDRICKS COUNTY (063), 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	24	974	0	0	3	1,950	16	601	0	0
Upper Income	4	192	0	0	0	0	3	116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,166	0	0	3	1,950	19	717	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	3	120	1	124	0	0	4	244	0	0
Middle Income	27	761	3	650	2	1,725	26	821	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	30	881	4	774	2	1,725	30	1,065	0	0
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0007										
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	5	233	1	125	0	0	5	283	0	0
Upper Income	7	279	0	0	0	0	6	179	0	0
Income Not Known	0	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	532	1	125	0	0	12	482	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)
JASPER COUNTY (073), IN										
MSA 29414										
Inside AA 0001										
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	12	505	1	250	6	3,333	12	1,095	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	505	1	250	6	3,333	12	1,095	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	1	61	0	0	0	0	1	61	0	0
Middle Income	5	194	1	175	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	6	255	1	175	0	0	2	71	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	4	198	2	406	1	600	3	117	0	0
Middle Income	20	722	1	182	5	2,910	21	1,229	0	0
Upper Income	5	218	0	0	0	0	2	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,138	3	588	6	3,510	26	1,397	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)
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	2	55	0	0	0	0	2	55	0	0
Upper Income	0	0	0	0	1	495	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	55	0	0	1	495	2	55	0	0
LAGRANGE COUNTY (087), 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	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
LAKE COUNTY (089), IN										
MSA 29414										
Inside AA 0001										
Low Income	3	104	1	225	2	1,200	4	329	0	0
Moderate Income	6	182	0	0	6	2,366	8	952	0	0
Middle Income	7	248	5	797	9	4,509	12	2,918	0	0
Upper Income	14	674	5	910	4	2,145	11	940	0	0
Income Not Known	3	58	0	0	0	0	3	58	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,266	11	1,932	21	10,220	38	5,197	0	0

Footnote:

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2024 Institution Disclosure Statement - Table 1-1

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)
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	2	1,000	0	0	0	0
Middle Income	0	0	0	0	2	1,300	2	1,300	0	0
Upper Income	0	0	0	0	2	795	1	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	0	0	1	250	6	3,095	3	1,800	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Inside AA 0008										
Low Income	2	30	0	0	3	1,738	3	741	0	0
Moderate Income	19	686	5	907	1	339	19	991	0	0
Middle Income	19	678	3	448	7	4,155	18	603	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	1,394	8	1,355	11	6,232	40	2,335	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)
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	1	216	0	0	0	0	0	0
Median Family Income 40-50%	16	809	1	153	3	1,950	11	390	0	0
Median Family Income 50-60%	11	568	4	830	13	7,604	9	1,553	0	0
Median Family Income 60-70%	5	194	1	180	2	1,600	4	144	0	0
Median Family Income 70-80%	7	183	1	150	1	500	7	648	0	0
Median Family Income 80-90%	15	572	3	707	1	1,000	12	491	0	0
Median Family Income 90-100%	19	647	4	852	6	4,184	15	1,976	0	0
Median Family Income 100-110%	2	85	3	449	2	1,100	4	484	0	0
Median Family Income 110-120%	6	126	2	374	1	700	4	74	0	0
Median Family Income >= 120%	22	994	3	623	12	6,473	22	2,192	0	0
Median Family Income Not Known	0	0	1	150	2	1,676	1	676	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	4,178	24	4,684	43	26,787	89	8,628	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	0	0	0	0	5	1,974	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	0	0	0	0	5	1,974	2	516	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)
MIAMI COUNTY (103), IN										
MSA NA										
Inside AA 0007										
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	50	0	0	1	320	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	2	65	0	0	1	320	2	65	0	0
MONROE COUNTY (105), IN										
MSA 14020										
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	2	1,500	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	2	1,500	1	25	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	1	3	1	150	2	1,000	2	153	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	2	18	1	150	2	1,000	3	168	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)
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	21	773	4	508	3	1,179	21	1,066	0	0
Upper Income	2	86	1	200	0	0	3	286	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	859	5	708	3	1,179	24	1,352	0	0
NEWTON COUNTY (111), IN										
MSA 29414										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	3	21	0	0	0	0	3	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	3	21	0	0	1	1,000	3	21	0	0
PORTER COUNTY (127), IN										
MSA 29414										
Inside AA 0001										
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	18	0	0	8	5,370	2	18	0	0
Upper Income	2	28	1	115	3	1,500	4	643	0	0
Income Not Known	0	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	46	1	115	11	6,870	6	661	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)
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	58	0	0	0	0	1	58	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	58	0	0	0	0	1	58	0	0
PUTNAM COUNTY (133), 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	32	0	0	0	0	3	32	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	32	0	0	0	0	3	32	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	1	175	0	0	0	0	0	0
Middle Income	6	171	0	0	0	0	5	96	0	0
Upper Income	1	42	0	0	1	350	2	392	0	0
Income Not Known	0	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	213	1	175	1	350	7	488	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)
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	1	250	0	0	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	0	0	1	250	0	0
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	0	0	0	0	0	0
Middle Income	0	0	0	0	2	681	1	361	0	0
Upper Income	2	141	1	200	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	141	1	200	2	681	1	361	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	2	125	1	150	1	400	0	0	0	0
Middle Income	4	151	1	200	4	1,950	3	126	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	276	2	350	5	2,350	3	126	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)
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
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	0	0	2	50	0	0
Middle Income	0	0	1	208	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	2	50	1	208	1	500	2	50	0	0
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Inside AA 0009										
Low Income	3	48	0	0	2	860	2	21	0	0
Moderate Income	15	480	2	350	4	2,805	13	1,016	0	0
Middle Income	13	343	5	1,009	3	1,936	13	575	0	0
Upper Income	17	337	1	150	6	3,086	16	1,887	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	1,208	8	1,509	15	8,687	44	3,499	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)
TIPTON COUNTY (159), 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	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
WABASH COUNTY (169), IN										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	120	0	0	1	450	1	50	0	0
Middle Income	2	34	0	0	1	972	2	34	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	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	170	0	0	2	1,422	4	100	0	0
WAYNE COUNTY (177), IN										
MSA NA										
Inside AA 0007										
Low Income	1	57	0	0	0	0	1	57	0	0
Moderate Income	3	20	1	240	1	500	3	20	0	0
Middle Income	1	100	0	0	0	0	1	100	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	177	1	240	1	500	5	177	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)
WELLS COUNTY (179), IN										
MSA 23060										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	66	0	0	0	0	2	66	0	0
Middle Income	14	371	1	220	2	762	7	532	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	437	1	220	2	762	9	598	0	0
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	0	0	0	0	0	0	0	0
Middle Income	4	26	0	0	4	2,840	6	1,426	0	0
Upper Income	3	121	1	240	1	537	1	9	0	0
Income Not Known	0	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	147	1	240	5	3,377	7	1,435	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	1	87	1	150	1	955	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	2	102	1	150	1	955	1	15	0	0
TOTAL INSIDE AA IN STATE	601	21,629	121	22,140	237	135,412	553	48,028	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.

2024 Institution Disclosure Statement - Table 1-1

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)
TOTAL OUTSIDE AA IN STATE	29	1,274	8	1,758	21	12,556	25	3,010	0	0
STATE TOTAL	630	22,903	129	23,898	258	147,968	578	51,038	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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	1	632	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	632	0	0	0	0
MADISON COUNTY (151), KY										
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	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

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: 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)
METCALFE COUNTY (169), KY										
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	35	0	0	0	0	1	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	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	2	1,632	1	35	0	0
STATE TOTAL	1	35	0	0	2	1,632	1	35	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	506	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	506	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	1	1,000	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	1,000	0	0	0	0
BRANCH COUNTY (023), 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	1	125	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	125	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: 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	1	880	1	880	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	880	1	880	0	0
EMMET COUNTY (047), 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	2	370	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	370	0	0	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	0	0	0	0	0	0
Upper Income	0	0	1	250	1	693	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	693	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)
GRAND TRAVERSE COUNTY (055), MI										
MSA 45900										
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	750	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
HILLSDALE COUNTY (059), 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	950	0	0	0	0
Upper Income	1	25	0	0	0	0	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	1	950	1	25	0	0
INGHAM COUNTY (065), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,038	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	2	1,038	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)
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	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	434	0	0	0	0
Income Not Known	1	64	0	0	0	0	1	64	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	1	434	1	64	0	0
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	0	0
Income Not Known	0	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

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)
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%	0	0	1	190	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	750	0	0	0	0
Median Family Income 70-80%	1	12	0	0	2	1,260	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	875	1	875	0	0
Median Family Income 90-100%	1	50	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	732	0	0	0	0
Median Family Income 110-120%	1	100	1	235	0	0	2	335	0	0
Median Family Income >= 120%	3	125	2	334	0	0	4	359	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	287	4	759	5	3,617	7	1,569	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	54	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	54	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)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	3	113	0	0	3	2,175	2	60	0	0
Upper Income	2	11	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	6	174	0	0	4	3,175	2	60	0	0
MACOMB COUNTY (099), MI										
MSA 47664										
Inside AA 0012										
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	94	0	0	0	0	2	94	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	2	1,304	0	0	0	0
Median Family Income 60-70%	2	40	2	465	0	0	1	250	0	0
Median Family Income 70-80%	5	217	1	214	3	1,553	6	884	0	0
Median Family Income 80-90%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	2	65	0	0	2	701	1	15	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%	5	155	1	150	3	1,610	5	220	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	581	4	829	10	5,168	16	1,473	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)
MONROE COUNTY (115), MI										
MSA 33780										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	465	3	436	9	4,681	7	1,116	0	0
Middle Income	32	1,311	12	2,477	11	6,241	32	2,619	0	0
Upper Income	12	555	2	291	2	951	12	1,107	0	0
Income Not Known	0	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	2,331	17	3,204	22	11,873	51	4,842	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
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	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	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: 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 0012										
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	80	1	134	5	2,938	3	529	0	0
Median Family Income 40-50%	7	220	1	125	0	0	6	230	0	0
Median Family Income 50-60%	3	78	0	0	0	0	3	78	0	0
Median Family Income 60-70%	5	69	0	0	1	532	6	601	0	0
Median Family Income 70-80%	4	156	0	0	9	4,896	3	106	0	0
Median Family Income 80-90%	4	126	0	0	5	3,112	5	813	0	0
Median Family Income 90-100%	1	25	1	195	2	1,400	1	25	0	0
Median Family Income 100-110%	8	206	1	138	0	0	9	344	0	0
Median Family Income 110-120%	4	230	1	250	1	1,000	1	29	0	0
Median Family Income >= 120%	28	848	11	1,890	9	4,219	25	1,395	0	0
Median Family Income Not Known	0	0	1	200	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	2,038	17	2,932	33	19,097	62	4,150	0	0
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	1	50	0	0	0	0	1	50	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	152	0	0	1	152	0	0
Income Not Known	0	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	1	152	0	0	2	202	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)
TUSCOLA COUNTY (157), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	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	1,000	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	1	500	1	500	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	1	500	0	0
WASHTENAW COUNTY (161), MI										
MSA 11460										
Inside AA 0002										
Low Income	0	0	1	200	1	350	1	200	0	0
Moderate Income	2	100	0	0	1	257	3	357	0	0
Middle Income	5	200	5	829	2	909	8	1,033	0	0
Upper Income	9	406	3	653	7	4,375	8	2,536	0	0
Income Not Known	0	0	2	340	1	600	3	940	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	706	11	2,022	12	6,491	23	5,066	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)
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%	3	45	0	0	0	0	3	45	0	0
Median Family Income 30-40%	1	69	0	0	0	0	1	69	0	0
Median Family Income 40-50%	2	115	2	318	4	1,704	3	467	0	0
Median Family Income 50-60%	3	125	0	0	3	1,400	4	625	0	0
Median Family Income 60-70%	4	152	0	0	1	500	2	75	0	0
Median Family Income 70-80%	6	183	2	465	3	1,677	5	308	0	0
Median Family Income 80-90%	25	804	1	200	6	3,894	21	1,604	0	0
Median Family Income 90-100%	2	65	3	444	1	802	4	309	0	0
Median Family Income 100-110%	3	123	1	150	1	455	4	578	0	0
Median Family Income 110-120%	12	377	4	728	5	3,420	11	1,728	0	0
Median Family Income >= 120%	35	1,423	19	3,401	25	14,442	38	5,319	0	0
Median Family Income Not Known	2	30	3	550	3	2,011	4	330	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	98	3,511	35	6,256	52	30,305	100	11,457	0	0
TOTAL INSIDE AA IN STATE	255	9,454	88	16,002	134	76,551	259	28,557	0	0
TOTAL OUTSIDE AA IN STATE	10	367	6	1,097	16	11,526	9	2,331	0	0
STATE TOTAL	265	9,821	94	17,099	150	88,077	268	30,888	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	1,000	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	1	1,000	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	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	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: MISSOURI (29)

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. LOUIS COUNTY (189), MO										
MSA 41180										
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	1	500	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	1	500	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	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	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	600	1	600	0	0
Income Not Known	0	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	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	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: 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	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	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	0	0	0	0	1	20	0	0
CLERMONT COUNTY (025), 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	0	0	1	568	1	568	0	0
Income Not Known	0	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	568	1	568	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)
CUYAHOGA COUNTY (035), OH										
MSA 17410										
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	1	260	1	260	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	25	0	0	0	0	2	25	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	25	0	0	1	260	3	285	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	291	3	1,840	1	141	0	0
Income Not Known	0	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	291	3	1,840	1	141	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)
ERIE COUNTY (043), OH										
MSA 41780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	0	0	2	55	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	55	0	0	0	0	2	55	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	0	0	1	250	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	10	283	2	350	1	333	8	793	0	0
Income Not Known	0	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	358	3	600	1	333	9	868	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.

2024 Institution Disclosure Statement - Table 1-1
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%	0	0	1	125	1	300	0	0	0	0
Median Family Income 40-50%	6	146	0	0	1	900	6	146	0	0
Median Family Income 50-60%	6	129	1	139	3	1,900	8	668	0	0
Median Family Income 60-70%	7	84	0	0	1	450	6	64	0	0
Median Family Income 70-80%	3	25	2	375	2	800	2	235	0	0
Median Family Income 80-90%	5	130	1	206	2	900	2	20	0	0
Median Family Income 90-100%	12	302	1	200	5	3,468	12	1,080	0	0
Median Family Income 100-110%	5	46	0	0	2	1,195	5	46	0	0
Median Family Income 110-120%	6	218	0	0	1	300	5	443	0	0
Median Family Income >= 120%	21	571	5	972	11	6,675	25	2,993	0	0
Median Family Income Not Known	0	0	0	0	1	348	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	1,651	11	2,017	30	17,236	71	5,695	0	0
FULTON COUNTY (051), 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	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:

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	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	252	1	252	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	252	1	252	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	1	350	1	20	0	0
Income Not Known	0	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	0	0	1	350	1	20	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)
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	1	100	0	0	1	407	1	407	0	0
Moderate Income	1	48	0	0	0	0	1	48	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	1	600	0	0	0	0
Income Not Known	1	50	1	212	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	298	1	212	2	1,007	3	555	0	0
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	1	415	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	1	415	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)
RICHLAND COUNTY (139), OH										
MSA 31900										
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	617	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	617	0	0	0	0
SHELBY COUNTY (149), 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	0	0	0	0	0	0
Upper Income	1	100	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	0	0	0	0
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	1	397	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	397	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)
SUMMIT COUNTY (153), OH										
MSA 10420										
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	1	200	0	0	1	200	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	200	0	0	1	200	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	0	0	3	2,050	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	2,050	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.

2024 Institution Disclosure Statement - Table 1-1
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)
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	150	4	1,535	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	4	1,535	0	0	0	0
TOTAL INSIDE AA IN STATE	71	1,651	11	2,017	30	17,236	71	5,695	0	0
TOTAL OUTSIDE AA IN STATE	22	876	8	1,453	21	10,374	23	2,964	0	0
STATE TOTAL	93	2,527	19	3,470	51	27,610	94	8,659	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.

2024 Institution Disclosure Statement - Table 1-1
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)
ANDERSON COUNTY (007), SC										
MSA 24860										
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	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	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	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	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	1	500	0	0	0	0
VAL VERDE COUNTY (465), TX										
MSA NA										
Outside Assessment Area										
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	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	1	225	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	225	1	500	1	225	0	0
STATE TOTAL	1	100	1	225	1	500	1	225	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.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: First Merchants Bank

Respondent ID: 0000004365
Agency: FDIC - 3
State: WYOMING (56)

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)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
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
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	0	0	0	0
STATE TOTAL	0	0	0	0	1	450	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	984	35,515	226	41,124	405	231,244	929	85,629	0	0
TOTAL OUTSIDE AA	179	8,028	32	6,116	90	53,428	119	19,679	0	0
TOTAL INSIDE & OUTSIDE	1,163	43,543	258	47,240	495	284,672	1,048	105,308	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.

2024 Institution Disclosure Statement - Table 2-1
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	1	50	2	325	1	300	4	675	0	0
Upper Income	1	20	1	250	3	1,194	3	994	0	0
Income Not Known	0	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	70	3	575	4	1,494	7	1,669	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	0	0	2	380	2	756	3	956	0	0
Upper Income	0	0	3	619	0	0	3	619	0	0
Income Not Known	0	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	999	2	756	6	1,575	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	1	100	0	0	0	0	1	100	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

2024 Institution Disclosure Statement - Table 2-1
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	0	0	0	0	0	0
Middle Income	3	98	1	250	0	0	4	348	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	98	1	250	0	0	4	348	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	8	488	15	2,728	10	3,911	14	2,394	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	488	15	2,728	10	3,911	14	2,394	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	171	1	400	2	571	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	171	1	400	2	571	0	0

2024 Institution Disclosure Statement - Table 2-1
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	0	0	1	250	1	300	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	300	1	250	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
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	165	1	174	1	400	6	739	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	5	180	1	174	1	400	7	754	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	0	0	0	0	0	0	0	0
Middle Income	3	160	1	250	1	500	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	3	160	1	250	1	500	1	250	0	0

2024 Institution Disclosure Statement - Table 2-1
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)
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	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
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	0	0	1	136	1	395	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	136	1	395	0	0	0	0
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	3	189	3	587	1	350	6	1,032	0	0
Upper Income	2	43	0	0	1	300	2	43	0	0
Income Not Known	0	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	232	3	587	2	650	8	1,075	0	0

2024 Institution Disclosure Statement - Table 2-1
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)
JASPER COUNTY (073), IN										
MSA 29414										
Inside AA 0001										
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	4	715	4	1,540	6	1,465	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	715	4	1,540	6	1,465	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	3	90	0	0	1	450	1	15	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	90	0	0	1	450	1	15	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	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	70	0	0	1	300	1	70	0	0

2024 Institution Disclosure Statement - Table 2-1
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)
LAKE COUNTY (089), IN										
MSA 29414										
Inside AA 0001										
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	140	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	140	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	359	1	359	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	359	1	359	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%	2	145	0	0	0	0	2	145	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	145	0	0	0	0	2	145	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	1	85	1	125	1	270	3	480	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	85	1	125	1	270	3	480	0	0

2024 Institution Disclosure Statement - Table 2-1
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	100	0	0	0	0	1	100	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
NEWTON COUNTY (111), IN										
MSA 29414										
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	2	467	0	0	1	217	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	467	0	0	1	217	0	0
OWEN COUNTY (119), IN										
MSA 14020										
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	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

2024 Institution Disclosure Statement - Table 2-1
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)
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	2	46	1	125	0	0	3	171	0	0
Upper Income	1	94	2	340	0	0	3	434	0	0
Income Not Known	0	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	140	3	465	0	0	6	605	0	0
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	0	0	0	0	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	1	50	0	0	0	0	1	50	0	0
UNION COUNTY (161), 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	155	2	350	0	0	3	450	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	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	2	350	0	0	4	485	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)
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	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
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	1	150	0	0	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	0	0	1	150	0	0
WELLS COUNTY (179), 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	9	425	2	425	2	610	11	1,337	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	425	2	425	2	610	11	1,337	0	0

2024 Institution Disclosure Statement - Table 2-1
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	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	7	3,285	4	1,595	0	0
Upper Income	0	0	0	0	3	1,235	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	0	0	10	4,520	4	1,595	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	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
TOTAL INSIDE AA IN STATE	45	2,360	42	7,683	41	16,201	84	14,214	0	0
TOTAL OUTSIDE AA IN STATE	8	398	7	1,416	4	1,654	12	2,027	0	0
STATE TOTAL	53	2,758	49	9,099	45	17,855	96	16,241	0	0

2024 Institution Disclosure Statement - Table 2-1
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)
BAY COUNTY (017), MI										
MSA 13020										
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	75	0	0	0	0	1	75	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	0	0	1	241	1	493	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	241	1	493	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	165	2	403	2	600	3	542	0	0
Upper Income	0	0	2	460	0	0	2	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	2	165	4	863	2	600	5	1,002	0	0
TOTAL INSIDE AA IN STATE	2	165	4	863	2	600	5	1,002	0	0

2024 Institution Disclosure Statement - Table 2-1
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	1	241	1	493	1	75	0	0
STATE TOTAL	3	240	5	1,104	3	1,093	6	1,077	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	47	2,525	46	8,546	43	16,801	89	15,216	0	0
TOTAL OUTSIDE AA	9	473	8	1,657	5	2,147	13	2,102	0	0
TOTAL INSIDE & OUTSIDE	56	2,998	54	10,203	48	18,948	102	17,318	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First Merchants Bank

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)
IL - COOK COUNTY (031) - MSA 16984 2/	31	3,002	23	1,217	0	0
IL - DUPAGE COUNTY (043) - MSA 16984 2/	36	2,789	23	2,132	0	0
IN - JASPER COUNTY (073) - MSA 29414	19	4,088	12	1,095	0	0
IN - LAKE COUNTY (089) - MSA 29414	65	13,418	38	5,197	0	0
IN - PORTER COUNTY (127) - MSA 29414	16	7,031	6	661	0	0
MI - WASHTENAW COUNTY (161) - MSA 11460	39	9,219	23	5,066	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	112	20,904	71	5,695	0	0
MI - WAYNE COUNTY (163) - MSA 19804	185	40,072	100	11,457	0	0
IN - ALLEN COUNTY (003) - MSA 23060	88	23,654	37	4,139	0	0
IN - WELLS COUNTY (179) - MSA 23060	19	1,419	9	598	0	0
MI - KENT COUNTY (081) - MSA 24340	15	4,663	7	1,569	0	0
IN - ADAMS COUNTY (001) - MSA NA	14	2,343	8	973	0	0
IN - CLINTON COUNTY (023) - MSA NA	18	2,570	6	173	0	0
IN - FAYETTE COUNTY (041) - MSA NA	3	18	3	18	0	0
IN - HENRY COUNTY (065) - MSA NA	36	3,380	30	1,065	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	14	657	12	482	0	0
IN - JAY COUNTY (075) - MSA NA	7	430	2	71	0	0
IN - MARSHALL COUNTY (099) - MSA NA	5	1,974	2	516	0	0
IN - MIAMI COUNTY (103) - MSA NA	3	385	2	65	0	0
IN - MONTGOMERY COUNTY (107) - MSA NA	5	1,168	3	168	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	9	738	7	488	0	0
IN - WABASH COUNTY (169) - MSA NA	7	1,592	4	100	0	0
IN - WAYNE COUNTY (177) - MSA NA	7	917	5	177	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.

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First Merchants Bank

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 - WHITE COUNTY (181) - MSA NA	13	3,764	7	1,435	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	86	18,301	45	3,788	0	0
IN - HANCOCK COUNTY (059) - MSA 26900	20	2,989	12	722	0	0
IN - HENDRICKS COUNTY (063) - MSA 26900	31	3,116	19	717	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	38	5,236	26	1,397	0	0
IN - MADISON COUNTY (095) - MSA 26900	59	8,981	40	2,335	0	0
IN - MARION COUNTY (097) - MSA 26900	170	35,649	89	8,628	0	0
IN - MORGAN COUNTY (109) - MSA 26900	31	2,746	24	1,352	0	0
IN - SHELBY COUNTY (145) - MSA 26900	13	2,976	3	126	0	0
IN - CARROLL COUNTY (015) - MSA 29200	20	5,047	8	1,862	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	71	11,404	44	3,499	0	0
MI - MONROE COUNTY (115) - MSA 33780	90	17,408	51	4,842	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	72	13,190	50	6,181	0	0
MI - MACOMB COUNTY (099) - MSA 47664	31	6,578	16	1,473	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	117	24,067	62	4,150	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.

2024 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 29414	8	2,255	6	1,465	0	0
IN - LAKE COUNTY (089) - MSA 29414	1	140	0	0	0	0
IN - ALLEN COUNTY (003) - MSA 23060	7	1,755	6	1,575	0	0
IN - WELLS COUNTY (179) - MSA 23060	13	1,460	11	1,337	0	0
IN - ADAMS COUNTY (001) - MSA NA	9	2,139	7	1,669	0	0
IN - CLINTON COUNTY (023) - MSA NA	2	550	1	250	0	0
IN - HENRY COUNTY (065) - MSA NA	1	500	0	0	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	10	1,469	8	1,075	0	0
IN - JAY COUNTY (075) - MSA NA	4	540	1	15	0	0
IN - MARSHALL COUNTY (099) - MSA NA	3	480	3	480	0	0
IN - MIAMI COUNTY (103) - MSA NA	1	100	1	100	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	6	605	6	605	0	0
IN - UNION COUNTY (161) - MSA NA	5	540	4	485	0	0
IN - WABASH COUNTY (169) - MSA NA	1	500	0	0	0	0
IN - WAYNE COUNTY (177) - MSA NA	1	150	1	150	0	0
IN - WHITE COUNTY (181) - MSA NA	11	4,615	4	1,595	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	2	370	1	70	0	0
IN - MARION COUNTY (097) - MSA 26900	2	145	2	145	0	0
IN - CARROLL COUNTY (015) - MSA 29200	33	7,127	14	2,394	0	0
IN - TIPPECANOE COUNTY (157) - MSA 29200	1	50	1	50	0	0
MI - MONROE COUNTY (115) - MSA 33780	8	1,628	5	1,002	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	7	754	7	754	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000004365

Institution: First Merchants Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	41	296,253	0	0
Purchased	0	0	0	0
Total	41	296,253	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

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.

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:
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.

JASPER COUNTY (073), IN

MSA: 29414

Middle Income

1004.00* 1008.00 1009.01 1009.02 1010.00 1011.00 1012.00 1013.00

LAKE COUNTY (089), IN

MSA: 29414

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: 29414

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.

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 - 0002

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*

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.

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*
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*

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.

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*
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*

Footnote:
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Median Family Income 30-40%

5532.00* 5653.01* 5702.00* 5793.00*

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*

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*

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

Footnote:
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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

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*

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.

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*
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*
9831.00 9832.00* 9833.01* 9833.02 9834.00* 9836.00* 9837.00* 9838.00* 9839.01* 9839.02* 9839.03*

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*

Moderate Income

0001.00* 0006.00* 0007.01* 0009.00* 0010.00* 0022.00* 0025.00* 0029.00 0031.00 0033.04 0035.00*
0036.00 0038.00* 0040.00* 0041.01* 0044.00* 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* 0033.01* 0034.00*
0037.00* 0039.01* 0039.02* 0041.03* 0101.00 0102.02 0106.01 0106.02 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

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.

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

WELLS COUNTY (179), IN

MSA: 23060

Moderate Income

0406.00

Middle Income

0401.00 0402.00 0403.00 0404.00 0405.00 0407.00

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*

Median Family Income 50-60%

0016.00* 0030.00* 0035.00* 0038.00* 0040.00* 0114.06* 0126.12* 0135.00* 0138.01 0147.01*

Median Family Income 60-70%

0008.00* 0009.00* 0019.00* 0026.00* 0027.00* 0046.00* 0126.09* 0129.02* 0136.00* 0142.00* 0143.00
0147.03*

Median Family Income 70-80%

0012.00* 0015.00* 0101.02* 0102.00* 0104.02* 0112.00* 0126.08 0126.11* 0129.01* 0130.00* 0133.00
0137.00*

Median Family Income 80-90%

0007.00* 0010.00* 0011.02* 0011.03* 0017.00* 0022.00* 0103.01* 0120.04* 0127.03* 0127.05* 0128.00*

Footnote:
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0138.04* 0140.00 0141.00* 0145.05* 0148.09*

Median Family Income 90-100%

0002.00* 0004.00* 0005.00* 0011.04* 0014.00* 0021.00* 0033.00* 0041.00* 0042.00* 0113.01* 0115.01*
0116.02* 0117.01* 0126.10 0131.00* 0134.00* 0139.00* 0145.04* 0145.06* 0147.04* 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* 0127.02* 0132.00*
0146.04 0148.03* 0148.11*

Median Family Income 110-120%

0006.00* 0018.02* 0034.00* 0045.01 0045.02* 0107.00* 0113.02* 0114.03* 0114.05* 0115.02* 0116.01
0117.02* 0120.03* 0146.05*

Median Family Income >= 120%

0018.01* 0020.00* 0023.00* 0024.00* 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* 0146.06*
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 0305.00 0306.00 0307.00

Upper Income

0301.00 0304.00

CLINTON COUNTY (023), 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.

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
JAY COUNTY (075), IN

MSA: NA
Moderate Income

9633.00

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.

Middle Income

9627.00 9628.00 9629.00 9630.00* 9631.00 9632.00

MARSHALL COUNTY (099), IN

MSA: NA

Moderate Income

0205.00*

Middle Income

0201.01 0202.01* 0202.02* 0203.01* 0203.02 0204.00* 0206.00* 0207.02 0208.00

Upper Income

0201.02* 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

9567.00* 9573.00* 9574.00

RANDOLPH COUNTY (135), 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.

9516.00
Middle Income

9514.00 9517.00 9518.00 9519.00 9520.00 9521.00*
Upper Income

9515.00

UNION COUNTY (161), IN

MSA: NA

Middle Income

9608.00
Upper Income

9607.00

WABASH COUNTY (169), IN

MSA: NA

Moderate Income

1028.00
Middle Income

1023.00* 1024.00 1025.00* 1026.00* 1027.00 1029.00*
Upper Income

1022.00

WAYNE COUNTY (177), IN

MSA: NA

Low Income

0002.00
Moderate Income

0005.00* 0006.00 0009.00 0106.00
Middle Income

0004.00 0007.00* 0008.00* 0010.00* 0101.00* 0103.00 0104.00* 0108.00*
Upper Income

0011.01* 0011.02* 0102.00* 0105.00* 0107.00*

Footnote:
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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* 1108.11* 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 1108.07 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*

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.

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 6107.06 6109.00* 6110.00* 6113.00*

Middle Income

6101.01 6101.02 6102.03* 6102.04* 6104.01 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*

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.

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* 3550.00*
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* 3411.00* 3419.03 3419.04
3425.00 3426.00 3510.00 3512.00 3523.00* 3525.00* 3528.00 3548.00* 3549.00* 3553.00* 3556.00*
3564.00 3572.00 3574.00* 3580.00* 3601.02 3602.01 3604.01* 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 3409.03* 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 3606.02*
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* 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%

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.

3103.08 3204.00 3220.00* 3305.00* 3308.04* 3417.02 3420.00* 3421.01* 3424.00 3504.00* 3555.00*
3612.00 3703.05* 3802.00* 3804.02* 3804.04* 3808.00* 3810.04* 3901.03
Median Family Income 80-90%

3101.10* 3102.01 3102.03 3103.05* 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 3804.03*
3806.00 3809.01* 3811.02* 3812.04* 3904.11* 3908.02
Median Family Income 90-100%

3103.10* 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 3211.00* 3214.00* 3302.10* 3302.12* 3401.14* 3410.00
3545.00* 3607.00 3901.04* 3904.08*
Median Family Income 110-120%

3101.05 3210.02* 3301.09* 3544.00 3616.01* 3616.02 3703.04 3811.01*
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* 3903.00 3904.05 3904.06 3904.07* 3904.09*
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

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.

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

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

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.

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

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 - 0012

MACOMB COUNTY (099), MI

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.

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
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*

Footnote:
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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*
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* 1945.00*
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* 1714.00
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* 1616.00
1623.00* 1624.00* 1673.00 1675.00* 1686.02* 1713.00* 1730.00 1750.00* 1812.00 1816.00 1974.00
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* 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
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* 1348.00

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.

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*

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*
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

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.

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.49 6139.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47764

Median Family Income >= 120%

0008.02

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income >= 120%

0661.04

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0112.10

HILLSBOROUGH COUNTY (057), FL

MSA: 45294

Median Family Income 60-70%

0103.05

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0101.04

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0069.07

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.

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 60-70%

0823.02

COBB COUNTY (067), GA

MSA: 31924

Median Family Income 110-120%

0303.45

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Middle Income

0013.01

Upper Income

0011.00

COOK COUNTY (031), IL 2/

MSA: 16984

Median Family Income 40-50%

6609.00 7705.00

Median Family Income 50-60%

2309.00 2922.00 8016.03

Median Family Income 60-70%

8342.00

Median Family Income 70-80%

6910.00 7003.01 8073.00 8202.02

Median Family Income 80-90%

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.

5702.00 7709.02 8051.08 8051.11 8060.04
Median Family Income 90-100%

8048.04 8051.07 8076.00 8077.00 8206.03
Median Family Income 100-110%

0202.00 0402.01 1404.00 8047.14 8060.06 8184.02
Median Family Income 110-120%

0314.00 8025.03
Median Family Income >= 120%

0611.00 0819.00 2420.00 8185.00 8202.04 8308.00
DUPAGE COUNTY (043), IL 2/

MSA: 16984
Median Family Income 50-60%

8401.04
Median Family Income 70-80%

8412.08
Median Family Income 80-90%

8400.00 8467.02
Median Family Income 90-100%

8401.02 8443.06
Median Family Income 100-110%

8409.07
Median Family Income 110-120%

8401.03 8465.07
Median Family Income >= 120%

8413.27 8444.02 8448.01
KANE COUNTY (089), IL

MSA: 20994
Median Family Income 60-70%

8502.02
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.

8525.00

KENDALL COUNTY (093), IL

MSA: 20994

Middle Income

8907.03

Upper Income

8904.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 70-80%

8639.02 8641.10

Median Family Income >= 120%

8644.07 8645.17

VERMILION COUNTY (183), IL

MSA: NA

Low Income

0001.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 110-120%

8810.12 8811.11

Median Family Income >= 120%

8801.18 8803.14 8803.24 8803.26 8804.24 8804.29 8811.12 8835.04 8835.14

BARTHOLOMEW COUNTY (005), IN

MSA: 18020

Middle Income

0114.00

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.

MSA: 29200
Middle Income
1001.00
BLACKFORD COUNTY (009), IN
MSA: NA
Middle Income
9751.00 9754.00
BOONE COUNTY (011), IN
MSA: 26900
Upper Income
8103.00 8106.04 8106.07
CASS COUNTY (017), IN
MSA: NA
Moderate Income
9512.00
Middle Income
9510.00 9518.00 9519.00
ELKHART COUNTY (039), IN
MSA: 21140
Middle Income
0019.02
Upper Income
0011.00
FOUNTAIN COUNTY (045), IN
MSA: NA
Upper Income
9576.00
GRANT COUNTY (053), 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.

MSA: NA
Middle Income
0008.00 0107.00 0108.00
HOWARD COUNTY (067), IN
MSA: 29020
Upper Income
0104.00
KOSCIUSKO COUNTY (085), IN
MSA: NA
Middle Income
9618.00
Upper Income
9617.00
LAGRANGE COUNTY (087), IN
MSA: NA
Middle Income
9703.01
LAPORTE COUNTY (091), IN
MSA: 33140
Moderate Income
0413.00
Middle Income
0417.00 0422.00 0429.00
Upper Income
0425.00 0428.00
MONROE COUNTY (105), IN
MSA: 14020
Middle Income
0011.03 0012.00

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.

NEWTON COUNTY (111), IN

MSA: 29414

Moderate Income

1006.00

Middle Income

1004.00 1005.00

OWEN COUNTY (119), IN

MSA: 14020

Middle Income

9557.01

PULASKI COUNTY (131), IN

MSA: NA

Middle Income

9592.00

PUTNAM COUNTY (133), IN

MSA: NA

Middle Income

9564.02

RUSH COUNTY (139), IN

MSA: NA

Middle Income

9744.00

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Middle Income

0107.00 0108.00

Upper Income

0115.03

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.

SPENCER COUNTY (147), IN

MSA: NA

Middle Income

9531.00

STARKE COUNTY (149), IN

MSA: NA

Moderate Income

9538.00

Middle Income

9537.00 9542.00

TIPTON COUNTY (159), IN

MSA: 26900

Middle Income

0204.02

WHITLEY COUNTY (183), IN

MSA: 23060

Middle Income

0504.01 0506.00

Upper Income

0507.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 110-120%

0117.08

MADISON COUNTY (151), KY

MSA: NA

Upper Income

0103.01

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.

METCALFE COUNTY (169), KY

MSA: NA

Middle Income

9601.00

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0311.02

BAY COUNTY (017), MI

MSA: 13020

Middle Income

2856.00

BERRIEN COUNTY (021), MI

MSA: 35660

Moderate Income

0202.00

BRANCH COUNTY (023), MI

MSA: NA

Middle Income

9511.00

EATON COUNTY (045), MI

MSA: 29620

Middle Income

0213.02

EMMET COUNTY (047), MI

MSA: NA

Middle Income

9704.00

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.

GENESEE COUNTY (049), MI

MSA: 22420

Upper Income

0133.03

GRAND TRAVERSE COUNTY (055), MI

MSA: 45900

Upper Income

5515.00

HILLSDALE COUNTY (059), MI

MSA: NA

Middle Income

0504.00

Upper Income

0501.01

INGHAM COUNTY (065), MI

MSA: 29620

Moderate Income

0053.04

JACKSON COUNTY (075), MI

MSA: 27100

Upper Income

0063.04

Income Not Known

0006.00

KALAMAZOO COUNTY (077), MI

MSA: 28020

Upper Income

0002.01

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.

LENAWEE COUNTY (091), MI

MSA: NA

Middle Income

0622.00

Upper Income

0603.02

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

7321.00

Middle Income

7103.00 7411.00 7435.00 7439.00

Upper Income

7403.00 7433.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Middle Income

0038.00

SAGINAW COUNTY (145), MI

MSA: 40980

Low Income

0009.00

Upper Income

0021.00

TUSCOLA COUNTY (157), MI

MSA: NA

Moderate Income

0010.00

VAN BUREN COUNTY (159), MI

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.

MSA: NA
Middle Income

0104.00
HENNEPIN COUNTY (053), MN
MSA: 33460
Median Family Income >= 120%

0236.00
ST. LOUIS COUNTY (189), MO
MSA: 41180
Median Family Income >= 120%

2177.02
ORANGE COUNTY (135), NC
MSA: 20500
Upper Income

0121.03
BUTLER COUNTY (017), OH
MSA: 17140
Upper Income

0103.02
CLERMONT COUNTY (025), OH
MSA: 17140
Upper Income

0404.04
CUYAHOGA COUNTY (035), OH
MSA: 17410
Median Family Income 30-40%

1163.00
Median Family Income >= 120%

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.

1891.11

DELAWARE COUNTY (041), OH

MSA: 18140

Upper Income

0114.21 0114.30 0115.63

ERIE COUNTY (043), OH

MSA: 41780

Moderate Income

0410.00

FAIRFIELD COUNTY (045), OH

MSA: 18140

Moderate Income

0313.00

Middle Income

0331.01

Upper Income

0306.01 0327.01 0329.01 0329.02 0330.00

FULTON COUNTY (051), OH

MSA: 45780

Middle Income

0404.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income >= 120%

0266.00

LICKING COUNTY (089), OH

MSA: 18140

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.

7562.03

LUCAS COUNTY (095), OH

MSA: 45780

Low Income

0013.02 0106.00

Moderate Income

0055.01

Middle Income

0077.00

Upper Income

0080.00

Income Not Known

0056.02

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 60-70%

0807.00

RICHLAND COUNTY (139), OH

MSA: 31900

Middle Income

0028.00

SHELBY COUNTY (149), OH

MSA: NA

Upper Income

9721.00

STARK COUNTY (151), OH

MSA: 15940

Middle Income

7116.00

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.

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 90-100%

5318.02

UNION COUNTY (159), OH

MSA: 18140

Upper Income

0506.01

WARREN COUNTY (165), OH

MSA: 17140

Upper Income

0312.00 0320.09 0322.02

ANDERSON COUNTY (007), SC

MSA: 24860

Middle Income

0105.02

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0100.03

VAL VERDE COUNTY (465), TX

MSA: NA

Moderate Income

9504.00

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0007.02

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.

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004365

Institution: First Merchants Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	977	977	0	0.00%
Small Farm Loans	71	71	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	4,139	4,139	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*

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*

IN-Lafayette AA

(Lafayette-West Lafayette, IN MSA #29200)

Carroll (015), IN	*18.29200.015*
Tippecanoe (157), IN	*18.29200.157*

OH-Columbus AA

(Columbus, OH MSA #18140)

Franklin (049), OH	*39.18140.049*

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*

IN-Martin Daviess

(IN-non-MSA #99999)

Daviess (027), IN	*18.99999.027*
Martin (101), IN	*18.99999.101*

IN-Crawford

(IN-non-MSA #99999)

Crawford (025), IN	*18.99999.025*

MI-Monroe AA

(Monroe, MI MSA #33780)

Monroe (115), MI	*26.33780.115*

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*

MI- Oakland Macomb AA

(Warren-Troy-Farmington Hills, MI MSA #47664)

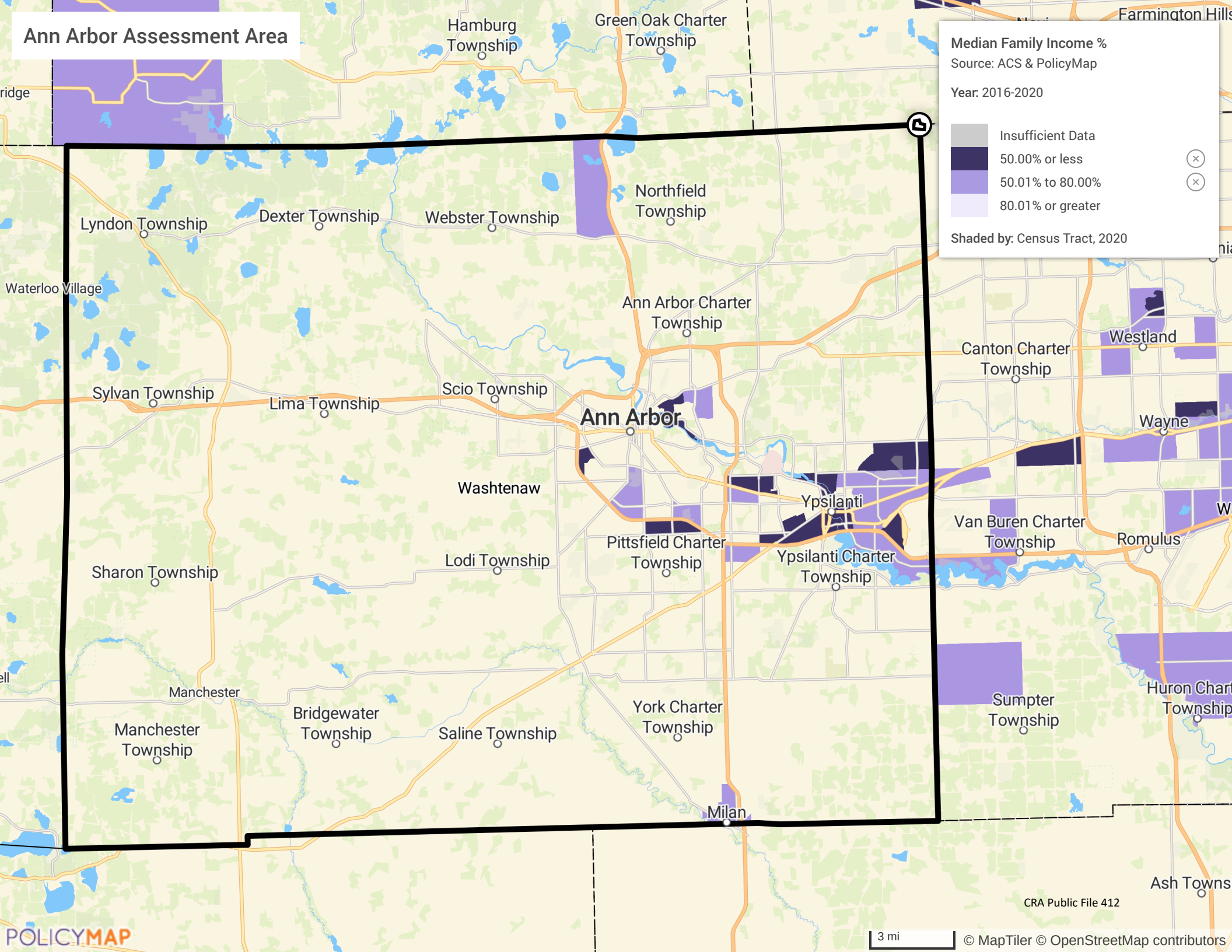
Macomb (099), MI	*26.47664.099*
Oakland (125), MI	*26.47664.125*

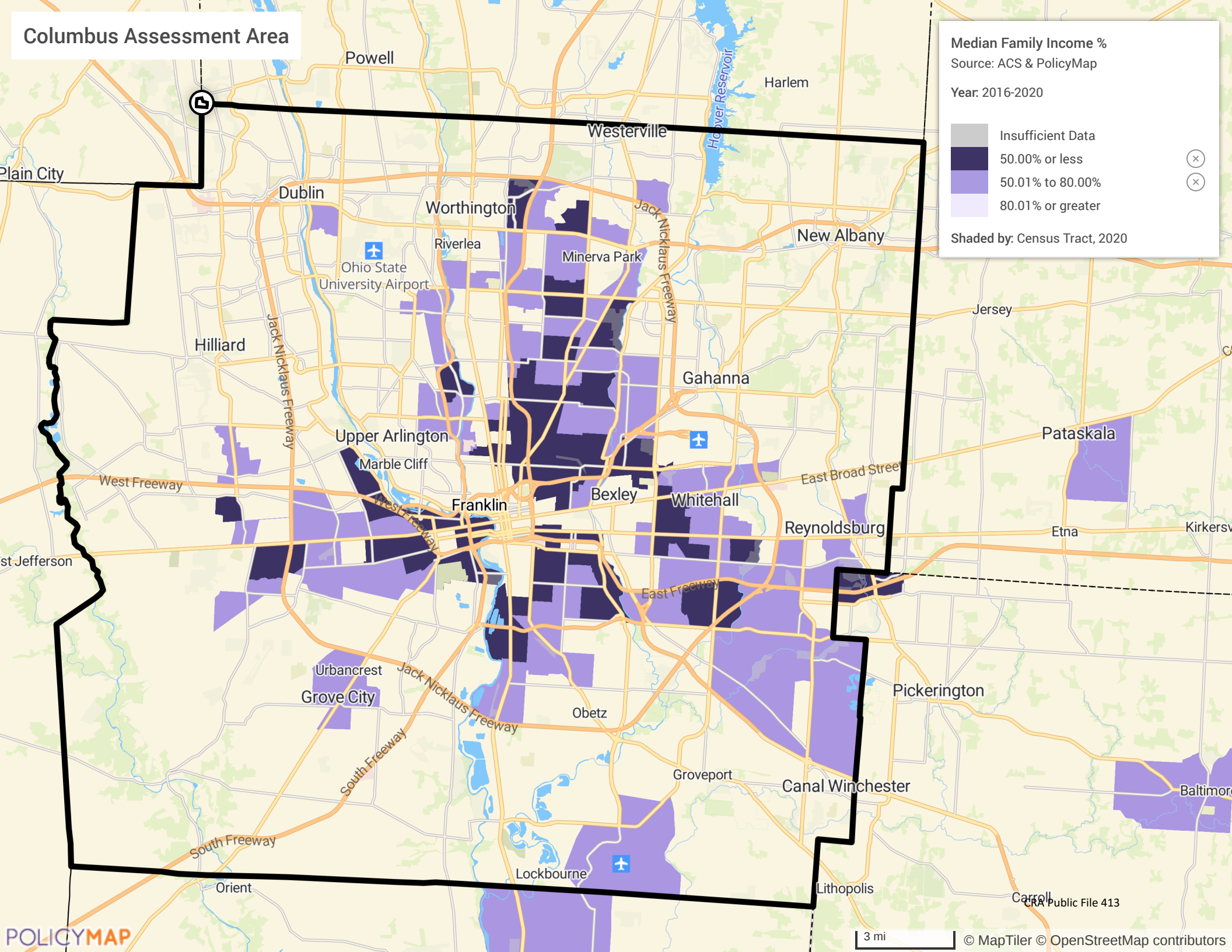
KY-IN-Louisville/Jefferson County

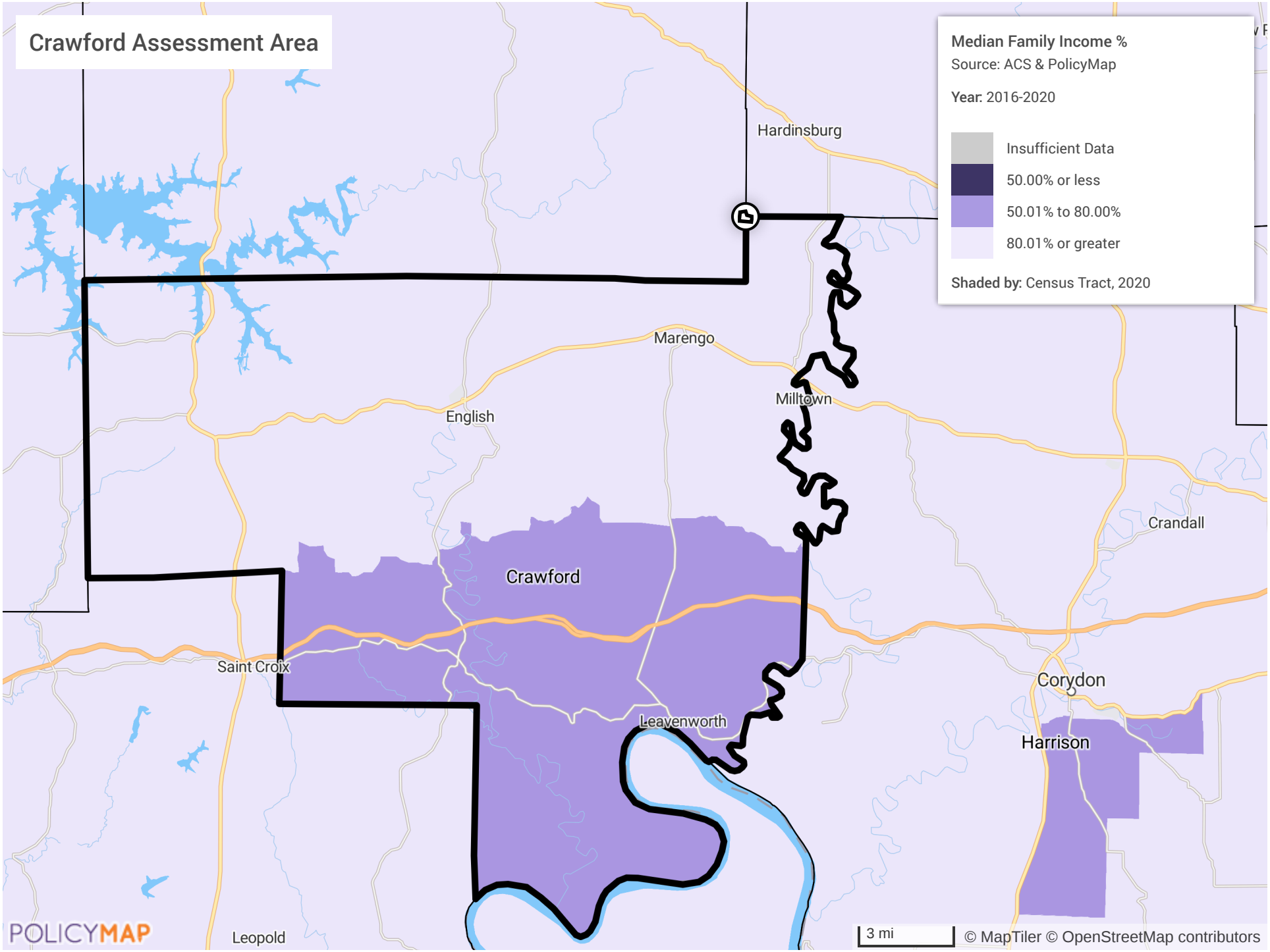
(Louisville/Jefferson County, KY-IN #31140)

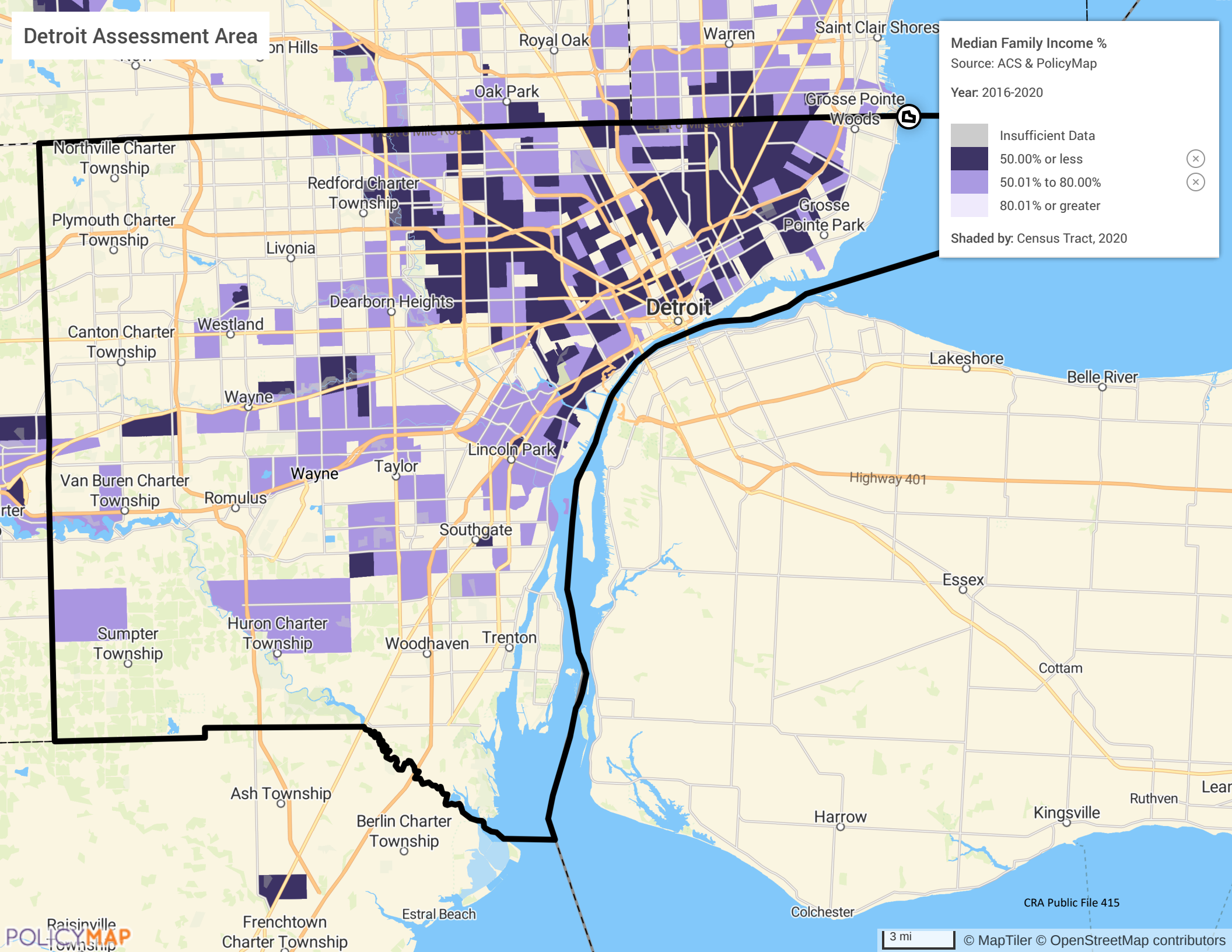
Clark (019), IN	*18.31140.019*
Floyd (043), IN	*18.31140.043*
Harrison (061), IN	*18.31140.061*
Washington (175), IN	*18.31140.175*

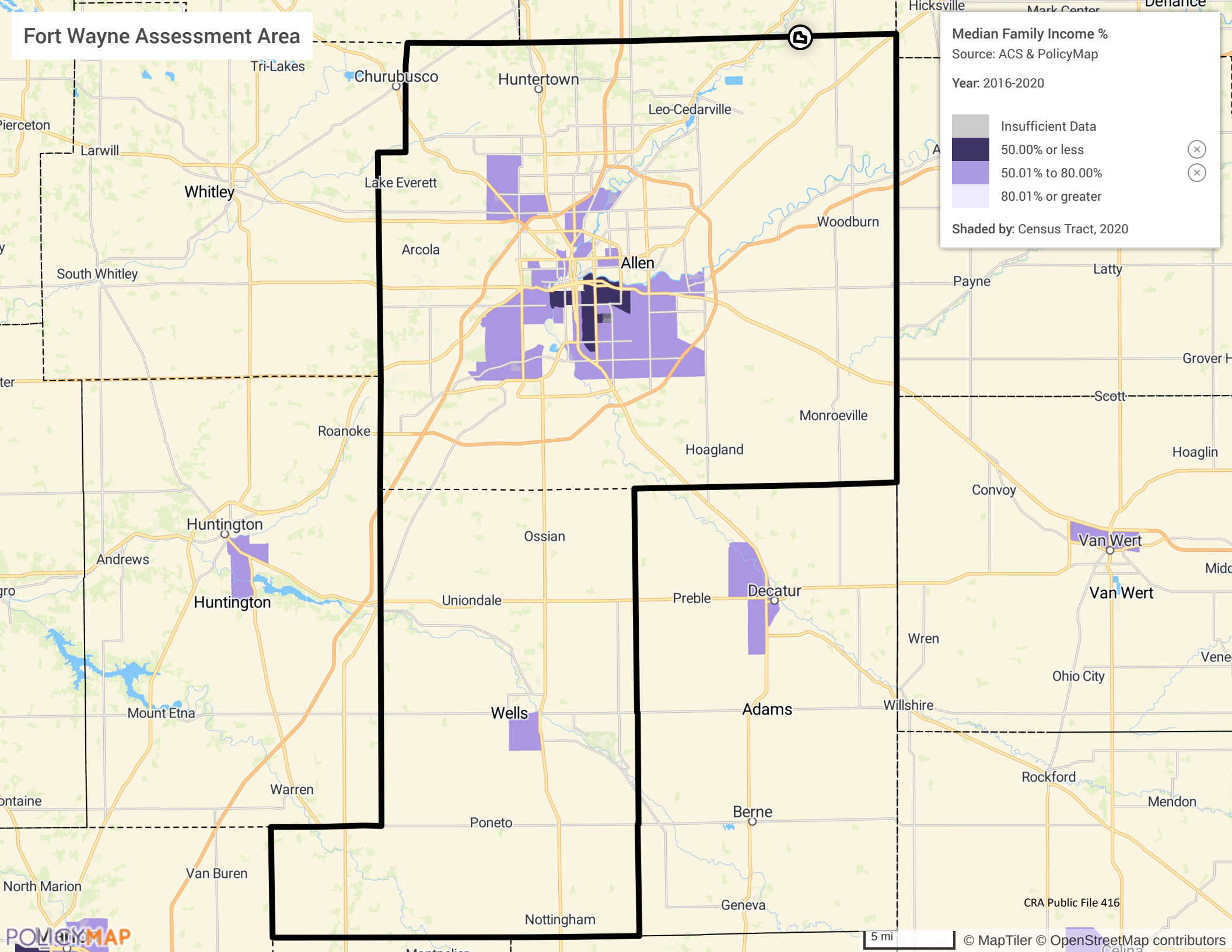
Assessment Area Maps

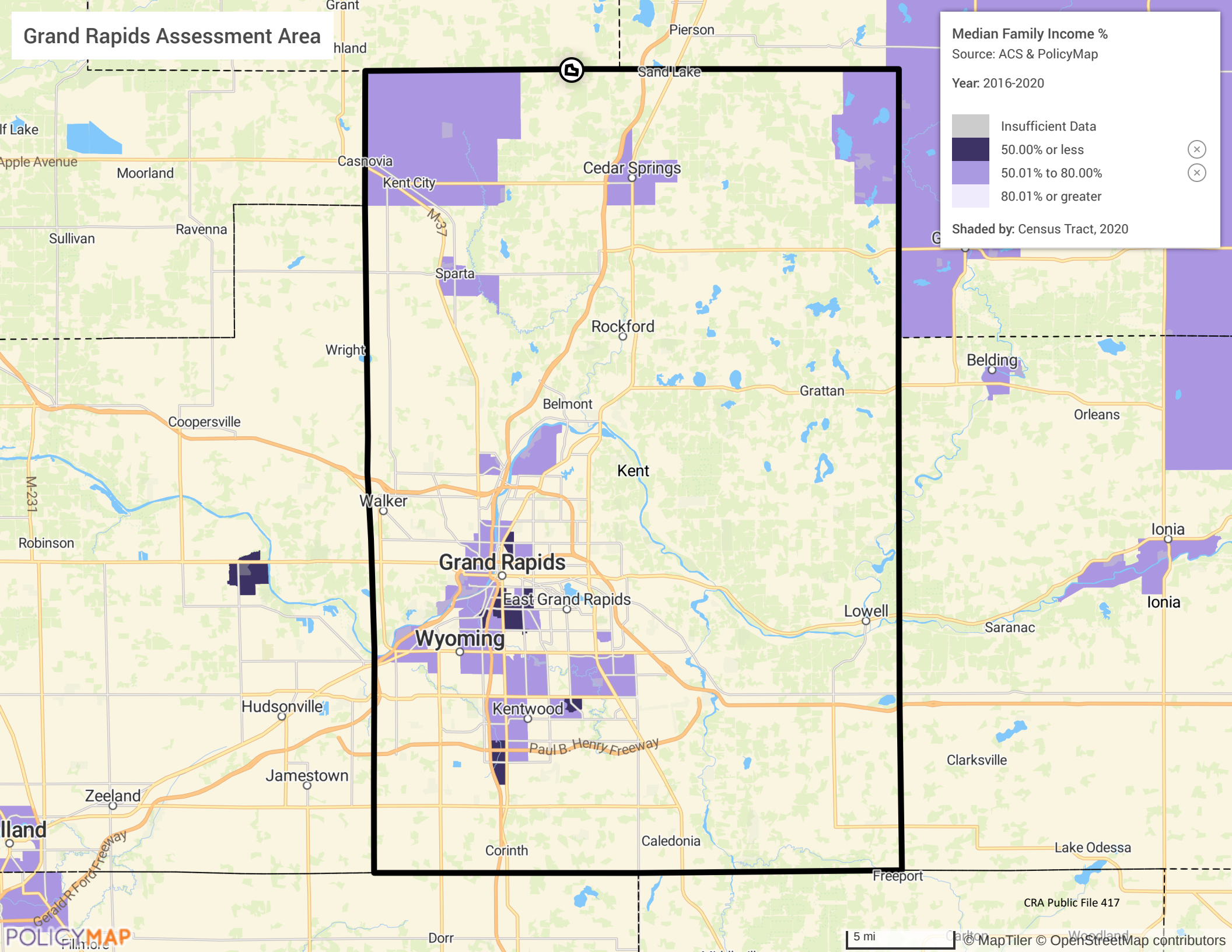

Ann Arbor Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Hamburg Township
Green Oak Charter Township
Farmington Hills
Lyndon Township
Dexter Township
Webster Township
Northfield Township
Waterloo Village
Ann Arbor Charter Township
Canton Charter Township
Westland
Sylvan Township
Lima Township
Scio Township
Ann Arbor
Wayne
Washtenaw
Ypsilanti
Van Buren Charter Township
Romulus
Pittsfield Charter Township
Ypsilanti Charter Township
Lodi Township
Sharon Township
Manchester
Manchester Township
Bridgewater Township
Saline Township
York Charter Township
Sumpter Township
Huron Charter Township
Milan
Ash Towns
CRA Public File 412
POLICYMAP
3 mi
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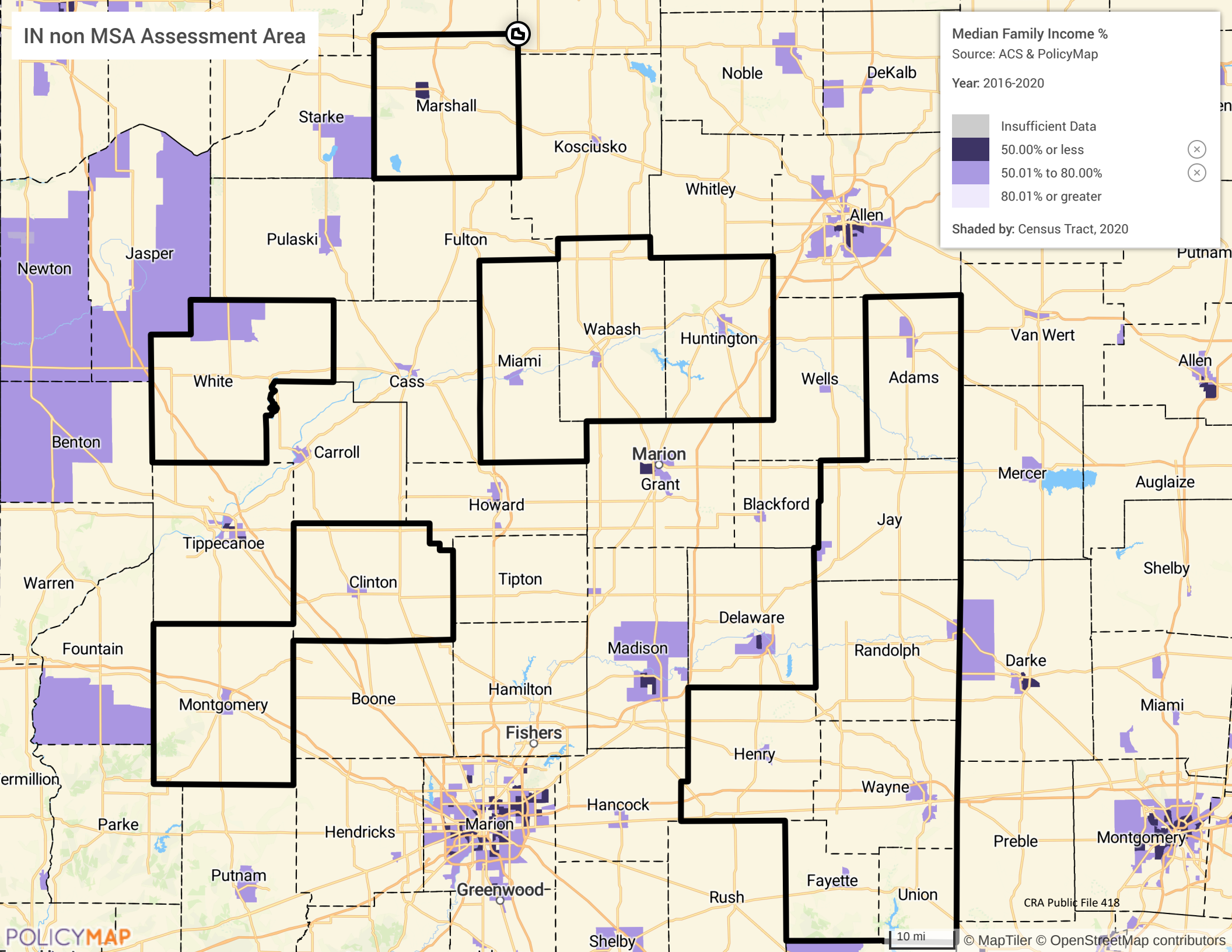

Columbus Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Powell
Harlem
Hoover Reservoir
Westerville
Plain City
Dublin
Worthington
Riverlea
Minerva Park
New Albany
Ohio State University Airport
Jack Nicklaus Freeway
Jersey
Hilliard
Gahanna
Upper Arlington
Marble Cliff
Pataskala
West Freeway
East Broad Street
Franklin
Bexley
Whitehall
Reynoldsburg
Etna
Kirkersv
st Jefferson
East Freeway
Urbancrest
Grove City
Obetz
Pickerington
South Freeway
Groveport
Canal Winchester
Baltimor
Lockbourne
Orient
Lithopolis
Carroll
CRA Public File 413
POLICYMAP
3 mi
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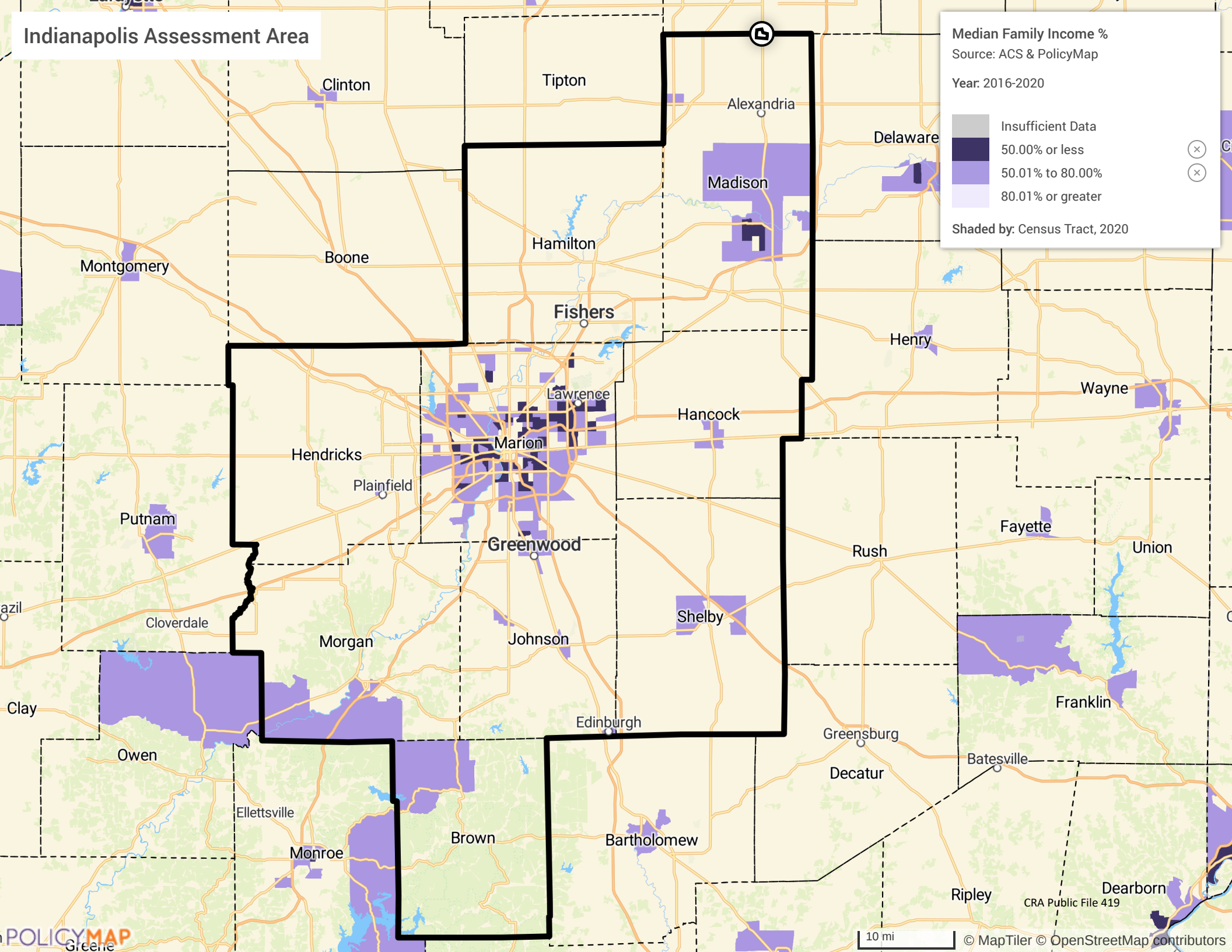

Crawford Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Hardinsburg
Marengo
Milltown
English
Crandall
Crawford
Saint Croix
Corydon
Leavenworth
Harrison
Leopold
POLICYMAP
3 mi
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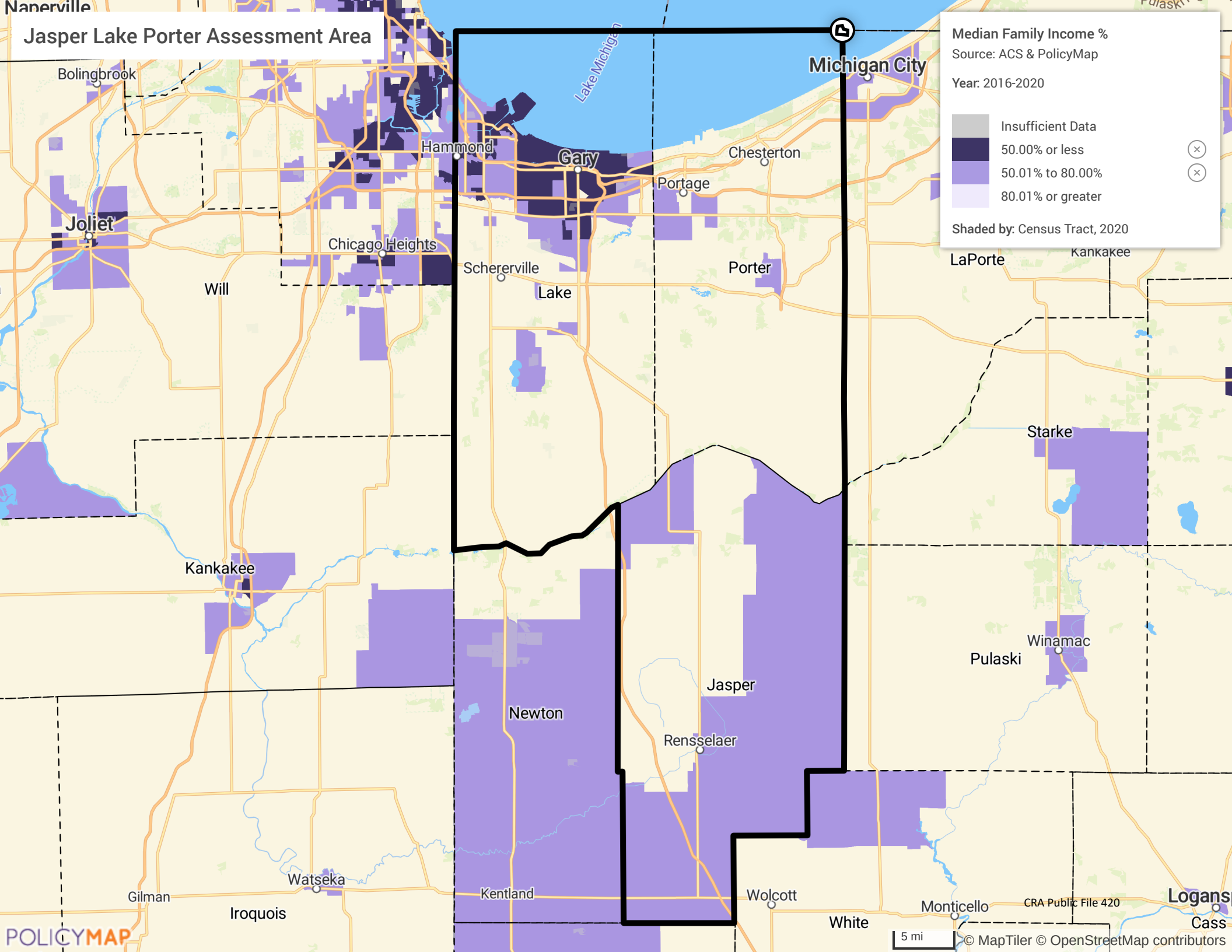

Detroit Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Royal Oak
Warren
Saint Clair Shores
Oak Park
Grosse Pointe Woods
Northville Charter Township
Redford Charter Township
Plymouth Charter Township
Livonia
Grosse Pointe Park
Dearborn Heights
Detroit
Westland
Canton Charter Township
Lakeshore
Belle River
Wayne
Lincoln Park
Taylor
Van Buren Charter Township
Romulus
Highway 401
Southgate
Essex
Sumpter Township
Huron Charter Township
Woodhaven
Trenton
Cottam
Ash Township
Berlin Charter Township
Harrow
Kingsville
Ruthven
Estral Beach
Colchester
Frenchtown Charter Township
CRA Public File 415
3 mi
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POLICYMAP

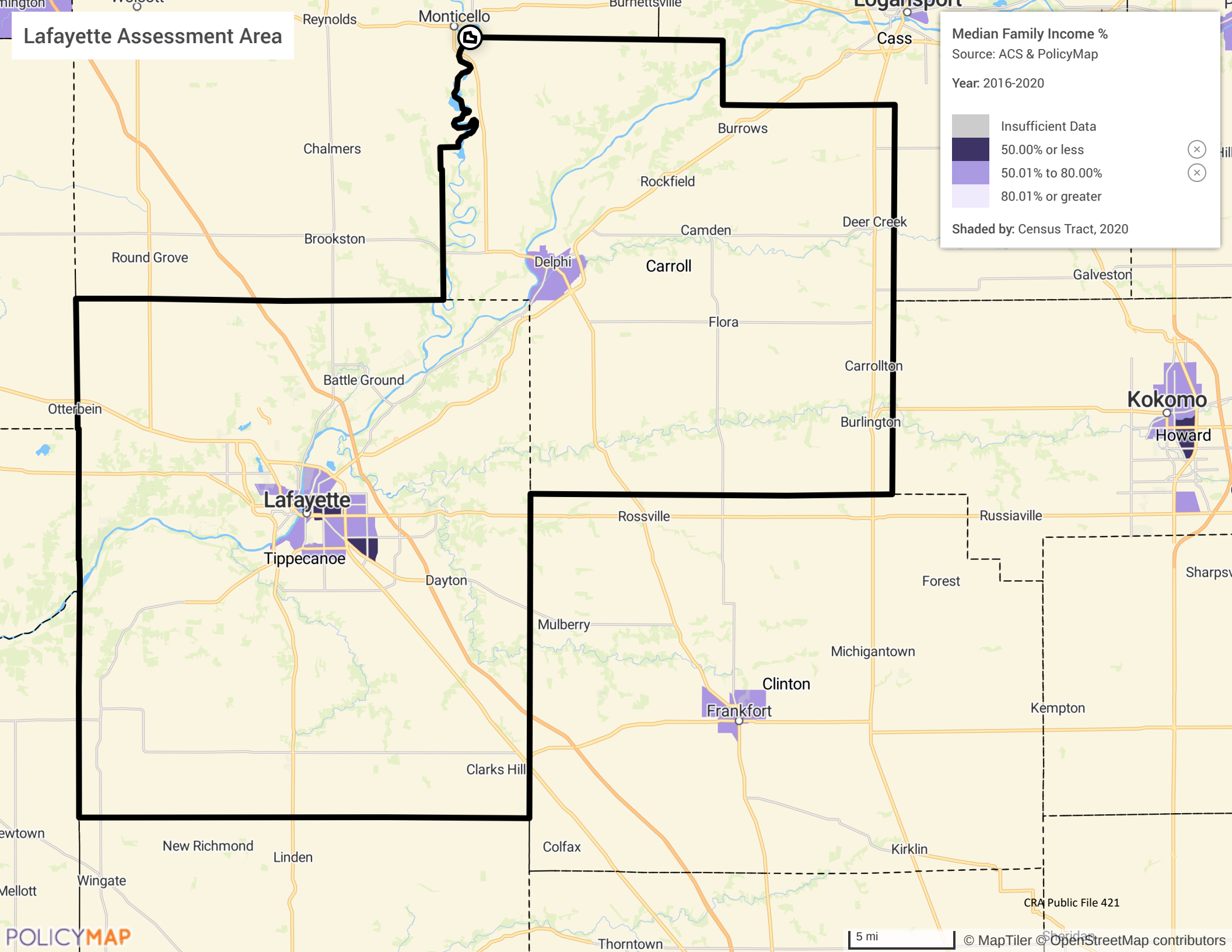

Fort Wayne Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Tri-Lakes
Churubusco
Huntertown
Leo-Cedarville
Larwill
Whitley
Lake Everett
Woodburn
Arcola
Allen
South Whitley
Payne
Latty
Roanoke
Monroeville
Hoagland
Scott
Hoaglin
Convoy
Huntington
Andrews
Ossian
Van Wert
Uniondale
Preble
Decatur
Van Wert
Wren
Ohio City
Mount Etna
Wells
Adams
Willshire
Warren
Rockford
Mendon
Poneto
Berne
Van Buren
North Marion
Geneva
Nottingham
CRA Public File 416
POLICYMAP
5 mi
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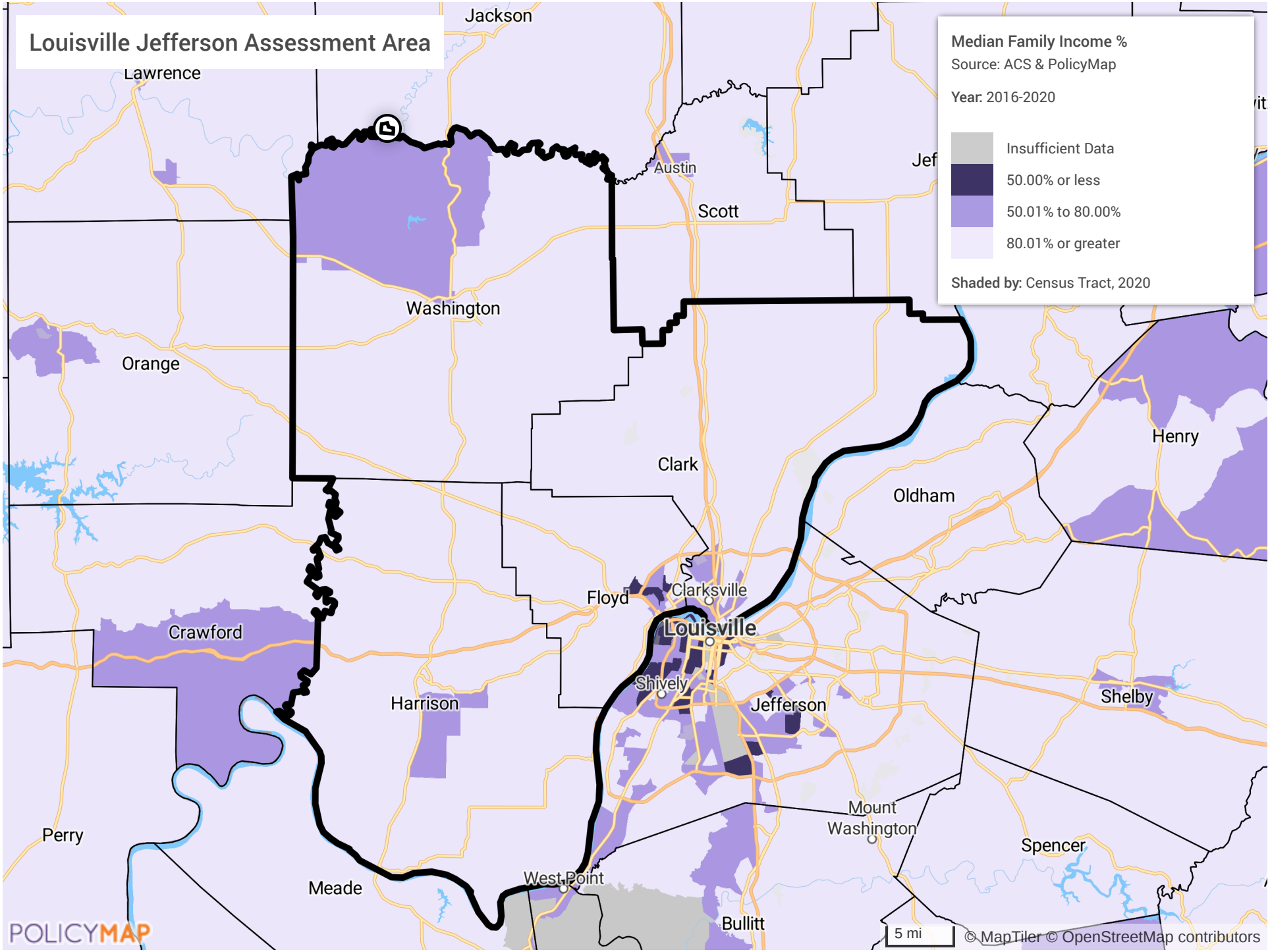

Grand Rapids Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Grant
Pierson
Sand Lake
Casnovia
Kent City
Cedar Springs
Moorland
Apple Avenue
Sullivan
Ravenna
M-37
Sparta
Rockford
Wright
Belding
Grattan
Belmont
Orleans
Coopersville
Kent
M-231
Walker
Robinson
Grand Rapids
East Grand Rapids
Lowell
Ionia
Saranac
Wyoming
Hudsonville
Kentwood
Paul B. Henry Freeway
Clarksville
Jamestown
Zeeland
Caledonia
Corinth
Lake Odessa
Freeport
Gerald R Ford Freeway
Dorr
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CRA Public File 417
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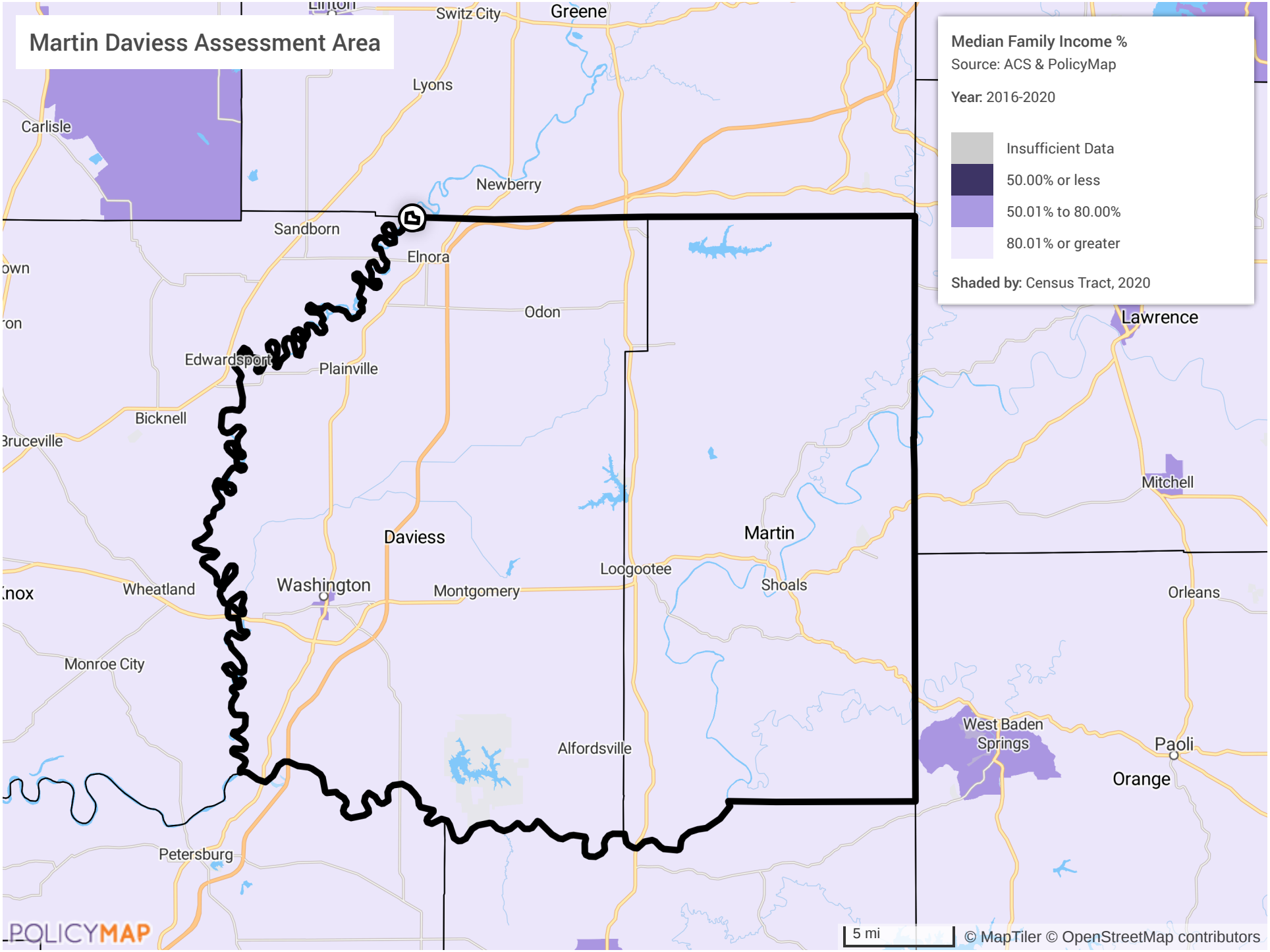

IN non MSA Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Marshall
Starke
Noble
DeKalb
Kosciusko
Whitley
Allen
Pulaski
Fulton
Jasper
Newton
Wabash
Huntington
Miami
White
Cass
Wells
Adams
Van Wert
Putnam
Benton
Carroll
Marion
Grant
Howard
Blackford
Jay
Mercer
Auglaize
Tippecanoe
Warren
Clinton
Tipton
Shelby
Delaware
Fountain
Madison
Randolph
Darke
Montgomery
Boone
Hamilton
Miami
Fishers
Henry
Wayne
Hancock
Parke
Hendricks
Marion
Preble
Montgomery
Putnam
Greenwood
Fayette
Union
Rush
Shelby
CRA Public File 418
10 mi
POLICYMAP
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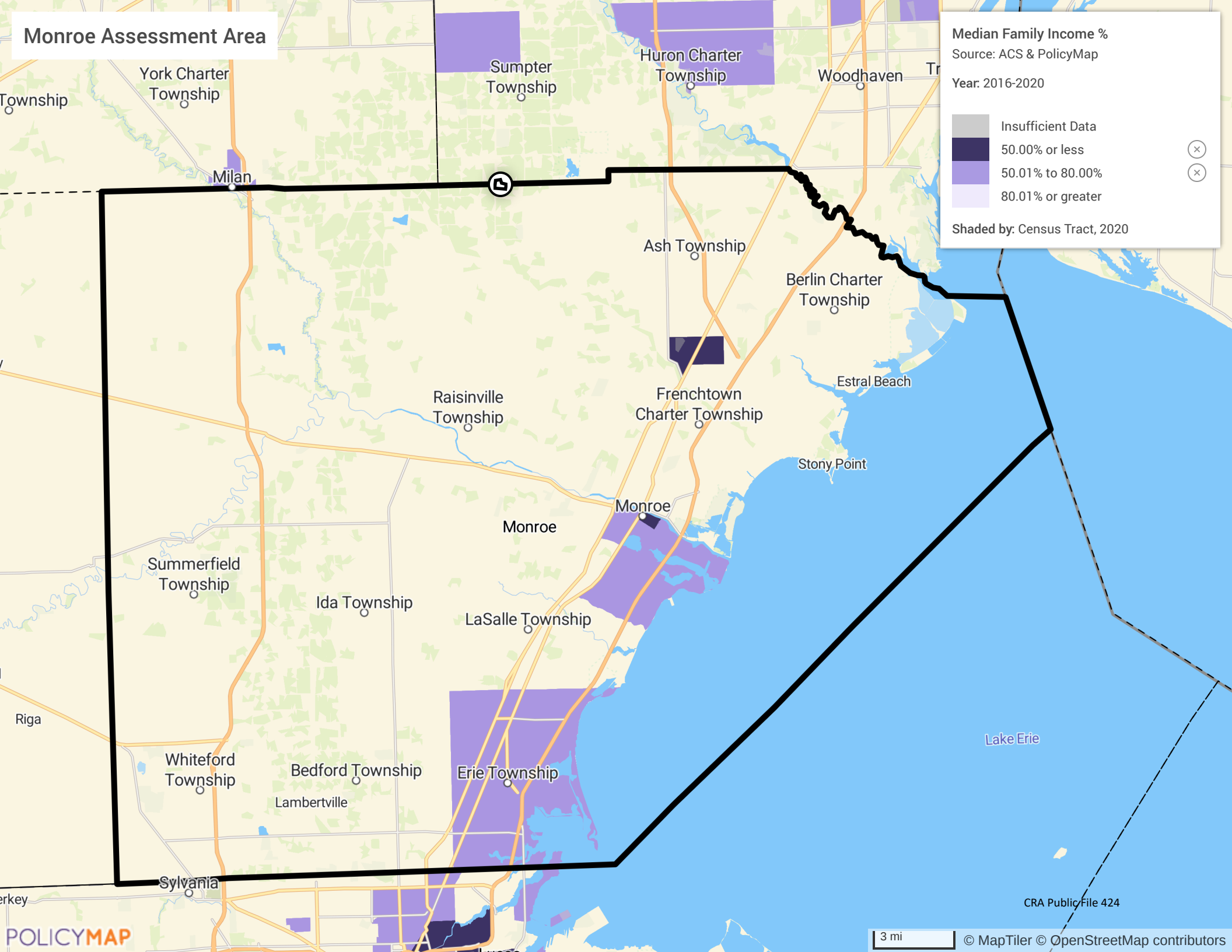

Indianapolis Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Clinton
Tipton
Alexandria
Delaware
Madison
Hamilton
Boone
Montgomery
Fishers
Henry
Wayne
Lawrence
Hancock
Marion
Hendricks
Plainfield
Putnam
Greenwood
Fayette
Union
Rush
Shelby
Cloverdale
Morgan
Johnson
Franklin
Clay
Edinburgh
Greensburg
Owen
Batesville
Decatur
Ellettsville
Brown
Bartholomew
Monroe
Ripley
Dearborn
CRA Public File 419
10 mi
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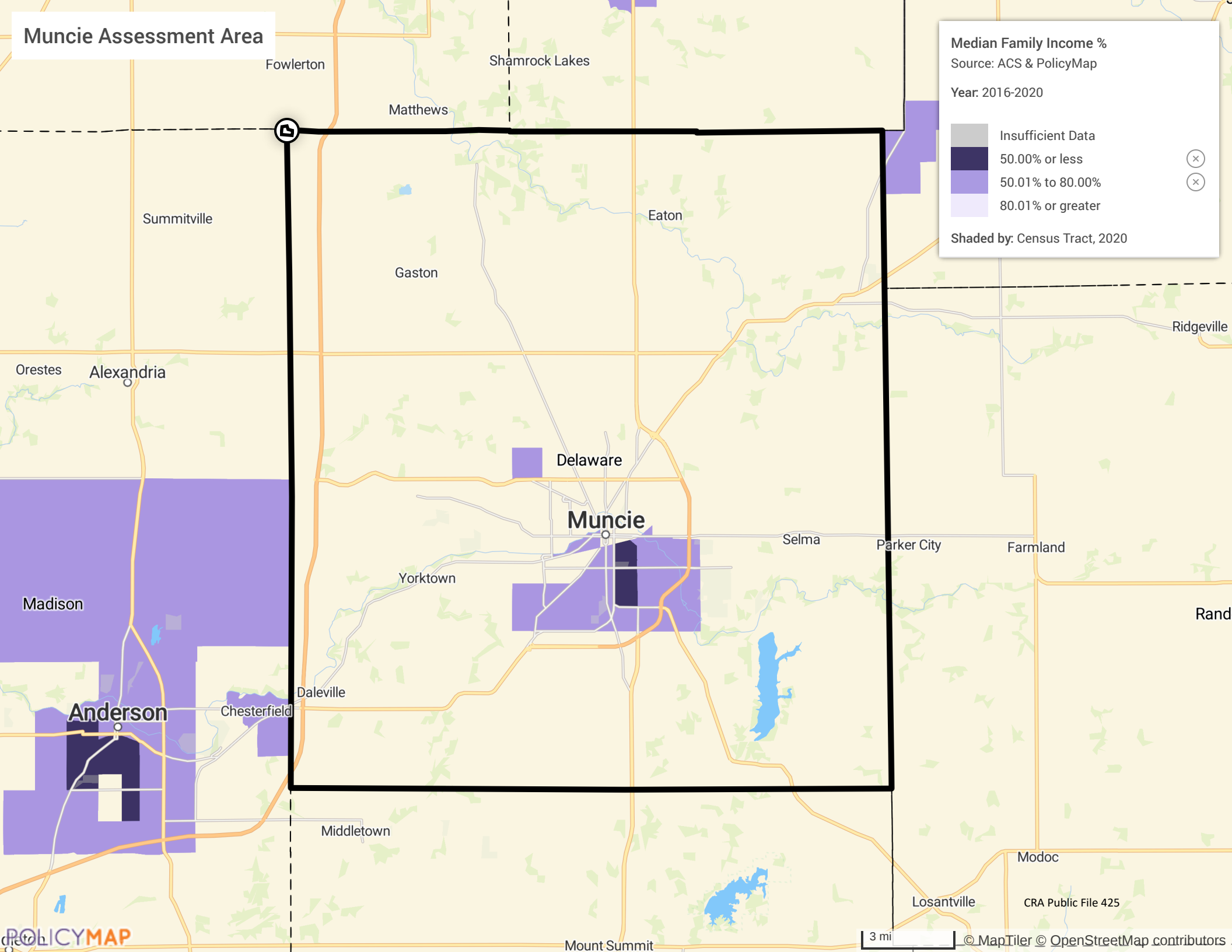

Jasper Lake Porter Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Naperville
Bolingbrook
Joliet
Will
Kankakee
Chicago Heights
Hammond
Gary
Schererville
Lake
Lake Michigan
Michigan City
Chesterton
Portage
Porter
LaPorte
Kankakee
Starke
Pulaski
Winamac
Jasper
Newton
Rensselaer
Watseka
Gilman
Iroquois
Kentland
Wolcott
White
Monticello
Logans
Cass
CRA Public File 420
POLICYMAP
5 mi
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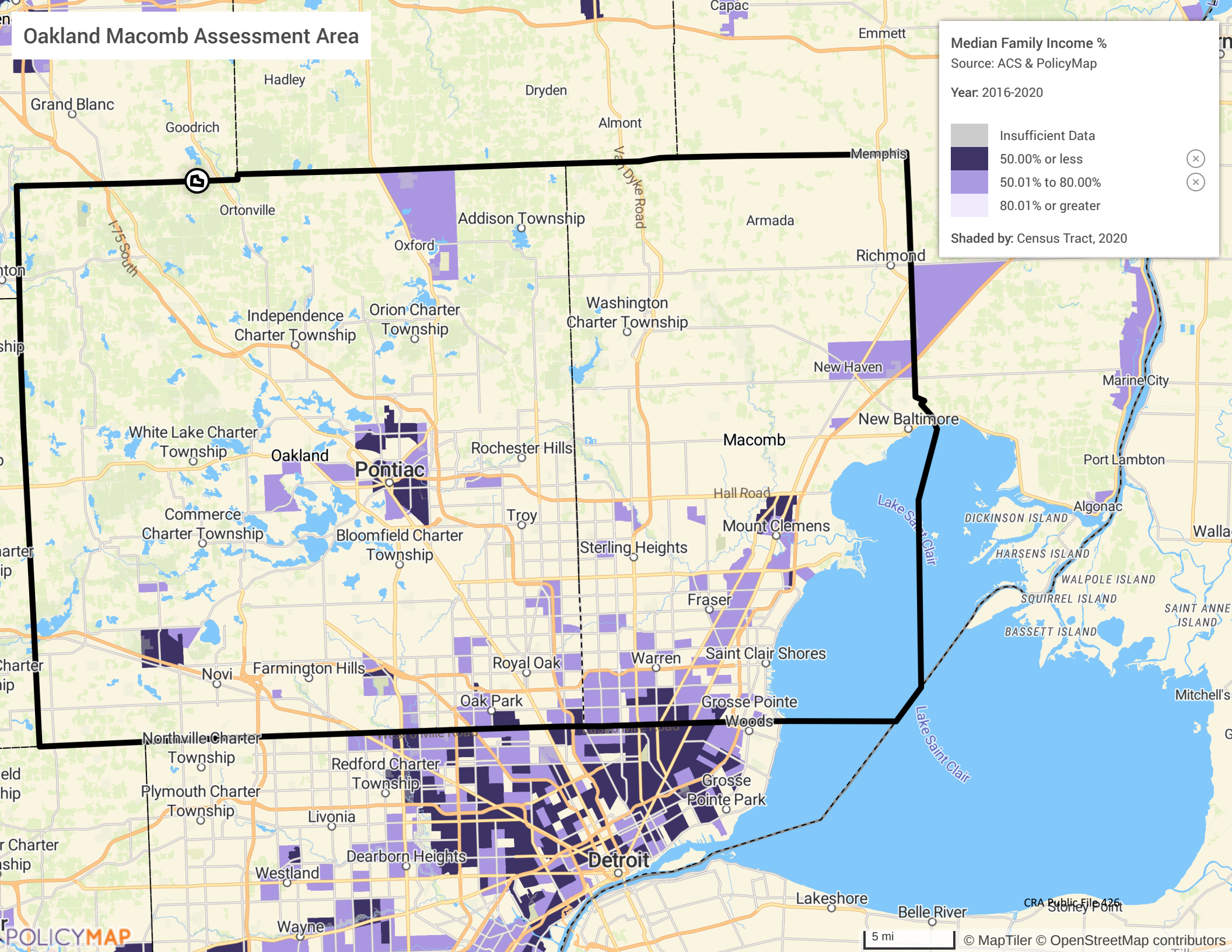

Lafayette Assessment Area
Median Family Income %
Source: ACS & PolicyMap
Year: 2016-2020
Insufficient Data
50.00% or less
50.01% to 80.00%
80.01% or greater
Shaded by: Census Tract, 2020
Reynolds
Monticello
Burnettsville
Logansport
Cass
Burrows
Chalmers
Rockfield
Brookston
Round Grove
Camden
Deer Creek
Delphi
Carroll
Galveston
Flora
Carrollton
Battle Ground
Otterbein
Kokomo
Howard
Burlington
Lafayette
Tippecanoe
Rossville
Russiaville
Dayton
Forest
Mulberry
Michigantown
Clinton
Frankfort
Kempton
Clarks Hill
New Richmond
Linden
Colfax
Kirklin
Wingate
Thorntown
CRA Public File 421
POLICYMAP
5 mi
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Louisville Jefferson 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
Jackson
Lawrence
Austin
Scott
Washington
Orange
Clark
Oldham
Henry
Floyd
Clarksville
Louisville
Crawford
Shively
Harrison
Jefferson
Shelby
Mount Washington
Spencer
Perry
Meade
West Point
Bullitt
POLICYMAP
5 mi
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Martin Daviess 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
Switz City
Greene
Lyons
Carlisle
Newberry
Sandborn
Elnora
Odon
Lawrence
Edwardsport
Plainville
Bicknell
Mitchell
Daviess
Martin
Loogootee
Shoals
Wheatland
Washington
Montgomery
Orleans
Monroe City
West Baden Springs
Paoli
Orange
Alfordsville
Petersburg
POLICYMAP
5 mi
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Monroe 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
Township
York Charter Township
Sumpter Township
Huron Charter Township
Woodhaven
Milan
Ash Township
Berlin Charter Township
Raisinville Township
Frenchtown Charter Township
Estral Beach
Stony Point
Monroe
Monroe
Summerfield Township
Ida Township
LaSalle Township
Riga
Whiteford Township
Bedford Township
Erie Township
Lambertville
Lake Erie
Sylvania
CRA Public File 424
POLICYMAP
3 mi
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Muncie 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
Fowlerton
Shamrock Lakes
Matthews
Summitville
Eaton
Gaston
Ridgeville
Orestes
Alexandria
Delaware
Muncie
Selma
Parker City
Farmland
Yorktown
Madison
Rand
Daleville
Anderson
Chesterfield
Middletown
Modoc
Losantville
CRA Public File 425
Mount Summit
3 mi
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POLICYMAP


Oakland Macomb 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
Capac
Emmett
Hadley
Dryden
Grand Blanc
Goodrich
Almont
Memphis
Van Dyke Road
Ortonville
Addison Township
Armada
I-75 South
Oxford
Richmond
Independence Charter Township
Orion Charter Township
Washington Charter Township
New Haven
Marine City
White Lake Charter Township
Oakland
Pontiac
Rochester Hills
Macomb
New Baltimore
Port Lambton
Hall Road
Commerce Charter Township
Troy
Bloomfield Charter Township
Mount Clemens
Sterling Heights
Lake Saint Clair
DICKINSON ISLAND
Algonac
HARSENS ISLAND
WALPOLE ISLAND
SQUIRREL ISLAND
SAINT ANNE ISLAND
BASSETT ISLAND
Fraser
Novi
Farmington Hills
Royal Oak
Warren
Saint Clair Shores
Oak Park
Grosse Pointe Woods
Mitchell's
Northville Charter Township
Redford Charter Township
Plymouth Charter Township
Livonia
Grosse Pointe Park
Dearborn Heights
Detroit
Westland
Lakeshore
Belle River
Stoney Point
Wayne
POLICYMAP
5 mi
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CRA Public File 426

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
- IHCDA Indiana Housing
- Next Horizons Mortgage
- Freddie Mac
- Fannie Mae
- Foreclosure Prevention

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

Financial Literacy Program

Meet financial literacy needs of the communities we serve, including low- and moderate-income neighborhoods

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

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

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[1]
$ 25.00	Express Delivery Fee
Varies	International Fees[2]

Stop Payment/Returned Items

$ 37.00	Stop/Hold Fee
$ 37.00	Overdraft[3]
$ 8.00	1st Continuous Overdraft Charge[4]
$ 8.00	Recurring Overdraft Charge[5]

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[6]
$ 20.00	International Incoming Wire Fee[6]
$ 50.00	International Outgoing Wire Fee[6]

Other

$ 8.00	Official Checks[7]
$ 5.00	Money Order[7]
$ 10.00	Overdraft Protection Immediate Transfer Charge[8]
$ 6.00	Telephone Transfer[9]
$ 50.00	Early Closing Fee (within 180 days of opening)[10]
$ 15.00	Account Closing by Mail[10]
$ 5.00	Dormant Account Fee[11]
$ 35.00	Escheatment Processing
$ 100.00	Tax Levy
$ 100.00	Garnishments[12]
$ 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[13]
$ 25.00	Foreign Currency Sell Fee[13]
$ 6.00	Non-Customer Check Cashing Fee

[1]Inquiry, Transfer, or Withdrawal transactions; [2]Charges determined by MasterCard®, Maestro® and Cirrus® [3]Fees may be created by a debit card transaction, check, in-person, ATM withdrawal, or electronic transaction; [4]Charge will be assessed on the 5th business day the account is overdrawn. [5]Additional charge assessed beginning on 6th business day and continuing until a positive balance is achieved or the account is closed. [6]Additional fees may be charged by the domestic or international correspondent bank; [7]Free for certain account types; [8]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. [9]Fee applies whether placed via Call Center or banking center staff; [10]Not applicable to the First Merchants Simple Access checking account [11]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; [12]Or maximum allowed under state law, whichever is less. [13]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[1]
$ 25.00	Express Delivery Fee
Varies	International Fees[2]

Stop Payment/Returned Items

$ 15.00	Chargeback
$ 5.00	Redeposit
$ 37.00	Stop/Hold Fee
$ 37.00	Insufficient Funds[3]
$ 37.00	Overdraft[3] (includes Bill Pay Returned Checks)
$ 8.00	1st Continuous Overdraft Charge[4]
$ 8.00	Recurring Overdraft Charge[5]

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[6]
$ 25.00	International Incoming Wire Fee[7]
$ 80.00	International Outgoing Wire Fee[7]
$ 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[8]
$ 5.00	Money Order[8]
$ 10.00	ODP Immediate Transfer Charge
$ 6.00	Telephone Transfer[9]
$ 50.00	Early Closing Fee (within 180 days of opening)
$ 15.00	Account Closing by Mail
$ 6.00	Dormant Account Fee[10]
$ 35.00	Escheatment Processing Fee
$100.00	Tax Levy
$100.00	Garnishments[11]
$ 25.00	Payment of Collection Items
$ 19.95	Overnight Check Payment (via Online Bill Pay)
$ 20.00	Foreign Currency Purchase Fee[12]
$ 25.00	Foreign Currency Sell Fee[12]
$ 6.00	Non Customer Check Cashing Fee

[1]Inquiry, Transfer, or Withdrawal transactions; Fee Increase effective 2/1/25. [2]Charges determined by MasterCard®, Maestro® and Cirrus® [3]Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; [4]Charge will be assessed on the 4th business day the account is overdrawn. [5]Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed; [6]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; [7]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. [8]Free for certain account types; [9]Fee applies whether placed via Call Center or banking center staff; [10]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; [11]Or maximum allowed under state law, whichever is less. [12]When available, and is subject to currency exchange rates.

Branch Listing

Location Type	Location Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	Distressed/Underserved NonMSA Middle Income Tract?	County	Assessment Area	State Code	MSA Code	County Code	Census Tract	Hours of Operation
Banking Center	Lafayette Downtown	250 Main St	Lafayette	IN	47901	Moderate	Low & Moderate Tract Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	111.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Market Square	2200 Elmwood	Lafayette	IN	47904	Middle	Low & Moderate Tract Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	3.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	West Lafayette	2329 N Salisbury	West Lafayette	IN	47906	Middle	Moderate Tract Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	52.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Crawfordsville	134 S Washington	Crawfordsville	IN	47933	Middle	Moderate Tract Adjacent	No	Montgomery, IN	IN non MSA	18	99999	107	9570.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	26 East	3901 State Road 26	Lafayette	IN	47905	Moderate	Low & Moderate Tract Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	18.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Frankfort	60 S Main St	Frankfort	IN	46041	Moderate	Moderate Tract Adjacent	No	Clinton, IN	IN non MSA	18	99999	23	9508.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Monticello	116 E Washington	Monticello	IN	47960	Middle	Not LMI Adjacent	No	White, IN	IN non MSA	18	99999	181	9586.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Valley Lakes	1803 E Veterans Memorial Pkwy S	Lafayette	IN	47909	Upper	Not LMI Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	16.03	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Lafayette Station	2504 Teal Rd	Lafayette	IN	47905	Moderate	Low & Moderate Tract Adjacent	No	Tippecanoe, IN	Lafayette	18	29200	157	12.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Rensselaer	200 W Washington	Rensselaer	IN	47978	Middle	Moderate Tract Adjacent	No	Jasper, IN	Jasper Lake Porter	18	29414	73	1011.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Remington	101 E Division	Remington	IN	47977	Middle	Moderate Tract Adjacent	No	Jasper, IN	Jasper Lake Porter	18	29414	73	1013.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Demotte	437 N Halleck	Demotte	IN	46310	Middle	Not LMI Adjacent	No	Jasper, IN	Jasper Lake Porter	18	29414	73	1009.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Flora	805 E Columbia	Flora	IN	46929	Middle	Not LMI Adjacent	No	Carroll, IN	Lafayette	18	29200	15	9598.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Reynoldsburg	6950 E. Main Street	Reynoldsburg	OH	43068	Middle	Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	93.81	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Grandview	1460 Grandview Ave	Columbus	OH	43212	Middle	Not LMI Adjacent	No	Franklin, OH	Columbus	39	18140	49	19.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Graceland	5090 N High Street	Columbus	OH	43214	Moderate	Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	107.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Karl Road	1616 E Dublin-Granville Road	Columbus	OH	43229	Moderate	Low & Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	69.43	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Sawmill	5811 Sawmill Road	Dublin	OH	43017	Middle	Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	63.72	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Tremont	2130 Tremont Center	Columbus	OH	43221	Upper	Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	64.30	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Banking Center	Reed Road	4621 Reed Road	Columbus	OH	43220	Upper	Not LMI Adjacent	No	Franklin, OH	Columbus	39	18140	49	63.40	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Northland	1925 Morse Road	Columbus	OH	43224	Low	Low & Moderate Tract Adjacent	No	Franklin, OH	Columbus	39	18140	49	77.21	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Plainfield	1121 E Main St	Plainfield	IN	46168	Middle	Moderate Tract Adjacent	No	Hendricks, IN	Indianapolis	18	26900	63	2108.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Brownsburg	975 E Main St	Brownsburg	IN	46112	Middle	Not LMI Adjacent	No	Hendricks, IN	Indianapolis	18	26900	63	2102.03	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Avon	7648 E US Hwy 36	Avon	IN	46123	Middle	Not LMI Adjacent	No	Hendricks, IN	Indianapolis	18	26900	63	2106.09	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Avondale Meadows	2910 East 38th Street	Indianapolis	IN	46218	Low	Low & Moderate Tract Adjacent	No	Marion, IN	Indianapolis	18	26900	97	3226.01	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Mooresville	1010 N Samuel Moore Parkway	Mooresville	IN	46158	Middle	Not LMI Adjacent	No	Morgan, IN	Indianapolis	18	26900	109	5103.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Emerson	1250 N Emerson	Greenwood	IN	46143	Moderate	Moderate Tract Adjacent	No	Johnson, IN	Indianapolis	18	26900	81	6102.01	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Morgantown	180 W Washington St	Morgantown	IN	46160	Middle	Moderate Tract Adjacent	No	Morgan, IN	Indianapolis	18	26900	109	5106.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Greenwood SR 135	901 S St Rd 135	Greenwood	IN	46143	Middle	Not LMI Adjacent	No	Johnson, IN	Indianapolis	18	26900	81	6106.05	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Franklin	2259 N Morton	Franklin	IN	46131	Middle	Moderate Tract Adjacent	No	Johnson, IN	Indianapolis	18	26900	81	6108.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Michigan Road	10210 North Michigan Road	Carmel	IN	46032	Upper	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1111.03	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Shelbyville SR-44	2350 Marketplace Blvd	Shelbyville	IN	46176	Middle	Moderate Tract Adjacent	No	Shelby, IN	Indianapolis	18	26900	145	7105.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Noble Creek	400 Noble Creek Drive	Noblesville	IN	46060	Middle	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1107.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	River Road	651 Westfield Road	Noblesville	IN	46060	Upper	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1105.18	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Greenfield	1810 North State Street	Greenfield	IN	46140	Moderate	Moderate Tract Adjacent	No	Hancock, IN	Indianapolis	18	26900	59	4104.01	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	New Palestine	7435 West US 52	New Palestine	IN	46163	Upper	Not LMI Adjacent	No	Hancock, IN	Indianapolis	18	26900	59	4108.02	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Broad Ripple	5915 N College Ave	Indianapolis	IN	46220	Upper	Not LMI Adjacent	No	Marion, IN	Indianapolis	18	26900	97	3212.00	Mon-Fri: 9am-5pm (Lobby)

Location Type	Location Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	Distressed/Underserved NonMSA Middle Income Tract?	County	Assessment Area	State Code	MSA Code	County Code	Census Tract	Hours of Operation
Banking Center	Pendleton	100 E State St	Pendleton	IN	46064	Middle	Not LMI Adjacent	No	Madison, IN	Indianapolis	18	26900	95	117.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Anderson Downtown	800 Main St. Suite 100	Anderson	IN	46016	Moderate	Low & Moderate Tract Adjacent	No	Madison, IN	Indianapolis	18	26900	95	119.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Scatterfield	1801 North Scatterfield Rd.	Anderson	IN	46012	Moderate	Moderate Tract Adjacent	No	Madison, IN	Indianapolis	18	26900	95	13.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	53rd St	1526 E 53rd St	Anderson	IN	46013	Moderate	Low & Moderate Tract Adjacent	No	Madison, IN	Indianapolis	18	26900	95	20.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Carmel	1 E Carmel Dr	Carmel	IN	46032	Middle	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1110.07	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Fishers Geist	11521 Olio Road	Fishers	IN	46037	Upper	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1108.14	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Westfield	3333 E State Rd 32	Westfield	IN	46074	Upper	Not LMI Adjacent	No	Hamilton, IN	Indianapolis	18	26900	57	1105.16	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Monroe Downtown	10 Washington Street	Monroe	MI	48161	Low	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8319.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby)
Banking Center	Lambertville	7341 Secor Road	Lambertville	MI	48144	Upper	Not LMI Adjacent	No	Monroe, MI	Monroe	26	33780	115	8333.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	North Monroe	1204 North Monroe Street	Monroe	MI	48162	Upper	Low & Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8316.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	South Dixie	14581 South Dixie Highway	Monroe	MI	48161	Upper	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8324.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Temperance	9007 Lewis Avenue	Temperance	MI	48182	Upper	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8332.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	West Monroe	1500 North Custer Road	Monroe	MI	48162	Middle	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8314.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
Banking Center	Dundee West	123 Helle Blvd	Dundee	MI	48131	Middle	Not LMI Adjacent	No	Monroe, MI	Monroe	26	33780	115	8308.01	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Ida	2917 Lewis Avenue	Ida	MI	48140	Middle	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8328.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up) Sat: 9am-12pm (Drive Up Only)
Banking Center	Milan	14690 South Sanford Road	Milan	MI	48160	Middle	Moderate Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8307.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Northville	20550 Haggerty Rd	Northville	MI	48304	Upper	Not LMI Adjacent	No	Wayne, MI	Detroit	26	19804	163	5602.02	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Plymouth	41656 Ann Arbor Road	Plymouth	MI	48170	Upper	Not LMI Adjacent	No	Wayne, MI	Detroit	26	19804	163	5628.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Carleton	12633 Grafton Road	Carleton	MI	48117	Upper	Low Tract Adjacent	No	Monroe, MI	Monroe	26	33780	115	8304.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Flat Rock	28417 N. Telegraph Road	Flat Rock	MI	48134	Middle	Not LMI Adjacent	No	Wayne, MI	Detroit	26	19804	163	5990.01	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Fort & Vinewood	2517 Fort Street	Wyandotte	MI	48192	Upper	Not LMI Adjacent	No	Wayne, MI	Detroit	26	19804	163	5805.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Taylor	7146 Pelham Road	Taylor	MI	48180	Upper	Not LMI Adjacent	No	Wayne, MI	Detroit	26	19804	163	5834.00	Mon-Thurs: 9am-4:30pm; Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	North Maple	195 N. Maple Rd	Ann Arbor	MI	48103	Middle	Low Tract Adjacent	No	Washtenaw, MI	Ann Arbor	26	11460	161	4033.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	State Street	3930 S. State St	Ann Arbor	MI	48108	Middle	Low & Moderate Tract Adjacent	No	Washtenaw, MI	Ann Arbor	26	11460	161	4147.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	William Street	125 W. William St	Ann Arbor	MI	48104	Unknown	Moderate Tract Adjacent	No	Washtenaw, MI	Ann Arbor	26	11460	161	4005.00	Mon-Fri: 9am-5pm (Lobby)
Banking Center	Birmingham	1712 W Maple Rd	Birmingham	MI	48009	Upper	Not LMI Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1526.00	Mon-Fri: 9am-5pm (Lobby)
Banking Center	Bloomfield Twp	37100 Woodward Ave.	Bloomfield Hills	MI	48304	Upper	Not LMI Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1505.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Maple & Telegraph	6450 Telegraph Suite 104	Bloomfield Hills	MI	48301	Upper	Not LMI Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1508.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Detroit Downtown	1420 Washington Blvd	Detroit	MI	48226	Upper	Low & Moderate Tract Adjacent	No	Wayne, MI	Detroit	26	19804	163	5207.00	Mon-Fri: 9am-5pm (Lobby)
Banking Center	Northwestern Highway	30095 Northwestern Hwy	Farmington Hills	MI	48334	Upper	Low Tract Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1667.00	Mon-Fri: 9am-5pm (Lobby)
Banking Center	Orchard Lake Road	30201 Orchard Lake Rd Ste 165	Farmington Hills	MI	48334	Middle	Not LMI Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1661.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Ferndale	22635 Woodward Ave.	Ferndale	MI	48220	Upper	Low & Moderate Tract Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1734.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Brenton & Burton	2355 Burton St SE	Grand Rapids	MI	49506	Middle	Moderate Tract Adjacent	No	Kent, MI	Grand Rapids	26	24340	81	34.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Novi	44350 West 12 Mile Rd.	Novi	MI	48377	Upper	Low & Moderate Tract Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1361.01	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Rochester	1880 S. Rochester Rd	Rochester Hills	MI	48307	Middle	Not LMI Adjacent	No	Oakland, MI	Oakland Macomb	26	47664	125	1933.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Sterling Heights	43683 Schoenherr Rd.	Sterling Heights	MI	48313	Middle	Moderate Tract Adjacent	No	Macomb, MI	Oakland Macomb	26	47664	99	2303.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Muncie Downtown	200 E Jackson	Muncie	IN	47305	Middle	Low & Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	28.00	Mon-Fri: 9am-5pm (Lobby & Drive Up)

Location Type	Location Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	Distressed/Underserved NonMSA Middle Income Tract?	County	Assessment Area	State Code	MSA Code	County Code	Census Tract	Hours of Operation
Banking Center	Madison St	2101 S Madison	Muncie	IN	47302	Moderate	Low & Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	16.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	East Jackson	101 S Country Club Rd	Muncie	IN	47303	Middle	Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	20.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Northwest	1628 W McGalliard Rd	Muncie	IN	47304	Middle	Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	29.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Tillotson	801 S Tillotson Ave	Muncie	IN	47304	Upper	Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	8.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Yorktown	1501 N Nebo Rd	Yorktown	IN	47304	Upper	Moderate Tract Adjacent	No	Delaware, IN	Muncie	18	34620	35	24.04	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Liberty	107 W Union St	Liberty	IN	47353	Upper	Not LMI Adjacent	No	Union, IN	IN non MSA	18	99999	161	9607.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Connersville	832 North Central Ave	Connersville	IN	47331	Moderate	Moderate Tract Adjacent	No	Fayette, IN	IN non MSA	18	99999	41	9544.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Middletown	790 W Mill St	Middletown	IN	47356	Middle	Not LMI Adjacent	No	Henry, IN	IN non MSA	18	99999	65	9758.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	New Castle	2118 Bundy Ave	New Castle	IN	47362	Middle	Moderate Tract Adjacent	No	Henry, IN	IN non MSA	18	99999	65	9764.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Hammond	5311 Hohman Avenue	Hammond	IN	46320	Low	Low & Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	206.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Crown Point	155 N. Main St.	Crown Point	IN	46307	Moderate	Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	430.04	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Munster 45th	1720 45th Avenue	Munster	IN	46321	Upper	Not LMI Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	404.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Valparaiso	855 Thornapple Way	Valparaiso	IN	46385	Upper	Not LMI Adjacent	No	Porter, IN	Jasper Lake Porter	18	29414	127	506.05	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	East Chicago	4740 Indianapolis Blvd.	East Chicago	IN	46312	Moderate	Low & Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	305.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Munster Ridge Road	707 Ridge Road	Munster	IN	46321	Upper	Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	403.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Merrillville	6101 Harrison St.	Merrillville	IN	46410	Middle	Low & Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	424.03	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Highland	3853 45th St.	Highland	IN	46322	Middle	Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	408.01	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	Schererville	7650 Harvest Drive	Schererville	IN	46375	Upper	Moderate Tract Adjacent	No	Lake, IN	Jasper Lake Porter	18	29414	89	426.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Portland Downtown	112 W Main St	Portland	IN	47371	Middle	Not LMI Adjacent	Underserved	Jay, IN	IN non MSA	18	99999	75	9631.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Banking Center	Winchester	122-124 W Washington	Winchester	IN	47394	Middle	Not LMI Adjacent	Underserved	Randolph, IN	IN non MSA	18	99999	135	9518.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Decatur	520 N 13th St.	Decatur	IN	46733	Moderate	Not LMI Adjacent	No	Adams, IN	IN non MSA	18	99999	1	302.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Wabash Chippewa	1250 N Cass St	Wabash	IN	46992	Middle	Moderate Tract Adjacent	No	Wabash, IN	IN non MSA	18	99999	169	1027.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Peru	990 W Main	Peru	IN	46970	Moderate	Moderate Tract Adjacent	No	Miami, IN	IN non MSA	18	99999	103	9523.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Dupont	10403 Leo Road	Fort Wayne	IN	46825	Upper	Not LMI Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	102.01	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Northbrook	1401 West DuPont Rd.	Fort Wayne	IN	46825	Upper	Not LMI Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	107.07	Mon-Fri: 9am-5pm (Lobby & Drive Up)
Banking Center	West Jefferson	6751 W. Jefferson Blvd	Fort Wayne	IN	46804	Middle	Moderate Tract Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	116.05	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Bluffton North	1405 Baker Place	Bluffton	IN	46714	Middle	Moderate Tract Adjacent	No	Wells, IN	Fort Wayne	18	23060	179	404.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Bourbon	101 W Center Street	Bourbon	IN	46504	Middle	Not LMI Adjacent	No	Marshall, IN	IN non MSA	18	99999	99	207.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby)
Banking Center	Grabill	13505 Main Street	Grabill	IN	46741	Middle	Not LMI Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	102.02	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby) Mon-Fri: 8:30-5pm; Sat: 8:30am-12pm (Drive Up)
Banking Center	Harlan	17505 State Road 37	Harlan	IN	46743	Middle	Not LMI Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	101.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby) Mon-Fri: 8:30-5pm; Sat: 8:30am-12pm (Drive Up)
Banking Center	Huntington	2845 Guilford Street	Huntington	IN	46750	Middle	Moderate Tract Adjacent	No	Huntington, IN	IN non MSA	18	99999	69	9616.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	New Haven	11075 Isabelle Drive	New Haven	IN	46774	Middle	Moderate Tract Adjacent	No	Allen, IN	Fort Wayne	18	23060	3	110.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Fitzgerald	7525 West McNichols Road	Detroit	MI	48221	Low	Moderate Tract Adjacent	No	Wayne, MI	Detroit	26	19804	163	5361.00	Mon-Fri: 9am-5pm; Sat: 9am-12pm (Lobby & Drive Up)
Banking Center	Montgomery	478 West Myers Street	Montgomery	IN	47558	Middle	Not LMI Adjacent	No	Daviess, IN	Martin-Daviess	18	99999	27	9545.02	Mon-Thurs: 8:30am-4pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Odon	501 West Main Street	Odon	IN	47562	Middle	Not LMI Adjacent	No	Daviess, IN	Martin-Daviess	18	99999	27	9543	Mon-Thurs: 8:30am-4pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Salem	1336 South Jackson Street	Salem	IN	47167	Middle	Moderate Tract Adjacent	No	Washington, IN	Louisville Jefferson	18	31140	175	9676	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-5:30pm; Sat: 9am-12pm
Banking Center	Corydon	900 Highway 62 NW	Corydon	IN	47112	Middle	Moderate Tract Adjacent	No	Harrison, IN	Louisville Jefferson	18	31140	61	603	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm

Location Type	Location Name	Address	City	State	Zip	Tract Income Level	LMI Tract Adjacent	Distressed/Underserved NonMSA Middle Income Tract?	County	Assessment Area	State Code	MSA Code	County Code	Census Tract	Hours of Operation
Banking Center	Elizabeth	8160 Beech Street	Elizabeth	IN	47117	Middle	Moderate Tract Adjacent	No	Harrison, IN	Louisville Jefferson	18	31140	61	606.01	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm
Banking Center	Lanesville	7340 Main Street NE	Lanesville	IN	47136	Middle	Moderate Tract Adjacent	No	Harrison, IN	Louisville Jefferson	18	31140	61	605	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm
Banking Center	English	200 South Indiana Avenue	English	IN	47118	Middle	Moderate Tract Adjacent	No	Crawford, IN	Crawford	18	99999	25	9520	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Marengo	165 East State Road 64	Marengo	IN	47140	Middle	Moderate Tract Adjacent	No	Crawford, IN	Crawford	18	99999	25	9519	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Georgetown	1000 Cooperfield Drive	Georgetown	IN	47122	Upper	Not LMI Adjacent	No	Floyd, IN	Louisville Jefferson	18	31140	43	711.04	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	New Albany	2218 State Street	New Albany	IN	47150	Low	Low & Moderate Tract Adjacent	No	Floyd, IN	Louisville Jefferson	18	31140	43	708.01	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Clarksville	501 East Lewis & Clark Parkway	Clarksville	IN	47129	Moderate	Moderate Tract Adjacent	No	Clark, IN	Louisville Jefferson	18	31140	19	505.03	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm
Banking Center	Charlestown	110 Market Street	Charlestown	IN	47111	Middle	Not LMI Adjacent	No	Clark, IN	Louisville Jefferson	18	31140	19	509.02	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Jeffersonville Court Avenue	202 East Court Avenue	Jeffersonville	IN	47130	Middle	Moderate Tract Adjacent	No	Clark, IN	Louisville Jefferson	18	31140	19	501	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm
Banking Center	Jeffersonville E 10th Street	3538 E 10th Street	Jeffersonville	IN	47130	Middle	Moderate Tract Adjacent	No	Clark, IN	Louisville Jefferson	18	31140	19	506.03	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm; Sat: 9am-12pm
Banking Center	Sellersburg	125 Hunter Station Way	Sellersburg	IN	47172	Upper	Not LMI Adjacent	No	Clark, IN	Louisville Jefferson	18	31140	19	507.04	Mon-Thurs: 8:30am-4:30pm; Fri: 8:30am-6pm

Changes in Branches

Openings

Open Date	Location Type	Location Name	Address	City	State	Zip	Tract Income Level	State Code	MSA Code	County Code	Census Tract
3/17/2025	Banking Center	Fitzgerald	7525 West McNichols Road	Detroit	MI	48221	Low	26	19804	163	5361.00

Closings

Close Date	Location Type	Location Name	Address	City	State	Zip	Tract Income Level	State Code	MSA Code	County Code	Census Tract
7/23/2024	Banking Center	Lapel	1011 N Main St	Lapel	IN	46051	Middle	18	26900	95	111.00

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 accts 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 https://www.firstmerchants.com/locations. 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 nieghbor hood the closest bank is over 20 miles away an they cant even keep there A.T.M.s working .you would be better of finding a different bank .the people running this bank chain do not care about thier 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 https://www.firstmerchants.com/locations. 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 customerservice@firstmerchants.com, or filling out the contact form on our website at https://www.firstmerchants.com/contact. 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 DISCRIMINITORY 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 your 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 acocunts 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	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 Lambertiville. 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 toid 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.	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.

Merger Transition Notice

Effective **February 1st, 2026**, **First Savings Bank** merged into **First Merchants Bank,** with First Merchants Bank as the surviving institution. As of this date, First Merchants Bank assumed full responsibility for compliance with the Community Reinvestment Act (CRA).[1]

CRA public file information for First Merchants Bank includes required historical CRA materials of First Savings Bank that are retained for performance-context and record-retention purposes. These legacy materials do not represent a separate CRA-regulated institution after the effective date of the merger. [2]

Members of the public may obtain CRA public file information for First Merchants Bank by visiting Banking with purpose | Community, Care, and Integrity | First Merchants Bank or by requesting the information at any First Merchants Bank branch location.[2]

This notice is provided for informational purposes during the merger transition and does not alter the Bank's CRA obligations or evaluation framework.

[2] 12 CFR § __.43 (Content and availability of public file); Interagency Questions and Answers Regarding Community Reinvestment

Historic Data

Legacy First Savings Bank CRA Information

PUBLIC DISCLOSURE

April 18, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Savings Bank
RSSD #785473

702 North Shore Drive
Jeffersonville, Indiana 47130

Federal Reserve Bank of St. Louis

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

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

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First Savings Bank	CRA Performance Evaluation
Jeffersonville, Indiana	April 18, 2022

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

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

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

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

SCOPE OF EXAMINATION

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF INSTITUTION

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

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

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

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

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

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

Loan-to-Deposit (LTD) Ratio

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

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

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

Assessment Area Concentration

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

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

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

Geographic and Borrower Distribution

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

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

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

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

Responses to Complaints

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

COMMUNITY DEVELOPMENT TEST

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

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

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

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

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

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

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

LOUISVILLE, KENTUCKY-INDIANA METROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISVILLE ASSESSMENT AREA

Bank Structure

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

General Demographics

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

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

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

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

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

Income and Wealth Demographics

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

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

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

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

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

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

Housing Demographics

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

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

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

Industry and Employment Demographics

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

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

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

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

Community Contact Information

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

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE ASSESSMENT AREA

LENDING TEST

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

Geographic Distribution of Loans

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

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

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

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

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

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

Geographic Distribution of Small Business Loans
Assessment Area: Louisville

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

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

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

Loan Distribution by Borrower's Profile

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

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

Borrower Distribution of Residential Real Estate Loans
Assessment Area: Louisville

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

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

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

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

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

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

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

COMMUNITY DEVELOPMENT TEST

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

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

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

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

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

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

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

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

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

DAVIESS-MARTIN COUNTY, INDIANA NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

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

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

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

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

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

LENDING TEST

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

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

COMMUNITY DEVELOPMENT TEST

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

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

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

CRAWFORD COUNTY, INDIANA NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

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

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

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

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

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

LENDING TEST

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

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

COMMUNITY DEVELOPMENT TEST

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

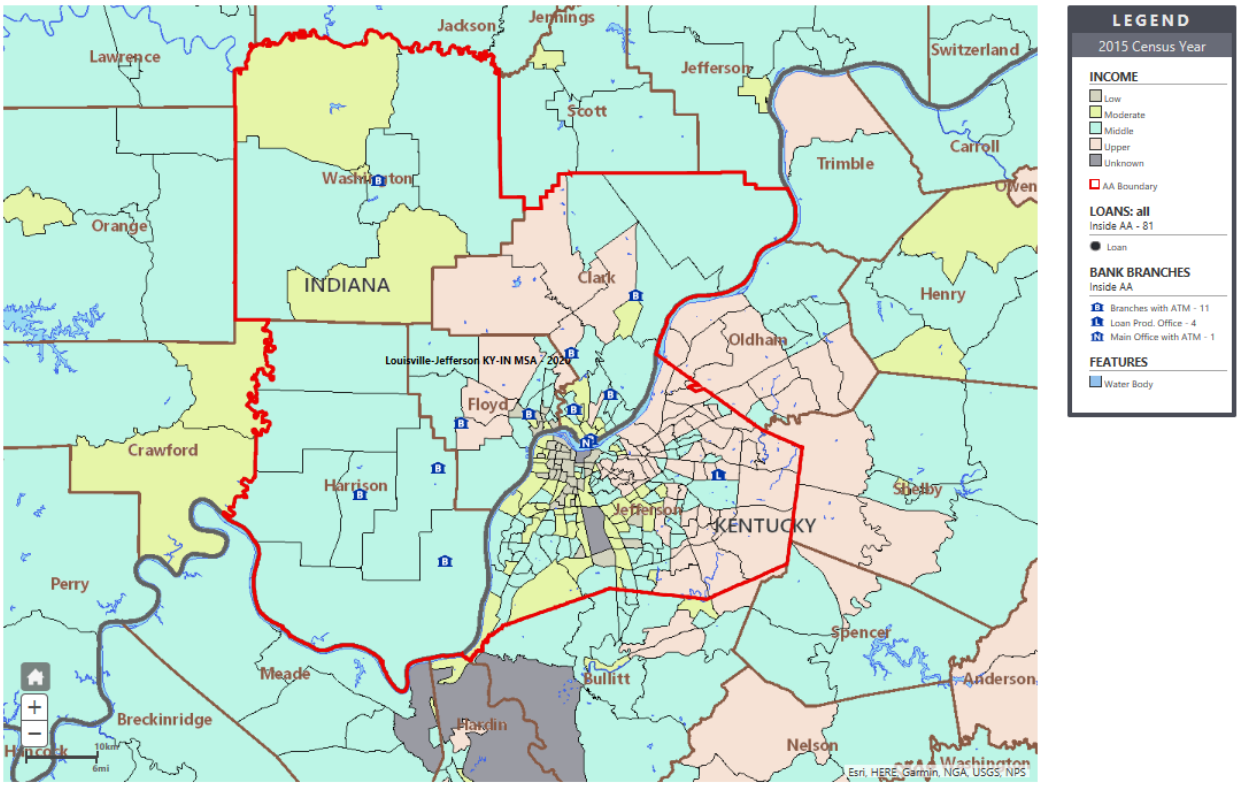
Total Community Development Activities Inside Crawford County, Indiana January 6, 2020 – April 17, 2022			
Community Development Component	**#**		**$**
Loans	9		$1.6 million
Investments, current and prior	3		$577,038
Donations	5		$6,250
Services	2 Employees	3 Organizations	

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

Appendix A

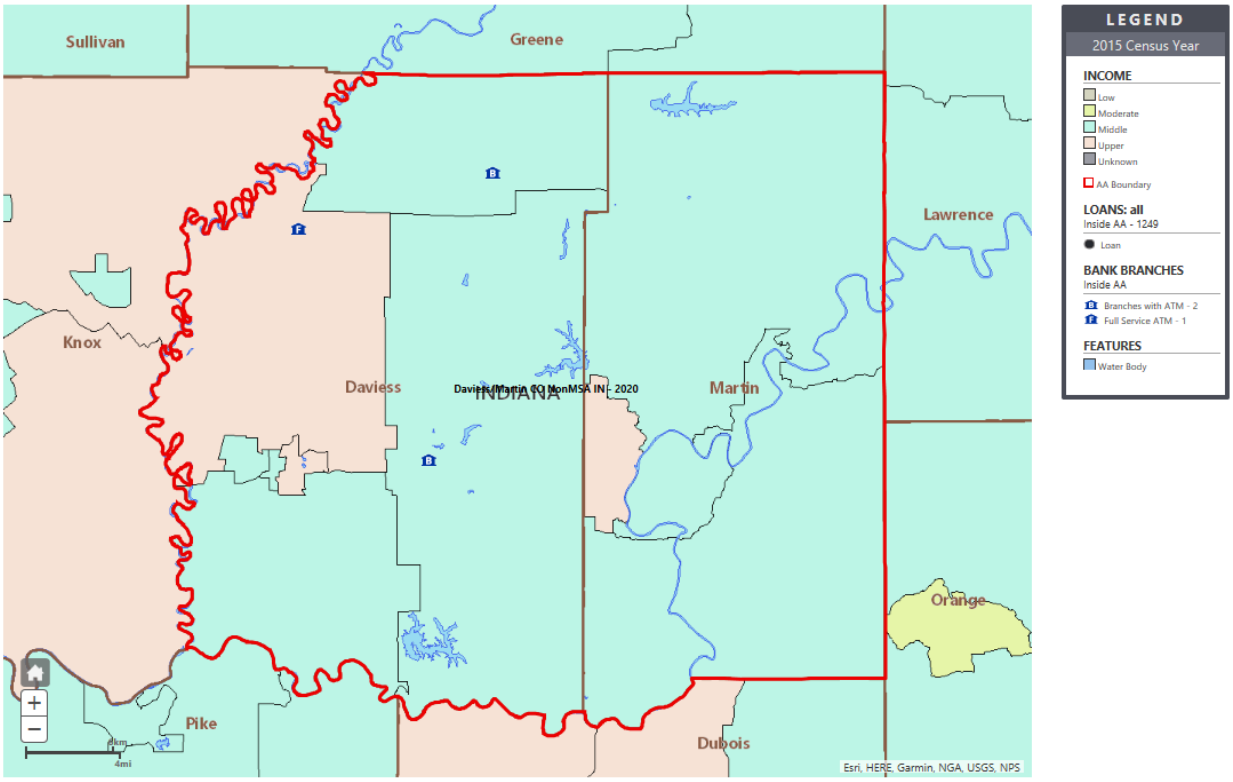
ASSESSMENT AREAS DETAIL

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

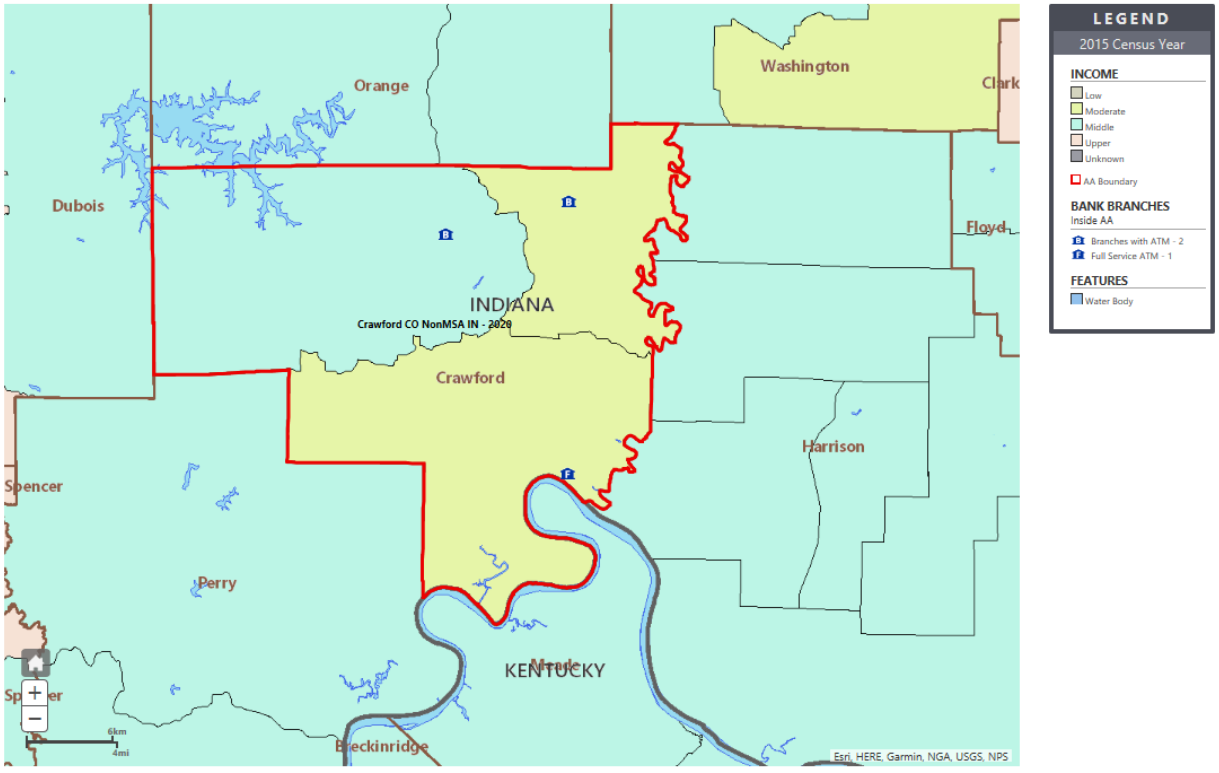


Appendix A (Continued)

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



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



Appendix B

LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW ASSESSMENT AREAS

Daviess-Martin County, Indiana Assessment Area

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

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	80.0%	0	0.0%	89.3%	71.4%
	Upper	0	0.0%	20.0%	0	0.0%	10.7%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	72.0%	0	0.0%	78.1%	71.4%
	Upper	0	0.0%	28.0%	0	0.0%	21.9%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	20	80.0%	69.6%	2,144	77.6%	70.9%	71.4%
	Upper	5	20.0%	30.4%	620	22.4%	29.1%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**25**	**100.0%**	**100.0%**	**2,764**	**100.0%**	**100.0%**	**100.0%**

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

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

Appendix B (Continued)

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

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

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Middle	0	0.0%	40.0%	0	0.0%	18.4%	23.8%
	Upper	0	0.0%	40.0%	0	0.0%	70.9%	41.4%
	Unknown	0	0.0%	20.0%	0	0.0%	10.7%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	2	8.0%	5.1%	202	7.3%	3.0%	16.8%
	Moderate	6	24.0%	19.2%	729	26.4%	13.7%	18.0%
	Middle	8	32.0%	21.6%	781	28.3%	18.6%	23.8%
	Upper	4	16.0%	36.2%	450	16.3%	45.0%	41.4%
	Unknown	5	20.0%	18.0%	602	21.8%	19.7%	0.0%
	TOTAL	**25**	**100.0%**	**100.0%**	**2,764**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

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

Appendix B (Continued)

LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW ASSESSMENT AREAS

Crawford County, Indiana Assessment Area

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

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	100.0%	0	0.0%	100.0%	58.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	25.0%	0	0.0%	39.0%	58.6%
	Middle	0	0.0%	75.0%	0	0.0%	61.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	35	61.4%	62.3%	4,856	62.7%	64.3%	58.6%
	Middle	22	38.6%	37.7%	2,885	37.3%	35.7%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**57**	**100.0%**	**100.0%**	**7,741**	**100.0%**	**100.0%**	**100.0%**

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

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

Appendix B (Continued)

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

Appendix B (Continued)

Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	22.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	26.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	26.8%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	TOTAL	**0**	**0.0%**	**100.0%**	**0**	**0.0%**	**100.0%**	**100.0%**
HMDA TOTALS	Low	5	8.8%	6.2%	369	4.8%	3.6%	31.8%
	Moderate	14	24.6%	21.2%	1,183	15.3%	16.6%	18.8%
	Middle	19	33.3%	24.9%	2,416	31.2%	23.2%	22.7%
	Upper	17	29.8%	25.8%	3,540	45.7%	34.5%	26.8%
	Unknown	2	3.5%	21.8%	233	3.0%	22.2%	0.0%
	TOTAL	**57**	**100.0%**	**100.0%**	**7,741**	**100.0%**	**100.0%**	**100.0%**

Appendix B (Continued)

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

Appendix C

GLOSSARY

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

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

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

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

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

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

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

Appendix C (continued)

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

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

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

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

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

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

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

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

Appendix C (continued)

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

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

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

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

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

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

Multifamily: Refers to a residential structure that contains five or more units.

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

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

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

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

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

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

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: CALIFORNIA (06)

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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	1	750	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	1	750	0	0
MONO COUNTY (051), CA										
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	330	1	330	0	0
Income Not Known	0	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	330	1	330	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
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	506	1	506	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	506	1	506	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
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	150	0	0	1	150	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	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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	1	819	1	819	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	1	819	1	819	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	4	2,405	5	2,555	0	0
STATE TOTAL	0	0	1	150	4	2,405	5	2,555	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
PUEBLO COUNTY (101), CO										
MSA 39380										
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	855	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	855	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	855	0	0	0	0
STATE TOTAL	0	0	0	0	1	855	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	1	250	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	1	250	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
ORANGE COUNTY (095), FL										
MSA 36740										
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	1	230	0	0	1	230	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	230	0	0	1	230	0	0
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	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	800	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	400	1	400	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	400	1	400	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
PINELLAS COUNTY (103), FL										
MSA 45300										
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	1	459	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	575	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	1,034	0	0	0	0
ST. LUCIE COUNTY (111), FL										
MSA 38940										
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	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	835	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	835	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
SEMINOLE COUNTY (117), FL										
MSA 36740										
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	135	0	0	1	135	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	0	0	1	135	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	615	5	3,069	3	765	0	0
STATE TOTAL	0	0	3	615	5	3,069	3	765	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	1	650	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	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	650	0	0	0	0
NEWTON COUNTY (217), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	875	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	875	0	0	0	0
ROCKDALE COUNTY (247), GA										
MSA 12060										
Outside Assessment Area										
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	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	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,875	1	350	0	0
STATE TOTAL	0	0	0	0	3	1,875	1	350	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: IDAHO (16)

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)
PAYETTE COUNTY (075), ID										
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	960	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	960	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	960	0	0	0	0
STATE TOTAL	0	0	0	0	1	960	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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										
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	1	600	1	600	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	1	150	0	0
Median Family Income 80-90%	0	0	0	0	1	350	1	350	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	150	2	950	3	1,100	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
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%	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	160	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	160	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	0	0	2	310	2	950	3	1,100	0	0
STATE TOTAL	0	0	2	310	2	950	3	1,100	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
CLARK COUNTY (019), IN										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	123	0	0	5	3,193	3	587	0	0
Middle Income	2	84	4	712	4	1,951	6	1,388	0	0
Upper Income	3	138	0	0	0	0	1	18	0	0
Income Not Known	0	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	345	4	712	9	5,144	10	1,993	0	0
CRAWFORD COUNTY (025), IN										
MSA NA										
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	6	337	2	225	1	300	7	677	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	337	2	225	1	300	7	677	0	0
DAVIESS COUNTY (027), IN										
MSA NA										
Inside AA 0003										
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	21	1,071	4	710	4	1,608	20	1,431	0	0
Upper Income	3	217	0	0	0	0	3	217	0	0
Income Not Known	0	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	1,288	4	710	4	1,608	23	1,648	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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	875	1	875	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	875	1	875	0	0
FLOYD COUNTY (043), IN										
MSA 31140										
Inside AA 0001										
Low Income	1	75	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	3	2,100	1	75	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	178	0	0	1	300	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	6	328	0	0	4	2,400	2	125	0	0
HAMILTON COUNTY (057), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	650	1	650	0	0
Income Not Known	0	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	650	1	650	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
HARRISON COUNTY (061), IN										
MSA 31140										
Inside AA 0001										
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	70	7	1,208	6	3,319	4	803	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	70	7	1,208	6	3,319	4	803	0	0
JEFFERSON COUNTY (077), 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	15	0	0	0	0	1	15	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
KNOX COUNTY (083), 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	109	0	0	0	0	2	109	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	109	0	0	0	0	2	109	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
LAWRENCE COUNTY (093), 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	251	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	251	0	0	0	0
ORANGE COUNTY (117), 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	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
VANDERBURGH COUNTY (163), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	1	600	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	600	1	600	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
WASHINGTON COUNTY (175), IN										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	314	4	673	2	800	6	761	0	0
Middle Income	8	290	2	400	3	2,376	7	384	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	13	604	6	1,073	5	3,176	13	1,145	0	0
TOTAL INSIDE AA IN STATE	58	2,972	23	3,928	29	15,947	59	6,391	0	0
TOTAL OUTSIDE AA IN STATE	3	124	0	0	5	3,376	6	2,249	0	0
STATE TOTAL	61	3,096	23	3,928	34	19,323	65	8,640	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: KANSAS (20)

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)
SEDGWICK COUNTY (173), KS										
MSA 48620										
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	1	920	1	920	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	1	920	1	920	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	920	1	920	0	0
STATE TOTAL	0	0	0	0	1	920	1	920	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
FAYETTE COUNTY (067), KY										
MSA 30460										
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
HART COUNTY (099), KY										
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	704	1	704	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	704	1	704	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	2	1,209	1	684	0	0
Median Family Income 90-100%	0	0	0	0	1	800	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	500	0	0	0	0
Median Family Income >= 120%	2	156	0	0	7	4,900	1	300	0	0
Median Family Income Not Known	0	0	0	0	1	364	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	1	150	13	8,273	2	984	0	0
OLDHAM COUNTY (185), KY										
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	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,060	1	560	0	0
Income Not Known	0	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	1,060	1	560	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	156	1	150	17	10,537	4	2,248	0	0
STATE TOTAL	2	156	1	150	17	10,537	4	2,248	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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										
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	1	450	1	450	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	1	450	1	450	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
WAYNE COUNTY (163), MI										
MSA 19804										
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	1	816	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	1	185	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	1	250	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	2	435	1	816	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	435	2	1,266	2	700	0	0
STATE TOTAL	0	0	2	435	2	1,266	2	700	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: MISSOURI (29)

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. LOUIS COUNTY (189), MO										
MSA 41180										
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	702	1	702	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	702	1	702	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	702	1	702	0	0
STATE TOTAL	0	0	0	0	1	702	1	702	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
ESSEX COUNTY (013), NJ										
MSA 35084										
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	1	150	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	150	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	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: NEW MEXICO (35)

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)
SAN JUAN COUNTY (045), NM										
MSA 22140										
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	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
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	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: NEW YORK (36)

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)
KINGS COUNTY (047), NY										
MSA 35614										
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	1	150	0	0	1	150	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	150	0	0	1	150	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
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	150	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	300	0	0	1	150	0	0
STATE TOTAL	0	0	2	300	0	0	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	900	1	900	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	900	1	900	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	900	1	900	0	0
STATE TOTAL	0	0	0	0	1	900	1	900	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
SCIOTO COUNTY (145), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	695	1	695	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	695	1	695	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	695	1	695	0	0
STATE TOTAL	0	0	0	0	1	695	1	695	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
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	2	300	0	0	2	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	2	300	0	0	2	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	2	300	0	0	2	300	0	0
STATE TOTAL	0	0	2	300	0	0	2	300	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: SOUTH DAKOTA (46)

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)
BEADLE COUNTY (005), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	790	1	790	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	790	1	790	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	790	1	790	0	0
STATE TOTAL	0	0	0	0	1	790	1	790	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
SHELBY COUNTY (157), TN										
MSA 32820										
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	1	750	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	1	750	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	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
BEXAR COUNTY (029), TX										
MSA 41700										
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	1	410	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	1	410	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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	1	150	0	0	1	150	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	1	150	0	0	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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%	0	0	0	0	1	403	1	403	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	403	1	403	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
DENTON COUNTY (121), 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	1	634	1	634	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	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	1,634	2	1,634	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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	1	416	1	416	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	1	416	1	416	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
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	1	80	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	1	80	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
TARRANT COUNTY (439), TX										
MSA 23104										
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	120	0	0	1	120	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	120	0	0	1	120	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	2	270	5	2,863	7	2,803	0	0
STATE TOTAL	1	80	2	270	5	2,863	7	2,803	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: WEST VIRGINIA (54)

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 (003), WV										
MSA 25180										
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	990	1	990	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	990	1	990	0	0
NICHOLAS COUNTY (067), WV										
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	1	800	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	1	800	0	0
WAYNE COUNTY (099), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	1	800	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	800	1	800	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: WEST VIRGINIA (54)

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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,590	3	2,590	0	0
STATE TOTAL	0	0	0	0	3	2,590	3	2,590	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

State: WYOMING (56)

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)
CAMPBELL COUNTY (005), WY										
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	982	1	982	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	982	1	982	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	982	1	982	0	0
STATE TOTAL	0	0	0	0	1	982	1	982	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	58	2,972	23	3,928	29	15,947	59	6,391	0	0
TOTAL OUTSIDE AA	6	360	16	2,680	56	37,235	45	22,299	0	0
TOTAL INSIDE & OUTSIDE	64	3,332	39	6,608	85	53,182	104	28,690	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
CLARK COUNTY (019), IN										
MSA 31140										
Inside AA 0001										
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	437	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	437	0	0	0	0
CRAWFORD COUNTY (025), IN										
MSA NA										
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	2	55	0	0	0	0	2	55	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	55	0	0	0	0	2	55	0	0
DAVIESS COUNTY (027), IN										
MSA NA										
Inside AA 0003										
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	23	880	5	839	3	927	29	2,283	0	0
Upper Income	5	217	1	235	1	300	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,097	6	1,074	4	1,227	32	2,350	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
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	1	50	0	0	1	265	2	315	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	265	2	315	0	0
HARRISON COUNTY (061), IN										
MSA 31140										
Inside AA 0001										
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	78	1	150	0	0	3	228	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	78	1	150	0	0	3	228	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	1	37	1	110	0	0	2	147	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	37	1	110	0	0	2	147	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
LAWRENCE COUNTY (093), 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	154	0	0	1	154	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	154	0	0	1	154	0	0
OWEN COUNTY (119), IN										
MSA 14020										
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	1	80	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	1	80	0	0
WASHINGTON COUNTY (175), IN										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	2	265	0	0	2	265	0	0
Middle Income	21	1,175	2	268	5	1,870	15	880	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	1,235	4	533	5	1,870	17	1,145	0	0
TOTAL INSIDE AA IN STATE	54	2,465	11	1,757	10	3,534	54	3,778	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	3	167	2	264	1	265	6	696	0	0
STATE TOTAL	57	2,632	13	2,021	11	3,799	60	4,474	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	54	2,465	11	1,757	10	3,534	54	3,778	0	0
TOTAL OUTSIDE AA	3	167	2	264	1	265	6	696	0	0
TOTAL INSIDE & OUTSIDE	57	2,632	13	2,021	11	3,799	60	4,474	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

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 - CLARK COUNTY (019) - MSA 31140	21	6,201	10	1,993	0	0
IN - FLOYD COUNTY (043) - MSA 31140	10	2,728	2	125	0	0
IN - HARRISON COUNTY (061) - MSA 31140	14	4,597	4	803	0	0
IN - WASHINGTON COUNTY (175) - MSA 31140	24	4,853	13	1,145	0	0
IN - CRAWFORD COUNTY (025) - MSA NA	9	862	7	677	0	0
IN - DAVIESS COUNTY (027) - MSA NA	32	3,606	23	1,648	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

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 - CLARK COUNTY (019) - MSA 31140	1	437	0	0	0	0
IN - HARRISON COUNTY (061) - MSA 31140	3	228	3	228	0	0
IN - WASHINGTON COUNTY (175) - MSA 31140	31	3,638	17	1,145	0	0
IN - CRAWFORD COUNTY (025) - MSA NA	2	55	2	55	0	0
IN - DAVIESS COUNTY (027) - MSA NA	38	3,398	32	2,350	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000785473

Institution: FIRST SAVINGS BANK

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	23,497	0	0
Purchased	0	0	0	0
Total	7	23,497	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

ASSESSMENT AREA - 0001

CLARK COUNTY (019), IN

MSA: 31140

Moderate Income

0502.00 0503.03* 0503.04* 0504.01* 0504.03 0505.03* 0505.04

Middle Income

0501.00 0503.05* 0503.06* 0504.04* 0505.05* 0506.03 0506.04* 0506.05* 0506.06* 0507.03 0507.05*
0508.04 0509.02 0509.03 0510.00

Upper Income

0507.04 0507.06 0508.01* 0508.03* 0509.04

FLOYD COUNTY (043), IN

MSA: 31140

Low Income

0708.01 0709.02*

Moderate Income

0702.00 0705.00 0707.00 0708.02*

Middle Income

0703.01* 0703.02* 0704.00* 0706.00* 0709.01* 0710.06* 0710.07*

Upper Income

0710.03 0710.04* 0710.05 0711.01* 0711.03 0711.04* 0712.00

HARRISON COUNTY (061), IN

MSA: 31140

Moderate Income

0604.02*

Middle Income

0601.00 0602.01* 0602.02* 0603.00 0604.01 0605.00* 0606.01 0606.02

WASHINGTON COUNTY (175), IN

MSA: 31140

Moderate Income

9673.00 9675.00
Middle Income

9672.00 9674.00 9676.00 9677.01 9677.02

ASSESSMENT AREA - 0002

CRAWFORD COUNTY (025), IN

MSA: NA

Moderate Income

9521.00*
Middle Income

9519.00 9520.00

ASSESSMENT AREA - 0003

DAVIESS COUNTY (027), IN

MSA: NA

Moderate Income

9548.00*
Middle Income

9543.00 9545.01 9545.02 9547.00 9549.00
Upper Income

9544.00 9546.00

MARTIN COUNTY (101), IN

MSA: NA

Middle Income

9501.00* 9502.00*
Upper Income

9503.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2626.01

MONO COUNTY (051), CA

MSA: NA

Upper Income

0002.01

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income >= 120%

0446.06

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income >= 120%

0005.04

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 90-100%

0212.02

PUEBLO COUNTY (101), CO

MSA: 39380

Upper Income

0028.07

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 60-70%

0621.06

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 110-120%

0170.15

OSCEOLA COUNTY (097), FL

MSA: 36740

Moderate Income

0422.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0077.10

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 70-80%

0259.01

Median Family Income >= 120%

0201.06

ST. LUCIE COUNTY (111), FL

MSA: 38940

Income Not Known

3811.04

SEMINOLE COUNTY (117), FL

MSA: 36740

Middle Income

0206.01

BIBB COUNTY (021), GA

MSA: 31420

Low Income

0115.00

NEWTON COUNTY (217), GA

MSA: 12060

Moderate Income

1005.07

ROCKDALE COUNTY (247), GA

MSA: 12060

Low Income

0603.16

PAYETTE COUNTY (075), ID

MSA: NA

Middle Income

9601.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 50-60%

8143.00

Median Family Income 70-80%

8051.05

Median Family Income 80-90%

1508.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income >= 120%

8803.17

ELKHART COUNTY (039), IN

MSA: 21140

Middle Income

0010.00

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9548.00 9553.00

HAMILTON COUNTY (057), IN

MSA: 26900

Upper Income

1105.13

JACKSON COUNTY (071), IN

MSA: NA

Middle Income

9681.00 9682.00

JEFFERSON COUNTY (077), IN

MSA: NA

Middle Income

9662.00

KNOX COUNTY (083), IN

MSA: NA

Middle Income

9551.00

LAWRENCE COUNTY (093), IN

MSA: NA

Middle Income

9507.02 9511.00

ORANGE COUNTY (117), IN

MSA: NA

Upper Income

9514.00

OWEN COUNTY (119), IN

MSA: 14020

Middle Income

9557.02

VANDERBURGH COUNTY (163), IN

MSA: 21780

Moderate Income

0101.01

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 80-90%

0053.00

FAYETTE COUNTY (067), KY

MSA: 30460

Middle Income

0040.07

HART COUNTY (099), KY

MSA: NA

Middle Income

9703.02

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 80-90%

0100.04 0111.15

Median Family Income 90-100%

0094.02

Median Family Income 100-110%

0074.00

Median Family Income 110-120%

0107.08 0111.16

Median Family Income >= 120%

0075.02 0100.01 0103.09 0103.17 0131.00

Median Family Income Not Known

9801.00

OLDHAM COUNTY (185), KY

MSA: 31140

Upper Income

0304.01 0308.01

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2412.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 50-60%

5461.00

Median Family Income 80-90%

5553.00

Median Family Income >= 120%

5583.01

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2179.42

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 110-120%

0216.01
SAN JUAN COUNTY (045), NM
MSA: 22140
Middle Income

0007.05
KINGS COUNTY (047), NY
MSA: 35614
Median Family Income 90-100%

0101.00
PUTNAM COUNTY (079), NY
MSA: 35614
Upper Income

0117.00
DURHAM COUNTY (063), NC
MSA: 20500
Moderate Income

0018.02
SCIOTO COUNTY (145), OH
MSA: NA
Moderate Income

0024.00
CUMBERLAND COUNTY (041), PA
MSA: 25420
Middle Income

0102.03 0105.00
BEADLE COUNTY (005), SD
MSA: NA
Moderate Income

9569.00
SHELBY COUNTY (157), TN
MSA: 32820
Median Family Income >= 120%

0213.56
BEXAR COUNTY (029), TX
MSA: 41700
Median Family Income 50-60%

1511.00
COLLIN COUNTY (085), TX
MSA: 19124
Median Family Income 60-70%

0308.02
DALLAS COUNTY (113), TX
MSA: 19124
Median Family Income >= 120%

0143.14
DENTON COUNTY (121), TX
MSA: 19124
Median Family Income 100-110%

0201.27
Median Family Income >= 120%

0203.20
HARRIS COUNTY (201), TX
MSA: 26420
Median Family Income 50-60%

2108.00
LUBBOCK COUNTY (303), TX

MSA: 31180
Middle Income

0020.01
TARRANT COUNTY (439), TX
MSA: 23104
Median Family Income >= 120%

1113.14
BERKELEY COUNTY (003), WV
MSA: 25180
Middle Income

9712.05
NICHOLAS COUNTY (067), WV
MSA: NA
Middle Income

9504.00
WAYNE COUNTY (099), WV
MSA: 26580
Moderate Income

0208.00
CAMPBELL COUNTY (005), WY
MSA: NA
Middle Income

0002.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000785473

Institution: FIRST SAVINGS BANK

Agency: FRS - 2

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	111	111	0	0.00%
Small Farm Loans	23	23	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	77	77	0	0.00%
Total	213	213	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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	1	150	0	0	1	150	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	150	0	0	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
PIMA COUNTY (019), AZ										
MSA 46060										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	400	0	0	1	150	0	0
STATE TOTAL	0	0	2	400	0	0	1	150	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: ARKANSAS (05)

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), AR										
MSA NA										
Outside Assessment Area										
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	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	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
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	1	350	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	1	350	0	0	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	830	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	830	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
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	150	0	0	1	150	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	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
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	1	830	1	830	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	1	830	1	830	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: CALIFORNIA (06)

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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
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	1	235	0	0	1	235	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	235	0	0	1	235	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	385	3	2,010	3	1,215	0	0
STATE TOTAL	0	0	2	385	3	2,010	3	1,215	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
DENVER COUNTY (031), CO										
MSA 19740										
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	1	922	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	1	922	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	922	0	0	0	0
STATE TOTAL	0	0	0	0	1	922	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: CONNECTICUT (09)

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)
WESTERN CONNECTICUT PLANNING REGION (190), CT										
MSA 14860										
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	1	501	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	1	501	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	501	0	0	0	0
STATE TOTAL	0	0	0	0	1	501	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	1	1,000	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	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	1	685	1	685	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	1	685	1	685	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
ORANGE COUNTY (095), FL										
MSA 36740										
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%	1	85	0	0	0	0	1	85	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	1	250	0	0	1	250	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	250	0	0	2	335	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
PINELLAS COUNTY (103), FL										
MSA 41304										
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	1	270	1	270	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	1	270	1	270	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
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	1	500	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	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	85	1	250	4	2,455	5	1,790	0	0
STATE TOTAL	1	85	1	250	4	2,455	5	1,790	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
COBB COUNTY (067), GA										
MSA 31924										
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	1	150	0	0	1	150	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	1	150	1	300	2	450	0	0
FANNIN COUNTY (111), 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	1	150	0	0	1	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	0	0	1	150	0	0	1	150	0	0

Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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)
FULTON COUNTY (121), GA										
MSA 12054										
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	275	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	275	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	2	300	2	575	3	600	0	0
STATE TOTAL	0	0	2	300	2	575	3	600	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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										
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%	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	200	0	0	1	200	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	200	0	0	1	200	0	0
MACON COUNTY (115), IL										
MSA 19500										
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	725	1	725	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	725	1	725	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
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%	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	1	150	0	0	1	150	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	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	350	1	725	3	1,075	0	0
STATE TOTAL	0	0	2	350	1	725	3	1,075	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
CLARK COUNTY (019), IN										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	2	350	4	1,487	3	487	0	0
Middle Income	2	150	6	1,128	2	1,290	7	1,318	0	0
Upper Income	2	200	1	200	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	7	476	9	1,678	6	2,777	10	1,805	0	0
CRAWFORD COUNTY (025), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	116	0	0	1	116	0	0
Middle Income	1	26	2	290	0	0	2	206	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	26	3	406	0	0	3	322	0	0
DAVIESS COUNTY (027), IN										
MSA NA										
Inside AA 0004										
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	18	836	6	1,100	1	275	20	1,196	0	0
Upper Income	4	249	1	200	1	335	4	526	0	0
Income Not Known	0	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	1,085	7	1,300	2	610	24	1,722	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
FLOYD COUNTY (043), IN										
MSA 31140										
Inside AA 0001										
Low Income	1	75	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	2	900	2	450	0	0
Middle Income	1	50	0	0	1	1,000	1	50	0	0
Upper Income	1	100	2	350	2	800	2	250	0	0
Income Not Known	0	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	3	500	5	2,700	5	750	0	0
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	1	36	0	0	0	0	1	36	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	0	0	0	0	1	36	0	0
HARRISON COUNTY (061), IN										
MSA 31140										
Inside AA 0001										
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	3	600	6	3,858	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	3	600	6	3,858	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
JOHNSON COUNTY (081), IN										
MSA 26900										
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
KNOX COUNTY (083), 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	460	1	460	0	0
Middle Income	1	40	0	0	0	0	1	40	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	0	0	1	460	2	500	0	0
LAWRENCE COUNTY (093), 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	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

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
MARTIN COUNTY (101), IN										
MSA NA										
Inside AA 0004										
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	99	2	400	1	256	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	1	99	2	400	1	256	1	200	0	0
MONROE COUNTY (105), IN										
MSA 14020										
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	350	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	350	0	0	0	0
ORANGE COUNTY (117), 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	91	0	0	0	0	1	91	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	91	0	0	1	1,000	1	91	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
SCOTT COUNTY (143), 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	125	0	0	1	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	0	0	1	125	0	0	1	125	0	0
WASHINGTON COUNTY (175), IN										
MSA 31140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	416	1	200	0	0	3	225	0	0
Middle Income	3	120	1	250	2	1,949	3	991	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	536	2	450	2	1,949	6	1,216	0	0
TOTAL INSIDE AA IN STATE	43	2,447	29	5,334	22	12,150	50	6,265	0	0
TOTAL OUTSIDE AA IN STATE	4	267	1	125	4	2,310	6	852	0	0
STATE TOTAL	47	2,714	30	5,459	26	14,460	56	7,117	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	866	1	866	0	0
Income Not Known	0	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	866	1	866	0	0
FRANKLIN COUNTY (073), KY										
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	600	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	600	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
JEFFERSON COUNTY (111), KY 2/										
MSA 31140										
Inside AA 0002										
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	50	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	2	800	0	0	0	0
Median Family Income >= 120%	2	162	1	140	1	400	2	214	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	212	1	140	3	1,200	2	214	0	0
TOTAL INSIDE AA IN STATE	3	212	1	140	3	1,200	2	214	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,466	1	866	0	0
STATE TOTAL	3	212	1	140	5	2,666	3	1,080	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
ALPENA COUNTY (007), 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	975	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	975	0	0	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
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
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	264	1	264	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	264	1	264	0	0
TOTAL INSIDE AA IN STATE	0	0	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473

Agency: FRS - 2

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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,239	1	264	0	0
STATE TOTAL	0	0	0	0	3	2,239	1	264	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: MISSOURI (29)

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 (071), MO										
MSA 41180										
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	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
GREENE COUNTY (077), MO										
MSA 44180										
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	100	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	0	0	0	0
ST. CHARLES COUNTY (183), MO										
MSA 41180										
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	597	1	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	0	0	0	0	1	597	1	597	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.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: MISSOURI (29)

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. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	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	150	0	0	1	150	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	300	1	597	2	747	0	0
STATE TOTAL	1	100	2	300	1	597	2	747	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: NEVADA (32)

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)
CLARK COUNTY (003), NV										
MSA 29820										
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	1	534	1	534	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	1	534	1	534	0	0
WASHOE COUNTY (031), NV										
MSA 39900										
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	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	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	0	0	1	200	1	534	1	534	0	0
STATE TOTAL	0	0	1	200	1	534	1	534	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
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	350	1	350	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	350	1	350	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
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	773	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	773	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	1,123	1	350	0	0
STATE TOTAL	0	0	0	0	2	1,123	1	350	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 SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
State: NEW YORK (36)

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)
NEW YORK COUNTY (061), NY										
MSA 35614										
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	0	0	0	0	0	0
Median Family Income Not Known	1	80	0	0	0	0	1	80	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	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	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	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	150	0	0	1	150	0	0
WAKE COUNTY (183), NC										
MSA 39580										
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	1	350	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	350	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	1	150	1	350	1	150	0	0
STATE TOTAL	0	0	1	150	1	350	1	150	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
FAIRFIELD COUNTY (045), 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	1	38	0	0	0	0	1	38	0	0
Income Not Known	0	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	0	0	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	38	0	0	0	0	1	38	0	0
STATE TOTAL	1	38	0	0	0	0	1	38	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.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: OKLAHOMA (40)

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)
PONTOTOC COUNTY (123), OK										
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	899	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	899	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	899	0	0	0	0
STATE TOTAL	0	0	0	0	1	899	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.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: OREGON (41)

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)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
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	1	250	0	0
Income Not Known	0	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	1	250	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	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
DELAWARE COUNTY (045), PA										
MSA 37964										
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	122	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	122	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
LANCASTER COUNTY (071), PA										
MSA 29540										
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	1	350	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	350	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
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	0	0	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	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	272	1	350	1	150	0	0
STATE TOTAL	0	0	2	272	1	350	1	150	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 SAVINGS BANK
Respondent ID: 0000785473
Agency: FRS - 2
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	1	150	0	0	1	150	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	1	150	0	0	1	150	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	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
BEXAR COUNTY (029), TX										
MSA 41700										
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	1	400	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	1	400	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	1	150	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	1	150	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	2	300	0	0	1	150	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
DENTON COUNTY (121), 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	1	166	0	0	1	166	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	166	0	0	1	166	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
TARRANT COUNTY (439), TX										
MSA 23104										
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	1	125	0	0	1	125	0	0
Median Family Income 80-90%	1	100	0	0	0	0	1	100	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	1	100	1	125	0	0	2	225	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
TRAVIS COUNTY (453), TX										
MSA 12420										
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	1	998	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	1	998	0	0	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
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	544	1	544	0	0
Income Not Known	0	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	544	1	544	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	250	4	591	3	1,942	6	1,135	0	0
STATE TOTAL	3	250	4	591	3	1,942	6	1,135	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: VIRGINIA (51)

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)
CLARKE COUNTY (043), VA										
MSA 11694										
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	700	1	700	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	1	700	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	1	700	0	0
STATE TOTAL	0	0	0	0	1	700	1	700	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 SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
DANE COUNTY (025), WI										
MSA 31540										
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	1	540	1	540	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	540	1	540	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	540	1	540	0	0
STATE TOTAL	0	0	0	0	1	540	1	540	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	46	2,659	30	5,474	25	13,350	52	6,479	0	0
TOTAL OUTSIDE AA	12	870	22	3,723	33	20,238	42	11,686	0	0
TOTAL INSIDE & OUTSIDE	58	3,529	52	9,197	58	33,588	94	18,165	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.

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
State: IDAHO (16)

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)
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
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	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	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
CRAWFORD COUNTY (025), IN										
MSA NA										
Inside AA 0003										
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	1	450	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	1	450	0	0
DAVIESS COUNTY (027), IN										
MSA NA										
Inside AA 0004										
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	20	854	4	695	1	300	24	1,779	0	0
Upper Income	1	25	0	0	0	0	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	21	879	4	695	1	300	25	1,804	0	0
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	2	90	0	0	0	0	2	90	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	90	0	0	0	0	2	90	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
HARRISON COUNTY (061), IN										
MSA 31140										
Inside AA 0001										
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	86	1	150	2	798	4	1,018	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	86	1	150	2	798	4	1,018	0	0
LAWRENCE COUNTY (093), 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
ORANGE COUNTY (117), 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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2
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)
OWEN COUNTY (119), IN										
MSA 14020										
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
WASHINGTON COUNTY (175), IN										
MSA 31140										
Inside AA 0001										
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	768	2	300	3	1,100	12	1,477	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	768	2	300	3	1,100	12	1,477	0	0
TOTAL INSIDE AA IN STATE	34	1,733	7	1,145	7	2,648	42	4,749	0	0
TOTAL OUTSIDE AA IN STATE	5	165	0	0	0	0	5	165	0	0
STATE TOTAL	39	1,898	7	1,145	7	2,648	47	4,914	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	34	1,733	7	1,145	7	2,648	42	4,749	0	0
TOTAL OUTSIDE AA	6	215	0	0	0	0	6	215	0	0
TOTAL INSIDE & OUTSIDE	40	1,948	7	1,145	7	2,648	48	4,964	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

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 - CLARK COUNTY (019) - MSA 31140	22	4,931	10	1,805	0	0
IN - FLOYD COUNTY (043) - MSA 31140	11	3,425	5	750	0	0
IN - HARRISON COUNTY (061) - MSA 31140	9	4,458	1	250	0	0
IN - WASHINGTON COUNTY (175) - MSA 31140	13	2,935	6	1,216	0	0
KY - JEFFERSON COUNTY (111) - MSA 31140 2/	7	1,552	2	214	0	0
IN - CRAWFORD COUNTY (025) - MSA NA	4	432	3	322	0	0
IN - DAVIESS COUNTY (027) - MSA NA	31	2,995	24	1,722	0	0
IN - MARTIN COUNTY (101) - MSA NA	4	755	1	200	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.

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

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 - HARRISON COUNTY (061) - MSA 31140	5	1,034	4	1,018	0	0
IN - WASHINGTON COUNTY (175) - MSA 31140	16	2,168	12	1,477	0	0
IN - CRAWFORD COUNTY (025) - MSA NA	1	450	1	450	0	0
IN - DAVIESS COUNTY (027) - MSA NA	26	1,874	25	1,804	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000785473

Institution: FIRST SAVINGS BANK

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	760	0	0
Purchased	0	0	0	0
Total	2	760	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: FIRST SAVINGS BANK

Respondent ID: 0000785473
Agency: FRS - 2

ASSESSMENT AREA - 0001

CLARK COUNTY (019), IN

MSA: 31140

Moderate Income

0502.00 0503.03* 0503.04* 0504.01 0504.03* 0505.03 0505.04

Middle Income

0501.00 0503.05* 0503.06* 0504.04* 0505.05* 0506.03 0506.04 0506.05 0506.06* 0507.03 0507.05*
0508.04* 0509.02 0509.03* 0510.00*

Upper Income

0507.04 0507.06* 0508.01* 0508.03* 0509.04

FLOYD COUNTY (043), IN

MSA: 31140

Low Income

0708.01 0709.02*

Moderate Income

0702.00 0705.00 0707.00* 0708.02*

Middle Income

0703.01* 0703.02* 0704.00* 0706.00* 0709.01 0710.06* 0710.07

Upper Income

0710.03 0710.04* 0710.05* 0711.01* 0711.03 0711.04* 0712.00*

HARRISON COUNTY (061), IN

MSA: 31140

Moderate Income

0604.02*

Middle Income

0601.00 0602.01* 0602.02 0603.00 0604.01* 0605.00* 0606.01 0606.02

WASHINGTON COUNTY (175), IN

MSA: 31140

Moderate Income

9673.00 9675.00
Middle Income

9672.00 9674.00 9676.00 9677.01 9677.02*

ASSESSMENT AREA - 0002

JEFFERSON COUNTY (111), KY 2/

MSA: 31140

Median Family Income 10-20%

0030.00*
Median Family Income 20-30%

0018.00* 0027.00*
Median Family Income 30-40%

0002.01* 0002.02* 0009.00* 0014.00* 0015.00* 0023.00* 0024.01* 0043.01* 0059.01* 0059.02* 0119.01*
Median Family Income 40-50%

0004.00 0007.00* 0008.00* 0021.00* 0028.00* 0039.00* 0043.02* 0053.00* 0062.00* 0065.00* 0110.07*
0112.01* 0119.04* 0127.01*
Median Family Income 50-60%

0003.00* 0006.00* 0012.00* 0016.00* 0017.00* 0035.01* 0036.00* 0038.00* 0041.00* 0110.06* 0114.04*
0121.04* 0126.04* 0127.02* 0128.01*
Median Family Income 60-70%

0010.00* 0011.00* 0056.00* 0076.02* 0090.01* 0091.03* 0091.06* 0111.17* 0112.02* 0114.03* 0114.05*
0114.06* 0117.13* 0118.00* 0119.06* 0119.08* 0120.04* 0120.05* 0124.09* 0125.01* 0128.02*
Median Family Income 70-80%

0024.02* 0037.00* 0040.00* 0045.00* 0081.00* 0090.02* 0109.01* 0110.08* 0113.02* 0115.09* 0115.21*
0121.07* 0121.09* 0122.06* 0123.01* 0124.06* 0124.08* 0124.13* 0126.03* 0126.05*
Median Family Income 80-90%

0044.00* 0063.00* 0100.04* 0110.03* 0111.15* 0113.01* 0117.12* 0119.09* 0121.05* 0125.02* 0125.03*
0126.06*
Median Family Income 90-100%

0046.00* 0064.00* 0066.00* 0076.03* 0091.05* 0093.00* 0094.02* 0103.19* 0103.24* 0109.02* 0110.05*

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.

0111.18* 0115.06* 0115.16* 0120.01* 0122.03* 0124.07* 0127.03*
Median Family Income 100-110%
0068.00* 0069.00* 0070.00* 0071.02* 0074.00* 0097.00* 0100.05* 0100.06* 0103.20* 0106.02* 0108.00*
0111.09* 0111.14* 0115.13* 0115.22* 0117.10* 0120.03* 0121.08* 0122.04* 0124.10* 0124.12*
Median Family Income 110-120%
0049.00* 0052.00* 0076.01* 0094.01* 0100.08* 0101.03* 0101.04* 0104.05* 0107.02* 0107.08 0110.09*
0111.10* 0111.16 0115.08* 0115.14* 0115.15* 0117.06* 0117.07* 0117.08* 0117.11* 0119.07* 0123.02*
Median Family Income >= 120%
0075.01* 0075.02 0078.00* 0079.00* 0082.01 0082.02* 0083.00* 0084.00* 0085.00* 0087.00 0088.00*
0089.00* 0096.00* 0098.00* 0099.00* 0100.01* 0100.07* 0101.02* 0103.09* 0103.12 0103.13* 0103.14*
0105.00* 0106.01* 0107.01* 0107.06* 0107.07* 0111.11* 0111.12* 0111.13* 0115.17* 0115.18* 0115.19*
0115.20* 0116.03* 0116.04* 0116.05* 0116.06* 0117.09* 0121.03* 0131.00*
0103.15* 0103.16* 0103.17* 0103.18* 0103.21* 0103.22* 0103.23* 0104.03* 0104.06* 0104.07* 0104.08*
Median Family Income Not Known
0035.02* 0050.00* 0051.00* 0071.01* 0077.00* 0122.05*

ASSESSMENT AREA - 0003

CRAWFORD COUNTY (025), IN

MSA: NA

Moderate Income

9521.00

Middle Income

9519.00 9520.00*

ASSESSMENT AREA - 0004

DAVIESS COUNTY (027), IN

MSA: NA

Moderate Income

9548.00*

Middle Income

9543.00 9545.01 9545.02 9547.00* 9549.00

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.

Upper Income

9544.00 9546.00

MARTIN COUNTY (101), IN

MSA: NA

Middle Income

9501.00 9502.00

Upper Income

9503.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 110-120%

8143.00

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income >= 120%

0046.40

GREENE COUNTY (055), AR

MSA: NA

Moderate Income

4805.02

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 30-40%

3160.00

EL DORADO COUNTY (017), CA

MSA: 40900

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.

0302.01
SACRAMENTO COUNTY (067), CA
MSA: 40900
Median Family Income >= 120%

0080.06
SANTA CLARA COUNTY (085), CA
MSA: 41940
Median Family Income 60-70%

5120.42
STANISLAUS COUNTY (099), CA
MSA: 33700
Median Family Income 90-100%

0010.02
DENVER COUNTY (031), CO
MSA: 19740
Median Family Income 20-30%

0008.00
WESTERN CONNECTICUT PLANNING REGION (190), CT
MSA: 14860
Median Family Income 70-80%

2104.02
BREVARD COUNTY (009), FL
MSA: 37340
Median Family Income 70-80%

0646.02
DUVAL COUNTY (031), FL
MSA: 27260

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.

Median Family Income 90-100%

0171.02

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 70-80%

0148.12

Median Family Income Not Known

0171.21

PINELLAS COUNTY (103), FL

MSA: 41304

Median Family Income 50-60%

0264.02

ST. JOHNS COUNTY (109), FL

MSA: 27260

Middle Income

0209.08

COBB COUNTY (067), GA

MSA: 31924

Median Family Income 80-90%

0313.23

Median Family Income >= 120%

0303.63

FANNIN COUNTY (111), GA

MSA: NA

Upper Income

0503.00

FULTON COUNTY (121), GA

MSA: 12054

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.

Median Family Income >= 120%

0116.35

CANYON COUNTY (027), ID

MSA: 14260

Moderate Income

0204.04

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

3206.00

MACON COUNTY (115), IL

MSA: 19500

Middle Income

0023.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 110-120%

8832.14

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9553.00

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6103.00

KNOX COUNTY (083), IN

MSA: NA

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.

Moderate Income

9554.00

Middle Income

9558.00

LAWRENCE COUNTY (093), IN

MSA: NA

Middle Income

9507.01 9511.00

MONROE COUNTY (105), IN

MSA: 14020

Upper Income

0007.00

ORANGE COUNTY (117), IN

MSA: NA

Middle Income

9513.00 9518.00

Upper Income

9514.00

OWEN COUNTY (119), IN

MSA: 14020

Middle Income

9557.02

SCOTT COUNTY (143), IN

MSA: NA

Middle Income

9670.00

BOONE COUNTY (015), KY

MSA: 17140

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.

Upper Income

0703.16

FRANKLIN COUNTY (073), KY

MSA: NA

Middle Income

0701.01

ALPENA COUNTY (007), MI

MSA: NA

Middle Income

0007.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Middle Income

0024.00

SAGINAW COUNTY (145), MI

MSA: 40980

Moderate Income

0017.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Middle Income

8002.02

GREENE COUNTY (077), MO

MSA: 44180

Upper Income

0043.03

ST. CHARLES COUNTY (183), MO

MSA: 41180

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.

Upper Income

3102.01

ST. LOUIS CITY (510), MO

MSA: 41180

Moderate Income

1241.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0051.13

WASHOE COUNTY (031), NV

MSA: 39900

Middle Income

0030.01

ATLANTIC COUNTY (001), NJ

MSA: 12100

Middle Income

0112.02

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0010.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income Not Known

0119.00

BUNCOMBE COUNTY (021), NC

MSA: 11700

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.

Moderate Income

0026.03

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 110-120%

0529.03

FAIRFIELD COUNTY (045), OH

MSA: 18140

Upper Income

0329.01

PONTOTOC COUNTY (123), OK

MSA: NA

Upper Income

0888.02

CLACKAMAS COUNTY (005), OR

MSA: 38900

Upper Income

0222.05

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4102.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 110-120%

0118.02

YORK COUNTY (133), PA

MSA: 49620

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.

Middle Income

0209.22

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 50-60%

0156.13

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 90-100%

1719.19

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 90-100%

0316.23

Median Family Income >= 120%

0305.18

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0136.18

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 100-110%

0216.46

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income >= 120%

6923.01

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.

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 70-80%

1110.15

Median Family Income 80-90%

1115.06

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 50-60%

0449.00

WICHITA COUNTY (485), TX

MSA: 48660

Upper Income

0120.01

CLARKE COUNTY (043), VA

MSA: 11694

Middle Income

0101.02

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 110-120%

0133.02

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.

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000785473

Institution: FIRST SAVINGS BANK

Agency: FRS - 2

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	111	111	0	0.00%
Small Farm Loans	18	18	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	292	292	0	0.00%
Total	423	423	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.